

**Magomaeva Leila Rumanovna,**  
Ph.D. in Economics, Associate Professor,  
Head of the Department of Information Systems in Economics,  
M.D. Millionshchikov Grozny State Oil Technical University,  
Grozny.

## NEW RISK MANAGEMENT INFORMATION SYSTEMS IN DIGITAL BANKING

The relevance of this article is not in doubt, since the issues of digitalization of the banking business primarily affect issues related to risks. These aspects determine the development of new risk management information systems, which changes the quality of products and services, forming highly integrated solutions. The work emphasizes the importance of creating banking products and services primarily through digital technologies, which are both key information channels for the bank and for the client, while simultaneously forming specific risks. Innovation is happening everywhere, which opens up additional opportunities for the development of digital banking and the improvement of service and product range. However, any technology is capable of both preventing and projecting new risks that are created as a result of their practical implementation. Given these problems, there is a growing need for the development of additional controls to ensure the safe operation of new technological solutions.

The author argues that modern information systems form various strategies for the purpose of risk management, including their distribution and risk appetite revision, resources for monitoring and assessing risks taking into account their impact on the bank's activities and existing vulnerabilities, new risk management methodologies for the development of banking business. In practice, such systems are called SURB (bank risk management systems), where information is processed in an automated way, reports are created and procedures for identifying sources of risk occur. The SURB is a comprehensive technological solution that creates the basis for an internal control system and the processing of customer information.

*Keywords:* banks, risks, digital technologies, risk appetite, information systems.

[5].

( II III.),

2020

15,7

PwC, 2030

[2].

[7],

« » « » 2005 ,

10

BearStearns [9],

- ;
- ;
- ;
- ;
- ;
- « »

,

,

,

,

,

,

[1],

[4].

[10]

Data Science Machine Learning

- ;
- ;
- ;
- ;

PSD2, 3 2019 ( )

« ».

[6].

« SAP»

- 
-

---

( ) )

12-

[8].

•

•

•

— BIG DATA

•

•

•

•

•

•

•

•

•

1. ... // ... — 2015. — 3 (35). — С. 6.
2. Digital IQ 2017 ... », PwC, 2017 [ ... ]. — : www.pwc.ru/ru ( : 18.09.2018).
3. ... // ... — 2003. — С. 45.
4. ... // ... — 2017. — 10 (309). — С. 72–84.
5. ... // ... — 2012. — Т. 1. — С. 134–138.
6. ... [ ... ] // ... : ideas.darden.virginia.edu/2017/09/ ( : 18.09.2018).
7. WIRED. — 2017. — 21 ... : www.wired.com/story/what-will-happen-to-the-gulf-coast-if-the-oil-industry-retreats/ ( : 18.09.2018).
8. Al-Hassan A. The GCC banking sector: Topography and analysis / . Al-Hassan, . Khamis, N. Oulidi // Banks and Banks Systems. — 2010. — 5 (3). — С. 15–28.
9. Deloitte&Tush [Electronic Resource]. — Access mode: www2.deloitte.com/ru/ru/pages/technology/solutions/emea-csf/technology-csf.html (date of the application: 18.09.2018).
10. Zhang X. Analysis on the motivations for the internationalization operation of China's commercial bank / X. Zhang // Asian Social Science. — 2008. — Vol. 4, No 9. — P. 76–79.

#### СПИСОК ЛИТЕРАТУРЫ

1. Biganova M.A. Issledovaniye spetsifiki rynka korporativnogo kontrolya v RF / M.A. Biganova, S.S. Ashkalov, N.N. Novosolova // Vestnik Instituta druzhby narodov Kavkaza Teoriya ekonomiki i upravleniya narodnym khozyaystvom. — 2015. — 3 (35). — С. 6.
2. Vsemirnoye issledovaniye Digital IQ za 2017 god. Tsifrovoye desyatiletie. V nogu so vremenem», PwC, 2017 god [Elektronnyy resurs]. — Rezhim dostupa: www.pwc.ru/ru (data obrashcheniya: 18.09.2018).
3. Galazova S.S. Ekonomika RSO-Alaniya: regional'naya spetsifika global'nykh tendentsiy / S.S. Galazova, B.T. Morgoyev // Sbornik statey. — Vladikavkaz: SOGU, 2003. — С. 45.
4. Magomayeva L.R. Informatsionno-kommunikativnyye tekhnologii v mirovoy finansovoy globalizatsii / L.R. Magomayeva // Ekonomicheskiye i gumanitarnyye nauki. — 2017. — 10 (309). — С. 72–84.

- 
5. Magomayeva L.R. Razvitiye institutov kheydzh-fondov dlya investitsiy v krupnyye innovatsionnyye predprinimatel'skiye struktury / L.R. Magomayeva // *Novyye tekhnologii*. — 2012. — Vyp. 1. — S. 134–138.
6. Perlin G. Risk kak biznes: vzglyad finansovogo direktora na upravleniye riskami. / G. Perlin, K. Idz [Elektronnyy resurs] // *Ot idey k deystviyam: seriya publikatsiy Dardenskooy shkoly biznesa pri Virginskom universitete*. — 2017. — 5 sentyabrya. — Rezhim dostupa: [ideas.darden.virginia.edu/2017/09/](http://ideas.darden.virginia.edu/2017/09/) (data obrashcheniya: 18.09.2018).
7. Shtayn M. Chto stanet s neftyanoy industriyey KH'yustona posle uragana «Kharvi» / M. Shtayn [Elektronnyy resurs] // *Zhurnal WIRED*. — 2017. — 21 sentyabrya. — Rezhim dostupa: [www.wired.com/story/what-will-happen-to-the-gulf-coast-if-the-oil-industry-retreats/](http://www.wired.com/story/what-will-happen-to-the-gulf-coast-if-the-oil-industry-retreats/) (data obrashcheniya: 18.09.2018).
8. Al-Hassan A. The GCC banking sector: Topography and analysis / . Al-Hassan, . Khamis, N. Oulidi // *Banks and Banks Systems*. — 2010. — 5 (3). — . 15–28.
9. Deloitte&Tush [Electronic Resource]. — Access mode: [www2.deloitte.com/ru/ru/pages/technology/solutions/emea-csf/technology-csf.html](http://www2.deloitte.com/ru/ru/pages/technology/solutions/emea-csf/technology-csf.html) (date of the application: 18.09.2018).
10. Zhang X. Analysis on the motivations for the internationalization operation of China's commercial bank / X. Zhang // *Asian Social Science*. — 2008. — Vol. 4, No 9. — P . 76–79.

21 2018

15 2019