

Problems and Countermeasures of Personal Credit Data Processing in Chinese Government Supervision

*Ya-ru Li**

School of Cyberspace Security and Information Law
Chongqing University of Posts and Telecommunications
Chongqing 400065, China. Email: 1051675662@qq.com

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Abstract. The government's use of information network technology and collected credit data for credit supervision can improve the efficiency of the government's administrative supervision and promote the gradual improvement of the social credit system and social governance. The current obstacles to the application of big data in China's personal credit government supervision mainly include: lack of clear standards for the collection and update of personal credit data, irregular personal credit data sharing models, and narrow application scenarios for personal credit data. To solve the above problems, it is necessary to establish a unified personal credit data platform, standardize the sharing and communication mode of personal credit data, and expand the application scenarios of personal credit data.

Keywords: personal credit data, government supervision, data collection, data sharing and communication, data application

1. Introduction

With the development of information network technology and the advent of the era of big data, the traditional government supervision model needs to change. In the process of building a service-oriented government, the government uses information network technology and collected credit data to conduct credit supervision, which can improve the government's administrative supervision efficiency and promote the gradual improvement of the social credit system and social governance. In the process of managing and serving the society, the government can collect a large amount of personal credit data, which need to be processed when the government conducts credit supervision. Different problems have appeared in the stages of personal credit data collection, sharing, and application, which hinder the government's further use of personal credit data. This article will analyze the problems in the three main stages of personal credit data collection, sharing

and application, and propose solutions.

2. Collection of personal credit data

2.1. Problems in the collection of personal credit data

Personal credit data provides the basis for personal credit evaluation. The sources of personal credit data collection mainly include: collection by administrative agencies, declarations by social organizations, and independent submission by third parties. With the development of society, the purpose of exercising administrative power by government departments is no longer limited to maintaining social order, but to provide more complete public services and provide citizens with more social welfare. In the process of managing and serving the society, administrative agencies can collect a large amount of personal credit data, such as personal taxation status, public utility payment status, and credit data for participating in social security. The government's collection of personal credit data has advantages over traditional financial institutions and online credit reporting platforms. For example, it covers a wide range of people, and the collected credit data is diverse and difficult to replace. Compared with European and American countries, the Chinese government has a higher status in social governance and can give full play to its advantages in resource allocation. The Chinese government has a huge advantage in using big data to supervise personal credit. The government has a large amount of personal credit data. The government's work involves many aspects of society, economy, and people's livelihood. It has a large number of administrative records in daily transportation, health, taxation, and social security. In the era of big data, the breadth and depth of credit data sources continue to extend, the degree of segmentation is increasingly precise and changing, and the collection channels are becoming more diversified [1]. The disclosure of government credit data and the joint punishment in social credit are based on the government's collection and integration of data, and provide one-stop services through an interface [2]. Personal credit data mainly comes from the information database of administrative agencies, the materials on personal credit submitted by citizens to government agencies and the credit data generated by social and public behaviors in daily life. For the collection of credit data, there are problems that need to be solved urgently in terms of the departments can collect, the scope and standards of collection, and the updating of data.

2.1.1. Unclear scope, lack of clear standards for credit data collection

The credit data collected by government departments are mainly generated when various government departments exercise their administrative powers, including basic information, information on administrative licenses and administrative penalties, and blacklist information. In the process of collecting personal credit data by the government,

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the scope of collecting personal credit data is not clear, and the collection lacks clear standards, which leads to the failure of personal credit data to evaluate the credit behavior of individuals comprehensively and objectively, and it is easy to cause errors and discrimination in evaluation results. Government supervision of personal credit is easy to get into trouble.

First, the scope of personal credit data regulated by the government is unclear. The government does not have clear standards and consensus on which activities, behaviors, and characteristics of subjects should be included in the scope of government supervision. Second, the government lacks clear standards for the collection of personal credit data.

At present, the main source of personal credit data collected and controlled by the Chinese government is public records, but only using public records for government supervision of personal credit will cause unfair results. The source of government personal credit data is not clear, leading to incomplete credit data. At the same time, since there is no clear judgment standard for the credit data provided by the information subject, once wrong or false information appears, it may cause improper credit evaluation. As the government agencies that hold personal credit data are relatively loose and are distributed among administrative agencies in various fields, each locality has not fully established a unified credit management agency. The personal credit data held by each administrative department has the characteristics of each administrative field. Create barriers between data. For example, citizens have arrears in the payment of taxes. The collection of personal credit data is affected by the inconsistency of collection by various government departments, the complexity of data sources, and the diversity of data attributes. Finally, big data technology is not mature enough, resulting in incomplete data monitoring. For example, in online lending, both borrowers and lenders complete fund certification, agreement signing, and a series of subsequent procedures through an intermediary platform. Regulators cannot use existing regulatory methods to monitor the liquidity and final flow of funds [3].

2.1.2. Lack of clear regulations for credit data update

The lack of clear regulations for personal credit data updates has led to imperfect personal credit databases and obstacles to the application of personal credit data. There is a large amount of unstructured and semi-structured credit data on the government's credit data platform. The lack of data reporting standards leads to data distortion problems, and there are hidden dangers to the credit evaluation of credit subjects. The time period of data submission is uneven, the data update lacks labeling, and the credit data cannot be updated and perfected in time, which will affect the results of credit evaluation. At the same time, a large amount of unstructured and semi-structured data application is

insufficient. For example, the processing of video and audio leads to incomplete update of credit data, which affects the dynamic evaluation and overall evaluation of personal credit, resulting in insufficient objective and accurate personal credit evaluation. The update of personal credit data has caused incomplete personal credit data collection, has affected the government supervision of personal credit, and has hindered the development of the social credit system.

The government should clarify the rules for updating credit data to ensure the integrity of credit data when applying personal credit data for credit evaluation. However, due to different local regulations on the submission of credit data, the flow of information subjects across the country, the difficulty of dynamic monitoring of credit data, and the different methods and methods of obtaining credit data in various regions, it is difficult to update personal credit data. At the same time, the problem of updating credit data makes the exchange and sharing of information between government departments unsmooth. Clearly stipulating credit data and how to conduct dynamic credit monitoring are problems that need to be resolved [4].

2.2. Perfect countermeasures for personal credit data collection

2.2.1. Strengthen the top-level design of credit supervision

First, improve the credit database. In accordance with the requirements of standardization and systematization, establish a credit data collection catalog. Based on the credit data catalog, the administrative department collects credit data according to the field of its own department, and then forms a unified credit data database. The credit database is perfected and unified. It can better support the government's personal credit supervision.

Second, establish and improve laws and regulations related to personal credit data collection, and accelerate the establishment of a national legal system for public credit supervision[5]. At present, China's laws and regulations on the establishment of a social credit system are relatively backward, and there are no clear laws and regulations to protect the collection and application of credit data, and the protection of the rights and interests of credit subjects. Different standards should be established for different links of personal credit data, and unified standards and procedures should be formed in each stage of the collection, sharing, and application of personal credit data.

In the credit supervision system, the rights of data subjects must be protected, and the scope and category of personal credit data shall be clearly applied. First, it is necessary to establish a system for the collection and collection of personal credit data. The government should expand the coverage of personal credit supervision and conduct special governance in key areas, and establish a linkage mechanism and a long-term mechanism. Second, maintain dynamic credit supervision. Relevant laws and regulations and system documents must be revised in accordance with the development of the society

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and the actual situation of the construction of the credit system, and the update of personal credit data can ensure the good effect of the government's supervision of personal credit. Finally, dig deep into credit data and establish a credit warning mechanism. The "Notice of the General Office of the State Council on Promoting Random Spot Checks to Standardize Interim and Ex-post Supervision" (General Office of the State Council of the People's Republic of China [2015] No. 58) stipulates: "Double random, one open" refers to the random selection of inspection objects during the supervision process, and random selection Law enforcement inspectors, spot checks and investigation results are disclosed to the public in a timely manner. "The State Council's full implementation in the field of market supervision Opinions of the department's joint 'double random, one open' supervision" (The State Council of the People's Republic of China (2019) No. 5) stipulates that: to promote the effective connection of "double random, one open" supervision and credit supervision, and implement joint punishments for illegal and untrustworthy behaviors found in random inspections to form a powerful deterrent and enhance the awareness of market entities to abide by the law. Article 53 of the Regulations on Optimizing the Business Environment (Order No. 722 of the State Council of the People's Republic of China) stipulates that the government and its relevant departments shall innovate and improve credit in accordance with the requirements of the state on accelerating the establishment of a new credit-based regulatory mechanism supervision, strengthen the support and guarantee of credit supervision, strengthen the organization and implementation of credit supervision, and continuously improve the efficiency of credit supervision. Of course, these current regulations mainly involve market entities and less personal data. Combined with the supervision method of "double random, one open", In the process of personal credit supervision, the government should thoroughly investigate local issues, ensure timely supervision and disclosure, and adjust work plans in response to problems, so that credit supervision can be carried out more effectively.

2.2.2. Establish a unified personal credit data management platform and standardize collection behavior

The government needs to change its operating mode and governance model, and use the platform as an important carrier of digital government governance. In accordance with the national requirements for platform construction and national credit assessment requirements, the establishment and promotion of a unified national and provincial credit data platform not only has the functions of collecting, sorting, publishing, and querying personal credit data in the traditional sense, but also integrating the platform build into a comprehensive unified platform integrating business, products, data, technology and

services. Starting from the establishment of a unified personal credit data management platform, personal data scattered in various departments and regions will be collected, classified, managed, and a unified credit data platform will be built. At present, the unified credit data management platform already in operation and use in China is “Credit China”. “Credit China” is a window through which the government conducts credit punishment and rewards integrity. Its main function is credit publicity and information release. At present, in the construction of a unified personal credit data management platform, the collection of personal credit data still needs to be further regulated.

First, in the process of establishing a unified personal credit data management platform, the accuracy and completeness of personal credit data collected by government agencies should be ensured. Government departments uniformly define the scope of personal credit data collection, stipulating that government departments can only collect general personal credit data, and should exclude sensitive personal credit data they hold. At the same time, personal credit data should be updated in a timely and accurate manner, including timely deletion of untrustworthy data that has been corrected and repaired.

Second, build a complete personal credit database. The personal credit data platform needs complete personal credit data as support. When collecting personal credit data, the government conducts a comprehensive collection of personal credit data under the premise of reasonable and legal. Comprehensive and reasonable personal credit data can be more effective on a unified credit data management platform, and subsequent credit evaluations will be more objective.

3. Sharing mechanism of personal credit data

The use of big data technology to build social credit is a new means of social governance, so the sharing and opening of credit data is also an important step in credit construction. The sharing of personal credit data is the carrier through which the government uses credit tools for supervision. Sharing is information communication between institutions with the right to process credit data, such as administrative departments, financial institutions, qualified third-party credit rating agencies, and trade associations and chambers of commerce[6]. The sharing of personal credit data involves the exchange of personal credit data between provinces and cities and between various government departments. The sharing mechanism of personal credit data is an important part of the government's supervision of personal credit.

China's social credit system mainly adopts a government-led model. The People's Bank of China is a component of the State Council, and the People's Bank of China Credit Information Center collects most of the financial credit data. The financial credit data of the People's Bank of China is limited to the credit field and has not been applied in other social fields. In addition to the People's Bank of China, government departments

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at all levels also have a considerable amount of personal credit data. The government has a large amount of personal credit data of citizens in social activities, but the exchange and sharing mechanism of personal credit data collected by government departments at all levels is not perfect. At present, the credit investigation supervision system is still incomplete, and data circulation needs to be strengthened [7]. Personal credit data sharing is an important part of data circulation. It is necessary to further improve the sharing mechanism of personal credit data to promote the construction of a social credit system.

3.1. Problems in the personal credit data sharing mechanism

3.1.1. The personal credit data sharing platform has defects

China currently has a unified credit data management platform such as “Credit China”, and a platform that focuses on the open sharing of credit data, such as the “National Social Credit Information Sharing Service Platform” (NSCISSP). The NSCISSP started operation at the end of 2015, focusing on the collection of public credit data and the sharing and application of public credit data by market institutions. However, the NSCISSP is mainly aimed at the collection, sharing and application of corporate credit data in the market economy, and there is less involvement in the sharing of personal credit data. At present, various government departments have basically realized the sharing and unification of basic personal information such as identity, education, political appearance, etc. in personal credit data, but most of the information about personal credit is still scattered among governments and administrative departments at all levels, and has not been realized. Full exchange and sharing of personal credit data.

First, the scope of public sharing of personal credit data among government departments is unclear. The level of data openness is closely related to the process and transparency of the internal structure of public services, and it also means that the government's ability to use and master public data is improved [8]. All government agencies in China have their own data platforms, such as the National Science and Technology Management Information System Public Service Platform, the National Education Resources Public Service Platform, and the National Enterprise Credit Information Publicity System of the State Administration for Market Regulation. However, there is no communication between the informatization platforms of various government departments, and personal credit data cannot be shared among the various informatization platforms. In addition, since government information disclosure may have a certain impact on society, it is not easy to clearly define the scope of personal credit data shared by the government. Therefore, the government has reservations about the public sharing of information, which hinders the sharing of personal credit data. In terms of economic supervision and social supervision, various departments are also

unwilling to disclose relevant data due to the above reasons, and even for the benefit of their own units, making it difficult for the supervisory department to obtain more targeted data based on the comparative analysis of the data of various departments. The countermeasures have hindered the process of government regulatory reform and innovation [9].

Second, the interconnection and interaction of personal credit data between government departments is insufficient [10]. When establishing a credit database, various government departments only collect personal credit data based on their work characteristics and needs, and each has its own personal credit data collection standards. Insufficient interconnection and interaction between various government departments, lack of cooperation and communication between credit databases, inconsistent specifications and standards of credit databases, and fragmentation and fragmentation of credit data are all reasons for the defects of the personal credit data sharing platform. When the government conducts personal credit supervision, the same person has different credit files in different places, and difficulties arise in practice. In the absence of regulations on what kind of data files to use, it is easy to cause the lack of credit supervision [4]. The defects of the personal credit data sharing platform will lead to incomplete personal credit data, resulting in incomplete personal credit data files. This requires the improvement and unification of the information platform of various departments, strengthening the application of the sharing mechanism on the unified platform of personal credit data, and realizing the effective sharing of personal credit data to ensure the further processing and application of personal credit data.

3.1.2. Irregular personal credit data sharing model

In the process of government supervision of personal credit, the sources of personal credit data include government agencies and the People's Bank of China. The personal credit data sharing mechanism of government departments is in the early stage of development, and the sharing of personal credit data with traditional financial institutions has not yet been fully realized [11]. Since there are many personal credit reporting agencies in the market, including internet financial institutions, industry associations, etc., have their own personal credit data platforms. The personal credit data collected in these markets is not exchanged and shared with the credit data held by government agencies, resulting in the content of personal credit data sharing is incomplete, resulting in asymmetry of personal credit data. Without complete personal credit data, the credit evaluation of the subject is not three-dimensional and objective.

In the context of the development of internet technology and the era of big data, the transmission of personal credit data sharing has become faster and more convenient. Due to the application of cloud computing technology, all personal credit data are uploaded to

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the cloud, and personal credit data can be obtained through network technology. Personal credit data can be stored in the computer cloud with the help of cloud services, making information sharing easier, but the sharing of credit data using cloud computing technology also leads to the problem of easy leakage of credit data during the sharing process. Due to the convenience of cloud data acquisition and the wide range of network users, once credit data is acquired, it means that its spread is almost out of control [12]. China's current credit investigation legislation does not clearly stipulate the sharing of personal credit data. The specific rules for data sharing are not clear, coupled with the rapid spread of the internet, the security of personal credit data is difficult to obtain due protection.

3.1.3. Incomplete supervision of personal credit data sharing

For personal credit subjects, the supervision of the sharing of personal credit data is very important. If the supervision is not good, it will lead to personal credit data security problems. Since credit data mostly exists in a virtual form and is generated and stored on the network, there will be omissions in the supervision of personal credit data sharing. At the same time, the number of government departments that generate personal credit data has increased, the field of personal credit data has expanded, and market-oriented personal credit institutions have increased, and government regulatory agencies have not yet comprehensively supervised personal credit data, and there has been a regulatory vacuum, which has led to inadequate protection of personal credit data.

3.2. Approaches to improve the personal credit data sharing mechanism

3.2.1. Complete unified personal credit data management platform, perfect sharing mechanism

At the stage of personal credit data collection, a unified personal credit data management platform should be established. Based on this unified personal credit data management platform, the sharing mechanism should be improved according to the practical problems in personal credit data sharing.

First, integrate personal credit data. The integrity and comprehensiveness of personal credit data is a prerequisite for information sharing, and the integration of credit data is required on a unified personal credit data management platform. Credit data such as financial credit investigation, tax payment, social security payment, and traffic violations should be included to form a credit data network covering all credit entities, all credit data categories, and all regions of the country [13].

Second, realize the centralized publicity of personal credit data. In a unified personal credit data platform, the "one-time collection and common use" of data is realized by

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collecting and compiling various types of credit data from various places [14]. In the past, citizens always had to produce materials from different functional departments when they went to government departments to do business, and the work process was complicated and easy to make mistakes. In Zhejiang Province, According to “the Implementation Plan of Hangzhou Deepens the ‘Run at Most Once’ Reform to Promote the Government's Digital Transformation” (Hangzhou government [2019] No. 45), the “Run at Most Once” reform is an innovation in the service model of “one-window acceptance, integrated services, and one-time settlement”. Allowing enterprises and the masses to work in the government to achieve the administrative goal of “Run at Most Once”. With the help of the “Run at Most Once” policy of collecting and sharing government affairs data, it can simplify citizens' handling procedures and improve the efficiency of government departments. Credit data is publicized and applied on a unified platform. Citizens no longer need to issue credit data provided by different government departments, which can provide conditions for the sharing of personal credit data. At the same time, the platform must strengthen the protection of personal credit data and establish an information security guarantee mechanism to ensure that personal credit data is not illegally leaked and that personal credit data can be used legally.

Third, standardize the sharing mechanism on the personal credit data platform. On the basis of the existing credit data system, improve relevant laws and regulations, and promote the exchange and sharing of personal credit data between various departments and regions. Through the sharing of credit data on a unified platform, it provides credit data inquiries for various localities and departments, and optimizes the use of credit products and other services. A standard system must be established. Based on the “Regulations on the Management of Credit Reporting Industry” (Order No. 631 of the State Council of the People's Republic of China) and other regulatory and policy documents, the government should develop a unified standard system for untrustworthiness and trustworthiness. Based on the establishment of a standard system, formulate a list of applications for government supervision of personal credit. At the same time, the standards for establishing personal credit files should be unified. The same credit data subject will have different personal credit files in different regions. This has caused difficulties in the operation of the punishment and trustworthiness incentive mechanism. The standards for establishing personal credit files should be unified, so that the information subject has a complete credit file. we also must establish a credit catalog system. The government is formulating the “Public Credit Data Catalog Compilation Specification” to guide departments and local governments to determine the department's public credit data catalog and list. Government departments should establish a responsibility system for the personal credit data platform, and follow the principle of “who recognizes and who is responsible” to clarify responsibilities.

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3.2.2. Standardize personal credit data sharing and communication mode

In view of the current irregularities in the sharing and exchange of personal credit data, it is necessary to promote the sharing and exchange of personal credit data between government agencies and credit reporting agencies in other sectors of society. The personal credit data held by the government is integrated with the personal credit data held by internet credit investigation companies, financial companies, and industry institutions to form a complete personal credit file, which promotes the popularization and application of personal credit data in various fields of society.

There are two main links in establishing a complete personal credit data sharing mechanism. One is to classify and organize personal credit data in the credit database, which can facilitate the inquiry of information subjects. Based on the original personal credit data collected by government departments, the screening and processing links are carried out, and the credit data is divided into basic data, administrative punishment data, traffic violation data, tax payment data, etc. At the same time, optimize credit products, such as personal credit score, personal credit rating, etc., so that personal credit can get more objective and comprehensive credit evaluation. The other is to use processed personal credit evaluations for credit supervision. The results of personal credit evaluations must be sent back to the credit data source department, and then the credit evaluations and credit data will be combined for joint rewards or punishments in administrative law enforcement. The standardization of the credit data sharing exchange model can improve the personal credit data sharing mechanism, solve the practical obstacles to data processing in the personal credit government supervision, and promote the construction of the social credit system.

3.2.3. Strengthen the supervision of personal credit data sharing

On the one hand, it is necessary to strengthen supervision measures for personal credit data sharing. It is not only necessary to review the conditions for participants in personal credit data sharing, but also requires the credit supervision department to review the norms and procedures for personal credit data sharing. The supervisory department and the administrative competent authority have the power to order the sharer to correct the problems caused by the sharing behavior and disturb the credit order within a time limit or cancel the qualification to participate in the sharing.

On the other hand, it is necessary to improve the shared internal order. Sharers of personal credit data shall exercise internal autonomy, and be guided by the competent administrative department to formulate relevant and detailed sharing regulations and procedures. At the same time, measures should be taken to prevent risks in the assessment of personal credit data by personal credit data sharers, such as personal credit data

leakage and untrue personal credit data. For the problems that have occurred, the individual credit data sharer should as a whole bear the responsibility.

4. Application of personal credit data

4.1. Problems with the application of personal credit data

Personal credit application scenarios are narrow. The evaluation of the subject is only carried out in specific areas. For example, the credit data of the taxation department can only be used in the evaluation of personal taxation, and the credit data of the tourism department on the civilization and integrity of tourists is only used in the scenario of citizen tourism. The application of personal credit data has not broken through the internal limitations of the organization, and the scope of application is not enough. It is necessary to continue to optimize the application scenarios. For example, since the establishment of the Jiangsu Provincial and Municipal Two-level Credit Data System, it has mainly provided credit inquiries and data sharing services for government departments. In terms of the public and market entities, the types of application services provided are limited and not highly targeted [15].

Lack of personal credit products. At present, the application of personal credit data is mainly manifested in information publicity, information inquiry, and information archives. Personal credit scores and personal credit ratings are being promoted in various places, but they have not been popularized. Although cities across the country are actively promoting local personal credit scoring, the actual application status is not satisfactory. In addition to local personal credit scores, various credit evaluation products based on personal credit data have gradually developed, but the current attempts to apply new credit products are hindered.

For example, the “Suzhou Civilization Code” launched by Suzhou, Jiangsu caused great controversy. In the face of various criticisms, Suzhou officials hurriedly issued a statement to suspend the implementation of the Civilization Code, relevant departments in Suzhou announced a phased test of the Civilization Code. When it is over, the use of it will be suspended. It will be revised and improved as soon as possible to further clarify the legality and rationality of using the civilization code. From the launch on September 3, 2020 to the end of September 6, the “Suzhou Civilization Code” only existed for 3 days. “Suzhou Civilization Code” reminds us that in the era of big data, we must pay special attention to the relationship between public power and private rights [16]. Various data governance, including “Code” governance, are directly related to the processing and utilization of personal data. Personal data, as an important part of data human rights, is related to the personality rights of data subjects. We need to take seriously all kinds of data governance that directly apply personal data. Due to the lack and immaturity of current personal credit products, people still have mistrust in the application of personal

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credit products in the field of government supervision. However, in many scenarios such as risk warning, credit, job hunting, leasing, marketing, etc., there is an urgent need for a large number of distinctive credit products. The current limited credit products cannot meet the aforementioned needs, because there is still a lack of social credit reporting agencies that can provide diversified and high-quality credit products [17]. Therefore, it is necessary to actively develop better personal credit products, strictly manage the promotion and trial of personal credit products, and supervise the application of personal credit products, so that personal credit products can better serve the government supervision of personal credit.

4.2. Countermeasures for the application of personal credit data

Broaden the application scenarios of personal credit data. When administrative departments conduct supervision in areas such as administrative law enforcement, financial services, risk monitoring, financial subsidies, and grassroots governance, they must use personal credit data as the basis for classified management and punishment. Broadening the application of credit data requires two parts.

One is to make inquiries convenient for credit. Credit data subjects can inquire about their credit scores offline and on the personal credit data platform. Only after the credit subjects know their personal credit scores can they apply credit scores diversified. The other is to expand application scenarios. In addition to the traditional way of expanding application scenarios, it should focus on application exploration within a region. For example, explore the application of the “Run at Most Once” reform, so that citizens can use their personal credit data most effectively without obtaining permission from multiple departments when using personal credit data.

Develop various personal credit products. Social credit institutions usually have more professional big data and internet technology than the government, and can develop better credit products and improve the application of personal credit data. Personal credit products cannot be completely controlled by government departments and handed over to professional social credit institutions to operate, so that the fairness of credit products can be maintained. First of all, in the context of strengthening supervision, a certain number of social institutions are allowed to enter the credit market. Secondly, standardize credit data processing to provide guarantee for credit data sharing and application. Integrate social credit data with the credit data held by the government, enrich the credit database, and make the development of credit products more diversified.

Finally, formulate and improve industry laws and regulations related to credit data protection, protect personal credit data, and make specific regulations on the scope of application of personal credit data to ensure the operation of social credit institutions. The

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construction of the personal credit supervision system should be combined with the characteristics of the big data era, on the basis of protecting the security of personal credit data, scientifically define the scope of supervision of credit products, establish a supervision system that conforms to the characteristics of the times, and under the lead of the central bank's credit investigation supervision department, Combining with the construction of "Credit China", establish a cross-regional and cross-industry joint supervision mechanism for personal credit [18].

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