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V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY

Karazin Banking Institute

Department: **Banking Business and Financial Technologies**

Specialty: **072 Finance, Banking, Insurance and Stock Market**

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QUALIFYING MASTER'S THESIS

on the topic:

CORPORATE RESPONSIBILITY OF THE BANKING BUSINESS AS THE BASIS OF THE FINANCIAL STABILITY OF THE BANKING SECTOR

submitted by the applicant of higher education

MA YIGAO

The qualifying master's thesis was accepted for defense by the decision of the Department of Banking Business and Financial Technologies

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MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
V.N. KARAZIN KHARKIV NATIONAL UNIVERSITY

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ASSIGNMENT
FOR A QUALIFYING MASTER’S THESIS
assigned to
Ma Yigao

1. The topic of the thesis: " CORPORATE RESPONSIBILITY OF THE BANKING BUSINESS AS THE BASIS OF THE FINANCIAL STABILITY OF THE BANKING SECTOR
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3. List of questions to be researched:
CURRENT SITUATION OF SOCIAL RESPONSIBILITY FULFILLMENT OF BANK OF COMMUNICATIONS SHANGHAI BRANCH IN THE CONTEXT OF FINTECH.
ANALYSIS OF PROBLEMS AND CAUSES IN THE FULFILLMENT OF BANK OF COMMUNICATIONS' SOCIAL RESPONSIBILITY IN THE CONTEXT OF FINTECH
EXPERIENCE OF DOMESTIC AND FOREIGN COMMERCIAL BANKS IN FULFILLING THEIR SOCIAL RESPONSIBILITIES UNDER THE BACKGROUND OF FINTECH

4. Plan of qualifying master's thesis

№	Name of work stages
1	Selection of the topic
2	Approval of the plan and tasks of thesis
3	Implementation of thesis
4	Submission of thesis to the department to check for the presence of borrowings from other documents
5	Completion of the admission procedure for the protection of thesis
6	Defence of thesis

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Student ___MA YIGAO MA YIGAO
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ABSTRACT
ON QUALIFICATION MASTER’S WORK
« CORPORATE RESPONSIBILITY OF THE BANKING BUSINESS AS THE BASIS OF THE FINANCIAL STABILITY OF THE BANKING SECTOR » OF
MA YIGAO

Qualification Master's Work contains 60 pages, 2 tables, 1 figures, 60 references.

Object of research banking system

Subject of research is corporate responsibility of the banking business

As the core of the financial industry, commercial banks not only play a vital role in the development of social economy and the adjustment of industrial structure, but also shoulder social responsibilities. Therefore, in the new economic situation, commercial banks should not only pay attention to profit, but also accept the constraints of social responsibility system. With the promulgation of a series of relevant policies such as the Guidelines on Corporate Social Responsibility of Financial Institutions in China's Banking Sector, more and more commercial banks have begun to pay attention to and consciously undertake social responsibility, which is conducive to improving corporate image and enhancing social service capabilities. However, at the same time, the increased economic costs have also brought operational burdens to them. This makes commercial banks have certain conflicts in the process of fulfilling social responsibilities and seeking economic benefits. The emergence of financial technology has alleviated conflicts by reducing transaction costs, improving operational efficiency, innovating products and services, and controlling financial risks, providing new ideas and new means for commercial banks to fulfill their corporate social responsibilities. In this context, this paper takes the Shanghai Branch of the Bank of Communications as the research object. This paper mainly adopts the case study method to conduct a detailed research and analysis on the status quo of the state-owned commercial bank's social responsibility performance in the current financial technology background, and puts forward relevant policy suggestions from the perspectives of the government, banks and industry organizations by combining the relevant experience of domestic and foreign commercial banks. In order to strengthen the substantial effect of state-owned commercial banks' social responsibility fulfillment, this also makes the research of this paper more important practical significance.

KEY WORDS: FINANCIAL TECHNOLOGY, STATE-OWNED BANKS, SOCIAL RESPONSIBILITY, FINANCIAL STABILITY

CONTENTS

1 INTRODUCTION

1.1 Project Background

The three-year-long novel coronavirus epidemic has brought a huge impact on the domestic and even the world economy, but at the same time, it has also promoted the rapid transformation of the digital global economy. The rapid development and wide application of emerging technologies such as 5G network, AI technology, cloud computing, and artificial intelligence have boosted the process of information digitization and the innovation of financial business models, and pressed the acceleration key for the reform and development of the financial technology industry.

The digital wave caused by financial technology has brought earth-shaking changes to the development of the financial industry, but also for the financial service of the real economy added strong wings. In early 2022, the People's Bank of China issued the "Financial Technology Development Plan (2022-2025)", which puts more emphasis on "digital" compared with the "Financial technology Development Plan (2019-2021)" three years ago. The Plan can be seen as a continuation and improvement of the original plan, a guiding opinion for the development of financial technology in the new era under the new environment and new situation at home and abroad, a vane for the digital transformation of China's banks and other financial institutions in the next three years, and also a broader development space for the development of China's financial technology industry. However, at the same time, "How to provide more inclusive, green and humanized digital financial services for the people" is also listed as the next focus of the financial industry in the new "Plan".

In the process of high-quality development of China's real economy, as the most important component of China's financial system, state-owned commercial banks to assume social responsibility is also an inevitable requirement of sustainable economic development.

Corporate social responsibility means that enterprises should not only bear responsibility for maximizing the interests of shareholders, but also bear responsibility for stakeholders including employees (employees), consumers, creditors, small and medium-sized competitors, local communities, environment, society and other stakeholders. As the core of China's economic system, state-owned commercial banks have assumed the function of social resource redistribution. From this essence, it also determines that the social responsibility of state-owned commercial banks is obviously different from that of other enterprises, which will have a greater impact on economy and society. Therefore, in order to give full play to the positive role of finance on society and minimize negative external effects, state-owned commercial banks need to bear more social responsibilities than ordinary enterprises. In the context of the high-quality development of financial technology, how to continuously improve the level of state-owned commercial banks to fulfill their social responsibilities is an important issue that we need to solve.

1.2 Research Objectives

Taking the Shanghai Branch of the Bank of Communications as an example, this paper analyzes the current status of state-owned commercial banks in fulfilling their social responsibilities from four aspects: governance, economy, environment and society, and also analyzes the impact and changes brought by financial technology to state-owned commercial banks in giving them social responsibilities. Through theoretical guidance, analysis and induction, the paper summarizes the social responsibility performance mode of state-owned commercial banks under the background of financial technology, and provides reference for further improving the social responsibility performance mode of state-owned commercial banks in line with China's national conditions.

1.3 Research significance

1.3.1 Theoretical significance

At present, China's state-owned commercial banks have achieved certain results in the fulfillment of corporate social responsibility, but there are still many shortcomings compared with the results and effects of financial institutions in developed countries. At the same time, at present, the financial technology of state-owned commercial banks in China still belongs to the innovative business service model, and there is a lack of in-depth research on the social responsibility of state-owned commercial banks under the background of financial technology at home and abroad. This paper will analyze and discuss the current situation of state-owned commercial banks in fulfilling their social responsibilities, provide solutions and theoretical guidance for existing shortcomings and problems at the present stage, and conduct in-depth research on their social responsibilities in combination with the innovative means adopted by state-owned commercial banks in the background of financial technology, so as to broaden the research scope of state-owned commercial banks in fulfilling their social responsibilities. Enrich the theoretical exploration of the connotation of the research on the social responsibility of state-owned commercial banks in China, and make a certain academic supplement for the innovative practice of state-owned commercial banks in the performance of social responsibility.

1.3.2 Practical significance

By taking the Shanghai Branch of Bank of Communications as an example to conduct in-depth research, this paper explores the problems in the process of state-owned commercial banks fulfilling their social responsibilities under the background of financial technology, and puts forward corresponding countermeasures and suggestions for state-owned commercial banks based on the actual application scenarios of financial technology at the present stage, which is conducive to the integration and innovation of financial technology and state-owned commercial banks' social responsibilities. Strengthen the state-owned commercial banks to their own social responsibility performance status of thinking and optimization.

1.4 Literature Review

1.4.1 Research on corporate social responsibility

The concept of corporate social responsibility originated from the West and was first proposed in 1924 in the book Management Philosophy by Oliver Sheldon, a British scholar. He pointed out that enterprises should pay attention to the demands of stakeholders in the internal and external environment of the industry and the industry while producing goods to obtain profits, integrate ethical principles into it, and assume the responsibility of meeting the needs of the public. However, the research on corporate social responsibility is generally believed to have started in the 1950s. In 1953, Howard R. Bowen defined the definition of corporate social responsibility in his book The Philosophy of Management, and proposed that corporate social responsibility is a way for businessmen to follow social goals and values. The obligation to move closer to relevant policies, to make corresponding decisions, and to take desired specific actions. His views have attracted the attention of scholars in management, sociology, economics and other disciplines. Western scholars have put forward different explanations for the definition of corporate social responsibility, and their research results can be divided into two categories according to the narrow and broad perspectives.

From the narrow point of view of the definition of corporate social responsibility, the more representative views are economic responsibility and social welfare. In 1960, the British economist Friedrich August Von Hayek proposed that the sole purpose of a firm is to make long-term profits as a trustee of investors. In 1970, American economist Milton Friedman proposed in his works "Corporate Social Responsibility is to Increase Profits" and "Capitalism and Freedom" that enterprises are the private property of shareholders and have no other responsibility except to pursue profits for their shareholders or business owners within legal limits, but should conform to the minimum norms of morality. In 1975, American scholars K. Davis and R. Blomstrom proposed in the book "Business and Society: Environment and Responsibility" that social responsibility refers to the responsibility of corporate decision makers to take actions to protect and promote the welfare of the whole society. In 1986, W.C. Frederick proposed that business has an obligation to improve society, and that the economic significance of production is not solely for the narrow limited meaning of individuals and businesses.

In the definition of corporate social responsibility from a broad perspective, the more representative views are pyramid model and stakeholder theory. Pyramid model: In 1979, Archie B. Carroll proposed that corporate social responsibility includes the economic, legal, ethical and discretionary expectations of the society to economic organizations in a specific period of time. In 1991, he proposed the pyramid model of corporate social responsibility, which holds that economic responsibility occupies the largest proportion, while legal, ethical and discretionary responsibility successively declines. This definition is currently cited by most scholars.

Stakeholder theory: In 1984, Edward Freeman proposed stakeholder theory, which believes that stakeholder is any individual or group that can influence the realization of strategic goals or the process of implementing strategic goals. This theory responds to who should bear the social responsibility for the business activities of enterprises, and also provides a new perspective for the study of corporate social responsibility. In 1987, Cornell and Shapiro used stakeholder theory as a framework for analyzing corporate social relations, arguing that an organization should not ignore the requirements of other stakeholders in addition to meeting the requirements of shareholders and creditors. In 1995, American scholar Clarkson proposed that under the framework of stakeholder theory, corporate social responsibility can be defined as the relationship between enterprises and their stakeholders.

The study of corporate social responsibility in China started later than that in the west. In the mid-1980s, the concept of corporate social responsibility began to enter the field of view of Chinese scholars. In 1985, the article "Corporate Social Responsibility -- Visiting Nanhua Catalyst Factory" published by Hua Huiyi was the earliest discussion and research on corporate social responsibility in China. Since then, Chinese scholars have paid attention to corporate social responsibility and conducted in-depth research. Most of them define corporate social responsibility from a broad perspective. Bai Kuan-li (2000) believes that corporate social responsibility is the actions, duties, contributions and obligations that should be taken to meet the public's expectations and requirements for enterprises. Ye Xiangsong and Li Youhuan (2004) proposed that corporate social responsibility includes two characteristics: the first is mandatory social responsibility required by law and system, and the second is spontaneous social responsibility required by morality and values. Shen Hongtao (2005) proposed that China's corporate social responsibility refers to the modern enterprises, while creating economic benefits, handle the relationship with various interest groups of enterprises, and achieve harmonious development with the society. Li Guoping and Wei Xiaoqian (2014) believe that the fulfillment of CSR has changed from mandatory to voluntary at the beginning, and the content of CSR has gradually increased from the single profit maximization to stakeholders, charitable behavior, sustainable development and other aspects. Wang Tan (2018) pointed out that the current research has promoted the development of corporate social responsibility under China's national conditions, but there are still some problems to be improved in the relevant theoretical system, and how to establish a corporate social responsibility system in line with China's national conditions is still an important topic to be solved. Ma Lingxia (2021) proposed to focus on the objectives and tasks of state-owned enterprise reform, combine the characteristics of the industry and the advantages of enterprises, and perform social responsibilities differently.

1.4.2 Research on the social responsibility of commercial banks

In western countries, the most representative research result on the social responsibility of commercial banks is the Equator principle. The Principles were jointly initiated by the world's major financial institutions in 2002 and are based on, among other things, the relevant standards and guidelines of the International Financial Organization and the World Bank. The principle is not legally binding, but it is an accepted industry standard. This principle has promoted the protection of the world environment, the sustainable development of resources, the control of social risks, the protection of human rights and interests, and promoted the steady improvement of social benefits and the healthy development of the global economy.

Domestic scholars' researches on the social responsibility of commercial banks mainly focus on the connotation, evaluation criteria and realization mechanism of the social responsibility of commercial banks. Li Juan (2010) proposed that the operation of commercial banks should not only seek more profits for senior executives, but also shoulder social responsibilities to protect and improve the interests of relevant personnel and social interests. Zhao Xingzhen (2012) pointed out that state-owned banks are of great significance in managing public affairs and fulfilling social responsibilities, and the normal operation of commercial banks is bound to have a huge impact on the whole society.

Liu Zhiyun (2018) proposed that integrating social responsibility into corporate culture and formulating matching social responsibility norms can promote commercial banks to better fulfill their social responsibilities.

With the development and change of China's economic shape, the social responsibility that enterprises need to perform has also undergone great changes at different times, and subsequently, more and more problems have become more prominent. In the context of financial technology, the problems of social responsibility fulfillment of state-owned commercial banks are also emerging, which will hinder the rapid development of China's economy to some extent. How to promote the implementation efficiency of state-owned commercial banks' social responsibility in the context of financial technology integration in the new era will be paid necessary attention and explored in depth in the research process of this topic.

1.5 Research Methods

1. Literature research method: Through reading and researching relevant literature and works, we can understand and clarify the concepts related to the social responsibility of commercial banks, and summarize relevant theories to lay the necessary theoretical foundation for the writing of the paper.

2, statistical comparative analysis: through consulting all kinds of data, charts, materials, etc., analysis and comparison to draw conclusions.

3. Case study Method: This paper selected Bank of Communications, a representative of China's state-owned commercial banks for good performance of social responsibility, as the object for a specific case analysis, combined with stakeholder theories to analyze the status quo of its social responsibility performance in the background of financial technology, and combined with domestic and foreign commercial banks' social responsibility performance cases, and put forward relevant policy recommendations on its shortcomings.

2 OVERVIEW OF RELATED CONCEPTS AND THEORIES

2.1 Financial Technology

Science and technology finance and financial technology are the relationship between science and technology and finance support each other, mutual integration and development, in essence belong to financial innovation. The most striking difference between tech finance and fintech is the difference in emphasis. Science and technology finance is based on science and technology enterprises, including all the institutions that can provide financing for science and technology enterprises in the financing process, as well as related policies and laws, services and financial instruments, which can be said to be the process of science and technology industry seeking financing. Science and technology finance mainly studies how finance promotes the development of science and technology, and emphasizes the service of finance to science and technology. Fintech is the financial innovation brought by technology, which focuses more on the addition of technology to financial products or services. Financial technology develops rapidly and contains many contents, which is a more extensive and open concept compared with scientific and technological finance. Fintech emphasizes the service of science and technology to finance, promotes financial development with science and technology, and promotes the output of financial products or services with science and technology. The core concept of financial technology in this paper is to use technology to optimize financial formats, financial models and financial systems, which is essentially financial innovation.

2.2 Overview of the social responsibility of commercial banks

The social responsibility of commercial banks is put forward on the basis of corporate social responsibility. According to the Guidelines on Corporate Social Responsibility of Financial Institutions in the Chinese Banking Industry issued by the China Banking Association in 2009, the social responsibility of commercial banks includes responsibilities to stakeholders such as shareholders, employees, customers, business partners, government agencies and local communities, as well as responsibilities to promote harmonious and sustainable development of the economy, society and environment. Based on the new development stage, the special status of commercial banks in China's financial system determines that while maximizing profits, they must not only fulfill the social responsibility of general enterprises to customers, communities and the environment, but also bear the special social responsibility of improving financial services, integrating into the new development pattern, and promoting high-quality development.

According to the Guidelines on Corporate Social Responsibility of Financial Institutions in China's Banking sector, the social responsibility of commercial banks should include at least three major responsibilities: economic, social and environmental responsibilities. Economic responsibility requires commercial banks to improve their service level and product quality through professional operation on the premise of legal and compliant operation, and create more and more effective economic value for the country, shareholders, employees, customers and the public. Social responsibility requires commercial banks to establish a correct business philosophy in line with social ethics and public welfare requirements, consciously safeguard the social public interests of the community, employees and customers, take the initiative to participate in social charity activities, and promote the harmonious development of society. Environmental responsibility requires commercial banks to actively respond to national industrial policies and environmental protection policies based on the concept of sustainable development, optimize resource allocation, protect the ecological environment, and promote harmonious coexistence between man and nature.

With the development of Internet finance, the relaxation of financial regulation and the intensification of competition among banks, the social responsibility of commercial banks will help improve the image of banks, enhance brand value and improve service quality and efficiency. However, commercial banks still have concerns in fulfilling their social responsibilities, because economic interests and social responsibilities may conflict to a certain extent, and assuming social responsibilities may increase the economic burden of commercial banks in a period of time, and affect their original resource investment in business innovation, product development, service quality improvement and other aspects. Therefore, commercial banks still face many difficulties in fulfilling their social responsibilities. Fintech has reshaped the traditional financial industry and improved the availability, convenience and precision of finance through the transformation and reconstruction of the business model, service model, channel model and management model, thus becoming a strong support for commercial banks to effectively solve the dilemma of fulfilling social responsibilities.

2.3 Relevant theories

2.3.1 Long Tail theory

The Long tail theory was first proposed by Chris Anderson in October 2004 to illustrate a business model that uses websites to do business, which upends the traditional "80/20 rule". The long tail theory simply states that as long as the total sales volume and market share are large enough, even a product with poor sales or low demand can have the same or even greater market share as a product with high sales volume or high demand. The long-tail theory requires operators to break the shackles of traditional concepts, pay attention to long-tail consumer groups, and promote the rational allocation of resources. The rise of

Internet finance and fintech further confirms the long-tail theory. With the application and popularization of the Internet, the "tail" products hidden in the traditional business may also form a unique value, which can achieve higher returns through Internet marketing. Financial technology can stimulate the needs of 80% of "long tail customers" who have been neglected in the past, and analyze customer information through the application of technologies such as blockchain, big data, cloud computing and artificial intelligence, and lock in small and medium-sized customers with huge market capacity to obtain more profits. For commercial banks, "long-tail customers" is a profit growth point with great potential and is the "blue ocean" field in the future. Moreover, commercial banks can serve "long-tail customers" through existing resources and channels without adding too much extra cost, and ultimately achieve a substantial increase in profits. The long tail theory provides theoretical support for commercial banks to serve "long tail customers" under the background of financial technology.

2.3.2 Financial innovation theory

The theory of financial innovation was put forward by Joseph Schumpeter in 1912. From the perspective of the relationship between economy and technology, he studied the role of technological innovation in the process of economic development, and then formed the system of "innovation theory". In this theory, he believes that "innovation" is the recombination of production factors, adding one or more previously absent "new combinations" to the production system, and the role of managers is to realize this "innovation" and add "new combinations". Moreover, he believes that the "process of economic development" is the process of the whole society constantly realizing "innovation" and constantly joining "new combinations", and "innovation" and "new combinations" are in order to obtain profits. Hanuonh and McDowell conducted in-depth research on the basis of Joseph Schumpeter's theory, and came to the conclusion that new technology is the main cause of financial innovation, and that new technology should be widely used in the financial industry. The theory of financial innovation provides theoretical support for commercial banks to realize their own transformation by using financial technology.

2.3.3 Financial intermediation theory

Financial intermediation is a form of intermediary organization that can act as a medium for the supply side and the demand side in the process of capital financing. It is the transaction cost of the financial market that leads to the emergence of financial intermediation. Traditional financial intermediaries include not only bank intermediaries, but also non-bank intermediaries such as securities companies, insurance companies and other information consulting companies. As a credit medium, commercial banks must first accept deposits before issuing loans, which plays a role in reducing transaction costs and improving the efficiency of capital allocation. However, the advent of the era of Internet finance and financial technology makes the traditional role of financial intermediation, especially that of commercial banks, increasingly weak, and the supplier and the demander of funds only need to rely on the Internet for direct transactions.

Commercial banks have always assumed the role of financial intermediaries and can reduce transaction costs. In the Internet era, with the mature application of new technologies such as blockchain, big data, cloud computing and artificial intelligence, comprehensive information identification, data analysis and risk control for customers with massive data have reduced the information asymmetry of the financial market, and the cost of obtaining information and controlling risks for both the capital supplier and the demand side has also been greatly reduced. At the same time, the Internet also basically realizes the real-time transactions between the capital supplier and the demand side and the real-time provision of financial services, making the financial market close to the state of no financial intermediary in the general equilibrium theory, and basically realizes the resource allocation function of traditional financial intermediary. This can provide theoretical support for the necessity of commercial bank transformation under the background of financial technology.

3. CURRENT SITUATION OF SOCIAL RESPONSIBILITY FULFILLMENT OF BANK OF COMMUNICATIONS SHANGHAI BRANCH IN THE CONTEXT OF FINTECH

3.1 Realistic performance of financial technology to help commercial banks fulfill their social responsibilities

3.1.1 Innovate the poverty alleviation model

In recent years, China has launched an all-out battle against poverty and won a comprehensive victory in 2021. Poverty alleviation is not only a political task for commercial banks, but also a social responsibility. In the battle against poverty, commercial banks, with the help of big data, artificial intelligence and other financial technology means, reduce the information asymmetry between financial institutions and farmers, improve the intelligence level of financial products and services, break the service boundaries of physical outlets, innovate poverty alleviation models, effectively fulfill social responsibilities, and become the main force of poverty alleviation. For example, in order to solve the difficult and expensive financing problems of agricultural subjects, Shanghai Rural Commercial Bank focused on the characteristics of cyclical capital needs of agricultural business subjects and launched online revolving loans to realize the digital transformation of "three rural" financial business. In addition, commercial banks can also use the Internet, e-commerce and other modern information technology, combined with the reality of the poor areas, to help industrial poverty alleviation. For example, China Merchants Bank introduced e-commerce poverty alleviation ideas, with the "Internet + agricultural industrialization" consumption poverty alleviation model, to create loving agricultural products, the establishment of e-commerce industry chain, from the source to solve the problem of sales of special agricultural products in poverty-stricken counties, to achieve the increase of local farmers' income. At the same time, China Merchants Bank has also established its own e-commerce platform to achieve poverty alleviation and agricultural assistance through science and technology with the business model of "supplier - express logistics platform - China Merchants Bank App e-commerce platform - China Merchants Bank national customers".

The next period of time is an important period for China to "consolidate and expand the achievements of industrial employment and poverty alleviation, promote the organic connection between poverty alleviation and rural revitalization". Through the application of information technology, business model transformation, product and service innovation, and business process simplification, fintech will continue to overcome the problems of high cost, low profit and big risk in the process of serving rural development of traditional finance. Effectively solve the conflicts faced by financial institutions in the dual goals of operation and poverty alleviation, and play an important role in the organic combination of financial poverty alleviation work and service rural revitalization strategy.

3.1.2 Implementing targeted epidemic prevention and control

The outbreak of COVID-19 has had a severe impact on all aspects of China's social and economic development. Commercial banks actively use financial technology to develop contactless financial services, promote the digital transformation of banks, meet the financial needs of the public, support the production of medical supplies, and support enterprises to resume work and production, highlighting the prominent role of financial technology in helping financial epidemic prevention.

By improving online financial services and reducing staff gathering at offline outlets, commercial banks can effectively control the spread of the epidemic while improving service efficiency. In order to meet the needs of online and intelligent services during the epidemic, commercial banks rely on various electronic channels such as online banking, mobile banking, telephone banking, mini programs, and wechat public accounts to optimize and enrich the "contactless service" channels, and make every effort to ensure the stability, efficiency and convenience of online financial services. In terms of personal business, customers are encouraged to give priority to online channels for account inquiry, transfer and remittance, loan application and repayment, investment and financial management, flow printing, life payment, online shopping and other businesses, reduce going out and outdoor stay, and also use artificial intelligence technology to line intelligent customer service to provide customers with personalized services. For example, ICBC launched the "cloud studio" for account managers to realize real-time online communication between account managers and customers; SPD Bank's AI intelligent customer service effectively avoids infection risks caused by centralized office of customer service personnel, and automatically provides customers with online differentiated services through AMA marketing robots to ensure uninterrupted customer service in special periods. In terms of public business, commercial banks rely on various enterprise apps to achieve online account management, payment and settlement, payment and other services. For example, the "online discount" business of China Merchants Bank has realized the bill financing services of online inquiry, online discount and automatic review of loans for corporate customers, providing a new channel for enterprises to ease the financial pressure during the epidemic.

During the epidemic period, commercial banks played an important role in epidemic prevention and control, production of epidemic prevention materials, and guarantee of important daily necessities, ensuring that the emergency capital needs of corporate customers were met, launching various online credit products, speeding up the credit approval process, reserving special credit scale, opening green channels for financial services, and granting preferential pricing to loans. For example, the "Yunyidai" exclusive service of China Construction Bank, the "anti-epidemic loan" online product of Bank of Communications, the "anti-epidemic loan" and "Medical loan Tong" online special credit products of Bank of Gansu, and the "War epidemic Treasure" financing loan products of Nanhai Rural Commercial Bank, etc., all focus on supporting enterprises related to epidemic prevention and control.

In order to respond to the call of the state, support enterprises to resume work and production, and mitigate the impact of the epidemic on aviation, catering, medical and other industries, commercial banks can quickly launch targeted support programs according to customer needs with the help of intelligent and digital means, and identify risks for such entities and rationally arrange credit policies. For example, China

Merchants Bank realizes online approval, video real adjustment, online mortgage, and rapid lending through "small and micro lightning loans" and "small and micro business loans", providing "7×24 hours" 24/7, uninterrupted "zero contact" financial services for small and medium-sized enterprises. The realization of many similar small and micro enterprises online loans benefits from the rapid intelligent risk analysis and assessment of data and information by blockchain, big data and other technologies.

During the epidemic, commercial banks have used fintech to load non-financial service modules, including contactless logistics distribution, exclusive epidemic fighting services, telemedicine, love donation and other value-added services, and actively expanded cross-border cooperation in various ecological scenarios. For example, China Merchants Bank App launched the "Anti-epidemic Service Zone", covering real-time epidemic data, online consultation, epidemic community inquiry, co-passenger inquiry, fixed-point hospital inquiry, real-time consultation and other services; Shanghai Pudong Development Bank has innovated the function of "appointment registration service", supporting enterprises to resume work and production to do a good job in staff health management, remote office registration, canteen catering reservation, return to work clock and other services. In addition, a number of commercial banks provide online free diagnosis service channels to reduce the risk of patients going to the hospital for cross-infection and relieve the pressure of hospital treatment.

3.1.3 Improving financial inclusion capabilities

Table 3-1 Development history of inclusive finance of Bank of Communications Shanghai Branch

Time period	Development situation
2008-2012	Comprehensive promotion of inclusive finance projects: The establishment of the "small and micro enterprise financial Service Center", issued a large number of small and micro loans, and achieved rapid growth
2013-2017	Constantly improve the financial product system for small and micro enterprises: launch a variety of credit loans, investment and financial products for small and micro enterprises, promote online financial services, and improve customer experience
2018-2021	Innovate the inclusive financial model, explore the development path of "inclusive + technology" : introduce technologies such as

artificial intelligence, improve risk control level and customer satisfaction, expand service areas, and cover more small and micro enterprises

The above is the development of inclusive finance of Bank of Communications Shanghai Branch, which is summarized from two dimensions of time period and development situation. The table shows BoCom's continuous efforts and achievements in the development of inclusive finance, highlighting its focus and commitment to small and micro enterprises. At the same time, in the field of inclusive finance, Bank of Communications is continuing to innovate and explore the combination of technology to better serve small and micro enterprises.

The development of inclusive finance is not only an unshirkable social responsibility of financial institutions, but also a strategic choice conducive to their own development. With the development of financial technology, commercial banks use modern information technology means to expand the scope of services, improve the quality and efficiency of service market entities, and meet the personalized financial needs of customers, which is conducive to the improvement of inclusive financial capabilities. By giving full play to the advantages of financial technology, it can effectively improve the efficiency of financial resource allocation and customer service level, build digital inclusive finance, and constantly provide the society with more timely and intimate new convenient and inclusive financial services.

Financial technology provides an important tool for commercial banks to support the development of small and micro enterprises. By using big data, cloud computing and other technologies, fintech can improve the efficiency of commercial banks in obtaining and integrating customer information, greatly solve the problem of information asymmetry between banks and enterprises, and then transform various social information of small and micro enterprises into credit data, which is conducive to their credit rating classification and correct credit decision making. And through the establishment of digital inclusive financial risk intelligent risk control system, to achieve the dynamic management of small and micro enterprises credit risk, and constantly improve the ability to control credit risk. For example, the Bank of China launched a digital risk control model, using the network royal system to dynamically monitor and control online and offline high-risk transactions. At the same time, commercial banks use financial technology to optimize business processes, create online service models, innovate and improve special financing products for small enterprises, improve the efficiency of small and micro financial services, and effectively provide convenience for small and micro enterprises. For example, the "recruitment loan" App released by China Merchants Bank provides a series of comprehensive financial services such as whole-process and one-stop online services for small and micro enterprises, as well as one-to-one exclusive customer manager online consulting services, exploring a new model of online, and providing solutions for small and micro enterprises with difficult and expensive financing.

Fintech has also played a positive role in improving financial services for vulnerable groups such as the elderly and the disabled. For example, China Merchants Bank uses the Internet to create smart city, smart campus, smart medical care, smart elderly care and other service scenarios, and continues to improve the construction of financial and pan-financial functions through the output of mobile payment products, constantly meet the growing financial needs of various people with high-quality and convenient financial services, and provide better financial service experience for special groups.

3.1.4 Drive green finance development

Commercial banks can effectively solve the problem of information asymmetry in the process of developing green finance by using the advantages of financial technology innovation technologies such as big data, cloud computing, artificial intelligence and blockchain. On the one hand, commercial banks can use big data for real-time data analysis, and can also use blockchain to monitor the flow of green credit funds to reduce the risk of green credit.

On the other hand, the use of blockchain to build an information sharing system can also break the information barriers between various subjects, so that the financial sector can quickly obtain enterprise-related information at low cost.

Fintech also has great application prospects in reducing the transaction costs of green finance. The application of big data analysis technology to the collection of corporate environmental protection information helps commercial banks to identify the credit status of green finance customers and reduce the difficulty of green project identification. The quantitative risk analysis model based on artificial intelligence helps to identify the risk status of green finance customers, improve the risk analysis ability of financial institutions, and optimize the investment structure.

Fintech has also expanded social participation in green finance. The development of financial technology has increased the convenience and coverage of financial services, and accelerated the realization of inclusive green finance. At the same time, fintech has promoted the innovation of green financial products and services of commercial banks. Commercial banks can use fintech related technologies to conduct personalized data analysis for green financial customers, formulate precise marketing plans, and provide them with more specialized products and services, so as to improve the enthusiasm of financial customers.

3.2 Status quo of social responsibility fulfillment of Bank of Communications Shanghai Branch

Bank of Communications Shanghai Branch gives full play to the advantages of state-owned commercial banks, and based on its own reality, organically integrates the five contents of social responsibility of state-owned financial enterprises into the "three major tasks" of financial work and the "three major responsibilities" of state-owned enterprises, focusing on national needs, business development, social reputation, responsibility and other aspects to form an organic unified whole. Form an effective path to fulfill social responsibilities.

3.2.1 Fulfill social responsibilities based on national needs

The nature of state-owned commercial banks as state-owned enterprises determines that they must complete the tasks of the Party and the state in the financial field as the starting point of all work, serve the national strategy and maintain social stability as the primary content of their social responsibilities, and fulfill their social responsibilities according to the needs of the country.

(1) Fulfill social responsibilities in serving the real economy. We will give full play to the role of financial leverage, guide the flowing water of finance to irrigate weak links in the real economy, and contribute positive forces to economic and social development.

1) Highlight key regions. We have actively supported the development plans of key national regions, issued proposals to support the coordinated development of the Beijing-Tianjin-Hebei Region, the integrated development of the Yangtze River Delta, the Guangdong-Hong Kong-Macao Greater Bay Area, the Hainan Free Trade Port, the development of the Western region, the central region, and the Chengdu-Chongqing Twin City Economic Circle, and supported the operation and development of key regions. In particular, give full play to the home advantage of the headquarters in Shanghai, actively support the construction of Shanghai international financial center, innovate and optimize online services and products, promote "city" financial services, help the "cross-provincial government service", docking the customs "single window" government platform, launch "e customs" service, help the construction of double cycle nodes, and so on. In recent years, through key support, the proportion of loans in the Yangtze River Delta region has exceeded 25%, and the proportion of loans in the Beijing-

Tianjin-Hebei and Guangdong-Hong Kong-Macao regions has exceeded 10%.

2) Highlight key areas. Focusing on industries that meet the development needs of the Party and the country, such as "two new and one heavy", specialized and special new, strategic emerging industries, and trade finance, focusing on the three leading industries of integrated circuits, biomedicine, and artificial intelligence, and six key industrial clusters such as electronic information, innovating and launching R&D loans, talent loans, creation and financing loans, sharing loans, and knowledge loans, and providing convenient and efficient professional services. We will optimize the credit structure, guide funds to better serve key people's livelihood, scientific and technological innovation, and demonstrate good social responsibility. By the end of 2022, the substantive loans of the Shanghai Branch of the Bank of Communications to the public have increased by more than 350 billion yuan compared with the beginning of the year, of which the loans to strategic emerging industries have increased by more than 100 billion yuan compared with the beginning of the year, accounting for more than 2.4% of the loans to the public.

3) Highlight key directions. Seriously serve small and micro enterprises, in accordance with the regulatory development goals of "three not less" and "two increases and two controls", promote the financing increment, expansion and price reduction of small and micro enterprises, focus on "inclusive e-loan" as the basis, focus on key scene projects such as tobacco and medical insurance, accelerate the online product iteration and innovation, meet the diversified financial needs of different objects, and increase the efforts to reduce fees and yield profits. To improve the availability of inclusive finance, the amount of inclusive loans to small and micro enterprises will increase by nearly 50% in 2022, reducing fees for various market players by more than 17 billion yuan, effectively improving the quality and efficiency of development, and stimulating market vitality.

2. Fulfill social responsibilities in preventing and controlling financial risks. We will take the avoidance of systemic financial risks as the basis for business development, establish a criss-crossing financial risk prevention and control system, maintain social stability, safeguard people's property safety, and comprehensively present a good social image.

1) Vertically, full coverage to improve the quality of risk management. Implement the national requirements on unified credit risk management, comprehensively promote total credit risk management, strengthen asset quality control and asset classification management, incorporate all overseas banks, subsidiaries, rural banks, and credit card

centers into the daily management of asset quality, manage according to different business categories, and give precise policies to ensure the overall stability of asset quality. We will revise the classification of credit and non-credit risks, prudently address the challenges of compliance and anti-money laundering risk management in the context of the Sino-US game, and hold the bottom line of compliance. Improve the credit business operation analysis and reporting system, and connect with the data of Pratt & Whitney, personal finance, and credit cards, so as to achieve full coverage of credit risk data of the whole bank.

2) Horizontally, the whole process, compaction risk control responsibility. In the pre-loan process, the main responsibility of business units and management personnel in the key links of customer credit management should be consolidated, and risk management and control should be strengthened in the key links of the credit process such as pre-loan access, plan formulation, credit declaration and withdrawal strategy implementation. In the lending process, focusing on professionalism and efficiency, we constantly improve the mechanism of full-time examiners and classified and stratified loan review meetings, improve the level of specialization in approval, replace departmental committees with professional committees to review projects, and rely on the large operation platform of outlets to transform the "physical flow" of loans into "digital flow" to achieve image lending of the whole bank. After the loan, establish a two-line management mechanism between the front desk operating unit and the middle desk management department, increase the perspective of middle desk management, form the middle desk department to strengthen and supplement the post-loan (investment) management of the front desk operating unit, integrate risk monitoring and early warning and post-loan (investment) management tools, implement the "one household, one policy" management measures, and enhance the combination of single risk early warning and customer risk assessment and control. We will improve the quality of risk prevention and control.

At the same time, we have intensified the disposal of risky assets, built a strong "flood embankment" for safe development, and disposed of non-performing loans of nearly 400 billion yuan since 2018. Among them, in 2022, more than 80 billion yuan was disposed of, and nearly 35 billion yuan was substantively cleared, effectively eliminating hidden financial risks and maintaining social stability.

3. Fulfill social responsibilities in deepening financial reform. Actively adapt to the development of financial technology, adhere to the people-centered, and improve the ability to serve the country, society and the people. In particular, we should pay close attention to the central "14th Five-Year Plan", clarify the strategic positioning, work priorities,

and realization paths, straighten out the system and mechanism, and simultaneously improve the chain of fulfilling social responsibilities.

1) Focus on top-level design and optimize department Settings. Focusing on the innovation and development of financial formats, deepening the reform of functional structure in key areas, improving service efficiency, focusing on improving organizational vitality, establishing a new Department of Rural Revitalization Finance at the headquarters level, upgrading the Department of Pension Finance to a first-level department, optimizing retail credit business and risk control, and the functional structure of online centers, focusing on the weak links of financial services and the actual needs of the people. Strengthen the main construction function of the headquarters and follow up financial services. At the level of the whole bank, we will promote the reform of organizational structure management and position management, improve the performance assessment and incentive and constraint mechanism, flexibly set up business departments for units of different sizes, business types and service objects, improve service efficiency, and provide a strong guarantee for fully fulfilling social responsibilities.

2) Strengthen platform support and accelerate digital transformation. Gradually change the "science and technology supported development" to "science and technology led development", accelerate the construction of digital new banks, provide good technical support for the fulfillment of social responsibilities, and achieve the same frequency resonance of transformation and development and the fulfillment of social responsibilities. Establish a financial technology products and innovation committee, form a financial technology organization structure of "two departments, three centers, one company, one research institute, and one office", strengthen the integrated management of group fintech, build a centralized + distributed integration architecture, and establish an integrated application system, production operation and maintenance management system and a "two places and three centers" disaster recovery system. Establish a network security technology protection system covering the whole life cycle of the information system, constantly improve the digitalization level of daily business activities, effectively activate the technology factor of financial services, and provide a technical platform for better fulfillment of social responsibilities.

3) Extend service tentacles and promote the transformation of network integration. Improve the ability of the grass-roots front line to serve the society and the people, and strengthen the end of fulfilling social responsibilities. Distinguish comprehensive outlets, ordinary outlets and inclusive outlets to form a service system of high, middle and low distribution, comprehensive outlets play the backbone role in service,

build a "financial flagship store", ordinary outlets focus on meeting the multi-functional needs of stock customers, build a "financial supermarket", inclusive outlets focus on resident customers, small and micro enterprises, build a "financial convenience store", Do the most direct financial services. Pressure drop network area, integrate internal partitions, adjust function positioning, form a combination of advantages, capture the transfer of urban economic center, gradually eliminate low-production and inefficient network, realize service decentralization, function centralization, and constantly optimize network layout, both reflect economic value, comprehensive consideration of social value, and achieve comprehensive value maximization. We will continuously improve the quality of services, enhance capabilities, and concentrate resources to enhance the people's sense of gain.

3.2.2 Fulfill social responsibility around business development

To achieve the development of their own business performance is the main responsibility of state-owned commercial banks, but also the specific performance of responsibility to shareholders, to the environment, to customers, and is an essential way to fulfill social responsibility.

(1) Demonstrate social responsibility in the development of green finance. Bocom Shanghai Branch closely follows the requirements of the central government and actively supports green development. As early as 2008, it officially launched the systematic green credit work to support the green industry. In that year, it carried out the "three colors and seven categories" identification management for the credit customers who established credit relationships. In 2012, the implementation measures for green credit were formulated to promote key investment in credit business by strengthening environmental and social risk management capabilities; In 2015, the industry green credit management guidelines were issued, which clearly integrated green credit requirements with business operation and management; In 2018, the Circular on continuing to do a good job in green credit was issued, emphasizing the need to further improve the quality and efficiency of the development of green credit business. At the same time, since 2014, according to regulatory requirements, green credit requirements have been embedded in the whole process of credit management, and adhere to the parallel promotion of negative list management and positive priority support, not only to implement list management for customers with major environmental and social risks, but also to increase support for customers and projects in the fields of energy conservation and environmental protection, low-carbon economy and circular economy under the premise of commercial sustainability. After the "14th Five-Year Plan" of the central Committee clearly put forward the goals of "carbon peak" and

"carbon neutrality", the Shanghai Branch of the Bank of Communications formulated and issued the Green Finance Policy in early 2022, which enriched the connotation of green credit, optimized it into green finance, organized and improved its job responsibilities, clarified the guidance of green industry investment, and increased credit support for green economic-related industries. By the end of 2022, the balance of green loans in the Shanghai Branch of the Bank of Communications was more than 470 billion yuan, accounting for about 8% of all loans, an increase of more than 30% compared with the beginning of the year. Among them, the balance of loans to the clean energy industry was nearly 88 billion yuan, an increase of more than 90%. Through the support of the national "carbon neutrality" and "carbon peak", effectively demonstrate good social responsibility.

Table 3-2 Green loan balance of Bank of Communications Shanghai Branch

Time period	Green loan balance (RMB 100 million)
The end of 2016	51.8
End of 2017	70.1
End of 2018	97.9
End of 2019	131.3
By the end of 2020	155.6

The above is the table of green loan balance of Bank of Communications Shanghai Branch, which is summarized from two dimensions of time period and green loan balance. The table shows the trend of the green loan balance of the Shanghai branch of Bank of Communications increasing year by year, reflecting its continuous investment and efforts in environmental protection and sustainable development. At the same time, through the change of the value, we can also see the rapid growth and rapid development of the Bank of Communications in green loans.

(2) Complete social responsibility in creating the "Four business characteristics". Build a new development pattern around services, thoroughly implement the new development concept, create inclusive finance, trade finance, science and technology finance, and wealth finance four business characteristics, timely correct the direction of social responsibility, and lay the foundation for high-quality development. Among them, inclusive finance mainly implements the deployment requirements of the central government to "enhance financial inclusion", which not only serves small and micro enterprises, helps solve the problem of difficult financing and expensive financing, but also serves urban governance, rural revitalization, people's livelihood consumption,

expands the coverage of financial services, and supports key areas and weak links in economic and social development. Trade finance is mainly based on the requirements of domestic and international circular development, providing integrated services at home and abroad, local and foreign currencies, and offshore to promote economic integration and development. Science and technology finance is mainly focused on science and technology power, improve the ability and level of service for strategic emerging industries, and promote the solution of the "neck" problem. Wealth finance is mainly to adapt to the development trend of aging population, keep up with the combined needs of medical and nursing care, provide comprehensive financial services for the people to accumulate wealth and increase wealth, and make up for the shortcomings of serving the people in the whole chain and integrated management system. In recent years, the four major business characteristics of BOCOM Shanghai Branch have gradually taken shape and achieved results. While meeting social needs and creating value for customers, BOCOM Shanghai Branch has also achieved its own development. In 2020, the per capita profit and average net profit rank first among large state-owned banks.

3.2.3 Performing social responsibilities based on good reputation

Good social reputation is the basis for commercial banks to achieve benign and sustainable development, and it is also an important embodiment of their responsibility to society and employees. Therefore, it is necessary to realize good social reputation as an important way to fulfill their social responsibility.

(1) Actively do a good job in social welfare activities. Increase the investment in social welfare, continue to do a good job of the "Blue Blue Balloon public welfare" brand, cooperate with the China Disabled Persons' Federation to carry out the "Leading to Tomorrow" -disabled youth education program, special education gardener recognition activities, sponsor the National vocational skills Competition for disabled people, etc., cooperate with HSBC to carry out the Yi Le Action Plan (for the elderly), and continue to care for disabled groups for 15 years. It will play an exemplary and leading role in the development of the disability cause, and build a "one old, one young, one disabled, one special" social welfare system through poverty alleviation, disability assistance, volunteer education, voluntary service, and community publicity, so as to enhance the reputation of social welfare.

Since 2016, a total of 240 million yuan has been donated in the fields of special education, services for the elderly, and care for the weak and young. In 2022, more than 100 public welfare projects have been launched, and public welfare donations have exceeded 49 million yuan. Actively use financial knowledge to feed society, vigorously carry out "financial into the community, into the campus, into the countryside" and other activities, organize special forces to go to specific areas for financial knowledge propaganda, through billboards, rolling display and joint shooting with the public security department and other ways to improve the people's financial awareness, in recent years, have effectively stopped a number of telecom fraud incidents every year, It has been affirmed by the supervision and social parties, and won the "Excellent organizational unit" of the "3.15" education and publicity Week and the "Financial Knowledge Popularization Month Financial Knowledge into 10,000" activities by the Banking and Insurance Regulatory Commission in 2020.

(2) Pay attention to caring for ordinary employees. Further promoted the practical activities of "I do practical things for the masses", carried out field visits and online research, and launched 80 projects in three batches at the head office level, solving a number of "urgent difficulties and expectations" problems for employees, grassroots and customers. Make good use of the president's mailbox, internal exchange website and other opinion platforms, establish and improve the grass-roots appeals directly to the head office department, the head office department to respond within a limited time, and efficiently handle the feedback mechanism of opinions and suggestions.

Build an information communication platform for expatriate employees, coordinate and solve the practical difficulties of expatriate employees of overseas units in a timely manner, and provide special care and condolences for the epidemic. Improve the protection mechanism for seriously ill employees, purchase serious illness insurance for employees, optimize the medical examination service for female employees, and constantly solve the worries of employees. Create an environment for the growth of cadres and employees, organize and carry out the pilot work of optimizing the position system, clarify the target direction and ideas and measures for the promotion of talent work, issue talent management measures, broaden the career development channels of employees, improve the secondary distribution mechanism of salary, establish a firm distribution orientation to the grass-roots front line and grass-roots employees, and stimulate the entrepreneurial vitality of officers. Actively do practical things for retired people, establish a retired management department, build a retired people's party building learning base, build a good platform for retired people's political learning, cultural entertainment, advice and suggestions, and enhance the sense of happiness of retired people.

3.2.4 Fulfill social responsibilities based on responsibility

As a state-owned commercial bank, it is its due responsibility to fulfill the political task, but also to broaden the path to fulfill the social responsibility.

(1) Complete the poverty alleviation task entrusted by the central Government. Taking poverty alleviation work as the "No.1 project" to fulfill social responsibilities, we have earnestly completed various tasks in poverty alleviation, and donated more than 200 million yuan to poverty-stricken areas since launching the fixed-point poverty alleviation work, including 110 million yuan to poverty-stricken counties.

Since 2016, more than 200 billion yuan of targeted poverty alleviation loans have been issued. Purchased and helped sell agricultural products in poor areas and unsalable agricultural products in Hubei due to the epidemic of nearly 80 million yuan. The three poverty-alleviation counties designated by the head office of the Bank of Communications have all achieved poverty alleviation in February 2020, and more than 160 poverty-alleviation points of the bank have also been successfully removed on schedule. Since 2018, it has received a "good" evaluation in the annual assessment of fixed-point poverty alleviation by the central unit for three consecutive years, and has been awarded the honorary title of "National Advanced Collective in poverty alleviation" by the Central Government. In the promotion of poverty alleviation, there are many successful cases, such as in the process of helping T counties in G province, the Shanghai Branch of the Bank of Communications has carried out help work in T county since 2002, and has insisted on continuous efforts and long-term achievements in the past 20 years, focusing on major livelihood issues such as medical, housing, education and transportation. A total of more than 32 million yuan has been invested in building local people's hospitals, equipping them with medical and office equipment, donating negative pressure ambulances, mobile medical vehicles and emergency vehicles, and vigorously improving medical and health conditions, playing an important role during the COVID-19 epidemic. The Shanghai branch of the local Bank of Communications has built Bridges and rural roads, serving nearly one-third of the local population; We built or renovated a number of primary and secondary schools, helped balance compulsory education, and upgraded over 1,700 latrines to improve people's quality of life. More than 30 million yuan has been invested in the implementation of 13 industrial support projects, including the construction of solar greenhouse, the technical standard center of quinoa poverty alleviation Industrial Park, and the processing and sales center of agricultural special products, so as to promote the development of characteristic industries by the people, stabilize employment and increase income. Provide inclusive financial loans of 15 million yuan to local leading enterprises, carry out industrial upgrading, and consolidate the achievements of poverty alleviation. Through the mobile banking area, the sales platform of special agricultural products for poverty alleviation points has been set up, and the e-commerce sales model of agricultural products has been built, with a cumulative sales volume of more than 40 million yuan, driving more than 11,000 people to increase income and employment, and achieving effective poverty alleviation, accounting for nearly 6% of the local population. After T County was successfully lifted out of poverty in 2021, Bank of Communications Shanghai Branch continued its efforts and continued to invest in rural revitalization work, which was welcomed by the local government and the people.

(2) Actively participate in epidemic and disaster prevention and control work. Actively respond to the long-term complexity of the epidemic, strengthen the political responsibility of state-owned commercial banks, on the one hand, actively donate donations, in 2020, a total of more than 60 million yuan for epidemic prevention and control, to support winning the epidemic prevention and control war, in 2021, donated 10 million yuan to fully support Henan flood control and disaster relief. On the other hand, the government has implemented measures to help enterprises, actively supported the resumption of work and production, issued nearly 400 billion yuan of loans related to the epidemic, and bailed out more than 600,000 customers through deferred interest payments and deferred principal repayment, involving more than 170 billion yuan in loans. By continuing to donate money and materials to the front line of major disasters and solve difficulties, we will form a good atmosphere of "one party in trouble, eight parties to support", and better help local governments and the people to overcome immediate difficulties and march together on a new journey of socialist modernization.

4. ANALYSIS OF PROBLEMS AND CAUSES IN THE FULFILLMENT OF BANK OF COMMUNICATIONS' SOCIAL RESPONSIBILITY IN THE CONTEXT OF FINTECH

4.1 Problems in the fulfillment of Bank of Communications social responsibility

In the new era, with the change of the main contradictions in society and the upgrading of the needs of the people, the Shanghai Branch of the Bank of Communications still has some weak links in fulfilling its social responsibilities and its contribution is still insufficient.

4.1.1 Social responsibility awareness is not strong enough

(1) There are soft indicators and similar ideas. Some cadres and

employees have insufficient understanding of "why do social responsibility" and "what do social responsibility bring us", and there are similar and unserious situations in fulfilling social responsibility, and the awareness of social responsibility is not strong enough. Especially in the aspects of serving elderly customers, spreading financial knowledge, and preventing financial risks, there is no plan and hard constraints, and to a certain extent, there is a situation of "do it when you think about it, forget when you get busy". Meanwhile, the service focus is mainly concentrated in the economically active area and the area where potential customers gather, and the inclusion and availability of financial services are not enough. In the survey interview organized in the early stage, about 50% of the employees also said that the promotion of financial knowledge is to fulfill social responsibility, while only about 20% of the employees said that the performance of daily financial services is also to fulfill social responsibility, which is mainly concentrated in leading cadres and personnel specifically responsible for social responsibility. The sense of social responsibility has not been fully established.

(2) There is the phenomenon of making choices and discounting. In the face of the U-shaped structure of social responsibility benefits, which is difficult to fulfill in the short term, there are situations in the performance of social responsibility that people do more advantageous things and less do when they cannot see immediate benefits. Credit policies and resource investment are not balanced enough, and more investment is invested in places with good economic foundation and insufficient investment in places with weak economic foundation. At present, the Shanghai branch of the Bank of Communications has no branch in Tibet, and the branches in Qinghai and Ningxia are mainly concentrated in the provincial capital cities, and the service and support for the remote and difficult areas are insufficient. Although a lot of resources have been invested in the national strategic area, the system planning and promotion are insufficient, and the service plan to support the construction of Xiongan New Area has not been introduced, and the credit balance of the Shanghai branch is only more than 1.5 billion yuan at the end of June 2022.

4.1.2 The social responsibility mechanism is not active enough

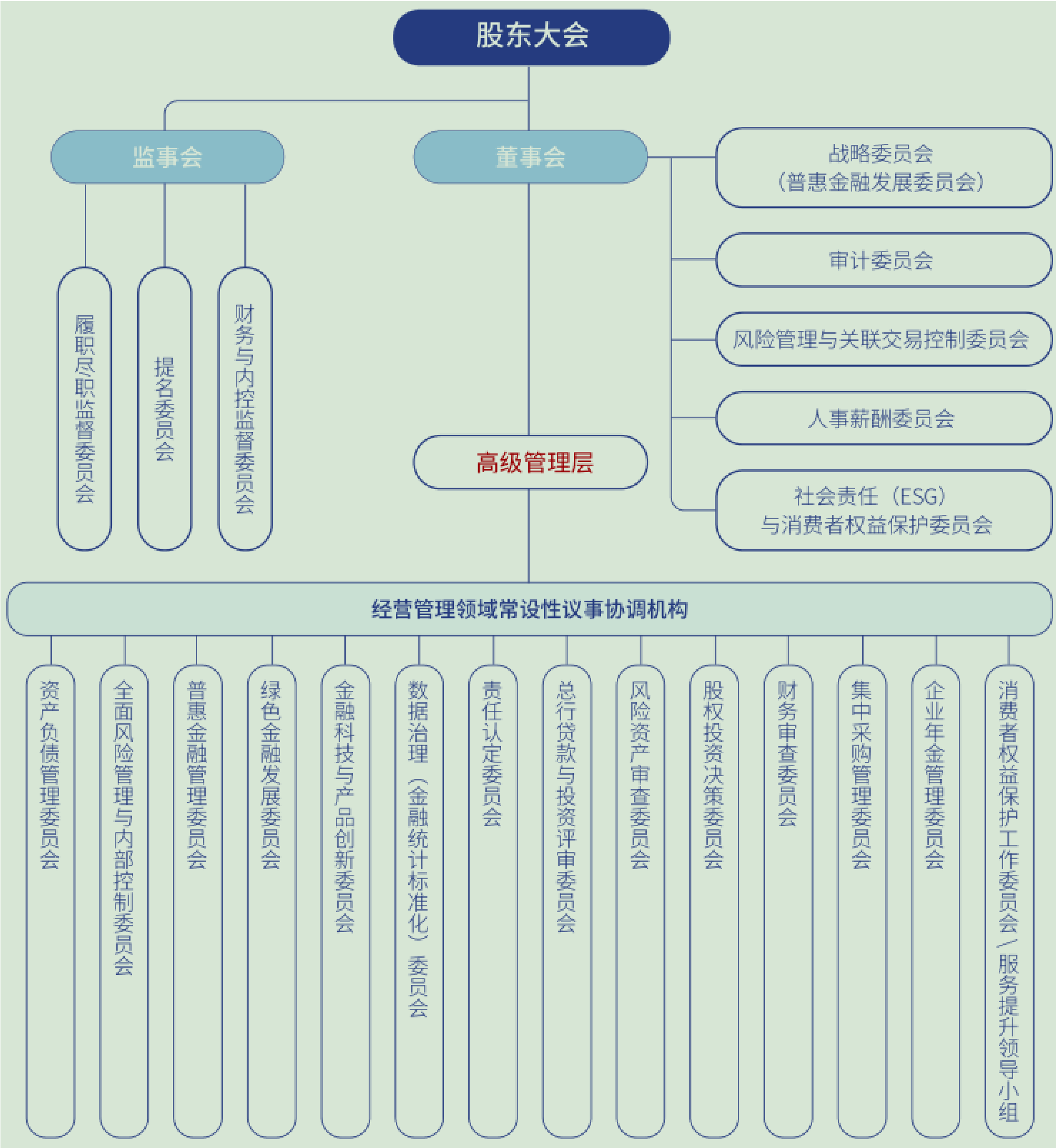

Figure 4-1 Governance structure of BOCOM

(1) The coordination mechanism is not yet smooth. The leading departments, executive departments and specific business departments to fulfill social responsibilities sometimes have different starting points for considering issues, which is easy to cause policy games, and each has its own responsibilities, but does its own thing. For example, in terms of customer service, with the comprehensive transformation of network outlets and the implementation of the work of reducing surface and pressing cabinets, a large number of new inclusive network outlets have been set up, mainly focusing on intelligent equipment services. Some comprehensive network outlets have been removed and reduced, relocated and distributed, integrated into central urban areas and active economic and consumption areas, and adapted to the consumption dynamics of young people. Online mobile banking services have replaced offline manual services. However, some elderly customers are not well

adapted to smart machines and online processes, and the sense of gain is reduced, resulting in a discount in the service community to a certain extent.

(2) The correction mechanism is not strong. The resource allocation has inertia, the stock resources can not be well optimized into the weak link of social services, although the incremental resources in the allocation of some key adjustments, but in the specific implementation, there is a certain blindness, resulting in the already rich areas of resources more rich. For example, in supporting the construction of energy transformation, the withdrawal of traditional energy credit resources is not fast enough, especially in North and Northwest China and other coal, thermal power, coal chemical and other business concentration areas, the amount of credit is still relatively high, as of the end of June 2022, the bank's high carbon emission industry loan balance is still more than 300 billion yuan, accounting for nearly 6% of all loans.

(3) The transmission mechanism is still weak. The grass-roots units do not fulfill their social responsibilities in place, the head office department does not pay enough attention to it, and the lack of standardized guidance leads to the relevant work at the grass-roots level being out of shape, the implementation is not in place, and the effectiveness is discounted. For example, the implementation of the policy of reducing fees and transferring profits, benefiting enterprises and benefiting the people is not in place, and some grass-roots units also have problems such as illegally charging small and micro enterprise exposure management fees, and attaching unreasonable loan conditions. Customer satisfaction has decreased significantly, and the complaint rate is high. In 2022, the average complaint rate of business outlets and the average complaint rate of customers are about 3 times the average level of the main industry, respectively, and the number of credit card complaints is the highest among state-owned large banks.

4.1.3 Social responsibility communication is not good enough

(1) Insufficient awareness of active communication. In the process of promoting the implementation of social responsibility, we have not been able to actively look for external demands and strengthen work research. We have not conducted in-depth and detailed research on the development needs of the government, the capital needs of enterprises, the financial needs of the people and the stability needs of the society, and there is a situation of passive response. We have not conducted a good analysis of our own advantages and resources. And take the initiative to communicate with regulators, social groups, etc., to enhance the quality and effectiveness of social responsibility. For example, in giving play to the advantages of financial technology, docking the "two networks" of the government, through "medical payment is one thing", so that the people

can experience the convenience of paying for medical treatment first, but it has not been able to completely solve the pain points of the people, especially for some people with difficulties in life, and has not been able to fundamentally solve their financial needs for medical treatment.

(2) The publicity work is not effective enough. In addition to the regular social responsibility report every year, there are few comprehensive and systematic reports on social responsibility at the headquarters level, and the disclosure of social responsibility is fragmented and lagging, resulting in many times the society has no sense of the fulfillment of social responsibility by BOCom Shanghai Branch. Especially in recent years, there are a lot of demands for social responsibility such as epidemic prevention and control, flood prevention and relief, and poverty alleviation. Bocom Shanghai Branch has also done a lot of work, but it has failed to integrate the system, display it comprehensively, form a good situation, guide the community to take the initiative to pay attention to the social responsibility of BOCOM Shanghai Branch, and strengthen communication with BOCom Shanghai Branch. The resource advantage of Bank of Communications Shanghai Branch will be transformed into a good trend of social responsibility development.

4.1.4 The motivation for social responsibility is not enough

(1) Insufficient combined operation and management. In the implementation of social responsibility, there is a situation of "two skins", which fails to effectively combine social responsibility with operation and management, and turns the process of providing financial services into a process of fulfilling social responsibility. In particular, the implementation of the new development concept is not enough, credit issuance and capital inflow are not fully consistent with the policy requirements of the central Government, and to a certain extent, there is a situation of "talking" and "doing". The quality of social responsibility is not high. For example, in supporting the development of strategic emerging industries and green low-carbon fields, the research on the subdivision track of key areas of science and technology is not clear, the concept of green development has not been fully established, and there is "dare not review and dare not lend" to a certain extent, and the balance of loans to strategic emerging industries by the end of June 2022 accounts for less than 6% of public loans. Green loan growth was nearly 3 percentage points below the average.

(2) Insufficient integration into performance appraisal. It is not enough to play the role of "baton" of assessment, the performance of social responsibility has not been directly reflected in the business performance assessment, the role of incentives and constraints is not obvious, and it can not effectively guide all levels to carry out work from

the perspective of fulfilling social responsibility. At present, the Shanghai Branch of the Bank of Communications does not have a special assessment of social responsibility. Although there are individual assessment indicators for inclusive finance and green finance, the assessment indicators pay more attention to short-term earnings and pay insufficient attention to long-term development. At the same time, the assessment objectives for some social responsibility issues are relatively low, and the incentive is not enough, resulting in the quality and efficiency of grass-roots social responsibility. For example, in supporting rural revitalization, although the balance of agriculture-related loans of the whole bank reached more than 600 billion yuan by the end of June 2021, the business stock was at the bottom compared with the major peers, and the increment and growth rate were weak.

(3) Insufficient coordination of key tasks. It is not enough to comprehensively promote key work from the high level of fulfilling social responsibility, especially for the prevention and control of financial risks repeatedly emphasized by the central government in recent years, to a certain extent, there is a situation of accomplishing the task, failing to timely change the concept of business development, getting used to "relying on big households", and investing credit resources in traditional so-called "safe households" such as government platforms, large enterprises and state-owned enterprises. As of the end of June 2022, among the large exposed enterprises such as HNA Group, Tsinghua Holding Group, Jizhong Energy, Suning Group and Yueneng Chemical, the business balance is nearly 60 billion yuan, and there is a certain financial risk. The total number of businesses included in the hidden debt of local governments exceeded 300 billion yuan, and the problems related to the rectification of regulatory requirements within a deadline involved more than 20 households and amounted to more than 10 billion yuan, and there was greater pressure to prevent regional risks in parts of the northeast and central and western regions.

4.1.5 Social responsibility protection is not enough

(1) Insufficient guarantee of human resources. With the development of financial technology, Bank of Communications Shanghai Branch has actively promoted the optimization of human resources in recent years, resulting in a large stock of operation and management personnel and a large increase in fintech personnel. However, relatively few personnel with both operation and management capabilities and fintech background are able to take the lead in coordinating and promoting various work of social responsibility. Many people engaged in social responsibility positions are learning while doing, thinking systematically, professional work are lacking.

(2) The time guarantee for performing duties is not enough. With

the increasing pressure of various marketing indicators, full-staff marketing of grass-roots employees has become the norm, especially in the case that middle income has become the second curve of bank revenue growth, the sales requirements of insurance, funds and credit cards are higher, and marketing activities such as good start, quarter sprint and year end occupy more time of employees, and assessment indicators are nested, and incremental indicators become the main scoring points of assessment. As a result, grass-roots employees put a lot of energy into marketing work, and do not have much time to invest in social responsibility.

4.2 Analysis of the causes of the problems in Bank of Communications' travel social responsibility

In view of the above problems, the in-depth analysis shows that Bank of Communications Shanghai Branch fails to fulfill its social responsibility, which is mainly caused by ideology, resource input, working mode, incentive supervision and responsibility culture.

4.2.1 The ideological concept is relatively backward

On the one hand, the government's policy guidance is not in place, and the supervision guidance, inspection and assessment of state-owned commercial banks pay more attention to economic operation profits. Although there are assessments on how to fulfill social responsibilities, they pay more attention to what state-owned commercial banks have done, but pay less attention to what they have not done, and the strength of supervision and punishment is not particularly obvious. This has also led to a decline in the enthusiasm and initiative of fulfilling social responsibilities, and the issue of fulfilling social responsibilities has not been fully viewed from the height of promoting the common prosperity of the society. On the other hand, the Shanghai Branch of Bank of Communications itself does not have a high understanding of social responsibility. In terms of the contribution of enterprises to the society, it still has the idea that fulfilling social responsibility is unnecessary and can be more or less, and fails to fully recognize the long-term promotion effect of fulfilling social responsibility on the operation and development of enterprises. It is not enough to think about how to carry out social responsibility and how to play the effect of social responsibility, and the fulfillment of social responsibility only stays in doing nothing, and there is still a certain gap between good and bad. In particular, with the development of the situation and tasks, the government and enterprises have paid more and more attention to ESG in recent years. However, as a large state-owned commercial bank, BOCOM Shanghai Branch failed to change its ideas in time, and combined with the improvement of the corporate governance system of state-owned enterprises, promoted the perfection of the social responsibility system simultaneously, and promoted the organic unity of corporate environment, society and governance. We will improve the quality of social responsibility in the new era.

4.2.2 The input resources are relatively limited

First, the utilization of resources is not in place. Social responsibility system and mechanism is not smooth, failed to completely break the barriers of interest and communication barriers, responsibility transmission layers of diminishing phenomenon is difficult to eradicate, internal communication and coordination costs are relatively high, resulting in the distribution of social responsibility resources in various departments, failed to fully stimulate the use of resources, effectively form a joint force, improve the quality of social responsibility. Second, the resource investment is not accurate. Compared with the completion of economic responsibility and political responsibility, the positioning of social responsibility is not high enough, and special forces are devoted to the study of social responsibility. In many cases, there are still accessories to social responsibility. In particular, when banks themselves are in the process of fulfilling social responsibility, they cannot review the business process and business structure and improve the operation and development concept. Foster a sound atmosphere of social responsibility. Third, resource input is unbalanced.

Bank of Communications Shanghai Branch has a wide distribution of business outlets, and all grass-roots units have different resource needs to fulfill their social responsibilities, but they are all in the same important position. Therefore, faced with resource constraints, projects are often chosen to have great social influence and important political significance, and some routine work is not paid enough attention to and invested in.

4.2.3 The working mode is relatively cured

On the one hand, initiative is not enough. The consciousness of taking the initiative to "voice" is not strong, there is a certain amount of thinking, and it has not been able to completely change from "doing business" to "traveling business", and it is not enough to go out and find projects. At the same time, its own potential has not been fully exploited, especially failed to play the role of "central node" of its own economic operation, actively transformed the flow of capital into the flow of information, and timely tapped the weak links of social services to improve service efficiency. On the other hand, the integration is not enough. The research on the characteristics of publicity and reporting in the information age is insufficient, and the publicity and reporting are piecemeal, failing to form brand effect and scale effect, and the communication of social responsibility is not in place. At the same time, it failed to give full play to the advantages of financial enterprises to connect with the community, integrate the strength of all walks of life, jointly fulfill social responsibilities, and form collective strength, especially in major matters such as poverty alleviation and epidemic prevention and control, integration is not enough, there is a "single strike" situation, and there is a gap in the reputation of social responsibility.

4.2.4 The incentive supervision is relatively weak

On the one hand, positive incentives are not in place. The legal level of social responsibility is relatively backward, the legislative research is insufficient, the requirements of the government, enterprises, society and other stakeholders in social responsibility are unclear, and the protection is not in place. The social responsibility policy is not enough, the compensation measures for state-owned commercial banks to invest in social responsibility are insufficient, and the social reputation and economic interests of enterprises to fulfill social responsibility cannot be timely and effective positive feedback. The guidance of public opinion is still insufficient, and the positive publicity and guidance of the news media to stimulate the enthusiasm of enterprises are not enough. On the other hand, external supervision is not strict. In addition to the regulatory level, other forces have not played a good role in the supervision of enterprises' fulfillment of social responsibilities. The supervision of social welfare organizations is not direct enough, and it is relatively rare to deeply understand the situation of enterprises and comprehensively evaluate the fulfillment of social responsibilities. The lack of a dialogue mechanism with the people, more of a business relationship, it is difficult for the people to understand the actual situation of fulfilling social responsibilities, there are certain obstacles in supervision; The supervision of public opinion is not enough, there is a certain blindness, lag, difficult to play a timely and effective role.

4.2.5 The responsibility culture is relatively one-sided

First, we are concerned about insufficient implementation of responsibilities. Although there is a responsibility culture system in the corporate culture, the connotation and extension of responsibility are not broad enough, emphasizing individual responsibilities, failing to effectively connect the overall responsibility to grasp the implementation, and insufficient guidance to cadres and employees, which affects the quality of social responsibility to a certain extent. Second, attention to the main body of responsibility is not enough. The main body of the responsibility culture of employees is not concerned enough, and the growth and progress of employees are not concerned enough, and the work process of employees is solidified and there are not many platforms for expanding learning. In particular, during the economic transition period, the contradictions accumulated in the early development began to become prominent, and the bad debt rate increased, resulting in lower-than-average wages and incomes of employees in some areas, and employees' sense of gain was not strong, and their interest in social responsibility decreased. Third, the responsibility assessment is not enough. Attention is paid to the instilling of the culture of social responsibility, but the lack of post-evaluation of the concept of social responsibility of cadres and employees, and the consciousness of fulfilling social responsibility, can not find and solve problems in a timely and effective manner, and create a good atmosphere for fulfilling social responsibility.

5. EXPERIENCE OF DOMESTIC AND FOREIGN COMMERCIAL BANKS IN FULFILLING THEIR SOCIAL RESPONSIBILITIES UNDER THE BACKGROUND OF FINTECH

5.1 Cases of travel social responsibility of domestic and foreign commercial banks

5.1.1 Domestic commercial banks

(1) Industrial and Commercial Bank of China "Love Canteen"

In order to solve the problem of urban homeless people eating, the Industrial and Commercial Bank of China launched the "love canteen" program. The project aims to provide free lunch services to urban homeless people and improve their living conditions. The project was launched in 2013 and is now being carried out nationwide.

(2) China Merchants Bank "recruitment loan"

Small and micro enterprises often face difficulties in financing. In order to solve this problem, China Merchants Bank launched the "recruitment talent loan" program. The program provides loan support to small and micro businesses and helps them grow by working with them.

(3) China Construction Bank "Warm Project"

China Construction Bank provides help to children in poor areas through the "Warm Project" program. The program aims to improve local education conditions and improve children's academic performance. Up to now, the program has been implemented across the country and has received wide attention and praise.

5.1.2 Foreign commercial banks

(1) Barclays Bank "Sustainability Financing"

In order to promote the development of environmental and social responsibility projects, the British bank Barclays has launched the "Sustainability Financing" program. The program provides loan support for environmental and social responsibility projects and encourages companies to actively conduct business in these areas.

(2) Citibank Sustainability Project

Citibank of the United States regards sustainability development as one of the important objectives of the enterprise and strengthens related business. In India, for example, the "Clean India" program was launched to improve local environmental issues. At the same time, active investments have been made in areas such as sustainable energy and green buildings.

(3) Deutsche Bank's "Future Plan"

Deutsche Bank has launched the Future Initiative in Kenya to support social and micro businesses. The program provides loans and training support to businesses to help them achieve sustainability. The program has already had some success and has been welcomed by local businesses.

5.2 Experience of domestic commercial banks in fulfilling their social responsibilities

5.2.1 Solve the financing problems of small and micro enterprises

In our country, small and micro enterprises are a very important part of the economy, but it is difficult to get enough loan support due to limited capital sources. Therefore, many commercial banks began to pay attention to small and micro enterprises and launched corresponding financial products and services. For example, China Merchants Bank launched the "recruiting talent loan", and Industrial and Commercial Bank launched the "Blue Ocean Plan", providing more financing channels and services for small and micro enterprises.

5.2.2 Promoting green finance

Environmental protection and sustainability have become the focus of global attention. In recent years, many commercial banks have begun to pay attention to green finance and increased their investment. For example, the Agricultural Bank of China has launched a green credit program to support environmental protection industries and energy conservation. Meanwhile, CCB has also launched financial products such as low-carbon loans and green bonds to promote environmental protection and sustainable development.

5.2.3 Strengthening public welfare and charitable undertakings

Commercial banks should also assume social responsibilities and strengthen public welfare and philanthropy. For example, the Industrial and Commercial Bank of China provides free lunch services to homeless people in cities through its "love canteen" program. At the same time, China Construction Bank also provides help to children in poor areas through the "warm Project" to improve their living conditions.

5.3 Experience of foreign commercial banks in fulfilling their social responsibilities

5.3.1 Advocating sustainable development

Many foreign commercial banks actively advocate sustainable development and incorporate it into their corporate strategies. For example, the British bank Barclays has launched a "sustainability financing" program to support environmental and social responsibility projects. Citibank of the United States also regards sustainable development as one of the important objectives of the enterprise and actively carries out related businesses.

5.3.2 Pay attention to social poverty

Foreign commercial banks are also concerned about social poverty and are committed to improving the global poverty situation. Societe Generale, for example, has invested in renewable energy projects in many African countries to improve local power supply. Deutsche Bank has also launched its Future Initiative in Kenya to support social and micro businesses.

5.3.3 Strengthening financial digitization

With the rapid development of financial technology, many foreign commercial banks have begun to strengthen financial digitalization and provide better financial services. For example, jpmorgan Chase has launched services such as "smart wallet" and "smart ATM" to bring customers a more convenient and efficient financial experience. At the same time, the British bank HSBC has also launched digital services such as mobile payments to improve customer satisfaction.

6 POLICY SUGGESTIONS FOR PROMOTING STATE-OWNED COMMERCIAL BANKS TO FULFILL THEIR SOCIAL RESPONSIBILITIES IN THE CONTEXT OF FINTECH

The Party and the government play a pivotal role in fulfilling and developing their social responsibilities. In the construction of corporate social responsibility, the government should play the role of "meta-governance", and the situation of joint governance between the government and enterprises will become a new situation in the future development. A new situation in which the government, enterprises and society are interconnected and interrelated will be formed at an early date.

China's five major state-owned commercial banks have gained a place among international banks while their operation has been growing, but there is still a long way to go in fulfilling their social responsibilities. The author puts forward several improvement suggestions as follows:

6.1 Support environmental protection and practice green finance

6.1.1 Enhance employees' awareness of green finance

Adopt a green development mode and lifestyle at an early date. State-owned commercial banks should always implement the important spirit of the 19th National Congress and promote the new ideas of coordinated development of ecological finance. Let the slogan of green finance resell the land of the motherland, and let the new consciousness of green finance take root and blossom in the hearts of every common people.

(1) Establish a full-time green financial service department. Setting up an independent full-time department can form a unified concept from top to bottom, which can be more focused on doing green finance, making green finance, focusing on practicing the original intention of green finance, so that green finance will one day be as popular as ordinary credit. Externally, we do not have to be disturbed by the performance assessment of the management department, and we can focus on environmental protection and environmental finance. The knowledge structure of internal employees is complete and the concept is advanced, so that employees have the ability to better complete the green operation business.

(2) Increase publicity efforts and provide systematic training to employees. In the business outlets, the concept of green finance can be gradually deeply rooted in people's hearts by setting up propaganda posters and distributing green finance manuals. We invite green finance sector trainers or green finance authorities to regularly popularize professional knowledge, set off a green finance knowledge competition in the industry, carry out online and offline expert lectures, and ensure that every employee can increase their understanding of green finance without delaying work through the industry learning software, just like learning an ordinary loan project. Or assign a special person to participate in the training, this person is set as the green finance commissioner of the network, can better deal with the related events of the network.

(3) Evaluate employees' green loan performance. First, expand credit institutions and expand the scale of credit. Strengthen employees' awareness of green financing, take green loans as a standard in daily performance assessment, just like assessing the amount of ordinary loans, and even increase the proportion of green loans assessment. Only in this

way can employees' enthusiasm be enhanced and banks be able to better implement the national green finance policy.

6.1.2 Introduce professional talents and innovate characteristic products

If state-owned commercial banks want to realize the great cause of green finance as soon as possible, the only way is to introduce professional and innovative talents. Improve the business level of the overall technical staff of the green Finance Department, and realize the updating and upgrading of the driving products as soon as possible. The improvement of talent compound ability also helps the long-term development of green finance business.

(1) Training full-time personnel to innovate products. According to their own professional level and work performance, the business backbone of the green finance Department will be selected to go to the head office or professional training base to learn and exchange ideas, learn about the latest green finance ideas, innovative ways and methods, improve their professional technology and ability, set up reward and punishment mechanisms and promotion channels, and maximize the enthusiasm of every employee. The ultimate goal is to contribute to the development of green finance in our network.

(2) Recruitment of full-time technical personnel. On the one hand, it can be combined with the local Taiyuan University of Technology, Shanxi University, Shanxi University of Finance and Economics and other colleges and universities to carry out school-enterprise linkage and direct the commission of full-time talents. On the other hand, in the recruitment of senior talents with relevant experience, relax the admission standards, increase wages, arrange relevant policies such as residency education, and attract talents from all over the country to Taiyuan to help the development of green finance.

(3) Continue to increase capital investment, and regularly upgrade green products. In the case of energy loans, credit is given according to the amount of savings. In particular, there are some traditional energy-consuming industries with high energy consumption in Taiyuan, and banks provide technical and financial support for their early upgrading into high-tech industries. It can also support new energy units or new energy projects, and provide a lot of support for such projects, such as air power generation and other related new energy projects and enterprises.

6.1.3 Information Sharing, Building a sharing platform

In the 2018 China Green Finance Development Report, it was pointed out that China's state-owned commercial banks should be the pioneers of local green finance construction, take the initiative to shoulder more relevant responsibilities, and help local development.

(1) Build a sharing platform with government environmental

protection departments. Through the use of credit information about enterprises in the shared platform, each bank has a unified platform and a standardized evaluation system, which is convenient for banks to conduct credit rating audit when reviewing enterprises, screen high-quality environmental protection enterprises, and strictly reject enterprises that fail to meet the standards.

(2) We will strengthen special loan support for energy-intensive projects such as coal heating and steel power generation. Open a green channel to win government support and combine forces from all sides to help such enterprises transform and develop. In response to the call of the state, let the concept of green finance go deep into every corner of China.

(3) Resolutely implement every policy undertaken by the people. Within the scope prescribed by the policies of the People's Bank of China, according to the actual situation, the People's Bank of China will apply for liquid loan funds and proactively provide a large amount of funds for green finance. At the same time, state-owned commercial banks should follow the pace of the central bank and take green credit and green bonds as important standards for the year-end assessment of banks to set an example for the industry.

6.2 Customer first, help small and micro enterprises

6.2.1 Use financial technology to build inclusive finance

The report of the 19th National Congress regards innovation as the primary force for development, and proposes to encourage enterprises to take the initiative to assume social responsibility and develop core competencies in an all-round way. At present, inclusive finance is the top priority, and it is also an important indicator to measure the social responsibility of commercial banks. At present, the problem of inclusive finance is that there is not enough publicity and it is difficult to take root. To better solve these problems, you can try the following methods

(1) Accelerate the development of Internet financial technology. The Internet has the characteristics of wide coverage and fast transmission, which helps the financial industry gain popularity. For example, the development of a special APP, customers can consult various policy information online, and provide dedicated account managers to provide loan advisory services for customers. Turn the use of online banking and mobile banking into a daily financial behavior, increase the usage rate of online financial services, and gradually increase the business clearance rate.

(2) Update financial products regularly. For example, through the analysis of the bank database to obtain customer portraits, for different

customers to selectively push financial products, such as pushing business loan policies for small and micro enterprises, providing mortgage decoration loans for newlyweds, and pushing student loans for travel loans. Another example is to vigorously promote the development of supply chain finance. China's state-owned commercial banks themselves have a strong data base and e-commerce platforms, which have laid the foundation for future mutual cooperation. Especially under the impact of the epidemic, it is very difficult for enterprises to resume production and resume production. Coupled with the information asymmetry between banks and enterprises, it is necessary to strengthen the construction of the financial supply chain, use bills to encourage key enterprises, provide sufficient funds for upstream enterprises, create all-round financing channels for downstream enterprises, and help the rapid development of the local economy.

(3) Realize information resource sharing. In fact, inclusive finance corresponds to the retail market, serving customers are also small and micro enterprises and individual industrial and commercial households, the large number of users, non-standard data and other problems have affected the verification. On the one hand, it increases the business of employees, on the other hand, it increases the time limit for enterprises to obtain loans, reduces the approval speed, and hinders the rapid development of inclusive finance. In this epidemic, a large number of banks have launched online contact-free financial services, which lays the foundation for the development of unmanned banks in the future. On the one hand, customers can enjoy VIP financial services, save business time and improve customer satisfaction, and on the other hand, they can truly handle business without leaving home, which is convenient and fast. This requires business management to be established on the basis of a large amount of information understanding, banking and government interconnection, increase the linkage with industry and commerce, taxation, movable property management departments and other departments, to avoid the problem of information asymmetry. Share data and information resources with each other, open new businesses of small and micro enterprises with online services, conduct trial calculations and other functions, and better realize the connection between banks and enterprises.

In short, today's technology and finance with technology to change life has been the trend of The Times, on the one hand to broaden the scope of inclusive business, better serve the social small and micro enterprises and individual chambers of commerce and industry and other groups, to fulfill social responsibilities. On the other hand, banks are forced to update financial products, promote product upgrading, use financial services to repay society, and fulfill their social responsibilities.

6.2.2. Promote cooperation between banks and enterprises to help the development of small and micro enterprises

Small and micro enterprises, as the most dynamic group in the development of market economy, can not get credit quickly and easily in the bank. That in itself is very problematic. The root cause is that small and micro enterprises have problems such as uneven scales and irregular business models, making banks unable to lend or unable to lend quickly, resulting in the needs of these enterprises can not be met, and banking services have become a paper of empty talk. There are the following solutions:

(1) Banks take the initiative to provide loans. State-owned commercial banks need to enter the park and enter the needs of enterprises. Take the initiative to have regular discussions with enterprises with operational difficulties on problems existing in production. After a return visit to the company, a certain understanding of the asset capacity, debt status, operation and management status, I offer suggestions on whether cooperation can achieve win-win cooperation. At the same time, special credit products are tailored for small and micro enterprises with special circumstances, reflecting the characteristics of financial products that can be differentiated and customized. Such as credit loans, energy loans and so on.

(2) Promoting supply chain finance. Through the construction of banking and financial online platform to achieve docking with core enterprises.

All business data of the enterprise can be shared in real time on the platform. Combining the advantages of the industrial chain with the credit information system of the People's Bank of China and some platform data of the three parties, enterprises on the chain can observe various conditions in real time, find problems in time, and make adjustments in time.

(3) Establish a complete bank-enterprise docking system. Through the establishment of an effective bank-enterprise docking system to promote the interconnection between banks and enterprises, through the holding of bank-enterprise interviews and other forms, strengthen the communication and contact between banks and enterprises, exchange needs and solve problems together. Regular meetings will be organized to discuss the latest financial policies, the problems and needs of enterprise credit, and the contacts of chambers of commerce, relevant departments of banks and relevant responsible persons of enterprises. Guide everyone to unify consciousness, unite strong, fulfill their own social functions, serve the economy and promote the economy.

6.2.3. Establish employees' awareness of social responsibility

The efforts of state-owned commercial banks to rectify non-performing loans have increased year by year, and the relevant responsible personnel have also been implicated. The discovery of non-performing loans not only affected the annual performance of the branch, but also suspended the loan officer and other heavy responsibilities, which caused great psychological pressure on employees in lending. There is even a fear of loans, fear of loans, because of this, it is necessary to put the issue of exemption on the agenda as soon as possible, in order to ensure that the total credit of small and micro enterprises is not affected.

(1) Relax the responsibility of lending. In 2018, ICBC issued the "Measures for the Due Diligence Exemption Management of credit Practitioners in the Field of Inclusive Benefit", and included it in the scope of "agriculture-related" and "poverty alleviation loans", expanding the scope of application of the system. The "Implementation Rules of the Agricultural Bank of China Micro-credit Business Due Diligence Exemption" is issued by the head office of the Agricultural Bank of China, which re-stipulates the scope of responsibility division for loans under 10 million. All lines should take this advanced case as a reference and re-divide the scope within a reasonable range.

(2) Refine the scope of exemption. In this regard, the concept of Baoding Branch of Everbright Bank is ahead of other banks, and the exemption clause is divided into nine situations, and the detailed scope of responsibility enables staff to more intuitively understand the red line in the work, clarify the operating standards, and avoid taking responsibility. Such as force majeure public emergencies to give immunity, such as natural disasters. Especially after the epidemic, helping small and micro enterprises to resume business activities at an early date has become an important direction of economic development.

(3) Establish a credit incentive mechanism for small enterprises and flexibly dispose of non-performing loans. Under the impact of the epidemic, many small and micro enterprises are not operating well, and even a large part of them are facing bankruptcy. Therefore, the surge of non-performing loans has become a common problem of all state-owned commercial banks, and then it is necessary to implement problem-specific management for enterprises according to the actual situation. In this case, there is a certain tolerance range for small and micro enterprises.

6.3 Government cooperation and filing of characteristic industries

6.3.1. Optimize the credit structure to help industrial transformation

One manifestation of state-owned commercial banks' social responsibility is to take innovation as the important task of development, increase the high-tech content of characteristic industries, and increase the financial and technical support for them. Constantly optimize and update the structure of credit organizations to improve quality and efficiency.

(1) Raise awareness of industrial development. For small and micro enterprises to establish standard management process, diversified business model, process operation. For many financing features only small and micro enterprises, set up a series of supporting products, relax the form of pledge, for example, intellectual property rights as a mortgage. Reduce the financing difficulties of small, medium and micro enterprises, and help characteristic industries to achieve transformation and development at an early date.

(2) Precise positioning of credit delivery. Choose the current government vigorously support, the company mainly to strong technical strength, simple debt composition, good growth of high-quality companies to cooperate. This kind of industry is mainly new materials, high-tech energy, electronic information, biomedicine, etc., by selectively increasing the financial support for such enterprises, to help enterprises achieve a fast and good transformation.

(3) Strengthen government coordination to increase the docking of new models between banks and enterprises. Grasp backward industries on one hand, grasp growth industries on the other hand, implement national policies, on the one hand, support the upgrading and transformation of unified industries, on the other hand, promote the innovation and development of emerging industries.

The government will organize seminars between banks and enterprises to ensure the effective matching of information and develop unique new ways of spreading risks. In addition, a sound social credit system should be established to crack down on malicious debt evasion. Protect the legal rights of financial institutions and employees, and build a new financial ecosystem.

6.3.2 Increase financial input to support financial technology innovation

Economy is the body of development, and finance is the blood of development. Innovation is the driving force of development. In the future, finance must be a finance that competes for innovation and technology.

(1) Accelerate the construction of basic services in science and technology and finance, and solve problems such as information

inconsistency. Make full use of blockchain, financial cloud and other technologies to integrate banks and guarantee institutions and build an economic platform for resource sharing.

To improve the credit information system of scientific and technological innovation enterprises in our country, and set up a quantifiable, monitoring and analyzing national credit evaluation system. Through visualization, data, and multi-dimensional analysis and evaluation, enterprises are divided into different types, levels, and layers to build a model that accumulates all business conditions of enterprises, so as to organically combine science and technology projects with finance.

2) Promoting the development of high-tech enterprises. Banks should hold monthly cooperation meetings in such industries to help state-owned commercial banks accurately match loans to projects and enterprises with high matching degrees, so that the development of local industries can become the performance of bank growth.

(3) Change the mode of investment in science and technology finance, and gradually complete the rapid transformation to marketization and leverage. Provide loan and financing assistance to technology enterprises with development potential, provide distinctive and differentiated products and services, and ensure the ultimate transformation of each cooperative enterprise

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6.4 Pay attention to people's livelihood and build smart finance

6.4.1 Construct multiple intelligent financial service scenarios

To accelerate the construction of an intelligent city and build a diversified and integrated financial service environment, we must break through the traditional thinking mode and strengthen the collaboration with the offline. Construct an innovative and diversified new financial ecological landscape.

(1) Integrate different financial methods, non-physical financial services and such products to make a qualitative leap in customer experience. Individual business can be around the health care activities necessary for daily life, such as life, illness and death, clothing, food, housing and transportation, and detailed to all aspects of life. The company will organically combine upstream and downstream to build a diversified financial ecosystem. Sort out the needs of customers for products and services in the circle, and the products and services with opportunities.

(2) Build products, platforms, sales channels, scene applications,

and user chains. The payment and settlement, credit, funds, wealth management and other financial products and services as a manufacturing base, the network platform as a place for performance and trading, online channels mainly offline channels as a supplement, coordinated development, financial services into the life scene, to create smart finance.

(3) Create multiple smart life financial scenes. Take the collection and payment transfer as the basis to build the corresponding scenario.

It includes intelligent life scene, intelligent retail scene, intelligent social scene, etc. In this context, the products are endorsed through the evaluation system of customer reputation endorsement. In addition, resources can be shared according to the credit rating of strangers. The acquisition of unfamiliar data in such a situation allows the data of the smart bank to eventually be continuously upgraded.

6.4.2 Reasonably adjust the branch distribution of intelligent unmanned banks

(1) According to the actual application, the mechanical equipment and mechanical equipment arranged by the intelligent bank in the branch are scientifically arranged and worked. Increase the commonly used equipment, reduce the less commonly used, and adjust the business scope of the machinery according to the need to maximize the optimization of resources.

(2) Send special personnel to investigate the smart network. See the daily need to handle what business. Regular maintenance and upgrading of the equipment, regular elimination of outdated and damaged intelligent equipment, extend the service life of the equipment, and provide customers with a more convenient user experience.

(3) Investigate the actual needs of intelligent bank customers, and optimize the equipment according to customer suggestions. For example, whether the customer can operate the machine independently, what kind of business needs to be added, and what questions the intelligent machine has in the operation process. Then sort out customer needs to re-upgrade the smart machine, improve the smart bank, and put practicality in the first place.

6.4.3 Sharing financial data to facilitate intelligent, Italian and government affairs

The maturity of data-sharing development provided by the government is now the main criterion for a city to join the first tier. From the historical development of China, we can see that urbanization is the key, and today's smart city ecological environment construction has become a new development trend, in which smart government is the core of smart city. The people serve the object, and the bank's service object, is transferred directly from the network to the consumer's mobile phone, and intelligent business will provide more than 100 times the data for traditional business. Building a more comprehensive data network has become a new demand.

(1) Build a unified platform so that the entire network can be connected. Take advantage of its own strong data advantages, and establish a full-project, full-range, full-process, full-scene comprehensive financial services with the government, and finally natural persons, legal persons, etc., can achieve electronic approval, digital payment, intelligent application, comprehensive city, online and offline integration.

(2) Standardization of management matters, so that a single clear. A cleanup isn't about getting tasks done, it's about focusing on effective goals. A real demonstration, a guide. Establish a huge bridge between the ordinary people and the government directly, accelerate the efficiency of serving the people's livelihood while accelerating the early improvement of the service government, and realize the benefit of the people, benefit the people, and serve the people.

(3) Promote smart government affairs and create one-stop services. Business theme is "me" as the center, the combination of various closely related things, around the entire life cycle of customers, to create 16 topics, 389 items, such as "I want to see a doctor, I want to do ID, I want to do social security, I want to do medical insurance", to provide a full range of services for the people's lives in an all-round way.

7 CONCLUSIONS AND PROSPECTS

7.1 Conclusion

In recent years, state-owned commercial banks have actively fulfilled their social responsibilities and made outstanding contributions to the common prosperity of the society. Whether it is supporting green development, serving the real economy, or supporting poverty alleviation and serving to improve people's livelihood, they have invested great energy, showing the good image of state-owned commercial banks' financial "national team" to a certain extent.

However, it is undeniable that in the concrete practice, there are still some deficiencies, mainly in consciousness, mechanism, motivation and other aspects of the problem.

State-owned commercial banks are duty-bound to fulfill their social responsibilities, but how to better optimize the realization path needs further research. This paper holds that the government, banks and society need to make joint efforts to promote the implementation, in which the government as the shareholder and supervision need to make efforts in guidance and supervision, the bank as the main body needs to make efforts in scientific decision-making, and the society as the beneficiary needs to make efforts in support and guarantee. Only when all parties fulfill their responsibilities and make joint efforts can state-owned commercial banks be promoted to better fulfill their social responsibilities.

Based on the analysis of the current situation of the fulfillment of social responsibility by the Shanghai Branch of the Bank of Communications, this paper makes an in-depth discussion on the fulfillment of social responsibility by state-owned commercial banks. Based on the reality of common prosperity of the society, it has made certain contributions in the following three aspects:

The first is to focus on the specific object of state-owned commercial banks, conduct targeted research, seize the main body of the banking industry to fulfill social responsibilities, and more focused research can better see the small to the big, and see the situation of the whole state-owned enterprises and enterprises in the whole society to fulfill social responsibilities.

The second is to study the Shanghai Branch of the Bank of Communications as a whole, which not only has the height of policy formulation, but also has the practical strength of specific implementation. By combining the above and below, we can better understand the whole picture and provide practical ideas for the study of state-owned commercial banks to fulfill their social responsibilities.

Third, it elaborated on the corporate governance system and optimization suggestions at the social level, opened up the idea of research on fulfilling social responsibility, effectively docking ESG research, and strengthened the foresight of research.

7.2 Outlook

The development of financial technology has become a substantive issue for commercial banks, and financial technology has also become the core force for high-quality development of commercial banks and an effective support for risk management. Commercial banks are increasingly paying attention to the use of financial technology to promote the performance of social responsibilities and improve the quality and efficiency of performance. At present, commercial banks should make full use of scientific and technological means to accelerate the promotion of digital transformation, consolidate the achievements of poverty alleviation, based on the implementation of the rural revitalization strategy, improve financial inclusion capabilities, and improve the green financial management system.

In the future, commercial banks need to continue to make efforts in the following aspects to improve the performance quality and efficiency with the help of financial technology. First, promote data sharing. With the advantages of the government in mechanism construction and departmental coordination, the government can promote the sharing of public data resources and establish a unified information platform, which is more conducive to commercial banks to use big data, cloud computing and other technologies to obtain customer information and identify and control risks. Second, enhance technological capabilities and increase investment in science and technology. Commercial banks should rely on their own financial technology platforms, actively carry out exchanges and cooperation with external universities, research institutes and technology enterprises, vigorously introduce and train financial technology R&D talents, further improve the efficiency of financial services, promote the research and implementation of relevant technologies, and optimize and improve the existing financial technology system. Third, improve the use of fintech products. On the one hand, relevant staff should be trained on new financial technology products and services to guide customers to use them; On the other hand, it is necessary to carry out the popularization and publicity of financial technology products to the public and improve their awareness and application level of financial technology.

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ПРОТОКОЛ
створення та перевірки кваліфікованого та удосконаленого електронного підпису

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Розмір файлу з підписом: 745.8 КБ

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Підписувач - 1: ГАЛИЧ РОМАН ВОЛОДИМИРОВИЧ
П.І.Б.: ГАЛИЧ РОМАН ВОЛОДИМИРОВИЧ
Країна: Україна
РНОКПП: 3271209038
Організація (установа): ФІЗИЧНА ОСОБА
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Підписувач - 2: АЗАРЕНКОВА ГАЛИНА МИХАЙЛІВНА
П.І.Б.: АЗАРЕНКОВА ГАЛИНА МИХАЙЛІВНА
Країна: Україна
РНОКПП: 2571514226
Організація (установа): ФІЗИЧНА ОСОБА
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П.І.Б.: Омеляненко Денис Олегович
Країна: Україна
РНОКПП: 3634714115
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