

Research on Measurement of Social Responsibility Fulfillment Level of Commercial Banks

Jian Yu

College of Business Administration, Jiangxi University of Finance and Economic, China

Abstract: This paper mainly studies the measurement of commercial banks' social responsibility performance level, mainly from five parts, which are the introduction, the basis of constructing social responsibility rating system, the main social responsibility rating system, the selection of evaluation indicators and the conclusion of empirical research. According to the research of 14 listed commercial banks, we have measured some practices and ideas of their social responsibility fulfillment, and put forward some relevant countermeasures and suggestions.

Keywords: Commercial banks; Social responsibility; Level measurement; Evaluation; Index system

1. Introduction

At present, there are some problems to be solved urgently in the social responsibility of commercial banks in China, which are mainly manifested in two aspects: internal mechanism defects and external mechanism defects in practice. However, this is only a theoretical cognition. This chapter will combine the theoretical analysis mentioned above to establish a social responsibility evaluation system, conduct qualitative analysis, and measure the social responsibility performance level of commercial banks.

2. The Basis of Constructing Social Responsibility Evaluation System

This paper mainly adheres to the writing idea of combining theory with practice. In addition, scholars at home and abroad generally believe that designing and drawing up a set of scientific, perfect, operable and comprehensive social responsibility evaluation index system is the key to the research on this topic. Moreover, with the rapid development of China's economy and the continuous strengthening of international competitiveness in recent years, the economic forces from China can't be underestimated in domestic and international economic markets. Based on this background, commercial banks, as the necessary pillar and main force for economic development, can't fulfill their social responsibilities with endless formalism as before, and they need to build an evaluation system to conduct systematic quantitative assessment. The basic theories behind the development of this theory are listed as follows [1]:

- (1) The theory of enterprise ethics
- (2) Social contract theory
- (3) Corporate citizenship theory
- (4) Stakeholder theory
- (5) System theory.

3. Main social responsibility evaluation system

The evaluation system of commercial banks' social responsibility performance is firstly the code of conduct that commercial banks must abide by, and secondly the concrete guidelines for commercial banks to improve their social responsibility performance. Both of them are very important to commercial banks, but among them, it is more important to measure the concrete actions of commercial banks when they fulfill their social responsibilities and to compare them with all commercial banks. Through a specific standard recognized by all banks or a measurement index system to judge the advantages and disadvantages of their performance of social responsibility, so as to further find out their own shortcomings in social responsibility, in order to make the next decision to improve their own shortcomings and maintain their original advantages, so that banks can gain a firm foothold in the same type of economic market to provide support and protection. It is precisely for this purpose that there are many different kinds of social responsibility evaluation systems at home and abroad. In the following part, the main evaluation systems are mainly divided into foreign and domestic parts.

3.1. Evaluation System of Major Social Responsibilities at Home and Abroad

At present, internationally known and influential evaluation indicators used to measure social responsibility and sustainable development system mainly include the following:

- (1) Dow Jones Sustainability Index
- (2) Domini Social Responsibility Investment Index
- (3) Future500
- (4) SA8000 standard [2]

3.1.1 Evaluation standards abroad

Among them, the main component of Dow Jones Sustainability Index is the leading company in the aspect of sustainability, which focuses on the triple impact on environmental protection, social and economic development in enterprise development. In the financial

reports of various enterprises, this index will be emphatically measured and expressed. If an enterprise is included in this index, it will also be a great honor and incentive for its own development and field. After another enterprise successfully enters this index, it will be of great help to obtain capital support in the international market and to increase the stock price.

As the first US stock index meeting social and environmental standards, the Domini Social Responsibility Investment Index has been put into the market for a wide range of investors. It can be used to assess the content of an enterprise in seven different dimensions: environment, employee relations, diversity, human rights, social relations and product quality and safety. Companies included in this index are subject to a very rigorous review process, which at the same time means that they have performed very well in terms of social responsibility.

Future500 is a set of evaluation system jointly established by Tachi Kiuchign, a consultant in the department of environmental management and science of the University of California, and Bill Shirman, an American environmentalist, in 1995. Its goal is mainly to coordinate the interest relationship among economy, environment and society, and promote the protection of environmental and social benefits while securing certain economic benefits. This system believes that enterprises should take social and environmental responsibilities into account while creating and pursuing their own economic benefits. This is also a new standard proposed by this system for enterprises. This standard can help enterprises successfully realize the leap to the era of knowledge economy and enable enterprises to realize sustainable development in the true sense.

The SA8000 Social Responsibility Certification Standard was released by the US Economic Commission Accreditation Administration a little later than Future500, but once this evaluation system was released, it was immediately established as a global social responsibility evaluation standard. Under such a background, the SA8000 social responsibility certification standard has been recognized and accepted by the enterprises at an extremely fast speed, not only because the relevant stakeholders of the enterprises all expect the present multinational companies to have business behaviors that are more in line with the social responsibility standard, but also because the pressure exerted on the enterprises by consumers and investors already existing in the relevant market has, to a certain extent, made their daily business behaviors more in line with the requirements of social and environmental responsibilities. In the future development trend of globalization economy, with the improvement of these evaluation systems, the social responsibility certification of relevant enterprises will be promoted compulsorily worldwide.

Compared with the research process of social responsibility certification standards in foreign countries, the related research process in this field in China is relatively fast. There are several typical periodic achievements that can also reflect the success of our

scholars in this field to some extent. For example, scholar Li Liqing, on the basis of fully studying and studying the SA8000 social responsibility certification standard, reasonably added two types of evaluation factors, namely, business ethics and social welfare behavior, according to the actual situation in our country, and on the basis of these two types of evaluation factors, designed a new evaluation index system containing 13 sub-factors and 38 three-level indicators.

3.1.2 Domestic evaluation criteria

After studying China's national conditions and relevant policies, Chinese scholars found that the three most representative indicators of China's social responsibility are: productive environmental protection expenditure, labor social security input, and tax amount. Relevant scholars combine these indicators with the data published annually by listed companies to study the correlation between social responsibility and corporate value.

Nankai University has specially set up a research group to solve this research problem. The "China Corporate Governance Index" developed by Nankai University contains evaluation indicators of social responsibility factors. These indicators will comprehensively evaluate the governance of all listed companies in China from five aspects: the controlling shareholder behavior, the board of supervisors, the management level, the board of directors and information disclosure. The final results are collated to form the "China Corporate Governance Index".

In addition to the above-mentioned indicator systems, the most influential one in China is the scientific research achievement "China Social Responsibility Evaluation System" obtained by the private economic research institute of Peking University, which scholars used as a new basis to launch a large-scale survey on China's domestic social responsibility. In this survey, the sponsors of the survey divided social responsibilities into several different contents, such as shareholders' rights and interests, employees' rights and interests, legal responsibilities, social economy, honest operation, public welfare responsibilities and environmental protection. This evaluation standard is deeply rooted in people's hearts because of its perfect content and the sufficient types of responsibilities it contain [3].

In the above-mentioned social responsibility evaluation standards or systems, when they are established, they pay more attention to the completeness contained therein, which leads to the lack of a detailed distinction between the characteristics of their industries, and it is difficult to reflect the responsibility characteristics of their industries through evaluation. Therefore, in this research on this issue, I hope that on the premise of referring to the basic evaluation framework of social responsibility, combining with the industry particularity of commercial banks in our country, taking the interests of commercial banks' stakeholders and relevant theoretical knowledge as the basis, I can try to highlight the pertinence of commercial banks in fulfilling social responsibility in the final conclusion. Therefore, in the following chapters, when designing the indicator system, representative indicators will be selected to maximize the pursuit of a real result

that can reflect the commercial banks' performance of social responsibilities.

4. Constructing Evaluation Index System of Commercial Banks' Social Responsibility Performance

4.1. Selection Principles of Evaluation Indicators

To construct the evaluation index system of commercial banks' social responsibility performance, we not only need to select and use appropriate methods to determine the weights of various indicators, but also need to follow the following principles before selecting indicators:

4.1.1. The principle of combining science with comprehensiveness

Before a scientific research is carried out, it is a common standard for all scientific workers to follow the relevant science [4]. The fulfillment of social responsibilities of commercial banks will first be restricted in many different aspects. The evaluation system established based on it is an overall system that contains many different dimensions. Therefore, before this evaluation system is established and set up, it is necessary to consider various factors while insisting on scientific evaluation of relevant issues. By comprehensively and objectively integrating all the factors, the evaluation results of the social responsibility of commercial banks are more fair, objective and honest and frank, and can also reflect the relationship and interaction among all relevant factors and links from various aspects.

4.1.2. The principle of combining reference and innovation

When selecting indicators on the basis of the existing research theories and achievements, the specific research carried out for each of them cannot be fabricated out of thin air. Just like what Newton said, it is necessary to stand on the shoulders of giants to study problems, in order to have evidence to rely on and not become empty talk. In doing so, we should also fully respect the research results obtained by the scholars before, take the essence and discard the dross, extract the places that have not been taken into account in the research and those that have not been done, and use them in the research conducted or avoid committing the same problems in the research conducted. In addition, the most important point is the need to break the routine and create new ideas or new viewpoints. Innovation is of great significance to the research and construction of the evaluation system, which can fully reflect the practicality [5].

4.1.3. The principle of combining qualitative and quantitative analysis

As mentioned repeatedly in the previous article, the fulfillment of social responsibility of commercial banks is a complex multi-dimensional system, and not all factors that can reflect its objective and real situation can be quantified. Therefore, in combination with this reason,

when establishing a system to select indicators, both qualitative indicators and quantitative indicators should be included in the selection range in the index composition, and the two should be organically combined through reasonable means. The purpose of doing so is, on the one hand, to enable those qualitative indicators to be quantified and, by assigning specific weights to the indicators, to make quantitative analysis of those qualitative indicators that can be changed; On the other hand, in order to better use those quantitative indicators, the obtained results are combined with those qualitative indicators for qualitative analysis, and those quantitative indicators can be changed for qualitative analysis. It is precisely for this purpose that when selecting indicators for this system, this paper should consider both quantitative analysis elements and qualitative analysis elements, and take into account the principles and factors that can organically combine the two.

4.1.4. The principle of combining concise indicators with important indicators

The specific requirement of this principle is to divide the selected indicators into concise and important ones. Concise indicators refer to those indicators that are as easy to understand and concise as possible, so that the public can understand and grasp them. Important indicators refer to those indicators that have a very significant impact on social responsibility assessment within the scope of indicator selection. After these indicators are selected, a key explanation should be given to these indicators, and their weight ratio should be increased when they are weighted. Under the guidance of this principle, we should also discard those explanations and variables that have no significant or distinct impact on social responsibility assessment [6].

4.1.5. The principle of combining broadness with pertinence

The specific meanings of these two are respectively, and the broad meaning refers to the social responsibilities that the general enterprise should assume, such as abiding by the law and paying taxes according to law, which are often mentioned in daily life. However, the research object selected in this paper is commercial banks. In our country, commercial banks are a special kind of financial enterprises. The public nature of commercial banks determines that commercial banks should undertake more social responsibilities than other enterprises. Therefore, when selecting system indicators, the characteristics of these commercial banks should be taken into account.

The five principles that should be followed when selecting the indicators mentioned above embody the ten characteristics of the evaluation system of commercial banks' social responsibility performance. When constructing the system and selecting indicators, under the premise of following these principles, we can fully guarantee that the social responsibility evaluation system finally constructed in this paper has scientific guiding principles, but it is not easy to get a reasonable, scientific and systematic evaluation system, but we will try our best

to get an objective, fair and reasonable system in the final results in this paper, and present the readers with a true development of commercial banks.

4.2. Selection of Evaluation Indicators

Combined with the above-mentioned basic framework and ideas of mature social responsibility evaluation standards at home and abroad, the basic ideas that this paper should follow when constructing the evaluation index system of commercial banks' social responsibility performance can be deduced. The basic idea is that the evaluation system of social responsibility performance of commercial banks can be divided into three different levels of indicators by combining the definition of social responsibility performance of commercial banks mentioned earlier. The indicators of the first level can be subdivided into the following three different levels:

The first level of social responsibility. This layer of social responsibility refers to the minimum and fundamental requirements put forward by the society in which the enterprise is located. It is mentioned in ISO26000 Guide to Social Responsibility that enterprises should conduct business activities in accordance with ethical norms and respect the legal system. For example, abiding by laws and regulations, paying taxes according to law, etc. are the lowest social responsibilities that enterprises must fulfill on time and according to

regulations. Different indicators at this level: legal compliance, safety and tax payment according to law.

The second level of social responsibility. This layer of social responsibility refers to a separate division specifically for the unique nature of banks. In the daily operation of commercial banks, their business activities are closely related to many different stakeholders, such as bank customers, shareholders, the state, the bank's own employees, etc. This requires commercial banks to take care of the interests of these stakeholders as much as possible in the process of maximizing their own interests. Different indicators at this level: responsibility to shareholders, responsibility to users' own customers, responsibility to the state and responsibility to employees in their own existing systems.

The third level of social responsibility. This level of social responsibility is a higher level of social responsibility than the previous two. Its meaning is what commercial banks spontaneously pay attention to and do voluntarily after fulfilling their basic responsibilities. These things are more defined at the moral level, such as charity and public welfare undertakings, environmental protection and sustainable development undertakings, etc. Different indicators at this level: environmental protection undertakings supported, charity undertakings supporting the community and social development.

Table 1. Evaluation Index System of Social Responsibility Performance of Commercial Banks A

Primary index	Secondary index	Three-level index	Total weight
Level Social Responsibility B1W1	Follow the rules and regulations C1W1'	Compliance management D1	W1
		Good faith management D2	W2
		Anti-corruption and anti-commercial bribery D3	W3
		information disclosure D4	W4
		Anti-money laundering D5	W5
	Security C2W2'	Bad loan ratio D6	W6
		capital adequacy ratio D7	W7
		provision coverage D8	W8
		Tax payment rate D9	W9
		Accounting and standardizing taxes and fees D10	W10
Leve2 Social Responsibility B2W2	Responsible to the shareholders of the bank C4W4'	rate of return on total assets D11	W11
		Cost-income ratio D12	W12
		earnings per share D13	W13
		Meeting of shareholders on time D14	W14
		Rate of Return on Common Stockholders' Equity D15	W15
		Non-interest income ratio D16	W16
	For the bank's own customers be responsible for C5W5'	Bank customer satisfaction D17	W17
		Asset current ratio D18	W18
		loan deposit ratio D19	W19
		Reserve ratio D20	W20

		Transparency of service charges D21	W21
		Handling rate of customer complaints received D22	W22
	To the country be responsible for C6W6'	Tax rate of assets D23	W23
		Cooperate with the implementation of relevant national macroeconomic policies. situation D24	W24
	Within its own existing system Employee responsible C7W7'	Safeguard employees' legal rights D25	W25
		Employee wage growth rate D26	W26
		Proportion of female senior managers D27	W27
		Total amount of assistance to employees in difficulty D28	W28
		Promotion mechanism D29	W29
		Employee training investment D30	W30
Leve3 Social Responsibility B3W3	Supporting environmental protection undertaking C8W8'	Percentage of loans for energy conservation and environmental protection D31	W31
		According to the relevant policies of green credit D32	W32
		Take environmental protection measures. D33	W33
		Join the international environmental responsibility agency D34	W34
		Internal energy saving and emission reduction D35	W35
		"Double-industry loan scheme D36	W36
	Support the community and Social development Beneficial charity C9W9	Community activities organized by D37	W37
		Employment assistance contribution rate D38	W38
		Alipay barrier housing construction D39	W39
		Granted student loans D40	W40
		Small and medium-sized enterprise lending ratio D41	W41
		Popularization of financial knowledge to the public D42	W42
		Support medical and health care and the construction of public utilities. D43	W43
		Proportion of loans to agriculture, rural areas and farmers D44	W44
		Proportion of donation income D45	W45

In the above table 1, W_i represents the relative weight of the first-level indicators in the overall goal, W_i' represents the specific meaning of the relative weight of the second-level indicators in the overall goal, and W_i represents the relative weight of the third-level indicators in the overall goal [7].

4.3. Determination of Evaluation Index System

According to the specific problems to be studied, a hierarchical structure model should be established first. The concrete model is shown in Figure 1 below [8].

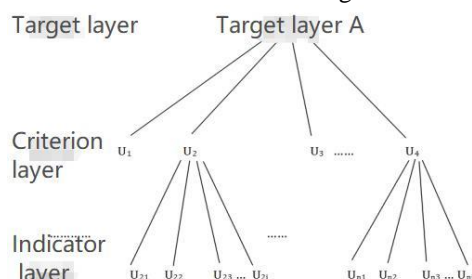


Figure 1. Multi-level index system

In the next step, the pairwise comparison judgment matrix is mainly constructed.

This judgment matrix is mainly for a certain element in the upper layer, and the relative importance obtained by comparing the elements in the first layer with the elements in the upper layer. For example, take the element A in the previous layer as the criterion, and the elements in the next layer dominated by the criterion A are U_1, U_2, \dots, U_n , so that for the criterion A taken out, a total of N compared elements form a pairwise comparison matrix. The details are as follows [9].

$$B = \begin{pmatrix} a_{11} & \dots & \dots & a_{1n} \\ \dots & a_{22} & \dots & \dots \\ \dots & \dots & a_{ij} & \dots \\ a_{n1} & \dots & \dots & a_{nm} \end{pmatrix}$$

In the above judgment matrix and the table of a_{ij} values to be listed in the following content, the specific assignment of elements can be made.

Table 2. Value-taking method of table element a_{ij}

scale	meaning
1	Comparing the two goals, I and J are equally important.
3	Comparing the two goals, I is slightly more important than J.
5	Comparing the two goals, I is obviously more important than J.
7	Comparing the two goals, I is more important than J.
9	Compared with the two goals, I is more important than J.
2, 4, 6, 8	The intermediate value of the above adjacent judgments.

Reciprocal	If the importance ratio of element I to element J is a_{ij} , then the importance ratio of element I to element J is $1/a_{ij}$.
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After consulting the relevant experts, each consulted expert has constructed a set of pairwise judgment matrices applicable to the main research questions of this article. These matrices are collected by myself and made into corresponding matrix tables, which are then distributed to each consulted expert. Please make detailed judgments and scales according to the different scale criteria of 1-9 in the above table [10].

5. Conclusion

5.1. Empirical Results

Table 3. Scores of comprehensive evaluation of social responsibility of 14 listed commercial banks

name	The first level of social responsibility evaluation score	Second-tier social responsibility evaluation score	Second-tier social responsibility evaluation score	Get a comprehensive evaluation score
Shanghai Pudong Development Bank	13.16	21.09	38.83	73.08
China Minsheng Banking Corporation	13.11	19.3	33.94	66.35
Huaxia Bank	12.77	17.49	39.73	69.99
China construction bank	15.5	18.76	41.95	76.21
Bank of Communications	13.86	15.74	37.01	66.61
China Merchants Bank	13.4	20.34	34.15	67.89
Agricultural Bank of China	13.07	16.33	38.78	68.18
Everbright Bank of China	13.53	18.33	21.94	53.8
China Citic Bank	13.31	17.99	35.18	66.48
Industrial Bank	13.79	21.22	31.08	66.09
Industrial and Commercial Bank of China	14.83	18.17	39.31	72.31
Jiangxi bank	14.47	18.53	27.68	60.68
SDB Shenzhen Development Bank	13.03	17.48	28.62	59.13
Bank of Beijing	13.2	17.36	29.65	60.21

5.2. Analysis of Empirical Results

The comprehensive scores of the specific social responsibility of the 14 listed banks we selected were all displayed in the last table. From the specific scores in the table, we can see that these listed banks performed well in social responsibility performance, among which 3 listed banks scored more than 70 points in social responsibility evaluation. Their performance in social information disclosure was better than that of other banks, and they were at the leading level in the current banking industry; In addition, the scores of comprehensive evaluation of social responsibility of nine listed banks are between 60 and 70, which means that although these nine listed banks actively disclose their social responsibility information, other banks still have shortcomings in comprehensiveness

and substance of information, and they also need to strengthen their social responsibility. The remaining two listed banks scored less than 60 points in the comprehensive evaluation of social responsibility, and the information disclosed to the outside world is rather incomplete, so they need to make more efforts in fulfilling their social responsibilities.

The scores of the other 14 listed commercial banks' first-level social responsibility evaluation show that there is little difference in their performance of this level of social responsibility, and they have fulfilled their due social responsibilities in compliance with laws and regulations, safety and tax payment according to law. For example, the information we found on the website shows that China Merchants Bank has performed very well in adhering to legal operation and internal control system

construction, and is gradually establishing a sound anti-corruption and anti-money laundering system. In its internal operation, China Merchants Bank has always adhered to the principle of careful review, its internal capital adequacy ratio is relatively high, and the non-performing loan ratio in total loans is decreasing year by year, which fully guarantees the bank's security. However, among these banks, some banks have to continue to strengthen their own risk management capabilities and compliance construction, and maintain a sound economic market competition order. Among them, China Everbright Bank and Shenzhen Development Bank have not disclosed the relevant anti-corruption measures. Therefore, it is still necessary to strengthen the information in this respect in the future.

In terms of the performance of the second-tier social responsibility, these banks are in good condition, but there are still subtle differences in the content of several specific performances. The main aspects are summarized as follows.

In terms of being responsible to its own shareholders, every listed bank has shown a very good performance growth. For example, Shanghai Pudong Development Bank has shown a strong profit accumulation ability in continuing to improve its own profitability and performance level, and this bank can reward its shareholders with excellent performance. These are typical cases of being responsible to shareholders, and the reasons for higher scores in this item.

As for the responsibility of employees, these 14 target banks all protect and attach great importance to the rights and interests of their employees, and have disclosed the relevant information of this item in detail in the reports published to the public. The importance of employees is self-evident for these banks, and even for some banks, it has risen to the most important stakeholders of banks. But here, only seven banks disclosed the number of female senior managers in their reports, and none of the other target banks mentioned this information in their reports.

The score of national responsibility shows that these 14 listed banks are actively responding to the impact of the international financial crisis and paying taxes voluntarily, and they are also actively cooperating with the state in terms of laws and policies, which has outstanding performance and help for the country to maintain the stability and rapid development of the economic market. Some banks will consciously pay more taxes, and will actively support the strategic deployment of the country's western development and construction, and increase investment and support for the economic construction in the western poverty-stricken areas.

In terms of the performance of the last level of social responsibility, there are obvious differences in the performance of these 14 merchant banks, with a difference of 20 points between the highest score and the lowest score. The specific performance of the following aspects are as follows:

(1) In terms of supporting the community and social development, different listed banks are consciously and actively fulfilling the responsibility of popularizing

financial knowledge, and organizing and participating in a variety of community activities. However, these banks do not perform well in alleviating the financing difficulties of small and medium-sized enterprises and increasing financial services for agriculture, rural areas and farmers [11].

(2) In addition, the performance of banks in supporting environmental protection is also different, even with a big gap. Among these listed banks, Industrial Bank, Industrial and Commercial Bank of China, China Merchants Bank and China Construction Bank have indeed made a lot of efforts in this respect. The specific contents include formulating and implementing specific green environmental protection measures, as well as carrying out specific energy-saving and emission-reduction actions within banks, and also vigorously publicizing and educating the outside world to advocate the concept of green environmental protection.

5.3. Countermeasures and Suggestions

According to the specific conditions obtained from the evaluation, we can see that these listed banks and even other listed banks have made remarkable progress in the field of social responsibility, and made many effective efforts in the construction of fulfilling social responsibility, which are worthy of our affirmation. However, what worries us is that there is still a certain gap and deficiency between the concrete performance of China's commercial banks' social responsibility and the target we expected to set, which is also a problem that needs to be improved in the future work of China's banks. So here we give several specific suggestions, namely:

(1) Make continuous efforts to improve the social responsibility level of commercial banks and strive to become responsible banks as soon as possible.

In such a long space, we have repeatedly mentioned that the performance of commercial banks in China's economic market in terms of social responsibility is not satisfactory. For all commercial banks, this work has a long way to go, and at the same time, as a qualified commercial bank, How to build yourself into a bank that is more qualified and conforms to the relevant standards of responsible banks is also the content that should always run through the development strategy, governance structure, corporate culture and business processes in the future work. While pursuing commercial interests, we should not leave the fulfillment of social responsibility behind. We should organically combine the two to promote mutual progress and growth. Only in this way can commercial banks establish a good and healthy example and image and enhance the public recognition of banks.

(2) Improve customer satisfaction and become an honest bank as soon as possible.

In the financial performance of banks, customer satisfaction is the most important factor. Therefore, in operation, banks should always put customers first, strive to improve customer satisfaction, resolutely handle customer complaints and effectively protect the relevant rights and interests of customers from infringement. In terms of integrity, banks should resolutely maintain the

relevant requirements and standards of honest banks, pay full attention to and improve the maintenance of important factors that affect customer satisfaction, such as facilities construction and convenience, and do a good job. In the future bank construction, It is more important to pursue quality than quantity, and fully consider all angles that may affect customer satisfaction, and analyze and treat customer problems from multiple levels and wide angles.

(3) Implement relevant green policies and actively become a green bank.

Commercial banks must combine their own actual situation and relevant green policies formulated by the state to form corresponding supporting policies, so as to ensure the implementation and implementation of national environmental policies smoothly [11]. For example, commercial banks should do a good job by themselves, establish a good awareness of green environmental protection, formulate development strategies and environmental protection plans for resource conservation and sustainable development, and try their best to use less resources that will cause irreversible impact on the environment.

(4) Strive to solve the financing difficulties of small and medium-sized enterprises at the present stage of economic development.

At the present stage of China's economic development, the business between related small and medium-sized enterprises and banks in the economic market is a social responsibility of commercial banks, especially large commercial banks. At the same time, it is also an area of commercial banks' future business development. Therefore, commercial banks should innovate their original financial system based on the characteristics of related small and medium-sized enterprises and on the basis of equal risks and benefits, and strive to solve the financing difficulties and difficult loans of small and medium-sized enterprises at the present stage as soon as possible, so as to effectively play a strong backing role in the development of small and medium-sized enterprises.

(5) Further supplement and improve the information published to the public.

Dare to expose the negative information inside your own enterprise. From the practical effect, proper disclosure of the negative information of your enterprise and timely communication with the public will not only have a negative effect on the reputation and image of your enterprise, but will be more conducive for your enterprise

to win the public's understanding and trust, so that your enterprise can establish a social responsibility among the public and face the public with a more peaceful and open mind.

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