

Research on Investment and Financing Strategies of State-owned Commercial Banks for Urban Commercial Projects

-- A Case Study Based on the Transformation of Linyi Mall

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Abstract: The development of modern trade and logistics industry can't be separated from financial support. Financial empowerment of trade development can effectively realize the multi-flow unity of logistics, capital flow, information flow and business flow, and achieve a double win situation for all parties. According to the PEST analysis of the development environment of Linyi Mall, the Rizhao banking industry supports the transformation and development of Linyi Mall, and in terms of specific development strategies, it should focus on the whole industry chain of the Mall, financial technology development and empowerment, financial talent training, and the enhancement of the financial service model. Eligible projects, platforms, enterprise subjects for "real money" support, clear strategic direction of the transformation and upgrading of the Mall, to promote the high-quality development of commerce and logistics, to achieve co-prosperity with the development of Linyi Mall.

Keywords: Commercial Banks; Commercial Projects; Risk Control; Linyi Mall; Financial Management.

1. Introduction

In recent years, Linyi City banking industry actively grasps the major opportunity of the transformation and upgrading of the mall, tightly focuses on the requirements of the construction of "four malls", continuously tilts the credit resources to the key areas of commerce, trade and logistics, and establishes a supply chain financial system based on the core enterprises. Supply chain financing services, supply chain digitalization, supply chain international trade unified in the "comprehensive supply chain financial services program", to achieve the whole chain of the Linyi Mall industry chain, the whole cycle, multi-dimensional financial coverage, and effectively enhance the upstream and downstream small and medium-sized enterprises of the availability of financing, what to help the transformation and upgrading of the development of the Linyi Mall. Bank of Rizhao Linyi Branch carries out the strategy of Linyi Municipal Party Committee and Municipal Government of commerce and logistics, closely focuses on the "four shopping centers", strengthens financial supply, releases financial vitality, and accelerates the transformation and upgrading of Linyi Shopping Center.

2. The Current Situation Facing the Development of Linyi's Shopping Center Transformation and Development

As a bridge and link connecting production and consumption, commerce and logistics play a role in the whole economic development of Linyi City, which affects the whole

body. Since the reform and opening up, Linyi Mall has gone through five stages of development: "stall-type agriculture and trade", "shed bottom trade", "professional wholesale market", "modern trade and logistics city" and "Linyi Mall internationalization". "Linyi Mall internationalization" five stages of development, and gradually developed into the largest market cluster, an important logistics turnover center and wholesale trade center in China. It has cultivated 125 professional wholesale markets, covering an area of 12,668,400 square meters, operating area of 9,095,900 square meters, 62,200 stores, 44,200 business households, 300,000 employees, and operating commodities covering 27 categories, 60,000 varieties and more than 6 million kinds of commodities. It has built 39 logistics parks, and more than 3,000 domestic distribution routes covering all cities above the county level in China. 571 billion yuan of market turnover, 860.9 billion yuan of total logistics volume, and 45.1 billion yuan of online retail sales will be realized in 2022, with year-on-year growth of 5.7%, 6.7%, and 26.6%, respectively.[1] Since 2022, Linyi City has formulated and issued the "Linyi Mall Transformation and Upgrading Implementation Plan (2022-2026)", "Linyi Mall Transformation and Upgrading Supporting Policies" and other documents, adhered to the integrated development of the business warehouse and flow park, anchored digital malls, international malls, green malls, and chained malls, optimized the ecology of industrial development, accelerated the transformation and upgrading, and promoted the business and logistics High-quality development.

Linyi is a famous market city and logistics capital in China. Founded in the early 80s of last century, Linyi Mall, after more than 40 years of wind and rain turbulence, five

generations of market changes and development, has become China's largest professional market cluster, an important logistics turnover centers and wholesale trade centers, but in the domestic and international double cycle of the new development pattern of the environment, the development of Linyi Mall is still faced with a number of new challenges. In view of the short board of development, Linyi City firmly reforms and innovates, keeps pace with the times, insists on the integrated development of "business, warehouse and flow", promotes the transformation and upgrading of the "whole chain" of the mall, and displays a new role in serving and integrating into the new development pattern. In the first three quarters, Linyi Mall realized market turnover of 398.252 billion yuan, a year-on-year increase of 63.7%; logistics total 581.897 billion yuan, a year-on-year increase of 25.5%; network retail sales of 24.658 billion yuan, a year-on-year increase of 31.7%.[2]However, Linyi mall business is big but not strong, spatial layout, industry and mode and other urgent need to optimize, for this reason, Linyi Mall adhere to the digital transformation empowered by the traditional trade industry, do a good job "online and offline, domestic and foreign trade, front-end and back-end" combination of articles, and continue to amplify the "business" of the advantage of "business".

"Open up domestic and international trade and build a double cycle" is the basic support and inherent requirement for broadening the market and building a new development pattern. Linyi builds an international shopping center, vigorously develops new business mode of foreign trade, and creates an important node of domestic and international double cycle, which can let more Linyi good goods go to the world and bring more international resources back to Linyi. Under the instruction of General Secretary president Xi "diversified development, step forward to modern logistics", taking "building modern logistics city" as the general gripping hand, promoting the integrated development of "business warehouse and flow park", focusing on It focuses on market transformation, westward relocation of logistics, construction of intelligent warehouses, cultivation of e-commerce platforms, enhancement of foreign trade, expansion of the exhibition economy and construction of local products parks.

3. PEST Analysis of the Development Environment of Linyi Shopping Center

3.1. Political Environment

Policy support has brought benefits to the development of the mall. Linyi City has been approved as the national supply chain innovation and application pilot, national market procurement trade mode pilot, trade service-oriented national logistics hub, cross-border e-commerce comprehensive pilot zone, Shandong Province, "One Belt and One Road" comprehensive pilot zone, Shandong Province, modern logistics innovation and entrepreneurship community, etc., the policy stacking advantage is conducive to the development of the layout of the Mall; international environment The international environment is in turmoil. China-US trade friction, the new crown pneumonia epidemic impact on the world economic pattern, globalization uncertainty increases, the global supply chain adjustment and reconstruction, the depth of the international industrial division of labor evolution, the construction of the mall industry chain and international trade has a greater impact on

the urgent need to speed up the optimization and upgrading. At the same time, Linyi Mall has deepened trade cooperation with the SCO countries through deep participation in the construction of "One Belt, One Road"; and the concentration of resource elements is weak. China's labor cost advantage is gradually weakening, the impact of international trade disputes expanding, labor-intensive industries have accelerated to Southeast Asia and other regions of the transfer trend, and the emergence of the industry chain as a whole to transfer the first signs.

3.2. Environmental Aspects of Science and Technology

The importance of technology-driven development of shopping centers is increasing. A new generation of information technology, artificial intelligence in the field of trade and logistics is widely used, 5G, cloud computing, Internet of Things, blockchain and other technologies and trade and logistics interaction linkage, new industries, new forms, new models continue to emerge, leading the transformation and upgrading of the Mall;[3]Linyi Mall innovation capacity is generally not strong. There are still many obstacles to the flow of funds, technology, talents, data and other elements to the Linyi Mall industry, the stable investment mechanism of funds has not yet been established, the talent incentive and guarantee mechanism is not yet perfect, the motivation of social capital to help the Mall is insufficient, the level of development of the information technology platform is not high, and the application of high and new technology is still insufficient, and the characteristics of the expansion of the external expansion are obvious, and the effect of the internal enhancement is not good; the mode of commerce and logistics is relatively low-end. Insufficient aggregation effect in the field of commerce, layout is not reasonable, the industry is more low-end, the model is not advanced enough; logistics industry, a single functional model, affecting the city order, the higher cost of the integrated, the lack of landmark projects. Insufficient extension of the industrial chain. Business and logistics industry to high-end development lags, the benefit linkage mechanism is not sound, small and scattered, small and low, small and weak problems.

3.3. Socio-environmental Aspects

The upgrading of national consumption structure is accelerated. The new development pattern is actively promoted, the role and status of the internal circulation is gradually enlarged, and the consumer demand is characterized by personalization, diversification and high quality, which provides huge market space for the high-quality development of Linyi Mall; the transformation and upgrading of the Mall is an arduous task. There are short boards in the integrated development of "business, warehouse and flow". "Business" big but not strong, spatial layout, business and mode of urgent optimization, trade dominance, channel control, market discourse, commodity pricing power control ability is insufficient; "warehouse" weakness is obvious, standardization, information technology, the degree of intensification is low; There are more difficulties, pain points and blockages in "flow", and it is urgent to overcome the difficulties and expand and improve. Relying on the convenience of transportation, many cities are making efforts in the construction of trade and logistics, and the competitive environment for the development of Linyi Mall has increased.

3.4. Economic Environment

The State's macro-control has been deepening. China's economy has shifted from the stage of high-speed growth to the stage of high-quality development, the economic structure has been optimized and upgraded, the new development pattern with the domestic macro-cycle as the main body and the domestic and international double-cycle promoting each other has been accelerated to build, and the macro-economy's long-term trend of good is strengthened and solidified; Linyi's development change has strengthened the foundation of the shopping mall. Linyi City is actively integrated into the Yangtze River Delta region, Beijing-Tianjin-Hebei region, Huaihe River Ecological Economic Zone, Lunan Economic Circle, the development of change has entered a brand-new stage, the city's focus on the conversion of old and new kinetic energy atmosphere, to undertake the north-south and east-west location advantages are forming industrial advantages, the human resources of the city of ten million people are being transformed into talent resources.

4. State-owned Commercial Banking Industry Supporting the Transformation and Development Strategy of Linyi Shopping Center

4.1. Delivering High-quality Financial Services to the Merchants of the Mall, being the Intimate Financial Consultant of the Upstream and Downstream Enterprises of the Mall, and Forming a Financial Support Strategy Combining "Retail (Retailer), Circle (Business Circle), Park (Park), and Chain (Industry Chain)"

Be the pioneer of supply chain marketing model and expand the radius of financial services. The new supply chain model supported by big data and artificial intelligence technology extends the supply chain to both ends by means of financial technology and provides financial services for multi-level suppliers and distributors. First, relying on the regional advantage of "front port and back factory", we will vigorously expand supply chain customers, focus on market excavation and marketing to catch up, strategically market local advantageous industries and core enterprises, focus on the extension of the industrial chain, vigorously develop supply chain financing business, and achieve the optimization of the Bank's structural adjustment; second, through the information flow and capital flow of the core industries, with the help of financial technology, we will provide financial services to multi-level suppliers and distributors. Secondly, through the information flow and capital flow formed by core industries, and with the advantages of platforms, channels, credit and chains of core enterprises, the Bank will divert financial water from "double big" to small and micro, implement precise drip irrigation, penetrate and land, and realize the innovative financial service model of "standardization, customization and intensification"; Third, we will continue to strengthen our understanding of the planning of key areas of national layout, provide more financial products and services to enterprises in industrial chains in more than 30 key areas of the country, such as new infrastructure, modern agriculture, new-generation information technology, intelligent manufacturing, clean

energy, new materials, modern transportation, and biomedicine, etc., and enhance the stability and competitiveness of the industrial chain by supporting the chain's enterprises, and standardize the financial business accordingly under the balance between service efficiency and financial costs. Under the balance between service efficiency and financial cost, the company standardizes its financial services accordingly, including product standardization, operation standardization and scene standardization.

To be a pioneer in the marketing model of industrial parks and to enhance the financial service capability. On the one hand, it responds to the diversified needs of mall merchants through diversified products. In order to adapt to the product needs of different customer groups, we strive to realize four transformations, namely, the transformation from single-customer marketing to bulk-customer marketing, the transformation from the provision of a single credit variety to the provision of a combination of credit and non-credit products, the transformation from the provision of pure financing support to the provision of a comprehensive financial service program, and the transformation from the direction of risk control based on guarantees and mortgages to the control of risk by products. At the same time to increase the innovation research efforts, in-depth understanding of the operating characteristics of different customers, the law of capital and focus of attention, for different industries, special groups or special stages, to provide accurate services for small and micro-enterprises.[4] On the other hand, we focus on the power of science and technology to empower specialization and innovation. First, strengthen cooperation with the government, refer to Linyi's annual list of small and medium-sized enterprises (SMEs) such as specialized, special and new enterprises, industry "small giants" enterprises, manufacturing industry single champions, and high-tech enterprises, and select customers based on multiple factors such as technology, market, and development prospects, and implement the list system of management and sales to improve the degree of refined management of customers; second, focus on cooperation with industrial parks, and enhance the management of customers; second, focus on cooperation with industrial parks, and enhance the management of customers. Secondly, focusing on cooperation with industrial parks to provide a full range of financial or other services for specialized and new SMEs in the parks, and even for their entire life cycle, so as to bring more comprehensive support to the growth of enterprises; thirdly, strengthening the in-depth understanding of the industrial chain and the development of SMEs. Third, strengthen the in-depth understanding and research of the industrial chain, as many specialized and new SMEs are located in the industrial chain or supply chain, and improve the supply chain platform through the use of financial technology to identify the needs of specialized and new SMEs.

Be the leader of innovative online products and change the pattern of cooperation between banks and enterprises. On the one hand, using the new technology of the Internet of Things to create a financial scene service platform, the platform empowers small and medium-sized enterprises in the mall, the innovative digital transformation, the realization of online and offline, the "commerce + logistics + warehousing + park + finance" five-in-one service new model, to achieve the batch acquisition of small and medium-sized enterprises. At the same time, it meets the needs of SMEs for flexible and quick financing, and solves the problem of "difficult and

expensive financing". On the other hand, it increases financial support for emerging industries. With the deepening of the Internet, Linyi City, the development of the e-commerce industry in full swing, many merchants have joined the army of live with goods. E-commerce industry development so far, the funding problem is becoming more and more obvious: due to the live platform withdrawal account period is long, low personal credit limit, no suitable wind control measures and other circumstances, resulting in bank financing difficulties, high supply price of goods at the end of the month, insufficient funds for stocking and so on, these are to live with freight camping sales to bring obstacles.[5] If you want to stand out and maintain a virtuous cycle in the highly competitive, "inward roll" industry, maintaining sufficient working capital is the first condition. In view of the long account period, difficult financing, insufficient cash flow and other industry pain points in the live broadcasting industry, the banking industry should continue to explore the provision of advance payment financial services for live broadcasting anchors, live broadcasting bases, live broadcasting supply chain and other industry customers.

4.2. Adhering to Science and Technology Empowerment, The Company Actively Leverages the Advantages of Digital Technology, Reshapes the Credit Operation Process of Mall Merchants, and Deepens the Small and Micro Operation Mode of "Online, Digital, and Scenario-Based"

Create "Silver Chain Express Loan" series products to serve upstream and downstream small and micro customers. Under the new supply chain model supported by blockchain and Internet of Things technology, through the information flow and capital flow formed by the core industry and the integrated enterprise logistics information, the information tracking of upstream and downstream small and micro customers can be realized, and the cooperation of "bank + large enterprise" can support the financing mode of upstream and downstream small and micro customers, realizing the online, digital and scenario-based innovative financial operation mode. Innovative financial operation mode. Extending the supply chain to both ends through financial technology means, effectively solving the traditional problems of remote rating, credit granting, credit utilization, and post-credit management for multi-region and cross-industry customers in the industrial chain. Promote the gradual maturity of the "Yellow Sea Chain" supply chain financing service platform, combine it with the branch's "Chain Mall" tool to create a comprehensive "technology+finance+industry+customer" financial solution, develop a blockchain application platform, and develop a blockchain application system. It has developed blockchain receivables, warehouse receipts, orders and other upstream and downstream platform mutual trust mechanisms based on blockchain technology, and innovated a series of supply chain quick loans such as "quick loan for receivables", "quick loan for warehouse receipts" and "quick loan for orders", etc. It has also developed a series of supply chain quick loans such as "quick loan for warehouse receipts" and "quick loan for orders". The company has innovated a series of supply chain quick loan products such as "quick loan for receivables", "quick loan for warehouse receipts" and "quick loan for

orders", which can guarantee the payment of SMEs and comprehensively improve the effectiveness of serving small, medium and micro customers.

Created a series of "Mortgage Express Loan" products to further expand the scope of collateral. On the one hand, high-quality property mortgages, such as residential, office, commercial and industrial buildings, are used as the main form of collateral. We further optimize the handling process by providing online real-time assessment, pre-approval, bank signing and mortgage registration for qualified micro and small customers, so as to meet the liquidity loan needs of micro and small customers in their production and operation. On the other hand, by registering mortgages on houses, commercial buildings, office buildings, land, plants, equipment, etc., and cooperating with government-type guarantee companies, the bank can revitalize the assets of micro and small customers, turn assets into cash, and inject "living water" into micro and small customers, and enhance the collateralization rate of high-quality customers, and innovate the "second charge + credit" mortgage loan scheme. We also increase the collateralization rate for high-quality customers and provide innovative guarantee methods such as "second charge + credit" and "second charge + guarantee" to meet the short- and medium-term liquidity needs of micro- and small-sized customers in the course of their production and operation.

The creation of the "Credit Express Loan" series of products has enhanced the maintenance of credit by small and micro customers. At present, many banks and tax departments have opened up tax data to provide credit loan products for micro and small customers who pay taxes continuously, so that micro and small customers can complete the whole process of loan application, approval, signing and disbursement in a short period of time without going out of their homes, by operating online and filling in the information. This kind of business can further optimize and iterate and upgrade the approval and credit model of the Tax Cloud Loan and effectively improve the ability of risk prevention and control as well as customer identification, so that the coverage of the financial services for the public can be expanded while various types of risks are firmly controlled and the quality of credit assets stabilized. This will effectively improve risk prevention and control and customer identification capabilities, broaden the coverage of inclusive financial services while firmly controlling various types of risks and ensuring stable credit asset quality. With the further deepening of government-bank cooperation, it can optimize and enhance the effectiveness of the key links of risk control in the pre-credit, credit and post-credit processes, build an online loan risk control system for small and micro customers with online batch operation and offline precise intervention, and innovate the "Tax Express Loan" and "First Household Express Loan". Innovative products such as "Taxation Express Loan", "First Account Express Loan", "Account Express Loan", etc., strongly support the "Credit Express Loan" series of products to continuously improve the ability of risk control and adapt to the market changes, and provide pure credit loan support to small and micro customers. Credit loans for small and medium-sized customers.

It has created a series of "quick loan for parks" products to increase the loan-acquisition rate of small and micro customers in parks. On the one hand, by cooperating with the local government to support the parks in terms of industrial policies, finance and taxation, and even other aspects, the

company will cooperate with the management of the parks and the relevant institutions to participate in, coordinate, or build relatively integrated product services according to its own actual situation. At the same time, we will increase innovative research efforts, deeply understand the operating characteristics of different customers, the law of capital utilization and the focus of attention, and innovate for small and medium-sized customers in logistics parks in terms of different industries, special groups or special phases, such as "Industrial Loan (plant mortgage)", "Renewal Loan (enterprise relocation)", "Science and Technology Loan (enterprise relocation)" and "Technology Loan (enterprise relocation)", and so on. ", "Science and Technology Loan (for science and technology enterprises)", "Equity + Debt" and other products, providing one-stop, comprehensive, all-round, and even full life-cycle financial or other services for small and micro customers in the park. On the other hand, it has deepened its cooperation with the park management company, established an enterprise data sharing mechanism, consolidated the data on gas, electricity and water consumption of small and micro customers in the park, carried out big data management, and formulated a personalized financing plan for "one enterprise, one policy", so as to provide personalized high-quality financial services for small and micro customers in the park.

4.3. Adhering to the Four Dimensions of "System, Talent Cultivation, Strength Building and Compliance", We Follow the Idea of High-Quality Cultivation and Construction to Activate Financial Human Resources from the Best to the Fastest.

Optimizing the team of small and micro account managers. On the one hand, we firmly adhere to the principle of selecting and employing people with "one and three realities" (virtue, reality, practicality and performance), and take practical performance as the appraisal guide, and virtue as a prerequisite, and select bankers with high political quality, strong comprehensive ability, strong sense of compliance, and outstanding organization and coordination ability to fill the team of micro and small account managers, and focus on matching the old and the new in the process of personnel adjustments. In the process of personnel adjustment, we focus on matching the old and the new, and at the same time continuously optimize the personnel structure of micro and small account managers by combining their marketing performance, credit quality, compliance operation and clean practice. On the other hand, in accordance with the selection guide, through the combination of open competition and internal recommendation, we focus on selecting outstanding talents, building a platform for business elite to grow into strong management generals, selecting reserve talents from business elite, and truly selecting and preparing business elite with strong beliefs and outstanding performance, and prioritizing them as the first candidates for strong management generals.

Promoting the construction of financial talents, guided by the system supply, prompting bank employees to take the initiative to learn, think and do. On the one hand, effectively improve the assessment and evaluation mechanism, adhere to the "more work, more pay" and "service marketing integration" orientation, to promote the formation of everyone wants to become a "high business standards" employees, to

realize the transformation to the stage of specialized, complex talents. Specialized, complex talent stage of metamorphosis. On the other hand, the cultivation mechanism guides and establishes a training mechanism that focuses on internal training and is supplemented by external organizations, which adaptively formulates training courses and adjusts training plans and focuses according to the business needs, ability levels, and work positions of different levels of employees, so that employees can realize highly efficient learning by using limited time to improve their business knowledge and accumulate knowledge for the purpose of transforming themselves into talents. Reserve excellent talents for each position through internal examination, and prioritize the reserve of professional talents according to the principle of specialized personnel. Expand the composite talents, strengthen the comprehensive ability of the staff to serve the position of the commercial tenants of the mall, and create a "multi-faceted hand" that "can speak, write, and in case of trouble".

Implement due diligence exemption mechanism to stimulate work motivation. On the one hand, due diligence exemption guidance, in-depth research on the construction of the talent team, in-depth front-line excavation of business-oriented talents, focusing on the establishment of due diligence exemption mechanism, follow the principle of compliance under the premise of discovering a number of dare-to-think, able to do high-quality talents. In accordance with the due diligence exemption management approach, the establishment of two increases and two controls, inclusive finance and other forms of loan fault tolerance and error correction mechanism, to delineate the boundaries of dare to do and messy, due diligence and dereliction of duty, take charge and slack, due diligence exemption mechanism, to stimulate the account manager responsible for the work, with the heart of the work of the passion, in the due diligence of their own business to improve their business level, and then grow into a business elite. On the other hand, in the compliance line of defense to build a fence wall, adhere to the principle of strict control is generous love, identification of the team with the strength of the team should be a disciplined team of faith. In the current new situation of strict financial regulation, tighten the compliance operation of the "high pressure line", to ensure that the team full of fighting style, so that the talent is indeed "hard character", to achieve the "clean", "anti-corruption", "anti-corruption", "anti-corruption", "anti-corruption". "To prevent "corruption" and "corruption" to prevent "violations" of the effect.

4.4. Adhering to Customer-Centeredness, returning to the Origins of Merchant Credit, Deepening Data Operation Capabilities, and Forming a Financial Service Model Combining "Sincerity, Refinement, Linkage, and Precision".

Focused efforts have been made to promote the transformation of customer service from traditional mode to digitalization in five areas. In terms of marketing methods, from the "one-size-fits-all" and "one-size-fits-all" of the mass era to the "one-size-fits-all" personalized service of the digital era; in terms of management mechanisms, from traditional In terms of management mechanism, from the traditional relationship management and product marketing to the big data-driven digital customer stratification, group and circle

management; in terms of product development, from the pre-planned waterfall product development mode to the agile state of small steps, rapid iteration and constant trial and error; in terms of the customer acquisition mode, from the network as the position, the marketing staff as the center of the customer acquisition mode to the three-dimensional batch of digital ecological scenarios based on customer acquisition and attraction; in terms of reach, from the "one-size-fits-all" "one thousand faces" to "one thousand faces" personalized services in the digital era. [6] In terms of the customer acquisition model, it has progressed from the customer acquisition model centered on network outlets and marketing personnel to the three-dimensional batch customer acquisition based on digital ecological scenarios; in terms of the customer acquisition strategy, it has progressed from the fragmented marketing of various channels to the enhancement of omni-channel synergistic and consistent customer service; and from the one-way coverage of the mass product information output to the accurate distribution of information based on advanced technologies such as big data and AI.

Using big data technology, artificial intelligence and other technologies, the 360-degree accurate portrait of the mall merchants, real-time grasp of the operation and credit qualification of the first repayment source of the loan, to further sort out and summarize the quality and long-term development of the credit customers, and to increase the credit support for the universal class of merchants. In the face of the stock of customers, we are no longer limited to providing customers with credit funds, but are committed to providing customers with a seamless link of financial service support, intelligently mining customers' personalized needs in a variety of scenarios and quickly innovate and match the corresponding products to seamlessly meet the new needs of customers, and help maintain the relationship between the bank and the enterprise and the establishment of the brand image.[7]

Doing a good job of customer service while doing a good job of line service support. On the basis of good daily line counseling, in terms of customer service, customers are managed in a hierarchical classification according to their comprehensive ability and their comprehensive contribution, and customer groups are refined according to the characteristics of the market, industry scope, and main business of the customer, and high-quality customers who adhere to their main business, good business conditions, stable cash flow and other characteristics are screened for precision marketing, while key customers, such as industry leaders and market leaders, are visited more intensively.[8] At the same time, for key customers such as industry leaders and market leaders, the company has strengthened visits to the customers, and the line management department has linked the relevant product departments and offices to sink their services, and linked marketing with the grassroots of the bank to carry out key product coverage around the core customers, build a support service platform, strengthen the frequency of contact with the customers, and realize the customers' "in-depth maintenance and extensive maintenance", and strengthen the "Customer Sharing". It has also strengthened

"customer sharing", greatly enhanced the effectiveness of source customer development, and promoted the "quality" and "quantity" of customers.

5. Conclusion

This study is based on the urban commercial projects in the investment and financing process, there are poor financing channels, financing term mismatch, financing costs, such as the high reality of the background, aims to analyze the existing investment and financing models and tools to support the transformation and upgrading of Linyi city mall faced with the blockage of the difficulties. Research and innovation of Linyi Mall transformation and upgrading of investment and financing mode path, optimize investment and financing tools, the construction of the "four malls", accelerate the "business warehouse flow park" integrated development, promote the construction of modern logistics city, and continue to promote the transformation and upgrading of the mall's determination and confidence in the vast number of The main body of commerce and logistics to provide strong backing and create an excellent development environment. The bank will take the market and logistics as the basic disk, stimulate the vitality of the market main body, promote the quality and efficiency of the new industry, and give key support to the key nodes and areas of the transformation and upgrading of the mall.

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