

Research and Analysis of Small and Micro Credit Business of Guangzhou Rural Commercial Bank

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Abstract: In the current context, small and micro enterprises have become an indispensable force in China's economic development, making significant contributions to social and economic progress. Against the backdrop of domestic economic restructuring and industrial upgrading, these enterprises leverage their flexibility and innovation capabilities to play a vital role in promoting employment, stimulating market vitality, and driving economic growth. However, small and micro enterprises face challenges in securing necessary financing due to their inherent weaknesses: limited scale, weak collateral capacity, and lack of credit information. While Guangzhou Rural Commercial Bank struggles to compete with major banks for high-quality large clients, it holds advantages over traditional joint-stock commercial banks through its extensive regional network and deep-rooted presence in Ganzhou City. Therefore, the bank should actively explore innovative microcredit service models to develop small and micro credit business and provide financial services. This paper takes Guangzhou Rural Commercial Bank as a case study to analyze the importance of small and micro enterprises in the economy, Guangzhou Rural Commercial Bank's experiences and challenges in microcredit services, review domestic and international research on microcredit risk management, and introduce the bank's microcredit products, business development status, as well as its risk management organizational structure and procedures. The article identifies issues in Guangzhou Rural Commercial Bank's credit operations and proposes targeted countermeasures. These insights offer valuable references for the financial industry to promote stable market development.

Keywords: Guangzhou Rural Commercial Bank; Small and Micro Enterprises; Credit

Business; Risk

1. Introduction

Small and micro enterprises (SMEs) encompass all businesses below the size threshold of large and medium-sized enterprises. In China, these entities form a vast network that serves as both a cornerstone for sustained economic growth and a vital pillar of the national economy. However, persistent challenges like financing difficulties and capital shortages continue to hinder their development. To address this critical issue, Chinese authorities have prioritized commercial banks' support for SMEs, elevating it to a strategic priority in financial policy frameworks. As a regional commercial bank, Guangzhou Rural Commercial Bank has consistently focused on serving small and micro enterprises. With the goal of "One Circle, One Chain, One Market" and the service philosophy of "One Bank, One Product, One Policy", it actively develops specialized, dedicated, and exclusive financial services for small businesses. In 2011, Guangzhou Rural Commercial Bank established its Small and Micro Financial Services Division. After several years of development, the bank has achieved remarkable accomplishments in this field. It was recognized by the China Banking Regulatory Commission as an "Advanced Unit in Small and Micro Enterprise Financial Services for National Banking Institutions" and honored with multiple accolades including the "Fifth Financial Newcomer List • Best Small and Micro Enterprise Financial Services" and the "BRICS Award • Best Small and Micro Financial Services". However, with intensified market competition and rapid economic changes, Guangzhou Rural Commercial Bank now faces new challenges in credit risk management for small businesses. How to effectively identify and control credit risks while improving the quality of credit assets has become an urgent issue requiring resolution. Therefore, this study selects Guangzhou Rural Commercial Bank as the research subject.

In China's current environment of active support for small and micro enterprises, Guangzhou Rural Commercial Bank, as a rural commercial bank, has been actively developing microfinance services in the Guangzhou region by establishing a dedicated Microfinance Department. Through years of efforts, the bank's microfinance business has grown rapidly, contributing to the development of small and micro enterprises in the Guangzhou area. This paper objectively examines the market and product landscape of Guangzhou Rural Commercial Bank's microcredit services under the prevailing trend of financial institutions accelerating their microfinance development. It analyzes the current status of the bank's microcredit operations, identifies existing challenges, and proposes corresponding countermeasures. These findings hold significant practical implications for advancing the bank's microfinance initiatives in the GD region.

2. Theories of Credit Risk Management in Commercial Banks

2.1 Definition of Small and Micro Enterprises

The "Regulations on Classification Standards for Small and Medium-sized Enterprises" issued by four ministries including the Ministry of Industry and Information Technology in 2011 defined small and micro enterprises. By incorporating industry-specific characteristics, it further differentiates between small and micro enterprises. In practice, most industries primarily use employee numbers and revenue as criteria to classify enterprises into three categories: micro, small, and medium-sized. Enterprises meeting the minimum standards of any two indicators qualify as small enterprises, while those meeting only one standard are classified as micro-enterprises. The focus on small and micro enterprises stems from their crucial economic role and unique challenges [1]. These enterprises play a vital role in improving employment, stimulating market vitality, and driving economic growth, making them a significant force in economic development. As these enterprises gradually expand, their financing needs increase. However, their limited financing channels—primarily relying on commercial banks—require more effective financial services from banks. The inherent operational uncertainties of small and micro enterprises pose challenges to banks' credit risk management.

Researching this issue holds practical significance [2]. Policies like the "Supervisory Evaluation Measures for Commercial Banks' Financial Services to Small and Micro Enterprises" have prompted banks to enhance credit risk management capabilities and increase funding support for these enterprises, thereby creating new opportunities for their credit business.

2.2 Information Asymmetry Theory

Information asymmetry theory stands as a cornerstone of modern information economics. In market economies, the disparity in information access between transaction parties often places the information-advantaged party at a competitive edge while disadvantaging the less-informed [3]. This asymmetry between banks and borrowers can trigger credit risks, which financial institutions address through credit evaluation systems and transparency mechanisms. The theory provides crucial insights for understanding and resolving various market economy challenges, driving the evolution of information economics. When small and micro enterprises seek commercial bank financing, they possess more comprehensive operational data, loan risk profiles, and growth prospects than banks do. Conversely, commercial banks have limited access to detailed business operations and financial details. Such information gaps frequently lead to adverse selection and moral hazard scenarios, making it harder for SMEs to secure credit. Owing to persistent information asymmetry, banks struggle to obtain authentic SME data at cost-effective rates, resulting in financing difficulties. This context has catalyzed the emergence of microfinance, which addresses these challenges through innovative financing technologies, credit reporting systems, and enhanced collateral mechanisms—ensuring SMEs gain better access to tailored financial services [4].

3. Analysis on the Development Status of Small and Micro Enterprise Credit Business in Guangzhou Rural Commercial Bank

3.1 Development Status of Small and Micro Business Credit in Guangzhou Rural Commercial Bank

In recent years, Guangzhou Rural Commercial Bank has actively responded to the national requirements for financial services supporting

the real economy. By offering diverse credit products, it meets the needs of various enterprises and drives high-quality development in the real economy. The bank's main credit products include: Jinmi Micro Loan (a long-term loan with a term of up to 10 years and a maximum credit limit of 10 million yuan); Jinmi Micro e-Loan (a short-term, purely credit-based product suitable for small businesses needing urgent capital for quick turnover); Jinmi Housing Easy Loan (a mortgage-backed product with a 10-year term and a maximum credit limit of 10 million yuan); Jinmi Villagers' Prosperity Loan (available through multiple collateral methods); and Jinmi Overlimit Credit Loan (short-to-medium term loans for enterprises with good credit standing, with a maximum credit limit of 2 million yuan). These products demonstrate Guangzhou Rural Commercial Bank's flexibility and innovative spirit in serving small businesses, striving to provide precise and convenient financial services to promote their growth and development. From 2020 to 2023, Guangzhou Rural Commercial Bank achieved steady growth in both total loans and micro/small business lending. The proportion of micro/small loans in its total loan portfolio increased annually, rising from 55.58% to 62.18%. This trend demonstrates the bank's intensified support for small businesses and highlights the growing strategic importance of micro/small business lending within its overall financial strategy. From 2020 to 2023, Guangzhou Rural Commercial Bank's non-performing loan (NPL) ratio for small and micro enterprises followed a pattern of initial rise followed by decline. In 2020, the NPL ratio stood at 1.81%. It edged up slightly to 1.83% in 2021, then rose again to 2.11% in 2022. However, the NPL ratio dropped to 1.87% in 2023, marking a 0.24 percentage point decrease year-on-year. This trend indicates that Guangzhou Rural Commercial Bank intensified risk control measures and enhanced its NPL management capabilities in 2023, effectively curbing the rising momentum of the NPL ratio while achieving notable improvements in asset quality.

3.2 Current Situation of Risk Management of Small and Micro Business Credit in Guangzhou Rural Commercial Bank

Guangzhou Rural Commercial Bank has established a relatively comprehensive credit

risk management framework with clearly defined responsibilities across all levels, which contributes to effective risk control. The Board of Directors bears ultimate responsibility for formulating the bank's risk prevention strategy and policies, approving major initiatives, and supervising implementation through specialized committees. Senior management implements board directives and risk control measures, while the Deputy President concurrently serves as Chief Risk Officer, overseeing risk management operations and promoting risk culture development. The Risk Management Department includes divisions such as Asset Monitoring and Credit Approval, responsible for policy formulation, review processes, risk assessment notifications, and establishing risk appetite frameworks with internal evaluation systems. Business units like Corporate Finance Operations and Retail Finance Operations execute risk control measures, manage pre-loan, mid-loan, and post-loan operations, and report risk status. The Supervisory Committee monitors Board and senior management performance, improves accountability mechanisms, and ensures effective implementation of risk management responsibilities [5].

4. Problems Existing in Small and Micro Enterprise Credit Business of Guangzhou Rural Commercial Bank

4.1 Product Homogeneity is Serious

Through comparative analysis of Guangzhou Rural Commercial Bank's microfinance products with those of commercial banks, it is evident that most offerings share similar characteristics and attributes. In recent years, financial institutions have been innovating continuously, introducing diverse product varieties. However, the majority of banks' microfinance products remain limited to updating existing basic offerings or imitating foreign commercial banks' products and domestic peers' offerings, failing to develop truly distinctive solutions that comprehensively meet the needs of small businesses. Meanwhile, severe homogenization in microcredit products has resulted in largely identical features across banks, lacking differentiation. This has intensified competition among commercial banks in microfinance services, where most products lack high added value and intrinsic worth. Currently, Guangzhou Rural Commercial Bank's microcredit products are developed by

non-specialized departments rather than dedicated microfinance teams. Consequently, the bank lacks a specialized research department for microcredit development, leading to insufficient product innovation depth, inadequate understanding of client needs, and delayed updates on industry trends and customer profiles. At the same time, there are many institutions in the bank, and the connection between various departments is not close enough. The research and development and management of each process of small and micro products have not been standardized, normalized and systematic, which also affects the innovation and development of small and micro credit products to a certain extent, and increases the innovation cost of the bank [6].

4.2 Risk Assessment and Identification System is not Perfect

The risk assessment system of Guangzhou Rural Commercial Bank over-reliance on historical data results in inaccurate evaluations for new clients or small businesses in emerging industries. Historical data reflects past conditions, while micro-enterprises rapidly evolve and market environments remain dynamic. Relying solely on historical data may fail to identify emerging risks promptly. The risk evaluation system should dynamically adapt to market changes and corporate developments. However, Guangzhou Rural Commercial Bank's current framework lacks such flexibility. Market shifts, economic cycles, and regulatory adjustments significantly impact micro-enterprises' operations. Failure to update risk assessments in a timely manner could lead to inaccurate risk judgments. Moreover, internal changes like business expansion or leadership turnover may alter corporate risk profiles. When the evaluation system fails to adjust accordingly, it risks producing biased assessments. Micro-enterprises often face complex situations—such as startups with owners having poor credit histories—which Guangzhou Rural Commercial Bank's risk evaluation system has not adequately addressed. This oversight may result in inaccurate risk assessments for these enterprises. When conducting pre-loan risk control, Guangzhou Rural Commercial Bank not only assigns client managers to conduct on-site investigations of small and micro enterprises but also implements systematic risk identification processes. The bank's risk assessment is carried

out by an in-house expert panel specializing in microfinance risk management. Leveraging feedback from client managers regarding the operational and financial status of these enterprises, the experts apply established methodologies to evaluate both current and potential future risks. Each member analyzes the enterprise's vulnerability to risks based on theoretical frameworks and practical conditions, identifies possible consequences, and collaborates to formulate comprehensive risk assessments. However, as Guangzhou Rural Commercial Bank's risk evaluation primarily focuses on internal corporate conditions while neglecting market and macroeconomic environment analysis, the risk identification process may lack sufficient comprehensiveness [7].

4.3 The Credit Approval Process is not Optimized

Guangzhou Rural Commercial Bank faces operational challenges in its small and micro-enterprise credit processes, characterized by cumbersome procedures and inflexibility that negatively impact operational efficiency, customer satisfaction, and profitability. While the bank has attempted to address growing credit demands through an online-offline integrated model, excessive centralization of approval authority remains a critical bottleneck for process optimization. All loan applications must be submitted to the head office for review, and although the tiered approval system and unified credit authorization principles help maintain risk control effectiveness, they have significantly extended processing timelines. The bureaucratic approval workflow increases internal workload, reduces operational efficiency, and prolongs customer wait times for loan approvals. Branches, being frontline units directly interacting with clients, possess the most direct understanding of customer needs and risks. However, rigid application protocols restrict their responsiveness, which not only degrades customer experience but may also lead to client attrition, thereby increasing customer retention costs. The lack of transparency and feedback mechanisms in approval processes prevents customers from tracking progress or obtaining results promptly, further diminishing satisfaction levels [8].

4.4 Lack of Post-Loan Management

Guangzhou Rural Commercial Bank faces multiple challenges in managing non-performing loans, with the most critical issue being fragmented accountability. Within the institution, post-loan management is handled by one department while bad debt resolution falls under another. This siloed operational structure leads to delayed response times and ineffective coordination between departments. The lack of seamless integration in loan identification, assessment, and resolution processes often results in missed optimal intervention windows, exacerbating potential losses. The bank primarily relies on traditional cash recovery and litigation methods for non-performing asset management, both approaches being time-consuming and costly. Cash recovery yields low returns, making it difficult to secure prompt repayment, while legal proceedings are protracted, resource-intensive, and yield limited results. In risk assessment metrics, the non-performing loan guarantee ratio carries minimal weight, leading employees to undervalue this business. Moreover, the accountability mechanism proves flawed — penalties predominantly target frontline staff while senior management often evades responsibility. This unfair approach not only increases pressure on grassroots employees but also undermines their motivation. Although the bank has established incentive programs to reward proactive bad debt recovery, declining profitability prevents effective implementation of these measures, ultimately undermining their intended impact [9].

5. Credit Management Countermeasures for Small and Micro Enterprises in Guangzhou Rural Commercial Bank

5.1 Optimize Product Portfolio Design

While providing microcredit services, commercial banks must develop tailored financial products that meet clients' specific needs. As similar financial solutions prevail across banks, Guangzhou Rural Commercial Bank must prioritize the core demands of small and micro enterprises when designing distinctive financial products. The bank should establish a comprehensive product development framework to create unique microcredit solutions, delivering more holistic services. Small businesses across various industries exhibit diverse requirements. Their primary needs encompass traditional banking services like deposits, loans, remittances,

discounting, and settlements – currently their most critical demands. Given their limited scale and staffing constraints, these enterprises expect products with clear features, simplified application processes, and straightforward procedures. Since they can not afford extensive research into product details or lengthy transactions, banks must design products that align with their operational realities, effectively reducing costs for both parties.

Rooted in Guangdong's land, Guangzhou Rural Commercial Bank has cultivated a substantial customer base of small and micro enterprises. Leveraging its extensive branch network, the bank should conduct surveys through questionnaires to both existing clients and potential ones. Starting with frontline account managers, specialized research should be carried out on small businesses across various industries. This approach enables the bank to better understand diverse client needs and provide actionable insights to its microcredit product development team. Building on these findings, the team can innovate and refine financial products through feasibility studies. In the digital economy era where mobile internet has become ubiquitous, banks should prioritize integrating digital solutions into their financial services during product design and innovation phases, delivering faster and more convenient credit solutions for SMEs [10].

5.2 Build a Diversified Risk Assessment Index System

To strengthen credit risk management for small and micro enterprises, Guangzhou Rural Commercial Bank needs to establish a diversified risk assessment indicator system. This system should comprehensively cover multiple aspects including the financial status, operational conditions, credit history, industry-specific risks, and market risks of SMEs, ensuring accurate and scientific credit decision-making. Regarding financial indicators, attention should be paid to corporate profitability, debt repayment capacity, and operational efficiency through specific metrics such as profit margin, asset-liability ratio, and inventory turnover rate. Meanwhile, operational indicators like revenue growth rate from core business and market share also serve as crucial evaluation criteria, reflecting the enterprise's market position and growth potential.

Credit status indicators primarily assess

corporate credit records and guarantee conditions to evaluate creditworthiness and default risks. Additionally, industry and market risks should not be overlooked, requiring attention to factors such as industry trends, policy changes, and market fluctuations affecting enterprises. To ensure effective implementation of this system, Guangzhou Rural Commercial Bank needs to enhance data collection and analysis capabilities, improve risk assessment techniques, and strengthen professional training for credit officers to boost the accuracy and efficiency of risk evaluation. Simultaneously, establishing a robust supervision and assessment mechanism will guarantee the quality and effectiveness of risk assessments, providing solid support for the stable development of small and micro-enterprise credit services. By building a diversified risk assessment indicator system, Guangzhou Rural Commercial Bank can more effectively manage credit risks and enhance its capacity to serve small businesses [11].

5.3 Optimize the Credit Process and Strengthen Audit Supervision

During credit approval processes, priority should be given to streamlining front-office operations by focusing on time-consuming documentation preparation, lengthy review procedures, and redundant back-and-forth communication. This involves designing standardized templates, simplifying loan application materials, improving system rating models, and advancing the digital transformation of operational workflows. These measures will simplify internal processes, enhance efficiency, and reduce time consumption. Establishing inter-departmental collaboration mechanisms with effective information-sharing channels is crucial for maintaining data transparency across all departments involved in credit approvals. Through multi-department coordination, we can effectively control credit risks and improve Guangzhou Rural Commercial Bank's risk management quality. Given the current market downturn that complicates the disposal of large-risk assets, the focus should shift to recovering non-performing small-to-medium loans and personal debts, while exploring potential recovery opportunities. Key strategies include: 1) Implementing bulk transfer packages for distressed loan receivables to address existing large-scale non-performing assets; 2)

Strengthening partnerships with major online asset disposal platforms like Alibaba Auction and property exchanges through multi-channel promotion (online/offline). Branch audits should be conducted based on risk exposure analysis, with targeted special audits covering high-risk areas and key business sectors. Case prevention efforts must be intensified, utilizing case notifications, risk alerts, and whistleblowing leads to identify emerging risks at early stages. By continuously refining credit management systems and establishing robust risk control frameworks, banks can ensure operational stability. The head office's regulatory department must conduct timely risk assessments of existing policies to ensure alignment with current market trends. All front-line business units are required to strictly implement corresponding risk control measures as stipulated. Additionally, an independent internal audit department should be established: The Audit and Inspection Department. This department conducts comprehensive inspections and supervision of the bank's credit operations across timeframes, business lines, and departments, providing improvement recommendations and identifying operational issues. Effective inter-departmental collaboration is essential to maintain the efficacy of the bank's internal risk control mechanisms and mitigate potential risks.

5.4 Strengthen Management of Non-Performing Assets after Loan

In technology-driven risk management, Guangzhou Rural Commercial Bank should develop intelligent early-warning monitoring models for maturing loans, enhance interest collection management and real-time monitoring of due loans, implement comprehensive oversight of repayment account flows for credit clients, and improve overdue risk prevention mechanisms. Simultaneously, a multi-dimensional smart portfolio monitoring system should be established based on industry, region, product type, guarantee methods, and loan terms to enable proactive risk signal alerts. By advancing full-process intelligent transformation in post-loan management, the bank aims to achieve a leapfrog upgrade from traditional manual risk control to intelligent risk management. Regarding post-loan risk control, the bank should conduct thorough customer risk assessments, gain deep insights into corporate operations and repayment capacity, and

implement tiered risk management strategies. For non-performing loans under watch, a "tailored approach per borrower" ledger management and risk warning mechanism should be adopted with targeted measures. Enhanced monitoring of deferred principal and interest repayments is crucial, requiring customized risk control plans for each case to prevent concentrated loan risks after policy exits. In alignment with external regulatory requirements and evolving business risks, the bank will revise its inclusive finance post-loan operation guidelines, clarifying operational standards for different products and services. After distribution across the entire bank, training materials will be developed to strengthen post-loan training at branches, ensuring effective implementation. In managing risky loans, banks as risk-managing entities cannot achieve absolute zero risk or loss. When loan risks emerge, immediate countermeasures must be implemented to minimize losses from non-performing loans. During early warning signs, priority should be given to self-collection and loan restructuring. For borrowers with insufficient repayment capacity and temporary operational difficulties but controllable credit risks who show willingness to cooperate, restructuring can effectively reduce exposure or enhance creditworthiness. When risks escalate, timely resolution through litigation collection and debt transfer is essential. Priority should be given to seizing liquid assets with high liquidity for initial seizure, while imposing penalties including exit restrictions, high-consumption bans, credit sanctions, and criminal charges against debtors. Debt transfers may occur through bulk assignments or individual transfers. In post-risk resolution, disposal methods include bad debt write-offs, asset-for-debt settlements, and bankruptcy proceedings. Bad debt write-offs should cover all eligible cases, maintaining records even after write-offs while ensuring accountability within two years. Transferred real estate and equity assets must complete ownership transfers, while mortgaged movable assets require physical delivery to ensure legal rights. This approach also addresses buyers' concerns about tax liabilities during disposal. Insolvency due to inability to repay maturing debts warrants bankruptcy filing. Finally, improving accountability mechanisms ensures timely risk assessments and loss accountability for problematic loans, effectively deterring client

managers and approval officers. At the same time, due diligence exemption should be considered according to the business background and actual situation at that time. It should not be too strict in isolation from reality, which may lead to everyone's fear of risks and hinder business development, nor should it be too formalistic and lax, which cannot play a restrictive role.

6. Conclusion

A study on Guangzhou Rural Commercial Bank's SME credit operations reveals that while the bank has accumulated substantial experience in credit services, it still faces challenges including outdated risk management concepts, an incomplete evaluation system, inefficient approval processes, and inadequate post-loan management. To address these issues, this paper proposes strategies such as enhancing staff training programs, establishing a diversified risk assessment framework, streamlining application procedures to optimize approval workflows, and strengthening post-loan non-performing asset management. These measures aim to help Guangzhou Rural Commercial Bank optimize credit resource allocation, improve capital utilization efficiency, reduce financing costs, foster the growth of small and medium-sized enterprises (SMEs), while ensuring the quality and safety of bank assets.

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