

companies, which can not only obtain current financial business cases and data, but also provide internship and practical training opportunities for students, so that students can get in touch with real financial markets and quantitative analysis projects. Students can also be encouraged to participate in simulated trading competitions organized by financial enterprises, so that students can practice quantitative investment strategies in a simulated environment to improve their operational skills and investment level.

Conclusion. Through the research on the combined teaching of traditional financial courses and the application of financial measurement software in class A, it is found that the main problems in current teaching are: the teaching effect of using measurement software to solve traditional financial problems has not reached the standards in the teaching syllabus, students have not mastered the operation of financial measurement software, and they have not actively changed the thinking of quantitative analysis. This paper analyzes the factors that lead to poor teaching effect, and puts forward some teaching optimization schemes such as building quantitative analysis laboratory, adopting online and offline teaching, and cooperating with financial enterprises to provide practical training opportunities for students.

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FROM THE PERSPECTIVE OF THE NEW REGULATIONSON SMALL AND MIRCO LOANS, Zhaoqing RURAL COMMERCIAL BANK EXPLORES THE STRATEGY OF SERVINGF THE "AGRICULTURE, RURAL AREAS AND FARMERS (THREE-FARM)"SMALL AND MICRO ENTERPRISES

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Project Name: Guangdong Zhaoqing Rural Commercial Bank-Guangdong Polytechnic College of diversified financial social practice teaching base.

Resume. *With the release of the new regulations on small and micro loans, the function of rural commercial banks as the main force of local finance has once again been highlighted, especially from the perspective of rural revitalization, how rural commercial banks can practice rural revitalization through new regulations, fulfill their social responsibilities, and give full play to the first-mover advantage of "supporting agriculture and small enterprises" is of significance^[1]. This paper attempts to interpret the new regulations for small and micro loans, and uses Zhaoqing Rural Commercial Bank as the implementation carrier to explore strategies to serve "issues of agriculture, farmer and rural area(three-farm)" small and micro enterprises.*

Key words. *Small and Micro Loans; Rural Commercial Bank; Rural Revitalization.*

The China Banking and Insurance Regulatory Commission Office issued the "Notice on Further Strengthening Financial Support for Small and Micro Enterprises in 2022" on April 8, 2022. The notice specifies six key areas of focus, including quantity, structure, cost, institutional design and targeted policies to clarify the annual work goals. It outlines 21 detailed tasks to set a robust foundation for comprehensive financial support aimed at fostering the development of small and micro enterprises. Combined with the Central Document No. 1 to explore how to "three farm" level of small and micro-enterprises as the object of service, Zhaoqing Agricultural and Commercial Bank, as the largest legal person bank in the Zhaoqing area, do a good job in small and micro-enterprises of the financial services of significance.

Part One: Constructing a Microfinance Product System for the "Three-Farm"

Zhaoqing Rural Commercial Bank can explore highlighting the "efficiency, service, comprehensive" features, to realize the micro-credit and small loans two categories of products according to collateral rate of uniform pricing. First, develop a comprehensive program. Drawing on the experience of other banks of microfinance products, explore the bulk microfinance integrated service solutions. Second, strengthening product development. The Company has strengthened analysis of target market segments to suit local conditions, and developed products for the "three-farm" through different combinations of repayment methods, interest rates, maturity periods, amounts to meet different regions, industries, and levels of micro enterprises. We develop products for "three-farm" in repayment methods, interest rates, terms and amounts to meet needs of different regions, industries and levels. Third, expanding services scope. Considering service needs and designs and develops comprehensive financial services starting from small-risk and small-

amount credit products, such as insurance, to serve customers to non-financing areas such as settlement, consulting, value-added services. Fourth, establish a product tracking and feedback mechanism. We will understand the effective needs and opinions of the customer groups in the market, enhance effectiveness and relevance of services, strengthen market competitiveness and market share, and give full play to the "Long-tail Effect".

Part Two: Promoting the Construction of Channels for the "Three-Farm" Microfinance Specialized Institutions

In order to serve the "three-farm", Zhaoqing Rural Commercial Bank can implement the following strategies. First, strengthen the coverage of the "three-farm" small and micro customer base. Make use of the existing resources, dig into the customer sources and effectively cover the scope of the customer groups that can not be covered by the offline through the online platform. The second is to create an ecosystem of small and micro customers in the "three-farm". Combining the online investment and financing platform system, We Chat and offline channels to establish an alliance of small and micro enterprises, to create an ecosystem of small and micro customers that includes financing, e-commerce, and social networks, and to promote integrated marketing. Thirdly, it has strengthened the service function of "three-farm". Focusing on the needs of supply chains and industrial chains such as business districts, centralized markets and parks, the company has enhanced the comprehensive service functions of micro and small enterprise financial service centers, upgraded the marketing capabilities of micro and small financial institutions, and accurately docked the financing needs of micro and small enterprises.

Part Three: Enriching the Marketing Means of the "Three-Farm" Microfinance Business

In the face of the "three rural" group, Zhaoqing Rural Commercial Bank should enrich marketing means. First, establish interactive platforms with customers. Making use of the official website, mobile banking and other online channels, the bank promotes products and activities through business binding and game interactions, strengthens communication with customers, and cultivates a young customer base with sustained contributions to increase customer stickiness. Secondly, we have strengthened the integration of online and offline services. We have opened up various business links: activation, promotion, points, installment, repayment, etc. We have applied SMS and We Chat to realize the electronic use of materials. Try artificial intelligence promotion, hot event marketing and other ways to attract attention. Third, promote the integration of outdoor advertising with artificial intelligence advertising. While strengthening the publicity of "three-farm" microfinance business through physical outlets, business districts, transportation, and landmarks, we also innovate the forms of advertising and publicity, strengthen the publicity effect of "three-farm" microfinance by product launches, roadshows,

set-up promotions. The company seeks hot topics to increase exposure, and broaden the publicity audience.

Conclusion. In summary, the new regulations on small and micro loans have further strengthened the financial support for small and micro enterprises to reduce the burden and restore the development of work, and promote the era of comprehensive rural revitalization. This is ultimately inseparable from the financial support. In the face of the introduction of the new regulations, Zhaoqing Rural Commercial Bank, as the head of the rural financial institutions should be a good policy of the "second hand", tamping down the institutional foundation, good use of the policy strategy, good conductor carrier, the introduction of a distinctive local characteristics of the policy, to pick up the mission to play, to carry out the rural revitalization of the political mission and the responsibility of the times.

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THE INFLUENCE OF GDP AND ENERGY PRICE LEVEL ON ENERGY DEMAND

Resume. *Energy is the driving force of industrial development, and the growth of modern economy cannot be separated from a solid industrial foundation. Energy is therefore vital to economic growth. Therefore, the study of the influencing factors of energy demand is conducive to preventing energy crisis and maintaining long-term stable economic growth. Taking OECD countries as examples, this paper studies the effects of real GDP and energy price index on energy demand through multiple linear regression. It is found that both real GDP and energy price level have a significant impact on energy demand, and energy demand has a positive correlation with real GDP, but a significant negative correlation with price level.*