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From "Streamlining Administration" to "Good Governance": "Credit +" Reform Empowers Modernization of Government Services and Grassroots Governance in Zhucheng City

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Abstract: This article takes the "Credit +" reform in Zhucheng City as an example to explore how the social credit system promotes the optimization of government affairs and the modernization of governance. This research, in line with the national requirements of "streamlining administration, delegating power, improving regulation and upgrading services" and the construction of the credit system, through case and literature analysis, summarizes that it is based on the credit platform and achieves approval reconstruction, environmental optimization and social co-governance through measures such as credit commitment, classified supervision and "credit-based lending." Although the reform has improved efficiency, it still faces challenges such as data privacy and the fairness of punishment. It is suggested that a hierarchical data governance, precise punishment, and intelligent approval mechanism be established to provide a reference for other regions.

Keywords: Social credit system; Modernization of national governance; Reform of "streamlining administration, delegating power, improving regulation and upgrading services"

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1. Introduction

1.1. Research background

A person without credibility is not to be known. Honesty and integrity play a crucial role in the operation of the market economy and the formation of social order. Improving the social credit system is not only of great significance for promoting the development of the market economy and strengthening and improving grassroots social governance, but also a key link in advancing the reform of government services and building a law-based government. In 2014, the State Council issued the "Outline of the Social Credit System Construction Plan (2014–2020)", which put forward top-level design requirements and clearly elevated the social credit system to the status of a national governance tool. In January 2024, the State Council issued the "Guiding Opinions on Further Optimizing Government Services, Enhancing Administrative Efficiency, and Promoting 'Efficiently Completing One Thing'", making strategic arrangements for further improving the quality and efficiency of government services. The reform of government services has entered a new stage.

1.2. Research significance

In recent years, Zhucheng City has focused on the pain points and difficulties faced by enterprises and individuals in handling affairs and starting businesses, actively deepened the "streamline administration, strengthen regulation and improve services" reform, promoted the in-depth integration of credit and administrative approval, and deepened the application of credit information. Credit plays a significant role in grassroots governance. It can not only optimize the approval process and enhance administrative efficiency, but also make governance more efficient and convenient. It can also enhance governance efficiency, strengthen trust between the government and all sectors of society, and stimulate social vitality. This article takes the "credit + approval" reform in Zhucheng as an example to provide a reference for other regions.

2. Theoretical basis and literature review

2.1. The concept and connotation of credit

The social credit system is a key institutional innovation in modern governance, with "credit" at its core. The cultural roots of the concept of credit in China and the West are different: In traditional Chinese culture, "keeping promises and fulfilling commitments" is regarded as an ethical criterion, which internally constrains and regulates behavior. The West emphasizes the guarantee of credit for transaction contracts and has developed technical rationality. This has influenced the contemporary theoretical construction. Zhou Ronghua and Li Xin proposed a three-dimensional credit analysis framework, and Wu Jingmei expanded the broad credit theory, dividing it into dimensions of integrity, compliance, and contract fulfillment [1–2]. In the modernization of social governance, the functions of the credit system are complex. Li Xin confirmed that its incentive and restraint mechanism can promote the internalization of rules [3]. The construction of China's social credit system is unique. It not only inherits the governance wisdom of "credit as the foundation", but also integrates technologies such as big data. Zheng Hangsheng advocated for the construction of a localized path, and Han Jiaping further deepened the "dual-wheel drive" theory to build a collaborative ecosystem [4–5]. Ma Xianguo's three-dimensional credit engineering theory integrates the integrity system, credit management, and transactions into the system, providing a methodology for the challenges of data governance [6].

2.2. Social capital theory

SocialCapital is an intangible resource embedded in social relationship networks, covering trust, reciprocal norms, etc. It can enhance the efficiency of collective actions, reduce transaction costs, and generate economic and social benefits. Bourdieu first systematically proposed this concept, emphasizing its instrumental nature, that is, individuals profit through relationship networks [7]. Coleman believes that it is a social structural attribute with the characteristics of public goods, such as community norms that restrain members [8]. Putnam brought it to the mainstream, pointing out that it is a combination of citizen participation networks, reciprocal norms, and trust, which is related to governance effectiveness [9]. Fukuyama proposed the "trust radius" theory, arguing that the level of social capital depends on trust differences [10].

2.3. The meaning of “streamlining administration, delegating power, improving regulation, and upgrading services”

The “streamlining administration, delegating power, improving regulation and upgrading services” reform is a systematic project to promote the transformation of government functions, mainly including three aspects: “Streamlining administration and delegating power” emphasizes streamlining institutions, reducing approval and administrative intervention, and promoting the transformation of the government towards macro management and supervision; The “combination of delegation and regulation” focuses on strengthening mid - and post-event supervision, and building a new mechanism based on credit, with “dual randomization and public disclosure” as the basic means and key supervision as a supplement. “Optimizing services” requires the government to enhance its service awareness, innovate service methods, and promote “Internet + government services” to provide efficient and convenient services for enterprises and the public.

3. The background of the “Credit +” reform in Zhucheng City

3.1. The political drive for deepening the “Streamline Administration, Improve Regulation, and Upgrade Services” reform

The state is promoting the “streamlining administration, delegating power, improving regulation and upgrading services” reform to stimulate market vitality. Zhucheng City’s “Credit +” reform responds to the guiding opinions of the State Council in 2019, replacing administrative intervention with a credit mechanism, reconstructing the relationship between the government and the city, and using it to replace approval materials to achieve “reducing certificates and facilitating the people.” At the same time, relevant regulations should be implemented to build a new regulatory model. As one of the first batch of provincial demonstration zones in 2018 and the fourth batch of national demonstration zones in 2023, Zhucheng shoulders the responsibility of exploring county-level credit governance.

3.2. The transformation demand of traditional governance models

Zhucheng City has launched a “credit commitment system” reform, offering “tolerant acceptance” and “simplified approval” for trustworthy enterprises, and shortening the approval time limit for 238 items. Implement differentiated credit supervision in 53 fields to enhance efficiency and reduce costs. Innovate “Credit Easy Loan” to solve the problem of difficult financing. The full-chain credit empowerment optimizes the business environment and forms a new model for high-quality development of county economies.

3.3. Technological empowerment for digital transformation

Driven by digital transformation, Zhucheng City has built a comprehensive credit governance system through technological empowerment. It has integrated over 14 million pieces of public credit information from 46 departments, solving the problem of “data silos.” It has provided real-time credit profiles for over 100,000 enterprises, with credit scores directly applied to 48 scenarios, achieving the principle of “the better the credit, the easier the business.” The credit module has been embedded in the smart urban management system, using AI to identify violations and automatically deduct points, triggering a full-process credit supervision mechanism of “SMS warning - deadline for rectification - credit repair review.”

4. Reform measures of "Credit +" in Zhucheng City

4.1. Streamlining administration and delegating power: Reducing administrative burden through credit substitution for approval

To address the issue of "information silos" in the "streamlining administration, delegating power, improving regulation and upgrading services" reform, Zhucheng City has established a public credit information platform featuring "one network, three databases, one platform and two applications", which connects 46 departments and the provincial, municipal and county levels, and has collected over 14 million pieces of data. Zhucheng City has implemented the "credit + approval" model, introduced implementation measures, and provided real-time credit rating inquiries to facilitate A-level and above entities. Zhucheng City has also released the first batch of 238 "credit commitment" simplified approval items list to enhance approval efficiency.

4.2. Combining delegation and regulation: Precise credit-based, graded, and categorized supervision

The city has implemented "credit + supervision" in 53 fields, carrying out classified and graded supervision as well as targeted supervision. The results of credit risk classification are combined with "dual randomization and public disclosure", and the proportion and frequency of spot checks are dynamically adjusted. Strengthen full-chain supervision and joint punishment, collect and record acts of bad faith in real time, restrict the access of bad faith entities to convenient services, and enhance regulatory efficiency.

4.3. Optimizing services: Universal release of credit benefits

Promote "credit + finance", explore the value of credit data related to enterprises, build a financial product matrix, and establish a digital finance empowerment platform to solve the financing problems of enterprises. As of 2024, credit lines totaling 17.099 billion yuan have been granted to 381 enterprises through the "Credit Easy Loan" platform.

5. The achievements of the "Credit +" reform in Zhucheng City

5.1. Approval efficiency revolution: From "material proof" to "credit proof"

In credit governance, the government neutrally collects, manages, and discloses public credit information, providing convenience for the approval of trustworthy entities. Zhucheng City has launched the "Credit +" reform, established relevant mechanisms, relied on the platform for dynamic evaluation, taken credit ratings as the core approval basis, replaced materials with "credit endorsements", improved efficiency, and transformed the role of the government.

5.2. Business environment optimization: Credit capitalization and market order reconstruction

Credit governance reshapes the market ecosystem through differentiated regulation and incentive compatibility mechanisms. In terms of supervision, credit classification and grading management breaks the "one-size-fits-all" approach, and does not disturb trustworthy entities without cause, reducing administrative costs and interference with business operations. Strengthen punishment for untrustworthy entities and curb opportunistic behavior. Meanwhile, financial innovations such as "Credit-based loans" have transformed credit data into credit capital, solving the financing problems of small, medium, and micro enterprises and promoting the allocation of financial resources to shift from “collateral-dependent” to “credit-driven.”

5.3. Activation of social participation: From “government-led” to “multi-party governance”

The “Credit Plus” reform in Zhucheng City encourages social entities to participate in credit construction through an open and transparent public credit information platform. Market entities take the initiative to regulate their behaviors and participate in information sharing and punishment. Personal credit scores transform public welfare behaviors into credit capital, forming a social governance pattern where “those who keep their word benefit while those who break their word find it hard to act.”

6. Conclusion

The practice of the “Credit Plus” reform in Zhucheng City has provided important inspiration for promoting the modernization of national governance. This case demonstrates that the reform based on credit information sharing and with credit commitment and classified supervision as the core mechanism can effectively solve traditional governance problems, such as low approval efficiency and misallocation of regulatory resources, and significantly optimize the business environment and the efficiency of social governance. The key to its success lies in the deep integration of credit empowerment with government services, financial inclusiveness, and grassroots governance. This model provides a replicable and scalable practical path for other regions to promote the “streamlining administration, delegating power, improving regulation and upgrading services” reform and build a new regulatory service system based on credit.

Disclosure statement

The author declares no conflict of interest.

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