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"KARAZIN BANKING INSTITUTE"**

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**QUALIFYING MASTER'S THESIS**

on the topic:


**IMPROVEMENT OF THE BANK'S HR DEPARTMENT**

student of higher education **Chang Yangyang**

**The work is accepted for defence in the EC**

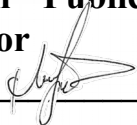
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25 September 2024

**TASK**  
**FOR A QUALIFYING MASTER'S THESIS**  
Chang Yangyang

1. Topic of work: "IMPROVEMENT OF THE BANK'S HR DEPARTMENT".  
Scientific adviser Timur Malafieiev, PhD in Public Administration, Associate Professor  
(full name, academic degree, academic title)  
Approved by order of the university dated September 17, 2024 № 4601-5/1025.
2. The deadline for student submission of work November 18, 2024.
3. List of topics to be developed:
  - In Chapter 1: to analyze the role of HR management within the system of modern management; to identify objectives and directions of HR management specific to the banking sector; to examine modern methods and principles of HR management in banks.
  - In Chapter 2: to provide technical and economic characteristics of the bank under study; to evaluate the performance of the bank's staff; to analyze the formation and influence of human capital's market value in the bank.
  - In Chapter 3: to study international best practices in HR management within the banking sector; to determine the role and functions of a modern HR department in a

bank; to propose ways to enhance the efficiency and effectiveness of the bank's HR department.

4. Plan of qualifying master's thesis

No	Names of work sections
1	THEORETICAL FOUNDATIONS OF BANK HR MANAGEMENT
2	ANALYSIS OF THE BANK'S HR DEPARTMENT
3	WAYS TO IMPROVE THE WORK OF THE BANK'S HR DEPARTMENT

5. Date of issue of the task September 25, 2024.

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Scientific Adviser Timur Timur Malafieiev  
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## ABSTRACT

The qualifying master's thesis contains 114 pages, 4 figures, 6 tables, and a list of 49 references.

**The object of research** is the HR management practices of a bank.

**The subject of research** is the evaluation and improvement of human resource management systems in the banking sector.

**The purpose of the master's thesis** is to develop theoretical and practical recommendations to enhance the effectiveness and efficiency of HR management systems in the banking industry, contributing to increased competitiveness and strategic alignment.

**Tasks of a qualifying master's thesis include:**

- to analyze the role of HR management in the system of modern management;
- to identify the objectives and directions of HR management specific to banks;
- to examine modern methods and principles of HR management in banking;
- to provide technical and economic characteristics of the bank under study;
- to evaluate the performance of the bank's staff;
- to analyze the formation of human capital's market value in the bank;
- to study international best practices in HR management within the banking sector;
- to determine the role and functions of a modern HR department in a bank;
- to propose methods for improving the efficiency of the bank's HR department.

**The research outcomes** include the identification of key challenges and inefficiencies in the bank's HR management practices, as well as an in-depth evaluation of the factors influencing staff performance and human capital value. The study highlights the critical role of HR management in achieving the bank's strategic objectives and provides a comparative analysis of international best practices in banking HR management.

**The obtained results** contribute to the theoretical understanding of HR management's role in banking and have practical implications for enhancing HR

practices not only in the banking sector but also in other industries. The proposed strategies can serve as a framework for improving HR systems to drive competitiveness and efficiency across organizations.

**Year of completion of the qualifying master's thesis: 2024.**

**Year of defense of the qualifying master's thesis: 2024.**

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## INTRODUCTION

In today's global economic environment, the banking industry, as the core pillar of the financial field, is facing unprecedented challenges and opportunities. With the rapid development of financial technology, the continuous change of market demand and the in-depth advancement of global economic integration, the banking industry is undergoing profound changes. In this context, human resource management (HRM) plays a crucial role in the overall operation and development of banks. It not only concerns the operational efficiency and service quality of banks but also directly affects the core competitiveness and sustainable development ability of banks.

In the modern economic system, the banking industry occupies a pivotal position. As the core hub of the financial field, it is not only a key channel for capital financing but also plays an irreplaceable role in promoting economic growth, supporting enterprise development, and ensuring social stability. With the acceleration of global economic integration and the continuous opening of financial markets, the banking industry is facing an increasingly complex and changeable market environment and fierce competition challenges. The rapid development of financial technology, the emergence of new financial business forms, and the diversified transformation of customer needs have all posed a severe test to the traditional business models and management methods of banks.

In the process of banks coping with various challenges and achieving sustainable development, human resource management plays a vital role. Human resources are the most valuable asset of banks, and their qualities and abilities directly determine the core competitiveness of banks. Excellent human resource management can attract, cultivate, and retain a high-quality talent team, stimulate the enthusiasm, creativity, and loyalty of employees, and thereby improve the operational efficiency, service quality, and innovation ability of banks. Through reasonable human resource planning, recruitment and selection, training and development, performance management, compensation and benefits and other management

activities, banks can achieve the optimal allocation of human resources, make it fit with the strategic goals of banks, and provide strong support for the development of banks.

However, at present, many bank human resource departments still have some problems and deficiencies in their work, which restrict the full play of the effectiveness of human resource management and then affect the overall development of banks. For example, in terms of human resource strategic planning, there is insufficient synergy with the overall bank strategy, resulting in unreasonable human resource allocation; in the recruitment and selection process, there is a lack of scientific and effective evaluation methods and diversified channels, making it difficult to select outstanding talents that meet the development needs of banks; the training and development system is not perfect enough, and the pertinence and effectiveness are not strong, unable to meet the needs of employee career development and business innovation; performance management pays too much attention to result orientation and ignores process management and employee feedback and communication, affecting employees' work enthusiasm and performance improvement; the compensation and benefits system lacks competitiveness and fairness, and it is difficult to attract and retain core talents. The existence of these problems makes banks face risks such as brain drain, lack of innovation, and decline in service quality in the fierce market competition. Therefore, improving the work of bank human resource departments has extremely urgent practical significance.

With the rapid development of financial technology and the continuous change of market demand, bank human resource management is facing many challenges. On the one hand, the rapid development of financial technology has brought profound changes to the business model and operation mode of banks. For example, the wide application of technologies such as mobile payment, blockchain, and artificial intelligence has made banking business more convenient and efficient, but at the same time, it has put forward higher requirements for the skills and qualities of

employees. Banks need to constantly adapt to these changes and strengthen employee training and skill improvement to ensure that employees can be competent for new jobs and responsibilities.

On the other hand, the continuous change of market demand also puts forward new requirements for bank human resource management. With the increasingly diversified and personalized consumer demand, banks need to continuously innovate products and services to meet the diversified needs of customers. This requires banks to have a staff team with innovative thinking, keen market insight and good customer service ability. However, in reality, many banks still have many deficiencies in human resource management, such as single recruitment and selection criteria, imperfect training and development system, and unscientific performance management system. These problems seriously restrict the talent cultivation and core competitiveness improvement of banks.

The core purpose of this research is to deeply reveal the problems encountered by the bank human resources department in actual operation and their root causes. Based on this, drawing on advanced human resource management concepts and practical experience worldwide, a series of improvement measures with practical operability and pertinence are proposed. These measures aim to enhance the overall effectiveness of bank human resource management and thereby promote the long-term stable development of the bank. The specific research objectives are subdivided as follows:

a. Clarify Role Positioning and Functional Transformation

Clearly define the role and positioning of the bank human resources department in the modern bank management system and explore the reasonable direction of its functional transformation.

b. Optimize Management Processes and Systems

Comprehensively optimize the key processes and systems of bank human resource management, such as recruitment and selection, training and development,

performance management, compensation and benefits, etc., to improve their efficiency and effectiveness.

c. Enhance Strategic Planning and Execution Capabilities

Strengthen the strategic planning ability of the bank human resources department and ensure its effective implementation, so as to better support the realization of the bank's strategic goals.

d. Strengthen Innovation Capability

In response to the development of financial technology and the new requirements of market competition, enhance the innovation ability of bank human resource management to ensure that the bank can continuously adapt to and lead industry changes.

## CHAPTER 1

### THEORETICAL FOUNDATIONS OF BANK HR MANAGEMENT

#### 1.1. HR management in the system of modern management

##### 1. The Importance of Human Resources in Modern Management Systems

Human resources occupy a central position in modern enterprise management and play a crucial role in enhancing corporate competitiveness. Numerous studies have indicated that human resources are at the core of modern management. Talent serves as the cornerstone of corporate competitiveness, as outstanding individuals can bring innovative thinking and creativity to the enterprise, continually driving its development and progress. A superior team can bring more opportunities and advantages to the enterprise, enhancing its competitiveness in the market.

The allocation and optimization of human resources are vital means for enterprises to enhance their competitiveness. By rationally distributing human resources, enterprises can fully carry out work across various departments and processes, thereby improving production efficiency and operational effectiveness. For instance, manufacturing enterprises can leverage scientific and reasonable human resource management to motivate personnel, unleash their creativity, and maximize the use value, which can achieve a certain level of employee satisfaction.

Human resource management also drives an enterprise's production and operational activities. The driving force behind all business activities within an enterprise stems from its internal human resources. The quality and capabilities of human resources have a direct impact on the sustainable development of the enterprise. Strengthening human resource management can provide robust talent support for an enterprise's production and operations, facilitate the implementation of corporate strategies, and propel the enterprise towards leapfrog development[1 · P · 13].

In summary, human resources hold an irreplaceable and significant position in modern enterprise management. They are key factors in enhancing corporate competitiveness and driving production and operational activities.

## 2. Characteristics of Human Resources in Modern Management Systems

### (1) Integration of Multiple Characteristics

Human resources possess numerous unique characteristics that play a significant role in enterprise management.

In terms of initiative, humans can effectively make choices about their activities, adjust their relationships with the external environment, and occupy a dominant position in production activities, serving as the leading factor in allocating other resources. For example, employees in a company can actively adjust their work methods and strategies based on actual conditions to better complete tasks. Additionally, human resources possess self-development capabilities, as employees can continuously enhance their abilities through learning and training. Moreover, human resources can be motivated during activities, leading to improved work efficiency by enhancing individuals' work capabilities and motivations. For instance, companies can establish performance reward systems to stimulate employees' work enthusiasm.

Regenerativity manifests in individuals' labor capacity, which, after being consumed during labor, can be reproduced through appropriate rest and the replenishment of necessary nutrients.[2 · P · 9] From the overall perspective of laborers, as humans continue to reproduce, laborers are continuously reproduced. In enterprises, employees can recover their energy through vacations and other methods before re-engaging in work.

Appreciation is reflected in the number of laborers, which increases as the population grows, thereby expanding the total amount of human resources. From the individual perspective, as education becomes more widespread and advanced, technological progress accelerates, and labor practical experience accumulates, an individual's labor capacity will continuously improve, increasing the stock of human

resources. For example, when companies provide training opportunities for employees, their skills improve, creating more value for the enterprise.

Timeliness requires the timely development and utilization of human resources to avoid waste, as labor capacity only exists within the life cycle of individual laborers. Companies should reasonably arrange work tasks based on employees' characteristics at different age stages to fully leverage their strengths.

Duality refers to the fact that human resources are both the result of investment and capable of creating wealth, possessing both productive and consumptive attributes. Companies need to invest costs in recruiting and training employees, but these employees can also generate economic benefits for the company.

Sociality arises from the fact that each ethnicity (or group) has its own cultural characteristics, and each culture represents a shared value orientation for that ethnicity (or group). In enterprises, employees come from diverse backgrounds and possess different cultures and values, necessitating that human resource management focuses on coordinating and integrating relationships and interests among individuals, groups, and society, advocating team spirit and national spirit.

### 3. The Role of Human Resources in Modern Management Systems

#### (1) The Pivotal Role of Timely Prediction

Human resource prediction plays a crucial role in enterprise management. From the perspective of corporate planning, accurate human resource prediction provides robust support for the long-term development of enterprises. By scientifically predicting future human resource needs, companies can prepare talent pools and training plans ahead of time, ensuring that they have sufficient suitable talent available during business expansion or transformation. For instance, relevant research shows that in the software industry, accurate human resource prediction helps companies plan the number of personnel and skill requirements for projects in advance, ensuring smooth project progress.

In decision-making, human resource prediction provides an important basis for significant corporate decisions. When formulating strategic plans, expanding into

new business areas, or making major investments, companies must consider human resource factors. Without accurate human resource prediction, companies may make blind decisions, leading to resource waste or hindered business development[22 · P · 6].

Human resource prediction also helps companies avoid waste. By predicting human resource stock and increment, companies can reasonably arrange recruitment, training, and personnel deployment, avoiding surplus or shortage of human resources. For example, Company A, when predicting human resource needs, failed to fully consider the company's strategic plan and actual situation, resulting in inaccurate predictions and nearly causing resource waste.

To make scientific predictions, companies can adopt various methods. Qualitative prediction methods, such as the experience prediction method (including "top-down prediction" and "bottom-up prediction"), are commonly used. The bottom-up prediction method typically involves grassroots managers making human resource demand predictions and reporting them to middle managers; middle managers then make predictions and report them to senior managers; finally, the human resources department compiles the information, communicates and adjusts it based on the company's actual situation, formulates the final human resource demand, and submits it to company leadership for approval and implementation. Quantitative prediction methods, such as time series analysis and regression analysis, can also provide companies with relatively accurate human resource prediction results.

## (2) The Fundamental Requirement of Rational Allocation

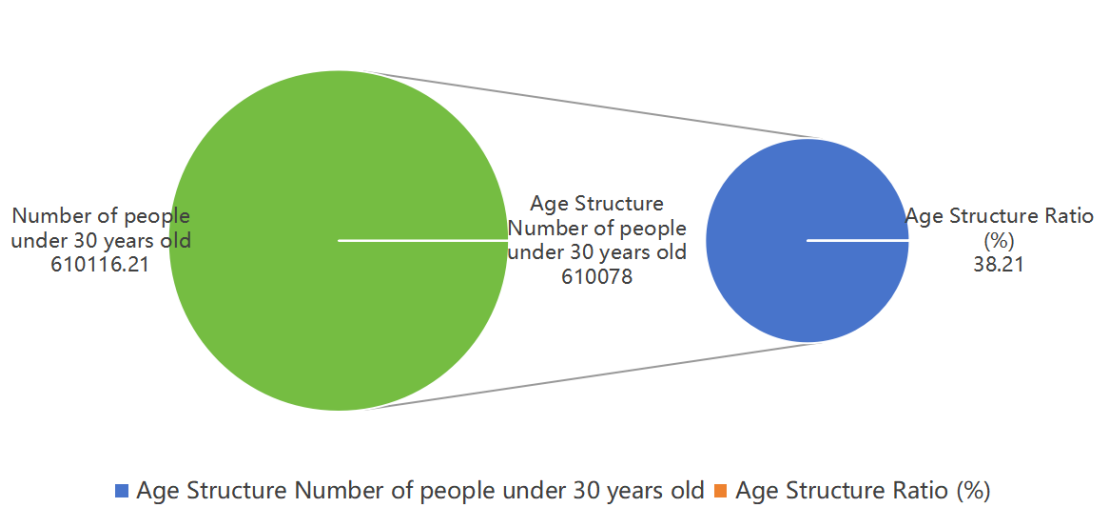
Rational allocation of human resources is crucial for enterprises. From the perspective of capability, placing suitable people in suitable positions can fully leverage employees' professional skills and potential, improving work efficiency and quality. Companies can develop job descriptions to clarify the specific requirements for abilities and qualities of each position, and use these requirements to recruit and deploy talent. For example, when recruiting talent, a company selects candidates through various methods, including interviews, comprehensive quality assessments,

and professional ability tests, to ensure that the recruited talent meets job requirements.

From the perspective of structure, rational human resource allocation helps optimize team structure. A diversified and balanced team fosters innovative thinking and problem-solving abilities. Companies should allocate talent with different professional backgrounds, skills, and experiences based on their development strategies and business needs to achieve team synergy.

From the perspective of mobility, reasonable talent mobility promotes vitality and innovation within the enterprise. Companies can promote reasonable talent deployment through internal job competitions, internal recruitment, job rotation systems, and personnel transfer systems, providing employees with more development opportunities and choices[3 · P · 2].

The human resource allocation mechanism of my country's banks is generally rigid and stereotyped, mainly focusing on planned allocation and often ignoring market allocation. This unreasonable allocation mechanism also puts the enterprise level and personnel allocation into a passive state, often resulting in a shortage of technical talents and management talents.



*Fig. 1.1. Human resource allocation data table of state-owned commercial banks and joint-stock commercial banks*

From this, we can see that, in comparison, joint-stock commercial banks are superior to state-owned commercial banks in terms of employee quality and human resource allocation. Take Hua Xia Bank as an example. From 2012 to 2016, their average annual growth rate of asset size exceeded 110%, the average annual growth rate of deposits reached 193%, the average annual growth rate of profits was 45%, and the per capita net profit was more than 250,000 yuan. This is not unrelated to the good allocation of human resources by the bank itself.

### (3) The Core Role of Efficient Value-Added

The efficiency perspective of enterprise human resource management emphasizes achieving human resource value-added through creating a good mechanism. On the one hand, companies should create a good growth environment and conditions for employees, providing a transparent growth path. In today's society, knowledge penetration is easier, and enterprise managers should fully recognize this change and trend. In designing corporate systems, they should create a relaxed environment and conditions conducive to learning and growth for ambitious employees, meeting the trend of personalized and humanized management.

On the other hand, companies can achieve human resource value-added by building a learning organization and enhancing employee self-drive. Building a learning organization enables the organization to enhance its capabilities through continuous learning, practice, experimentation, innovation, change, and improvement, fully leveraging employees' potential and innovative thinking[4 · P · 6]. Enhancing employee self-drive can be approached by satisfying employees' "self-actualization needs," closely linking employee interests and development with the enterprise, enhancing employee belongingness and strengthening team building, and encouraging healthy competition within the organization.

If companies neglect reinvestment in human resources, it will bring severe harm. Firstly, it may lead to employees' skills lagging behind, unable to meet the needs of the market and corporate development, reducing the company's

competitiveness. Secondly, it can easily cause talent loss, as employees who cannot obtain growth and development opportunities will choose to leave the company. Finally, it will affect the company's innovation capability and sustainable development ability. Without reinvestment in human resources, companies will find it difficult to maintain an advantage in the fierce market competition.

#### 4. Human Resource Management Methods in Modern Management Systems

##### (1) Innovative Management Models

In modern management systems, the people-oriented management model emphasizes attending to employees' needs, respecting their individuality, enhancing their capabilities, and encouraging their participation in decision-making. In terms of training systems, enterprises can adopt diversified training methods such as online learning, practical projects, and cross-departmental rotations. Online learning utilizes online courses and training platforms to provide employees with flexible and convenient learning resources, catering to the learning needs and schedules of different employees. Practical projects involve designing challenging tasks to allow employees to learn and grow in real work situations, enhancing their problem-solving abilities[33 · P · 11]. Cross-departmental rotations encourage employees to move between different departments, broadening their horizons and strengthening team collaboration abilities.

The personnel mechanism should focus on fairness, impartiality, and transparency, selecting employees with abilities and potential. Establish a scientific talent evaluation system that comprehensively considers factors such as employees' professional skills, comprehensive qualities, and work performance. At the same time, provide employees with broad development spaces, encouraging them to bravely try new positions and challenges, stimulating their innovative spirit. Incentive mechanisms are important means of motivating employees. Enterprises can adopt a combination of material and spiritual incentives, such as performance rewards, salary and welfare adjustments, promotion opportunities, and honorary recognitions. Based on employees' performance, provide corresponding rewards and

promotion opportunities to incentivize them to continuously improve. At the same time, enhance employees' sense of belonging and honor through honorary recognitions[5 · P · 14].

### (2) Dynamic Management Methods

Modern enterprise human resource management should implement full-process dynamic management. In the recruitment stage, leverage big data and artificial intelligence technologies to conduct more precise assessments and matches of candidates, improving recruitment efficiency and accuracy. In the training stage, develop personalized training plans based on employees' career development needs and the enterprise's strategic goals, continuously enhancing employees' abilities and qualities. In the performance management stage, regularly conduct performance interviews with employees, providing specific and targeted feedback and guidance to help them improve their work performance. In the salary management stage, break the traditional salary grade system and determine salary levels based on employees' abilities and contributions, achieving a close link between salary and performance. The construction of the human resource management team is crucial. Enterprises should select human resource managers with professional knowledge and skills, a spirit of innovation, and teamwork abilities. Strengthen the training and development of human resource managers to enhance their professional level and comprehensive qualities. Establish a scientific performance evaluation system to objectively evaluate the work performance of human resource managers, incentivizing them to continuously improve work quality and efficiency[6 · P · 7].

### (3) Diversified Management Techniques

"Drawer-type" management is a management method that clarifies job responsibilities and divisions. In human resource management, by formulating detailed job descriptions, clarify the responsibilities, authorities, and work content of each position, so that employees are clear about their job responsibilities and goals. This management method helps improve work efficiency and management levels. "Crisis-type" management stimulates employees' innovative and competitive

consciousness by creating a sense of crisis. Enterprises can regularly organize crisis simulation drills to allow employees to exercise their response capabilities in simulated crisis environments. At the same time, convey the pressure of market competition to employees, prompting them to continuously improve their abilities and qualities.

"One-minute" management emphasizes timely feedback and praise. Managers can praise or criticize employees' work performance within one minute, allowing employees to promptly understand their work situation and increase their work enthusiasm.

"Integrated" management emphasizes the unity of teamwork and individual differences. In human resource management, it is necessary to focus on the team's overall goals and interests while respecting employees' individuality and differences, fully leveraging employees' strengths and potential.

"Walk-around" management requires managers to go deep into the grassroots to understand employees' work situations and needs. Through communication and exchange with employees, promptly identify and resolve issues, enhancing employees' sense of belonging and cohesion.

Table 1.1

#### Human resource management in modern management system

Item	Details
Importance	Core position, enhancing competitiveness, promoting production and operation, and achieving through reasonable allocation, etc.
Characteristics	Initiative, self-development, incentivability, regenerability, value-added nature, timeliness, duality, and sociality.

Role	Prediction (providing support for planning and decision-making, avoiding waste, and having multiple methods), allocation (from the perspectives of ability, structure, and flow), value addition (creating a mechanism, and there are serious harms if neglected).
Methods	Innovative management models (people-oriented, diversified training systems, fair employment mechanisms, and incentive mechanisms combining material and spiritual rewards), dynamic management methods (full-process dynamic management, strengthening team building), and diversified management skills (“drawer-style” “crisis-style” “one-minute” “harmonious-style” “walking-style” management).

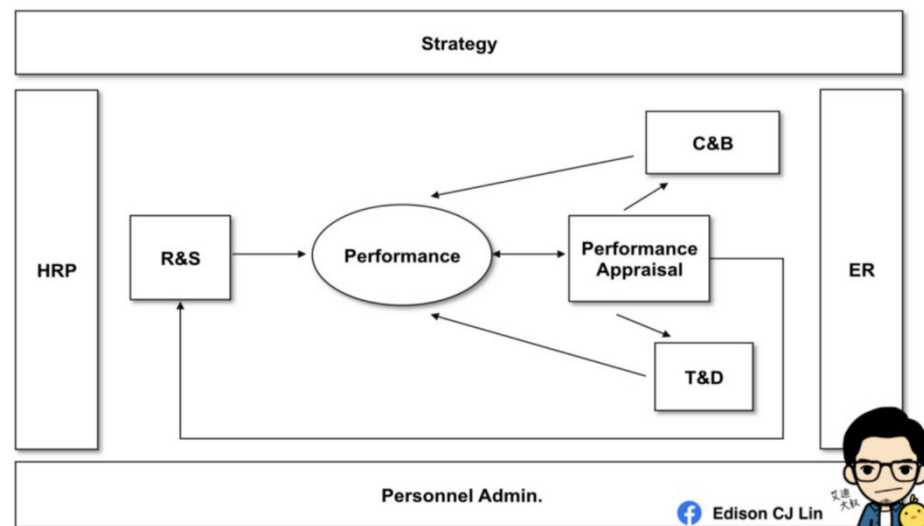
*Source: [31, P, 107]*

## **1.2. Objectives and directions of the bank's HR management**

### **1. Core Goals**

(1) Building a Professional Talent Team The primary goal of human resource management in banks is to build a high-quality and professional talent team. In the financial field, professional knowledge and skills are the keys to dealing with complex business and risk challenges. Taking investment banks as an example, only by having professionals with profound financial analysis capabilities, proficiency in financial modeling, and familiarity with the operation rules of capital markets can they provide high-quality investment banking services such as corporate mergers and acquisitions and securities underwriting. Therefore, banks attract talents with financial-related professional backgrounds, rich practical experience, or professional qualification certifications (such as CFA, CPA, etc.) through strict recruitment and selection criteria, and continuously improve the professional qualities of employees

through continuous training and development plans to ensure that they can closely follow the development trends and industry trends of the financial market and provide solid talent support for various banking businesses [7 · P · 8].



\*HRP — Human Resource Planning / R&S — Recruitment & Selection / T&D — Training & Development / C&B — Compensation & Benefits / ER — Employee Relations

*Fig. 1.2. Personnel Admin*

(2) Strategic Synergy and Support Bank human resource management should be closely planned and implemented around the bank's strategic goals to ensure a high degree of synergy between human resources and the bank's overall strategy. For example, when a bank formulates a strategy to expand retail banking business, the human resource management department needs to formulate corresponding human resource plans according to this strategy[9 · P · 2]. This includes recruiting and cultivating talents with retail business experience and marketing capabilities, and designing training courses for retail business positions to improve employees' skills in customer service and product sales. At the same time, through the performance management system, key indicators of retail business (such as customer growth number, business income, customer satisfaction, etc.) are linked to employees' performance evaluations to motivate employees to actively work hard to achieve the

strategic goals of retail business. In this way, human resource management can provide strong support for the implementation of the bank's strategy, ensure that the bank has suitable talent resources in different development stages and business fields, and promote the smooth realization of strategic goals.

(3) Employee Development and Satisfaction Enhancement Promoting employee career development and improving employee job satisfaction is one of the important goals of bank human resource management. Banks should provide employees with broad career development space and promotion opportunities, establish a perfect career development channel, such as a dual-channel development model of management sequence and professional technical sequence[11 · P · 7]. Employees can choose a development path suitable for themselves according to their interests, abilities and career plans. At the same time, banks help employees continuously improve their abilities and skills and achieve personal career goals by providing diversified training and learning opportunities. For example, provide induction training and mentor guidance for new employees to help them quickly adapt to the work environment and job requirements; provide leadership training and special skill training for potential employees to prepare for their career promotion. In addition, pay attention to employee job satisfaction, and improve employee's sense of identity and belonging to the bank through creating a good working atmosphere, a reasonable compensation and benefits system, a fair and just performance appraisal mechanism, and employee care plans, thereby enhancing employee loyalty and work enthusiasm and reducing employee turnover rate. Retain outstanding talents for the stable development of the bank.

## 2. Development Directions

(1) Driven by Digital Transformation With the rapid development of financial technology, bank human resource management is moving in the direction of digital transformation[12 · P · 3]. The application of digital technology in human resource management is becoming more and more extensive. For example, the construction and application of human resource management information systems (HRMIS) have

realized the centralized management and automated processing of human resource data, improving the efficiency and accuracy of human resource management. Through online recruitment platforms, banks can publish recruitment information more widely, quickly screen resumes, and improve recruitment efficiency; use digital learning platforms to provide employees with convenient online training courses and learning resources, and realize personalized and anytime, anywhere learning; with the help of data analysis tools, conduct in-depth analysis of employees' performance data, training data, etc., and provide scientific basis for human resource decision-making. For example, by analyzing employees' performance data and behavior data, discover employees' potential advantages and deficiencies, and provide support for personalized training and career development planning. At the same time, digital transformation also prompts bank human resource management to pay more attention to the cultivation of employees' digital skills to meet the needs of the digital development of banking business[13 · P · 6]. Banks need to cultivate employees' skills in data analysis, artificial intelligence application, digital marketing, etc., and improve employees' working ability and competitiveness in the digital environment.

(2) Strengthening Risk Management In the financial industry, risk management is extremely important, and bank human resource management is no exception. Human resource management needs to strengthen risk management awareness and ability in aspects such as talent selection, training, and performance management. In the recruitment link, strengthen the assessment of candidates' risk awareness and compliance awareness, and give priority to selecting talents with strong risk prevention awareness and moral integrity. For example, for recruitment involving risk management positions, in addition to examining professional knowledge and skills, through case analysis, interview questions and answers, etc., understand the candidate's judgment and decision-making ability in the face of risks[16 · P · 5]. In terms of training, increase the setting of risk management-related courses to improve employees' understanding and response ability to various risks (such as credit risk, market risk, operational risk, etc.). Through regularly organizing risk prevention and

control training and drills, employees are familiar with the bank's risk management policies and procedures, and master the methods and techniques of risk identification, assessment and control. In the performance management system, incorporate risk management indicators into the performance assessment scope, such as non-performing loan ratio control, compliance operation implementation, etc., to motivate employees to actively participate in risk management in daily work and ensure the stable operation of banking business.

(3) Cultural Construction and Value Guidance As a financial institution, banks have strong social responsibilities and industry influence. Therefore, cultural construction and value guidance occupy an important position in bank human resource management. Banks are committed to shaping a positive and distinctive corporate culture, such as values of integrity, innovation, collaboration, and responsibility, and running these values through the entire process of human resource management. In the recruitment process, pay attention to examining candidates' recognition of the bank's corporate culture and values to ensure that new employees can integrate into the bank's cultural atmosphere[17 · P · 9]. In employee training, strengthen the publicity and education of corporate culture, and let employees deeply understand and practice the bank's values through forms such as holding cultural activities and case sharing. For example, carry out speech contests or essay activities with integrity as the theme to strengthen employees' understanding and understanding of integrity values. In performance management and compensation incentives, reflect the guiding role of corporate culture and values, and give recognition and rewards to employees who actively practice the bank's values and contribute to corporate culture construction in their work, and motivate employees to unify personal behaviors with the bank's culture and values. Form a common pursuit of values and code of conduct, enhance the bank's overall image and social reputation, and provide strong cultural impetus for the sustainable development of the bank. In summary, the goals and directions of bank human resource management are closely centered around core goals such as building a professional talent team, strategic synergy and support, and

employee development and satisfaction enhancement, and are continuously developing and innovating in the directions of digital transformation, strengthening risk management, and cultural construction and value guidance to adapt to the increasingly complex and changing financial market environment and the bank's own development needs, and provide strong human resource guarantees for the continuous and stable development of banks.

(4) Strengthening corporate culture construction is crucial for enhancing the effectiveness of human resource management. Corporate culture serves as the soul of an enterprise and a compass for employee behavior, guiding employee conduct in an intangible manner and stimulating their enthusiasm and creativity. When organizing various corporate culture activities, such as annual meetings, celebrations, and outward bound training, emphasis should be placed on the participation and interactivity of the activities, allowing employees to feel the charm and power of the corporate culture. These activities not only strengthen employees' sense of identity and belonging to the corporate culture but also promote exchanges and cooperation among employees, enhancing team cohesion and combat effectiveness. Additionally, clarifying the connotation of corporate culture is equally important. Corporate culture should align with the development trends of the banking industry and the enterprise's unique characteristics, reflecting the enterprise's core values and business philosophy. For instance, integrity, innovation, and service are vital elements of corporate culture in the banking industry. These values should permeate the enterprise's daily operations and human resource management, serving as norms and guidelines for employee behavior. When establishing corporate culture values, it is also necessary to focus on communication and exchange with employees. Enterprises should disseminate corporate culture values and principles through various channels, such as internal websites, employee handbooks, and bulletin boards. Furthermore, employees should be encouraged to actively participate in the construction of corporate culture, offering their opinions and suggestions to jointly drive the continuous improvement and development of corporate culture.

Table 1.2

**Objectives and directions of bank human resource management**

<b>Item</b>	<b>Details</b>
Core objectives	Building a professional talent team, strategic synergy and support, enhancing employee development and satisfaction, and strengthening corporate culture construction to improve management capabilities.
Development directions	Driven by digital transformation (widely applied and focusing on cultivating employees' digital skills), strengthening risk management (running through talent selection, training, performance management and other links), cultural construction and value leadership (shaping distinctive cultures and running through the whole process).

### **1.3. Modern methods and principles of bank HR management**

#### 1. Modern Methods

##### (1) Digital human resource management

##### Application of human resource information system

Banks widely adopt advanced human resource information systems (HRIS) to realize centralized management and efficient processing of human resource data. For example, employees' basic information, attendance records, performance evaluation data, and training history can all be stored in the system for convenient query and analysis at any time. Through HRIS, the human resources department can quickly generate various reports to provide decision-making support for management. For example, when formulating human resource plans, based on employee data in the system, analyze personnel structure, age distribution, skill levels, etc., predict future

human resource needs, and thus reasonably formulate recruitment plans and training programs.

#### Online recruitment and talent pool construction

Using the Internet platform for online recruitment has become an important way for banks to recruit. Banks can post recruitment information on major recruitment websites and social media platforms to attract a large number of job seekers. At the same time, through the online recruitment system, automate the processes of resume screening, online testing, and interview arrangement to improve recruitment efficiency. In addition, banks also pay attention to building talent pools and incorporating the information of unhired but potential job seekers. Regular tracking and communication are carried out. When there are suitable job vacancies, these candidates can be contacted in time, saving recruitment costs and time.

#### Digital training and learning

To meet the needs of employees for continuous learning and skill improvement, banks build digital training and learning platforms. These platforms provide a rich variety of online courses, including business knowledge, financial regulations, risk management, customer service and other aspects. Employees can independently choose learning courses according to their job needs and personal development plans. The platform also has interactive functions such as online discussions, virtual classrooms, and case sharing to promote exchanges and learning among employees. Through learning data analysis, banks can understand employees' learning progress and effects and provide a basis for personalized training.

#### (2) Data analysis-driven decision-making

##### Human resource data analysis index system

Banks have established a complete set of human resource data analysis index systems, covering all aspects such as recruitment, training, performance, and compensation. For example, in recruitment, pay attention to evaluating indicators of recruitment channel effects, such as the number of resume submissions, interview pass rates, and employment conversion rates of different channels, to optimize the

selection of recruitment channels; in training, analyze indicators such as training satisfaction, employee skill improvement after training, and the impact of training on business performance to evaluate training effects; in performance, in addition to traditional performance indicators, analysis dimensions such as employee performance stability and performance improvement trends are also introduced to fully understand employees' work performance.

#### Human resource decision-making based on data analysis

Through in-depth analysis of human resource data, banks make more scientific and reasonable human resource decisions. For example, based on performance data analysis, identify groups of high-performance employees and low-performance employees, and provide a basis for decisions such as performance rewards, promotions, and training. For high-performance employees, give more rewards and promotion opportunities to motivate them to continue to maintain excellent performance[7 · P · 22]; for low-performance employees, analyze the reasons and provide targeted training and counseling to help them improve their performance. Another example is that through compensation data analysis, understand the bank's competitiveness in compensation levels in the same industry and adjust compensation strategies in a timely manner to attract and retain outstanding talents.

#### (3) Flexible work arrangements and remote work

##### Flexible work system

Banks implement a flexible work system that allows employees to independently choose working hours and locations within a certain range. For example, employees in some positions can choose to go to work at staggered hours in the morning or evening or work from home for a few days a week according to business needs and personal circumstances. The flexible work system improves employees' job satisfaction and work efficiency, and at the same time helps banks attract and retain talents, especially those employees who pay attention to work-life balance.

##### Remote work support

With the development of information technology, banks have strengthened their support for remote work. Provide employees with necessary office equipment and technical tools to ensure that they can carry out work smoothly in a remote work environment[19 · P · 117]. At the same time, establish a complete remote work management system and communication and collaboration mechanism, and strengthen communication and collaboration among employees through video conferences, instant messaging tools, etc. In special circumstances, such as during the epidemic, remote work can ensure the continuity of banking business and reduce the risks caused by personnel gathering.

## 2. Principles

### (1) Strategic orientation principle

#### Close combination of human resource planning and bank strategy

Bank human resource management is guided by the bank's strategic goals and formulates a matching human resource planning. When formulating a strategic plan, fully consider human resource factors to ensure that the supply and allocation of human resources can meet the needs of the bank's strategic development. For example, when a bank plans to expand its international business, human resource planning should consider in advance the required number of international talents, professional skill requirements, and training and introduction plans to provide human resource guarantees for the development of international business.

#### Support of human resource management activities for strategy

All activities of human resource management, such as recruitment, training, performance management, and compensation and benefits, are designed and implemented around the bank's strategic goals. Recruitment activities focus on selecting talents that are in line with the bank's strategic development direction; training courses are customized according to the bank's strategic needs to improve employees' relevant skills and knowledge; the performance management system decomposes the bank's strategic goals into specific performance indicators to guide employees' work behaviors to be consistent with strategic goals; compensation and

benefits policies are inclined to employees who have made outstanding contributions to the realization of strategic goals to motivate employees to work hard for the realization of strategic goals.

(2) Employee development principle

Providing diversified career development channels

Banks recognize the diversity of employees' career development needs and provide employees with diversified career development channels. In addition to the traditional management promotion channel, a professional and technical promotion channel has also been established, such as the customer manager sequence, risk management expert sequence, and financial technology research and development expert sequence. Employees can choose a development path suitable for themselves according to their interests, abilities, and career plans, and develop in-depth in professional fields to realize their own values. At the same time, provide employees with cross-department and cross-position work opportunities to broaden employees' career horizons and cultivate compound talents.

Continuous training and development support

Banks pay attention to employee training and development and invest a lot of resources to provide employees with continuous learning opportunities. The training content not only includes business skill training, but also covers comprehensive quality improvement, leadership cultivation, and innovative thinking training. According to employees' different job needs and career development stages, formulate personalized training plans and adopt a combination of internal training, external training, online learning, and mentor guidance to meet employees' learning needs. Through continuous training and development, improve employees' ability levels, promote employees' career growth, and provide talent support for the development of banks.

(3) Principle of fairness and incentive

Fair and just recruitment and selection

In the recruitment and selection process, banks adhere to the principle of fairness and justice to ensure that all job seekers have an equal opportunity to compete for positions. Formulate clear recruitment standards and processes, and screen and evaluate strictly according to the standards to avoid the influence of subjective biases and human factors. At the same time, strengthen the supervision and management of the recruitment process to ensure the transparency and fairness of recruitment work. Through fair and just recruitment and selection, attract outstanding talents to join the bank and inject new vitality into the bank's development.

#### Effective incentive mechanism

Banks have established an effective incentive mechanism to stimulate employees' work enthusiasm and creativity. Incentive methods include a combination of material incentives and spiritual incentives. In terms of material incentives, through a reasonable compensation system and performance reward system, give corresponding compensation and rewards according to employees' work performance and contributions, such as performance bonuses, year-end bonuses, equity incentives, etc. In terms of spiritual incentives, pay attention to recognition and praise of employees, set up honorary awards such as outstanding employee awards, innovation awards, and teamwork awards, and commend and reward outstanding employees to enhance employees' sense of honor and belonging[22 · P · 39]. In addition, by providing promotion opportunities and career development plans, employees are motivated to continuously pursue excellence and achieve common development of individuals and banks.

#### (4) Risk management principle

##### Human resource risk identification and assessment

Banks attach importance to risk identification and assessment in human resource management and conduct a comprehensive analysis of human resource risks that may affect bank operations and development. For example, risks of brain drain, recruitment risks, training risks, performance evaluation risks, legal compliance risks, etc. By establishing a risk indicator system, regularly monitor and assess human

resource risks, and discover potential risk factors in time to provide a basis for risk response.

#### Risk response strategies and measures

For the identified human resource risks, banks formulate corresponding risk response strategies and measures. In terms of the risk of brain drain, take measures such as improving employee benefits, strengthening corporate culture construction, and providing good career development opportunities to enhance employees' loyalty and sense of belonging and reduce brain drain; in terms of recruitment risks, strengthen background investigations and qualification reviews of candidates to improve recruitment quality and reduce the risks brought about by recruitment mistakes; in terms of training risks, rationally plan training content and methods, strengthen training effect evaluation to ensure the effectiveness of training investment; in terms of performance evaluation risks, improve the performance evaluation system and strengthen the supervision and management of the evaluation process to ensure the objectivity and fairness of the evaluation results; in terms of legal compliance risks, strengthen the learning and publicity of human resource laws and regulations to ensure that human resource management activities comply with legal and regulatory requirements and avoid legal disputes.

In summary, the modern methods and principles of bank human resource management are interrelated and complementary. By adopting modern methods such as digital human resource management, data analysis-driven decision-making, and flexible work arrangements, combined with principles such as strategic orientation, employee development, fairness and incentive, and risk management, banks can improve the efficiency and effectiveness of human resource management, enhance employees' satisfaction and loyalty, and provide strong human resource guarantees for the sustainable development of banks.

Table 1.3

## Modern methods and principles of bank human resource management

<b>Item</b>	<b>Details</b>
Modern methods	Digital human resource management (application of HRIS, online recruitment and talent pool construction, digital training and learning platforms), data analysis-driven decision-making (establishing an index system and supporting decisions), flexible work arrangements and remote work (flexible work systems and remote work support).
Principles	Strategic orientation principle (combining human resource planning with strategy and activities supporting strategy), employee development principle (providing multiple channels and continuous training support), fairness and incentive principle (fair recruitment and selection, effective incentive mechanism), risk management principle (identifying and assessing risks and formulating response measures).

## CHAPTER 2

### ANALYSIS OF THE BANK'S HR DEPARTMENT

#### 2.1. Technical and economic characteristics of the bank

##### 1. Technical characteristics

##### a. High degree of informational

Modern banks rely on advanced information technology systems to support daily operations. Core banking systems handle various financial transactions, including deposits, loans, payment and settlement, etc. Online banking and mobile banking platforms provide customers with convenient remote services such as account inquiries, transfer remittances, and wealth management purchases. For example, the mobile banking application of Industrial and Commercial Bank of China has rich functions. Customers can conduct financial operations anytime and anywhere, improving the convenience and efficiency of services. Big data technology is increasingly widely used in banks. Banks collect and analyze a large amount of customer data to understand customer behavior, preferences and needs, so as to conduct precision marketing and risk assessment. For example, China Construction Bank uses big data to analyze customers' consumption habits and provide personalized financial product recommendations. Artificial intelligence technology is also beginning to play a role in the banking field. Intelligent customer service systems can automatically answer customers' common questions and improve customer service efficiency. Risk prediction models use artificial intelligence algorithms to assess credit risks and market risks and provide support for bank decision-making. For example, the intelligent customer service system of China Merchants Bank can quickly and accurately answer customers' questions and enhance the customer experience[26 · P · 1].

##### b. Financial technology innovation

Block-chain technology has potential application value in fields such as cross-border payment and trade financing in banks. It can improve transaction transparency and security and reduce transaction costs. For example, Bank of China has participated in multiple block chain cross-border payment projects, shortening transaction time and reducing handling fees. Biometric technologies such as fingerprint recognition and facial recognition are used for customer identity verification, enhancing account security. For example, Agricultural Bank of China has piloted facial recognition withdrawals at some branches, improving the security and convenience of customer withdrawals. The open banking model prompts banks to cooperate with third-party institutions and share data and services through APIs, innovating financial product and service models. For example, We-bank cooperates with multiple partners through the open banking model to provide customers with more diversified financial services.

#### c.Stringent information security requirements

Banks face severe information security challenges because the security of customers' funds and personal information is of crucial importance. Banks use multi-layer encryption technology to protect the security of data transmission and storage. For example, Bank of Communications uses SSL encryption technology in data transmission to prevent data from being stolen. Establish a strict access control mechanism to ensure that only authorized personnel can access sensitive information. At the same time, conduct regular information security audits and vulnerability repairs to prevent hacker attacks and data leaks. For example, Ping An Bank invests a large amount of resources in information security protection to ensure the security of customer information.



*Fig. 2.1. Citibank*

As early as 2012, Citibank keenly sensed the huge potential of the mobile Internet and resolutely proposed the "Mobile First" strategy. Like a brave pioneer, it fully invested in the construction of mobile services. Customers can perform various financial operations anytime and anywhere just by gently clicking on the mobile banking application, as if putting the bank's services in their pockets. Whether it is querying account balances, making transfer remittances, or purchasing wealth management products, it has become so convenient.

As time went by, in 2017, Citibank further deepened its digital strategy. With "simplicity, digitization, and globalization" as the main line, it embarked on a new journey of "building a digital bank". On the road of pursuing "simplicity", it is committed to simplifying those once cumbersome business processes. For example, redesigning the interfaces of online banking and mobile banking so that customers can find the functions they need at a glance, just like easily finding what they want in a tidy room. In terms of strengthening "digital" capabilities, it heavily invests in digital technologies[28 · P · 80]. Through big data analysis, it deeply understands customers' behavior habits and demand preferences, so as to provide customers with personalized financial product recommendations. Like a considerate consultant, it can always accurately give the most suitable suggestions for customers. In the "global"

layout, relying on its own global network advantages, it enables multinational customers to enjoy seamless digital financial service experiences in different countries. No matter where customers are, they can feel the convenient services of Citibank.

JPMorgan Chase Bank is also not to be outdone and is steadily advancing in accordance with the digital innovation strategy of "Mobile First, Digital Everywhere". Under the concept of "Mobile First", it attaches great importance to the construction of mobile channels. The launched mobile banking application is powerful. Customers can easily complete convenient mobile payments through it, query account balances in real time, and also receive personalized financial information push, just like having an exclusive financial assistant.

And "digital penetration" runs through every corner of the bank. In business processes, digital technology is used to achieve automation and intelligence, making business processing efficient and accurate. For example, in the loan approval process, big data and artificial intelligence technologies show their prowess, quickly conducting risk assessment and decision-making, so that customers no longer have to worry about long approval waits[30 · P · 21]. In terms of customer service, digital channels provide all-round support. Online customer service and intelligent customer service robots are on standby at any time to promptly answer customers' questions and solve customers' problems, providing customers with considerate services.

European banking is also actively exploring on the road of digital transformation. HSBC, with the goal of fully digitizing channels, launched a three-year customer journey digitization project in 2014. It is like a careful craftsman, focusing on sculpting every experience link of customers in the bank. From the moment customers come into contact with bank products and services, to the business handling process, and then to after-sales service, comprehensive digital transformation has been carried out.

For example, in the account opening process, through digital channels, customers can complete most of the procedures online without having to wait in line

at the bank and fill in a large number of paper documents as in the past. This not only saves customers' time but also improves the bank's service efficiency. In 2015, HSBC further clarified its digital strategic goal as "fundamentally digitizing business models and enterprise organizations" and launched five major measures[31 · P · 14].

First, digitize the customer journey. Through in-depth analysis of customers' needs and pain points in different business scenarios, further optimize processes and service innovation to make every financial journey of customers smoother. Second, innovate digital products. Increase R & D investment and launch innovative financial products such as cross-border payment products based on blockchain technology to provide customers with more efficient and secure financial services. Third, create value by using big data technology. Through the mining and analysis of massive customer data, discover potential business opportunities and achieve precision marketing and risk control, just like finding precious treasures in the vast ocean of data. Fourth, optimize IT architecture and data governance, implement agile development, improve the stability and flexibility of the system, so that the bank can respond to market changes faster and launch new products and services[33 · P · 10]. Fifth, increase investment and embrace the top financial technology. Actively cooperate with financial technology companies and introduce advanced technologies and solutions to inject strong impetus into the bank's digital transformation.

Bacon Bilbao Visayans Argent-aria (BBVA) has even more ambitious goals and firm determination. Since 2006, with the vision of "becoming the global leader in digital banking", it has launched a ten-year digital transformation strategy. It focuses on promoting four major transformation projects, just like a comprehensive reform battle.

In terms of digital transformation of traditional businesses, it digitizes traditional banking businesses such as deposits, loans, and payment and settlement. For example, by launching a digital loan process, customers can quickly apply for loans through online platforms, and the bank uses big data and artificial intelligence technologies for approval, greatly shortening the loan processing time and enabling

customers to obtain financial support faster. In terms of optimizing customer solutions, it provides personalized financial solutions according to different needs and characteristics of customers[34 · P · 16]. Through digital channels, it communicates and interacts closely with customers, deeply understands customer needs, and customizes exclusive product and service combinations for customers, just like tailoring a set of fitting financial clothing for each customer.

In terms of deploying financial technology, it actively invests in the field of financial technology, participates in the investment and cooperation of financial technology companies, and explores the application of emerging technologies in banking business, such as the application of blockchain in cross-border payment and supply chain finance, bringing new possibilities and efficiency improvements to financial services. In terms of promoting open banking, it shares data and services with third-party partners through technical means such as open API to create an open financial ecosystem, just like building a big financial stage where all parties can jointly perform wonderful financial stories on it.

To ensure the smooth progress of digital transformation, BBVA has also carefully designed its organizational structure. The chairman and chief executive officer are personally responsible for digital transformation, showing the high-level's great attention to digital transformation[38 · P · 103]. Establish a global digitization committee at the headquarters to be responsible for formulating global digital strategic planning and decisions, just like the helmsman of a large ship, grasping the direction of progress. Establish digital transformation executive committees in various regions around the world to be responsible for the specific implementation of local digital transformation projects to ensure that the strategy takes root in different regions. Just like diligent sailors, they put the strategy into practice and let the digital ship sail around the world.

The survey results of Accenture Consulting Company are like a report card, clearly showing the effectiveness of digital transformation. From 2011 to 2017, among sample banks with roughly the same initial return on net assets, the return on

net assets of banks that "focus on digitization" increased by 0.9 percentage points, while the return on net assets of banks that least care about digital business decreased by 1.1 percentage points. Between this rise and fall, the power of digital transformation is fully demonstrated.

Through digital transformation, banks have reduced operating costs. For example, it has reduced the operating costs of physical branches. At the same time, through digital channels, it has expanded the coverage of customer service and attracted more customers. Digital product innovation and precision marketing have also brought new revenue growth points for banks. For example, digital wealth management products have attracted more customers to invest, increasing the bank's intermediate business income. Just like a victorious battle, digital transformation has brought an increase in profitability and broader development space for banks.

China Merchants Bank positions itself as a "financial technology bank" and regards technological change as the core strategy for future development. It is like a passionate innovator, driving business agility with technological agility, closely focusing on customer needs, and deeply integrating technology and business.

It builds intelligent business systems and risk management platforms by using advanced technologies such as cloud computing, big data, and artificial intelligence. For example, automated process handling has been realized in the business system, making business handling more efficient. In terms of risk management, risk is evaluated more accurately through data analysis models, providing a strong guarantee for the bank's stable operation.

China Merchants Bank has clarified five directions of digital transformation and embarked on a comprehensive journey of change. From customers to users, it is no longer limited to the traditional category of bank customers, but turns its attention to a broader user group. By launching measures such as small-amount credit products for Internet users, it has attracted a large number of potential users and redefined the bank's service objects and business thinking. From bank cards to mobile application programs (Apps), it has turned the mobile banking App into a comprehensive

financial service platform. In addition to traditional banking business functions, it also integrates multiple services such as living payment, social interaction, and financial information. It is like a treasure chest of life, providing users with a one-stop convenient experience and breaking the service boundary of traditional bank cards.

From transaction thinking to customer journey, it pays attention to the customer's experience throughout the financial service process. Through data analysis, understand the needs and pain points of customers in the process of purchasing wealth management products and provide full-process personalized service support, so that customers can feel meticulous care and redefine the bank's service logic and customer experience. From relying on experience to relying on data, it gives full play to the power of big data. Conduct in-depth analysis of customer data, market data, business data, etc. to provide a scientific basis for decision-making. Just like having a pair of wise eyes, it can see market trends and customer needs. From concentration to openness, it actively promotes the construction of open banks, cooperates with third-party institutions, and realizes the sharing of data and services through technologies such as open APIs to create an open financial ecosystem. At the same time, it advocates the concepts of innovation, openness, and cooperation in corporate culture and encourages employees to actively participate in digital innovation. It is like opening a door to infinite possibilities and making banks glow with new vitality in the digital age.

The digital thinking of Ping An Bank is like spring rain, permeating all major business lines. In terms of product innovation, it has launched a series of innovative financial products by using digital technology. Personalized credit products based on big data analysis can provide customers with accurate credit lines and interest rate plans according to customers' credit status and consumption habits. Smart wealth management products realize the preservation and appreciation of customers' assets through intelligent investment strategies.

In terms of customer service, it provides full-time and full-coverage service coverage through digital channels. Customers can obtain bank services through online channels anytime and anywhere. The intelligent customer service robot answers customers' questions at any time, just like a tireless customer service representative, improving service efficiency and quality. At the same time, through data analysis, understand customers' preferences and provide customers with personalized service recommendations, so that customers can feel exclusive care.

In terms of business operation, it promotes the full onlineization of business processes and business management. The loan business has realized seamless connection of online application, approval, and lending. Customers can complete the loan process in a short time, greatly improving operational efficiency. In terms of risk control, big data and artificial intelligence technologies are used to establish a risk early warning model to monitor customers' transaction behaviors and credit status in real time. Like a vigilant guard, it discovers potential risks in time and takes measures to prevent and resolve them.

Ping An Bank insists on establishing a digital talent team and organizational mechanism to provide solid support for digital transformation. It has increased the recruitment and training of digital talents and formed professional data analysis teams and technology research and development teams. These teams are like an elite army, charging forward for the bank's digital transformation. In terms of organizational mechanism, establish an agile project team and innovation mechanism, encourage employees to actively participate in digital innovation projects, and quickly respond to market changes and customer needs.

The "five-in-one" new model it has created is like an organic ecosystem. Open banking realizes the interconnection with external partners, expands business boundaries, and brings more service choices to customers. AI banks improve the level of intelligent services and operational efficiency, making bank services more intelligent and efficient. Remote banks provide convenient remote financial services. Customers can handle business without going to branches. Offline banks optimize

branch layout and service experience and realize the coordinated development of online and offline. Integrated banks integrate group resources to provide customers with one-stop comprehensive financial services and meet customers' diversified needs. Through phased strategic measures, Ping An Bank is committed to promoting the construction of an intelligent retail bank that is "full-time and full-coverage", "thousands of people and thousands of faces", and "has warmth and feeling", providing customers with personalized and caring financial services anytime and anywhere, just like creating an exclusive financial home for customers. Let customers feel warmth and convenience in the digital financial world.

The digital transformation of the banking industry at home and abroad has made remarkable progress, but this is only the beginning. In the future, the digital transformation of the banking industry will continue to be deepened. With the continuous development of technologies, the application of emerging technologies such as artificial intelligence, blockchain, and the Internet of Things will be more extensive and in-depth. Banks will be able to provide customers with more intelligent, personalized, safe and convenient financial services.

At the same time, banks will also face new challenges. Data security and privacy protection will become important issues. Banks need to strengthen technical protection and management measures to ensure the security of customer data. Technical risks also need to be highly concerned. Banks must continuously improve their technical capabilities to deal with possible system failures and security loopholes.

In this digital age, the banking industry will continue to innovate and adapt, strengthen cooperation with external partners, expand business fields, and improve service quality and competitiveness. Whether it is international banks or domestic banks, they will continue to move forward on the road of digitization, bringing new opportunities and changes to the development of the global financial industry and creating a better financial future for customers. Just like a giant ship sailing in the

digital ocean, the banking industry will ride the wind and waves and sail towards a more glorious shore.

Table 2.1

## Human Resources Management Architecture

Tiers	Human Resources Management Related Roles	Brief description of reporting relationship and responsibilities
Head office level	Global HR Director	Formulate the human resources strategy and policy of the whole bank, guide global human resources work, be responsible for major human resources decisions, and report to the president of the head office.
	Heads of various professional HR teams (such as recruitment, training, compensation, etc.)	Under the leadership of the global human resources director, be responsible for the formulation and implementation of global strategies in their respective professional fields, report to the global human resources director, and collaborate with the human resources teams of various regions and business units.
Regional level (taking Asia Pacific as an example)	HR Director of Asia Pacific	According to the strategy of the head office, formulate the human resources planning and strategy of the Asia-Pacific region, coordinate the human resources work in the region, report to the global human resources director of the head office, and collaborate with the presidents of various countries/regions in the Asia-Pacific region.

	HR Managers of various countries/regions in Asia Pacific (such as HR Manager of China)	Implement the human resources strategy of the Asia-Pacific region, manage the daily human resources work of the country/region, report to the Asia-Pacific human resources director, and work closely with the presidents of the country/region to participate in human resources affairs in local business decisions.
Country/ region level (taking China as an example)	Head of HR Department of China (such as the Head of HR Department of Shanghai Branch reports to him)	Specifically responsible for human resources management in China, including personnel recruitment, training, performance management, compensation and benefits, etc., accept the dual leadership of the president of China and the Asia-Pacific human resources director, and conduct first-level approval of human resources affairs in China. Major matters need to be reported to the Asia-Pacific human resources director and obtain second-level approval.
	HR teams of various branches (such as HR Department of Shanghai Branch)	Implement China human resources policies and procedures, provide human resources support and services to the branch, report to the branch president and China human resources department head, participate in the human resources work in the daily management of the branch, such as employee relationship management, talent development, etc.

Source: [24 · P · 19]

Table 2.2

Human resource decision-making process and communication channels diagram

Information sharing and collaboration areas	Methods and tools	Collaboration relationship example
Sharing of policies, regulations and rules and regulations	Internal network platform (with a dedicated human resources policy and regulations library), regular training and update meetings.	The HR department regularly updates the policy and regulations database, which employees can access at any time; online meetings are held to explain important policy changes to all employees, and the business department and the HR department discuss how to implement them in daily work.
Collaboration of human resources projects (such as corporate culture building projects)	Cross-departmental project teams, regular project meetings and progress reports, and instant messaging tools for daily communication.	The HR department takes the lead and forms a project team with multiple business departments such as marketing and operations; weekly project meetings are held and project progress reports are sent to relevant personnel via email; project members communicate project details and solve problems at any time through instant messaging tools.

Employee relationship management and communication	Employee suggestion boxes (online and offline), regular employee satisfaction surveys, and union activities to promote communication.	
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*Source: [24 · P · 19]*

## 2. Economic characteristics

### 1. High leverage operation

#### a. Unique mode of fund raising and utilization

Banks play a crucial role in the financial system, and their methods of raising funds have remarkable characteristics. Banks mainly gather a large amount of funds through liability channels such as absorbing deposits. These deposits are like trickling brooks constantly flowing into the huge fund pool of banks. The sources of deposits are extensive, including personal savings, corporate deposits, and funds deposited by various institutions. After having these funds, banks invest them in business fields such as lending and investment to achieve profit goals. In terms of lending business, banks lend funds to enterprises and individuals based on factors such as customers' credit status and repayment ability. These loans cover various purposes, such as production and operation loans for enterprises, personal housing loans, and consumption loans. By charging loan interest, banks obtain an important source of income. At the same time, banks also conduct investment activities, such as purchasing fixed-income products like national bonds and corporate bonds, or participating in capital market investments to obtain investment returns. However, this business model leads to generally high asset-liability ratios for banks. Taking a joint-stock bank as an example, its asset-liability ratio is as high as 90%. This means

that in the bank's assets, the vast majority are raised through liability methods. Although high-leverage operation provides banks with sufficient funds for business expansion and enables them to play an important role in financing in economic activities, it also brings non-negligible debt repayment pressure and risks. Banks must always be vigilant and carefully manage assets and liabilities to ensure the reasonable allocation and liquidity of funds. This is like walking on a tightrope, requiring precise balance and superb skills to ensure the stable operation of banks in the complex financial market environment and avoid getting into difficulties due to issues such as broken capital chains.

b. The double-edged sword effect of interest rate fluctuations on profitability

The profitability of banks is closely linked to interest rate fluctuations. Interest rates are like the pulse of the financial market, constantly affecting the income situation of banks. When interest rates rise, banks may encounter opportunities in terms of interest income. For lending business, banks can charge borrowers interest at a higher rate, thereby increasing loan interest income. This is just like when the market is booming, merchants can raise commodity prices to obtain more profits. However, things are not so simple. As interest rates rise, banks also face the pressure of rising deposit costs. Deposit customers will expect to obtain higher deposit interest rates to protect their own capital gains. In this situation, banks need to find a balance between increasing loan interest income and controlling deposit costs. This is not an easy task and requires delicate strategies and keen market judgment. On the contrary, when interest rates fall, banks' interest income may face challenges. Loan interest income will decrease accordingly, while deposit costs may not immediately fall. This is like a reduction in income but expenses still remaining at a relatively high level, putting pressure on the bank's profitability. To deal with this uncertainty brought about by interest rate fluctuations, banks need to actively conduct interest rate risk management. Among them, hedging through interest rate derivatives is a common and effective means. Interest rate derivatives are like "insurance tools" in the financial market. Banks can use derivative contracts such as interest rate futures and

interest rate swaps to lock in interest rate levels for a certain period. For example, when interest rates are expected to fall, banks can convert fixed-rate liabilities into floating-rate liabilities through interest rate swap agreements, thereby reducing interest expenses; or by purchasing interest rate futures contracts, obtain corresponding compensation when interest rates fall to hedge against the risk of reduced loan interest income. By reasonably using these interest rate derivatives, banks can stabilize their profitability to a certain extent and reduce income fluctuations caused by interest rate fluctuations. It is like installing a stabilizer on a ship sailing in the turbulent financial ocean, enabling it to move forward more smoothly. But at the same time, the interest rate derivatives market also has complexity and risks. Banks need to have professional knowledge and accurate market judgment ability to effectively use these tools. Otherwise, they may fall into new risks.

## 2. Highly concentrated risks

### a. Credit risk

Credit risk is like the sword of Damocles hanging over the bank's head at all times, full of uncertainties and potential huge threats. As a financial institution, one of the bank's main businesses is to issue loans to customers. In the process of issuing loans, the bank will assess the customer's credit status, including aspects such as the customer's financial situation, business operation, and repayment ability. However, even after strict assessment, the customer's repayment ability may still be affected by various factors. During an economic downturn, this risk is particularly prominent. When the economic situation is not good, some enterprises have difficulties in operation, reduced incomes, and tight capital chains. These enterprises may not be able to repay the bank's loans on time, resulting in losses for the bank. For example, during an economic recession, some manufacturing enterprises experience a shrinking market demand, a reduction in orders, a significant drop in sales, and meager profits or even losses. In this case, enterprises may not be able to repay the bank's loans in full and on time, leading to an increase in the bank's non-performing

loan ratio. The increase in non-performing loans will not only directly affect the bank's profits but may also trigger a series of chain reactions, such as affecting the bank's capital liquidity and reducing the bank's credit rating.

To deal with credit risk, banks need to establish a sound credit assessment system. This system should include comprehensive investigations and analyses of customers, not only paying attention to the customer's current situation but also predicting the customer's future development trends. At the same time, after issuing loans, banks should strengthen post-loan management and closely monitor the customer's business operation and repayment situation. Once it is found that the customer has business difficulties or abnormal repayments, the bank should take timely measures such as early collection, adjusting loan terms, and providing financial consulting to reduce losses caused by credit risk.

#### b. Market risk

Market risk is like unpredictable clouds and winds, constantly affecting the bank's operations. Market risk covers multiple aspects, among which interest rate risk, exchange rate risk, and stock market risk have particularly significant impacts on banks.

Interest rate risk is closely related to the bank's asset-liability structure. When market interest rates fluctuate, the values of the bank's assets and liabilities will be affected. For example, when interest rates rise, the bank's loan interest income may increase, but at the same time, the deposit cost will also rise. If the bank's asset and liability structure does not match, interest rate fluctuations may have a greater impact on the bank's profits.

Exchange rate risk is crucial for banks involved in foreign exchange business. Exchange rate fluctuations may affect the bank's foreign exchange business income. For example, when the domestic currency appreciates, the value of the bank's foreign currency assets will decrease when converted into domestic currency, resulting in a reduction in the bank's assets. Conversely, when the domestic currency depreciates,

the value of the bank's foreign currency liabilities will increase when converted into domestic currency, increasing the bank's debt repayment pressure.

Stock market risk cannot be ignored either. Banks may obtain income by investing in the stock market or participating in financial products related to the stock market. When the stock market falls, the value of the bank's investment portfolio may decrease, affecting the bank's overall income.

To deal with market risk, banks need to use various risk management tools and strategies. For interest rate risk, it can be managed by adjusting the asset-liability structure and using interest rate derivatives. For exchange rate risk, foreign exchange derivatives can be used for hedging to reduce the impact of exchange rate fluctuations on the bank's foreign exchange business. For stock market risk, risks can be controlled by diversifying investments and setting stop-loss and take-profit points.

#### c. Operational risk

Operational risk is one of the risks that banks need to pay close attention to. It is like a time bomb hidden inside the bank and may cause losses at any time. Operational risk mainly includes aspects such as imperfect internal processes, personnel operation errors, and system failures.

Imperfect internal processes may lead to low business processing efficiency and an increased probability of errors. For example, lax loan approval processes may lead to an increase in non-performing loans; an unsmooth fund clearing process may lead to fund delays or losses.

Personnel operation errors are also an important source of operational risk. Employees may cause errors due to negligence, unfamiliarity with business, or illegal operations. For example, due to the operation error of a bank teller, the deposit amount of a customer was entered incorrectly, causing unnecessary troubles for both the customer and the bank.

System failures may also bring huge losses to banks. As banks become more and more dependent on information technology, the risk of system failures is also increasing. For example, if the bank's core business system fails, it may lead to

business interruptions, affect customer service, and may even lead to data loss or leakage, triggering reputation risks and legal risks.

To prevent operational risks, banks need to strengthen internal management. First, optimize business processes to ensure the rationality and efficiency of the processes. Second, strengthen employee training to improve employees' business quality and risk awareness. At the same time, banks should also strengthen the construction and maintenance of information systems to ensure the stability and security of the systems. In addition, banks should also establish and improve internal control systems and strengthen supervision and inspection of business operations to discover and correct potential problems in a timely manner.

### 3. Obvious effects of economies of scale and economies of scope

#### a. Economies of scale

As banks continue to expand in scale, the effect of economies of scale gradually emerges, just like a giant ship sailing through the financial ocean and showing strong competitiveness. Large banks have significant advantages in operating cost control due to their huge size. On the one hand, large banks can reduce costs through centralized procurement. Taking Industrial and Commercial Bank of China as an example, due to its huge scale, when purchasing financial equipment and software, it can negotiate with suppliers with its strong purchasing volume and obtain more favorable prices. This is just like in a wholesale market, customers with large purchase volumes can often purchase goods at a lower unit price. This centralized procurement method not only reduces unit costs but also ensures the reliability of the purchased equipment and software, providing solid technical support for the bank's business operations. On the other hand, sharing technology platforms is also an important means for large banks to reduce operating costs. Large banks can invest a large amount of resources to build advanced technology platforms and then share them within the entire bank. In this way, not only is duplicate construction avoided, but also the utilization efficiency of technical resources is improved. For example, Industrial and Commercial Bank of China can share the same set of core business

systems among its branches nationwide. Through centralized management and maintenance, the cost of system development and maintenance is reduced. At the same time, sharing technology platforms can also promote the standardization and regularization of business processes, improve business processing efficiency, and further reduce operating costs.

b. Economies of scope

Banks have achieved the effect of economies of scope by providing diversified financial services, bringing many benefits to customers and themselves. For customers, the one-stop financial services provided by banks greatly improve convenience. Customers can meet various financial needs at one bank without having to run between different financial institutions. For example, China Construction Bank provides diversified services such as deposits, loans, wealth management, and insurance by integrating its financial businesses. While handling savings business at China Construction Bank, customers can consult and purchase wealth management products, apply for loans to meet capital needs, and even handle insurance business to provide protection for themselves and their families. This one-stop service model allows customers to solve various financial problems in a familiar environment, saving time and energy. For banks, diversified financial services bring a synergistic effect and increase revenue. Different financial businesses can share customer resources, channel resources, and information resources. For example, when banks handle loan business for customers, they can recommend wealth management and insurance products to customers at the same time, realizing cross-selling of businesses. This synergistic effect not only reduces marketing costs but also increases customer stickiness. After customers meet various financial needs at one bank, they will often have a stronger sense of trust and dependence on the bank, thereby reducing the possibility of customer churn. At the same time, a diversified business structure can also diversify risks. When a certain business field is impacted by the market, other businesses can play a certain buffering role to ensure the stability of the bank's overall revenue. For example, in an economic downturn, loan business may be

affected, but wealth management and insurance business may be relatively stable, thus balancing the bank's income structure and improving the bank's anti-risk ability.

## **2.2. Evaluation of the bank's staff performance**

In the banking industry, employee performance evaluation has always been a core issue of concern for management. Effective performance evaluation can not only motivate employees to improve their work performance but also provide a strong guarantee for the overall development of the bank. However, traditional performance evaluation theories and methods have certain limitations and are difficult to comprehensively and accurately reflect the real performance of employees. With the advent of the digital age, the application of technologies such as big data and artificial intelligence has brought new opportunities and challenges to bank employee performance evaluation.

### **1. Traditional performance evaluation theory and its limitations**

Analysis of traditional performance evaluation indicators  
Indicators such as return on assets focus on financial results and can intuitively reflect the bank's profitability. For example, a higher return on assets indicates that the bank is more efficient in asset utilization and can create more value for shareholders[39 · P · 77]. The non-performing loan ratio reflects the quality of the bank's credit assets. A lower non-performing loan ratio means that the bank's risk management is more effective. These financial indicators occupy an important position in bank performance evaluation because they are directly related to the bank's economic benefits and risk control.

However, traditional financial indicators often only focus on short-term economic benefits and lack consideration of the bank's long-term development and comprehensive competitiveness. Traditional financial indicators mainly focus on short-term economic results and ignore the bank's strategic goals and innovation capabilities in long-term development. This may lead to banks neglecting the

cultivation of long-term competitiveness while pursuing short-term profits. Traditional financial indicators often only reflect one aspect of the bank's operating conditions, such as profitability or risk control ability, and fail to comprehensively reflect the bank's comprehensive competitiveness. For example, although the return on assets can reflect the bank's profitability, it cannot reflect the bank's performance in aspects such as customer service and product innovation. Traditional financial indicators are usually calculated results based on historical data and are difficult to reflect the bank's operating conditions in real time. This may cause banks to be unable to adjust strategies in time when facing market changes and thus miss development opportunities. Limitations of traditional performance evaluation methods

In addition to the limitations of financial indicators themselves, traditional performance evaluation methods also have some deficiencies.

The management by objectives method formulates clear performance goals through two-way communication and provides employees with a clear work direction and expectation. However, it often overly leans towards quantitative indicators and ignores important factors such as employees' work attitudes, collaboration abilities, and innovative thinking. This may lead employees to ignore quality and service while pursuing quantitative goals, thus affecting the bank's overall image and competitiveness.

The key performance indicator (KPI) method quantifies employee work performance by setting specific and measurable key performance indicators. However, the setting of KPI indicators may be unreasonable and incomplete, resulting in evaluation results that do not reflect fairness. For example, some key performance indicators may overly focus on short-term economic benefits and ignore employees' contributions in long-term development. In addition, the implementation of the KPI method may be too mechanical and rigid, resulting in a lack of work enthusiasm and creativity among employees. Traditional performance evaluation methods usually adopt an annual or quarterly evaluation cycle, resulting in slow feedback. Employees may have forgotten specific events months ago, making it

difficult to correct behaviors in a timely manner. This not only affects the timeliness of performance evaluation but also reduces employees' recognition and participation in performance evaluation.

## 2. New theories in the digital age and their advantages

### Data-driven evaluation

Big data analysis has great potential in employee performance evaluation. Through collecting and analyzing employees' behavior and business data, accurate evaluation can be achieved.

Big data credit investigation can evaluate and predict employees' credit status by collecting, organizing, and analyzing massive data. This provides a new dimension for performance evaluation and helps banks identify potential risks and opportunities. For example, by analyzing employees' consumption behavior, credit records, and other data, their repayment ability and credit level can be evaluated, thereby providing strong support for loan approval and risk management.

Big data can also analyze multiple aspects of data such as employees' work processes and customer feedback to comprehensively understand employees' work performance. For example, by analyzing employees' work hours, task completion status, customer evaluations, and other data, their work efficiency and service quality can be evaluated. This helps banks discover employees' advantages and disadvantages at work and formulate targeted improvement measures.

The application of big data in precision marketing has also achieved remarkable results. Through big data precision marketing, banks can formulate personalized marketing strategies for different customer groups to improve marketing effectiveness and customer satisfaction. At the same time, big data can also analyze employees' performance in the marketing process, such as the acquisition rate of new customers and the cross-selling rate of old customers, thereby evaluating employees' marketing performance. This helps banks motivate employees to improve their marketing capabilities and promote the continuous growth of banking business.

### Intelligent evaluation model

Artificial intelligence-assisted performance evaluation has many possibilities and advantages. Artificial intelligence can comprehensively evaluate employees' work performance through data analysis and machine learning algorithms.

**Objectivity:** Traditional performance evaluations usually rely on the subjective judgment of supervisors and are easily affected by personal biases and subjective factors. Artificial intelligence can evaluate based on objective indicators and standards, reducing the interference of subjective factors and improving the accuracy and credibility of evaluation. For example, when using artificial intelligence for assessment, clear assessment goals and standards can be set, and various data of employees at work, such as task completion status, work hours, work efficiency, and customer evaluations, can be collected to establish an AI model to predict employees' work performance and achievements. This helps banks achieve fair and just performance evaluation and stimulate employees' work enthusiasm and creativity.

**Personalized evaluation:** Artificial intelligence can help enterprises achieve personalized employee performance evaluation. By analyzing employees' performance and data at work, artificial intelligence can identify employees' advantages and disadvantages and provide corresponding improvement suggestions according to individual needs. This helps employees clarify their development directions and improvement paths and achieve common growth of individuals and enterprises.

**Real-time feedback and optimization:** Artificial intelligence can achieve real-time performance evaluation and feedback. By monitoring employees' work performance and data changes in real time, artificial intelligence can timely discover problems and optimization opportunities and provide timely feedback and improvement suggestions. This helps banks adjust strategies and improve work processes in a timely manner and improve overall operational efficiency and competitiveness.

3. Practice and challenges of performance evaluation in the digital age  
Although the performance evaluation theory in the digital age has many advantages,

it also faces some challenges and difficulties in practice. The application of big data and artificial intelligence depends on high-quality data support. However, in actual operations, banks may face problems such as low data quality and incomplete data. This will affect the accuracy and reliability of data analysis and thus affect the results of performance evaluation. In addition, data privacy protection is also an important issue. In the process of collecting and analyzing employee data, banks need to strictly abide by relevant laws, regulations, and privacy policies to ensure the security and confidentiality of employee data. Performance evaluation in the digital age requires advanced technical support and professional talents. However, some banks may face problems such as insufficient technical investment and a shortage of professional talents. This will affect the construction and operation effect of the performance evaluation system and thus affect the accuracy and efficiency of performance evaluation. To address this challenge, banks need to increase investment in technology, introduce and cultivate professional talents, and improve the technical level and operational capacity of the performance evaluation system. The performance evaluation methods in the digital age may have a certain impact on employees' work styles and habits. Some employees may be skeptical or lack trust in new methods, thus affecting their acceptance and participation. To enhance employees' acceptance and participation, banks need to strengthen communication and training efforts, let employees understand the advantages and operation processes of new methods, and actively participate in them. At the same time, banks also need to establish effective incentive mechanisms and feedback mechanisms to stimulate employees' work enthusiasm and creativity.

The performance evaluation system in the digital age needs continuous optimization and improvement. With the changes in the market environment and the development of employee needs, the performance evaluation system may need to be adjusted and improved accordingly. This requires banks to have keen market insight and flexible adaptability, adjust performance evaluation strategies and methods in a timely manner to adapt to the new market environment and employee needs. At the

same time, banks also need to establish an effective evaluation feedback mechanism to collect employees' opinions and suggestions in a timely manner to provide strong support for the continuous optimization of the performance evaluation system.

#### 4. Integration and innovation of traditional and digital age performance evaluation

Traditional performance evaluation theories and new methods in the digital age each have their advantages and disadvantages. To achieve better performance evaluation results, the two can be integrated and innovated.

Traditional financial indicators can intuitively reflect the bank's operating conditions and economic benefits, but lack consideration of non-financial factors such as employees' work attitudes and innovation capabilities. New methods in the digital age emphasize multi-dimensional evaluation and can more comprehensively and accurately reflect employees' work performance. Therefore, financial indicators and non-financial indicators can be combined to form a comprehensive performance evaluation system. This can not only reflect the bank's short-term economic benefits but also reflect employees' long-term contributions and comprehensive capabilities.

Artificial intelligence has many advantages in performance evaluation, such as objectivity and personalized evaluation. However, traditional evaluation methods also have certain reference value and practical experience. Therefore, artificial intelligence and traditional evaluation methods can be integrated to form a complementary evaluation system. For example, artificial intelligence can be used to conduct preliminary analysis and processing of data, and then combined with traditional evaluation methods for comprehensive judgment and evaluation. This can not only improve the accuracy and efficiency of evaluation but also retain the experience and wisdom of traditional evaluation methods.

Performance evaluation is not only an evaluation of employees' work performance but also an important means for talent cultivation and development. Therefore, performance evaluation and talent cultivation can be combined to form a mutually promoting relationship. Through performance evaluation, discover

employees' advantages and disadvantages, and then formulate targeted training plans and development paths to help employees improve their abilities and qualities. At the same time, training and development results can also be incorporated into the performance evaluation system to motivate employees to actively participate in training and development activities and achieve common growth of individuals and enterprises.

An effective incentive mechanism can stimulate employees' work enthusiasm and creativity and improve the effect of performance evaluation. Therefore, performance evaluation and incentive mechanisms can be integrated to form a mutually promoting relationship. By setting clear performance goals and reward standards, motivate employees to work actively and pursue excellence. At the same time, employees can also be rewarded and punished according to performance evaluation results to reflect fairness and justice. This can not only stimulate employees' work enthusiasm but also improve the authority and effectiveness of performance evaluation.

Taking Ping An Bank as an example, since initiating its digital transformation in 2016, Ping An Bank has also actively innovated in employee performance evaluation. It has established a comprehensive evaluation system that covers both financial and non-financial indicators. In terms of financial indicators, it focuses on assessing employees' contributions to traditional metrics such as the bank's return on assets and net profit, while also paying attention to the revenue growth generated by digital business. For instance, through big data precision marketing, employees' new customer acquisition rates, cross-selling/up-selling rates among existing customers, and other indicators are directly linked to performance, enhancing employees' enthusiasm for digital marketing. In terms of non-financial indicators, it emphasizes employees' innovation capabilities and customer service levels. By leveraging artificial intelligence technology to evaluate employees' service attitudes, problem-solving abilities, and other aspects, it ensures an improvement in customer satisfaction. Through this innovative evaluation system, Ping An Bank has not only

improved employees' work efficiency and performance levels but also promoted the rapid development of its business. By the end of 2021, Ping An Bank's total assets had increased by 10.3% compared to the previous year, reaching RMB 10.53 trillion; its net profit had grown by 25.6%, reaching RMB 139.420 billion. At the same time, Ping An Bank's customer satisfaction has also significantly improved, with monthly active users of its App increasing by 18.3% compared to the previous year, reaching 34.611 billion.

Shanghai Bank has also accumulated rich experience in digital performance evaluation. Shanghai Bank uses factor analysis and linear regression methods to comprehensively evaluate employee performance. First, it utilizes crawler functionality to obtain the frequency of digital-related terms at Shanghai Bank and constructs a digital transformation index. This index is then used to construct a multilinear regression model with employees' comprehensive performance and relevant control variables. In the evaluation process, it not only focuses on employees' business completion but also emphasizes their contributions to digital transformation. For instance, employees who actively promote the digitization of business processes and innovate financial products are given higher performance evaluations. Through this approach, Shanghai Bank's customer acquisition capabilities, risk control capabilities, and profitability have all been enhanced after its digital transformation. According to the "China Internet Development Report (2022)," China's digital economy has reached a scale of RMB 45.5 trillion, ranking second in the world in total size. Against this backdrop, Shanghai Bank is no longer completely reliant on interest margin income but is gradually shifting its focus to digital business. Through digital performance evaluation, Shanghai Bank incentivizes employees to continuously improve their capabilities and adapt to the requirements of the digital era, laying a solid foundation for the bank's sustainable development.

In conclusion, traditional performance evaluation theories and new methods in the digital age each have their advantages and disadvantages. To achieve better performance evaluation results, the two need to be integrated and innovated. Through

measures such as the combination of financial indicators and non-financial indicators, the integration of artificial intelligence and traditional evaluation methods, the combination of performance evaluation and talent cultivation, and the integration of performance evaluation and incentive mechanisms, a more comprehensive, accurate, and effective performance evaluation system can be constructed. In the future, with the continuous development and application of digital technology, bank employee performance evaluation will face more opportunities and challenges. On the one hand, digital technology will continuously promote the innovation and improvement of the performance evaluation system; on the other hand, issues such as data security and privacy protection need to be paid attention to to ensure the legality and compliance of performance evaluation. At the same time, efforts need to be strengthened in employee training and communication to improve employees' acceptance and participation and provide strong support for the smooth implementation of the performance evaluation system.

In short, bank employee performance evaluation is a complex and important process. Through continuous exploration and practice of new performance evaluation theories and methods, the continuous improvement and development of the bank employee performance evaluation system can be promoted, providing a strong guarantee for the bank's long-term development and competitiveness improvement.

### **2.3. Formation of the market value of human capital in the bank**

The formation of the intrinsic value of bank human capital is a complex and diverse process. The chemical and physical functions that sustain human existence constitute the most primitive value of bank human capital. In the banking sector, practitioners' innate abilities lay the foundation for their financial work. For instance, acute numerical perception and strong logical thinking abilities are among the innate traits that give certain individuals an edge in handling complex banking business data and conducting risk assessments. These foundational chemical and physical

functions, like cornerstones, make possible the subsequent professional development and value enhancement of banking practitioners.

In the challenging and competitive banking industry, self-education and influence play a crucial role in enhancing the value of practitioners. Banking practitioners, interacting with colleagues and clients in social settings, influence and are influenced by each other, fostering mutual growth and enlightenment. In their daily work, practitioners continuously learn new financial knowledge and business skills, enhancing their professional expertise. At the same time, by participating in industry training, seminars, and other events, they are exposed to the latest financial ideas and technologies, broadening their horizons. This process of self-education and influence, with value generation occurring subtly, enables banking practitioners to continuously adapt to market changes and industry development needs, thereby enhancing their value in the bank human capital market.

The exogenous value formation of bank human capital is crucial for enhancing the market value of banking practitioners. There are diverse channels for exogenous value investment, and their effects are significant.

Growth and educational investments primarily include childbirth, nurturing (daily life, education, healthcare, etc.), care, teaching by words and deeds, guardianship, and time lost from work. These implicit investments play a foundational role in the formation of bank human capital. From childbirth, families invest considerable time and effort in cultivating individuals who may eventually pursue careers in banking. During nurturing, life education cultivates individuals' basic values and behavioral norms, laying the groundwork for their future professional ethics in banking work. Healthcare ensures individuals have healthy bodies capable of handling the high-intensity pressures of banking work. Care, teaching by words and deeds, and guardianship shape individuals' characters and moral qualities, enabling them to possess good interpersonal skills and teamwork spirit in banking work. Although these implicit investments are difficult to quantify,

they are an integral part of the exogenous value formation of bank human capital[39 · P · 67].

Formal school education plays the most significant role in the exogenous value of bank human capital. Through school education, banking practitioners can systematically learn financial knowledge, economic theories, management, and other professional courses, laying a solid theoretical foundation for working in banking. School education also focuses on cultivating students' practical abilities, through internships, case analyses, and other teaching methods, allowing students to gain an early understanding of the actual operational processes and business needs of banking work. In China, besides government financial allocations for education, family investments in school education are also astonishing. Estimates suggest that in 2008, China's family investments in education amounted to approximately RMB 1.5 trillion. These investments provide banking practitioners with high-quality educational resources, enhancing their professional expertise and competitiveness. School education also exerts positive "knowledge effects" and "non-knowledge effects," cultivating students' innovative thinking, communication skills, and problem-solving abilities, all essential qualities for banking practitioners in their work.

Bankers, as significant human capital in the banking sector, possess multiple notable characteristics. Firstly, bankers possess exceptional leadership and decision-making abilities. In the complex and ever-changing financial market environment, bankers can accurately grasp market trends, make swift and wise decisions, and lead banks to remain invincible in fierce competition. For instance, in the face of economic crises, outstanding bankers can decisively take measures to adjust business strategies, reduce risks, and ensure the stable operation of banks. Secondly, bankers possess deep professional knowledge and rich experience. They are not only proficient in financial theories but also intimately familiar with various banking business processes. Through years of practical experience, bankers can sensitively identify risks, seize investment opportunities, and create substantial profits for banks.

Additionally, bankers possess a strong sense of innovation and pioneering spirit. They continuously explore new business areas and business models, driving the continuous development of banks. For example, with the rapid development of financial technology, bankers actively introduce new technologies such as artificial intelligence and big data to improve banks' service efficiency and quality.

Bankers play a crucial role in driving bank development, and their value creation is mainly reflected in several aspects. On the one hand, through effective strategic planning and resource allocation, bankers enhance the overall competitiveness of banks. Based on market demands and the actual situation of banks, they formulate reasonable development strategies, optimize resource allocation, and improve asset quality and profitability. For example, bankers can increase investments in emerging business areas to expand market share while reducing risks in traditional businesses. On the other hand, through sound risk management, bankers ensure the prudent operation of banks. They establish and improve risk management systems, strengthen the identification, assessment, and control of credit risk, market risk, operational risk, etc., ensuring sustainable development of banks under safe conditions. Furthermore, bankers also enhance the cohesion and innovation capabilities of banks through active corporate culture construction and talent development. They create a positive corporate culture atmosphere, attract and retain outstanding talent, laying a solid foundation for the long-term development of banks.

The enhancement of the market value of bank human capital cannot be achieved without the establishment and improvement of incentive and restraint mechanisms. Effective incentive and restraint mechanisms can stimulate the enthusiasm and creativity of banking practitioners, improving banks' operational efficiency and competitiveness.

Constructing effective incentive mechanisms for bank human capital requires multiple approaches. Firstly, material incentives are one of the important means. By designing a reasonable compensation system, employees' salaries can be linked to

their performance, realizing distribution according to work and rewarding more for more work. For example, establishing performance bonuses, equity incentives, and other incentive methods allows employees to share in the development achievements of banks. Statistics show that banks implementing equity incentives have significantly improved their employees' work enthusiasm and loyalty, and the bank's performance has also significantly improved.

Secondly, spiritual incentives are also indispensable. By recognizing outstanding employees, issuing honorary certificates, providing promotion opportunities, and other means, employees' sense of achievement and honor can be satisfied. For example, conducting annual outstanding employee selection activities to recognize and reward outstanding performers can stimulate employees' enthusiasm and innovative spirit.

Furthermore, training and development opportunities are also crucial incentive factors. Banks can provide employees with abundant training courses and career development plans, helping them enhance their professional skills and overall qualities, thereby realizing personal value enhancement. For example, establishing internal training academies and inviting industry experts to teach provides employees with systematic training and learning opportunities.

The normative role of restraint mechanisms on bank human capital is mainly reflected in several aspects. Firstly, restraint mechanisms can regulate employees' behaviors, preventing the occurrence of moral risks and operational risks. By establishing and improving internal management systems and supervision mechanisms, employees' behaviors can be constrained, ensuring they comply with laws, regulations, and bank rules. For example, implementing job rotation systems, mandatory leave systems, and other measures can strengthen supervision and management of key positions.

Secondly, restraint mechanisms can promote self-discipline and self-management among employees. By clarifying employees' responsibilities and rights, establishing performance evaluation systems and accountability mechanisms,

employees can be held accountable for their actions, enhancing their self-discipline abilities. For example, accountability and punishment for employees whose performance does not meet standards can motivate them to strive for better performance.

Finally, restraint mechanisms can maintain the bank's reputation and image. As financial institutions, banks' reputations and images are crucial. By establishing restraint mechanisms, employees' behaviors can be regulated, improving service quality and levels, thereby maintaining the bank's reputation and image. For example, criticizing and educating employees with poor service attitudes can enhance their service awareness and service levels.

The formation of the market value of bank human capital is a complex process influenced by multiple factors. In terms of intrinsic value formation, innate abilities lay the foundation for banking practitioners, while self-education and influence prompt them to continuously enhance their professional expertise to meet industry development needs. In exogenous value formation, the implicit role of growth and educational investments cannot be overlooked, laying the foundation for practitioners' professional ethics and interpersonal skills. School education investments play a pivotal role, providing banking practitioners with systematic professional knowledge and practical ability training, and the substantial family investments in school education also reflect its importance.

Bankers, as significant human capital, possess exceptional leadership abilities, deep professional knowledge, and a strong sense of innovation. Through value creation, they play crucial roles in strategic planning, resource allocation, risk management, corporate culture construction, and talent development, driving the sustained development of banks. The establishment and improvement of incentive and restraint mechanisms are crucial for enhancing the market value of bank human capital. Material incentives, spiritual incentives, and training and development opportunities can stimulate employees' enthusiasm and creativity, while restraint

mechanisms can regulate employees' behaviors, promote self-discipline, and maintain bank reputations.

In summary, the formation of the market value of bank human capital is the result of multiple factors working together. In-depth research and understanding of these factors can help banks better manage their human resources, enhancing their competitiveness and sustainable development capabilities.

With the continuous development and transformation of the financial industry, research on the market value of bank human capital also faces new challenges and opportunities.

With the rapid development of financial technology, new technologies such as artificial intelligence, big data, and blockchain are increasingly applied in the banking sector. Future research can delve into the impact of these technological innovations on the market value of bank human capital. For example, studying how artificial intelligence technology changes the job requirements and skill demands for banking practitioners and how to enhance their digital skills and innovation abilities through training and education to adapt to the challenges posed by technological innovation.

The formation of the market value of bank human capital is a complex process, which is affected by individual factors, internal factors of the bank and external factors of the market. In this process, the matching of talent supply and demand, the cultivation and improvement of employee capabilities, and the evaluation and feedback of work performance interact with each other to jointly promote the formation and change of employee market value. The level of salary and benefits, career development opportunities, and market recognition and reputation are the main manifestations and measurement criteria of market value. Banks should fully realize the importance of these factors, and through optimizing human resource management strategies, attract, cultivate and retain outstanding talents, enhance the market value of employees, and thus enhance the competitiveness of banks in the market. At the same time, individual employees should also continuously strive to improve their own abilities and qualities, adapt to market changes, and improve their own value in

the bank's human capital market. Only with the joint efforts of banks and employees can the optimal allocation and sustainable development of bank human resources be achieved, and they can remain invincible in the fierce market competition.

## CHAPTER 3

### WAYS TO IMPROVE THE WORK OF THE BANK'S HR DEPARTMENT

#### 3.1. International experience in bank HR management

Human resources play a crucial role in the development of banks and are the key factor for banks to remain invincible in the fierce competition.



*Fig. 3.1. Global Human Resource Development Model*

Citigroup has one-third of the newly recruited personnel in its commercial banking department in mainland China and Hong Kong, China located in the Guangdong-Hong Kong-Macao Greater Bay Area, and has launched the Greater Bay Area commercial banking talent program to cultivate the next generation of bankers to support business development. Citigroup's commercial banking department focuses on serving emerging and medium-sized enterprise customers, many of which are innovative enterprises. With the continuous expansion of its business in the Asia-

Pacific region, Citigroup has been continuously recruiting more talents to meet customers' demands for cross-border services and drive rapid business growth. For example, in 2020, the Greater Bay Area accounted for 35.7% of China's export trade, attracted 46% of foreign direct investment, and contributed 11.1% to the national GDP. Citigroup analysts pointed out that the total GDP of the Greater Bay Area in that year was a total of 1.7 trillion US dollars, equivalent to ranking ninth among the global economies. Citigroup's layout and talent plan in the Greater Bay Area fully demonstrate the role of talent in promoting business growth.

Bank of America takes the evaluation of employees' work performance as the basis for employee promotion or salary adjustment, and uses this to encourage and strengthen employees' correct behaviors, discover, overcome, and improve the inefficient behaviors revealed in the performance evaluation process, so as to further optimize employees' work performance and provide a reference for the formulation of employees' career development plans. After years of human resource management practice and refinement, Bank of America has basically formed a performance evaluation system with clear standards, performance measurement, and information feedback as the main steps. Clear standards lay the foundation for performance evaluation, performance measurement adopts a variety of effective methods such as the characteristic method, behavior method, and result method, and information feedback ensures that supervisors conduct interviews with the evaluated personnel, obtain recognition, and improve work performance. Through scientific human resource management, Bank of America has improved employee performance and thus promoted the overall performance improvement of the bank.

International banks have formed a variety of effective models in human resource management, providing a solid guarantee for the sustainable development of banks.

Foreign-funded banks usually have a perfect training system. First is the formal induction training. New employees must all receive comprehensive and systematic induction training to quickly understand the bank's business and culture. Secondly,

there is a perfect business training. Many banks have their own online training systems, and employees can conduct online learning or sign up for classroom training according to their actual situations. For example, Citibank provides employees with rich business training courses covering multiple fields such as financial markets, risk management, and customer service. In addition, foreign-funded banks also attach importance to the succession plan for middle and senior managers and conduct planned leadership development for current and backup managers. In terms of training investment, foreign-funded banks spare no cost, fully demonstrating their emphasis on retraining. According to statistics, some well-known foreign-funded banks invest a certain proportion of their total revenue in employee training every year, providing strong support for employees' career development.

Many well-known foreign banks have established scientific evaluation systems and incentive mechanisms. Taking U.S. Bancorp and Westpac Bank of Australia as examples, U.S. Bancorp, with the support of strong information technology, has developed and applied technology information platforms such as risk pricing systems, internal funds transfer pricing systems, and management accounting systems to achieve dynamic management of different institutions, businesses, products, and customers, ensuring accurate assessment of real risks and value contributions. Its performance assessment indicators not only include financial performance indicators but also non-financial indicator contents such as employee training and development, customer relationship development and maintenance, and asset quality, and assess the bank's operating performance from multiple dimensions such as the market, customers, and employees. In terms of the incentive mechanism, the compensation of U.S. Bancorp mainly includes annual salary, annual bonus, and long-term incentive, and there are also a small amount of benefits and subsidies. Annual bonuses and long-term incentives are only distributed to executives and other management employees and are subject to U.S. regulations. The incentives that can be distributed to executives cannot exceed 0.2% of the bank's net income. The board of directors of Westpac Bank of Australia has a remuneration committee responsible for supervising

internal remuneration policies and operations, examining the remuneration situation in the external market, labor market expectations, and regulatory requirements of various countries and regions. Through scientific performance evaluation and incentive mechanisms, these banks have stimulated employees' enthusiasm and creativity and improved the bank's operation and management level and comprehensive competitiveness.

The recruitment of Bank of China usually adopts multiple channels. On the one hand, Bank of China conducts public recruitment through channels such as official websites and recruitment platforms, widely attracting talents at different levels from society. Whether they are fresh graduates or professionals with work experience, they all have the opportunity to participate in the recruitment of Bank of China. In the recruitment process, Bank of China pays attention to combining the selection of internal talents with the introduction of external talents. For internal employees, the bank will provide opportunities for promotion and job transfer to encourage employees to display their talents in different positions. At the same time, Bank of China also actively introduces outstanding talents from outside to inject new vitality into the development of the bank. For example, in campus recruitment, Bank of China will go to major colleges and universities to give presentations and attract outstanding fresh graduates to join. In social recruitment, Bank of China will recruit people with relevant work experience according to the needs of different positions.

In the process of talent recruitment and selection, Bank of China attaches great importance to the matching degree between actual abilities and positions. The bank will establish a competency model according to the requirements of different positions and use this as a standard to select talents. The competency model includes multiple aspects such as knowledge, skills, abilities, and values, and can comprehensively evaluate whether candidates are suitable for positions. For example, for technical positions, Bank of China will require candidates to have solid professional knowledge and skills, such as knowledge in computer science, software engineering, and skills in programming and system development. At the same time,

the bank will also examine the comprehensive qualities of candidates such as communication ability, teamwork ability, and innovation ability. For management positions, Bank of China will pay more attention to the leadership ability, decision-making ability, and strategic planning ability of candidates. Compared with Swiss banks, Bank of China also has some differences in recruitment and selection. Swiss banks attach great importance to the educational background and work experience of candidates during recruitment. Candidates with a bachelor's degree or above account for the largest proportion, and candidates with 3 to 5 years of work experience are more popular. At the same time, the recruitment process of Swiss banks is also relatively strict. Candidates need to provide rich materials, including resumes, educational certificates, cover letters, past work certificates, recommendation letters, visas, etc. When recruiting, in addition to educational background and work experience, Bank of China will also pay attention to the comprehensive qualities and potential of candidates. In the recruitment process, Bank of China is relatively more concise and efficient, and focuses on comprehensively examining the abilities of candidates through links such as written tests and interviews. In addition, during the recruitment process, Bank of China also pays more attention to localization and will select talents according to the characteristics and needs of the Chinese market. While Swiss banks are more international and will recruit talents from different countries and regions to meet the needs of their global business.

Industrial and Commercial Bank of China attaches great importance to the career development of employees. By holding various lectures and inviting industry experts and outstanding internal employees to share experiences, it provides employees with ideas and directions for career development. At the same time, Industrial and Commercial Bank of China has also formulated a detailed career development manual, which clearly defines the career development paths and requirements of different positions, helping employees better plan their own careers. For example, the Weinan Branch of ICBC adheres to the principles of people-oriented, positive guidance, scientific motivation, and helping employees realize their

self-worth. It holds a welcome ceremony and conducts discussions and exchanges for new employees, conveys ICBC's corporate culture, culture of clean employment and requirements, transmits positive energy, and encourages new employees to show a vibrant and upward-looking mental outlook. It is expected that new and old employees will work together to contribute to the development of the branch.

Industrial and Commercial Bank of China cultivates talents through various measures such as job rotation and training and further education. In terms of job rotation, the Qiyi Branch of ICBC in Baoding promotes talent cultivation through the job rotation system, increases the cultivation intensity of employees' multi-post exercises, and improves the scientificity and effectiveness of key post management. It cares about employees of all ages, making middle-aged and elderly employees full of drive, and the backbone forces dare to take on important responsibilities and continue to move forward. In terms of cultivating young employees, it actively cultivates reserve forces by solidly organizing job rotation and selection for training. In terms of training and further education, Industrial and Commercial Bank of China conducts various training courses, "mentoring by experienced employees", morning and evening meetings and other methods to refine the training content, enhance the pertinence of teaching, and accelerate young employees' learning, mastery and proficient application of job skills and business knowledge. For example, the Weinan Branch of ICBC requires branch managers to do a good job in pre-job intensive training and daily regular training, including relevant business trainings such as job responsibilities, rules and regulations, business processes, service standards and security precautions. It gives full play to the role of old employees in "passing on experience, helping and leading", and ensures that new employees adapt to new jobs faster. The Shiyan Branch of ICBC forms a professional teaching team to conduct pre-job training and one-on-one mentoring training for new employees. The training is taught by the main responsible persons and business backbones of relevant departments. The teaching content is rich and covers various aspects such as human resources, operation management, risk prevention and control, business marketing,

and branch services. At the same time, Industrial and Commercial Bank of China also attaches importance to qualification certification, does a good job in organizing and promoting the professional qualification examinations for new employees, supervises new employees to effectively improve their understanding and attention to qualification certification, and encourages them to actively participate in the certification qualification examinations for corresponding positions. In addition, Industrial and Commercial Bank of China also allows young employees to learn and exercise in multiple positions and fill vacancies across positions, so as to broaden their knowledge, comprehensively strengthen multiple business qualities, accelerate the growth of young employees, and create opportunities for young employees to express themselves and improve themselves. For example, the Weinan Branch of ICBC allows young employees to learn and exercise in multiple positions, understand their work from multiple angles, broaden their knowledge, comprehensively strengthen multiple business qualities. In terms of cultivating and training young employees, grass-roots branches encourage young employees to take turns hosting morning meetings and carry out all-round cultivation. Young employees actively share the highlights and deficiencies in their work during morning meetings. Adjust personnel to fill vacancies at any time according to the number of customers visiting the store. Give play to the unique qualities of young people at work, fill vacancies in the lobby in time, and let them master the operation of intelligent machines and equipment proficiently and do a good job in lobby service. Broaden the business contact scope of young employees and feel the job responsibilities and characteristics of different positions. Build a platform for the growth, all-round development and realization of self-worth for young employees, and further improve the business space for all-round development, so that they can give full play to their maximum potential in the most suitable positions.

In performance evaluation, Industrial and Commercial Bank of China attaches great importance to communicating with employees to ensure that the performance evaluation standards are clear and measurable. When formulating performance

standards, Industrial and Commercial Bank of China will fully consider the bank's strategic goals, job requirements, and employees' personal abilities and development needs. Through one-on-one communication with employees, clarify the specific work goals and performance indicators of each position, so that employees clearly understand their work priorities and efforts directions. For example, for the customer manager position, Industrial and Commercial Bank of China will clearly stipulate specific indicators such as the number of customer expansions, customer satisfaction, and business transaction volume, so that customer managers can clearly know their work goals and measurement standards. At the same time, Industrial and Commercial Bank of China will also regularly evaluate and adjust performance standards to ensure that they are in line with the bank's development strategy and market changes.

In performance measurement, Industrial and Commercial Bank of China comprehensively uses the characteristic method, behavior method and result method. The characteristic method is mainly used to evaluate employees' personal traits and abilities, such as communication ability, teamwork ability, innovation ability, etc. Industrial and Commercial Bank of China comprehensively understands employees' personal traits and ability performances through 360-degree feedback, leadership evaluations, colleague evaluations and other methods. The behavior method is mainly used to evaluate employees' work behaviors and work attitudes, such as work enthusiasm, sense of responsibility, professionalism, etc. Industrial and Commercial Bank of China evaluates employees' work behaviors and work attitudes through observing employees' daily work behaviors, customer feedback, internal audits and other methods. The result method is mainly used to evaluate employees' work results and performance manifestations, such as business transaction volume, customer satisfaction, profit contribution, etc. Industrial and Commercial Bank of China evaluates employees' work results and performance manifestations through data analysis, performance reports, customer satisfaction surveys and other methods. For example, when evaluating the performance of customer managers, Industrial and Commercial Bank of China will comprehensively consider the result indicators such

as the number of customer expansions, customer satisfaction, and business transaction volume of customer managers, as well as the characteristic indicators such as the communication ability, teamwork ability, and innovation ability of customer managers, and the behavior indicators such as the work enthusiasm, sense of responsibility, and professionalism of customer managers, and comprehensively and objectively evaluate the performance of customer managers.

The determination of the basic salary level of Bank of China is mainly based on labor qualification certification and job evaluation. For employees in different positions and job grades, Bank of China will conduct a comprehensive assessment based on factors such as their professional skills, educational background, and work experience to determine a reasonable basic salary. For example, employees with higher education and rich work experience will have a relatively higher basic salary level. At the same time, Bank of China will also consider market conditions and salary levels in the same industry to ensure that its own compensation is competitive.

Foreign banks also have similar practices in determining the basic salary level. Taking Bank of America as an example, Bank of America determines the basic salary according to factors such as employees' job requirements, professional abilities, and market value. For some senior positions, such as senior management personnel and professional technicians, Bank of America will give a relatively high basic salary to attract and retain outstanding talents. In addition, foreign banks will also regularly adjust employees' basic salaries to adapt to market changes and employees' personal development needs.

Both Bank of China and foreign banks provide rich and diverse benefits to attract and retain employees. Among them, "buffet-style benefits" have become a new trend.

The benefits of Bank of China include five social insurances and one housing fund, enterprise annuity, paid annual leave, festival benefits, etc. In addition, Bank of China also provides some special benefits for employees, such as employee training, career development planning, and health checkups. In terms of "buffet-style

benefits", Bank of China has also begun to try to provide employees with more choices. For example, employees can choose different benefit packages according to their own needs, including travel subsidies, children's education subsidies, fitness subsidies, etc.

The benefits of foreign banks are even more rich and diverse. Taking the European Central Bank as an example, the benefits of the European Central Bank include various basic insurances, pension and medical insurance, paid vacations, housing subsidies and preferential loans, etc. In terms of "buffet-style benefits", foreign banks also have many innovative measures. For example, a certain bank in the United States has launched a discretionary reward system to reward outstanding employees, including cash rewards, stock options, paid vacations, etc. In addition, some banks also provide buffet benefits for employees. For example, Bank of Chongqing cooperates with Buffet Feast. ICBC credit cards can snap up discount vouchers for buffets. CCB Life launches many super-value buffet offers. These benefits not only attract employees, but also improve employees' job satisfaction and loyalty.

Table 3.1

## Compare with other banks

<b>Bank Type</b>	<b>Basic Salary</b>	<b>Benefits</b>	<b>Others</b>
Bank of China	40%	45%	15%
Foreign Banks	35%	50%	15%

It can be seen from the table that Bank of China and foreign banks have some similarities in the compensation and benefits system, such as the proportions of basic salary and other parts are relatively close. However, in terms of benefits, the proportion of foreign banks is relatively higher, which also reflects the characteristics that foreign banks pay more attention to employee benefits. At the same time, the

"buffet-style benefits" are more common in foreign banks, which also provides some references and inspirations for Bank of China.

The administrative characteristics of human resource management in Chinese banks are obvious, with centralized power and being out of touch with market demand. In the aspect of personnel recruitment and selection, it is often influenced by administrative instructions and lacks flexibility and pertinence. For example, in the recruitment process of some banks, internal staff transfer or recommendation may be prioritized, while ignoring outstanding talents in the external market. This administrative management method makes it difficult for banks to attract professional talents with innovation ability and international vision, and unable to meet the market's demand for continuous upgrading of banking services.

In addition, the administrative management is also reflected in the job setting and promotion mechanism. Job settings often lack scientific planning, and there are problems of unclear responsibilities and ambiguous division of labor. The promotion mechanism also relies more on administrative levels and working years rather than the actual abilities and performance of employees. This makes it difficult for some capable employees to obtain promotion opportunities, thus affecting their work enthusiasm and creativity.

The incentive mechanism of Chinese banks is imperfect, emphasizing material incentives and ignoring multiple needs. In terms of material incentives, although banks will give employees certain wages, bonuses and benefits, these incentive measures often lack differentiation and personalization. For example, for employees in different positions and with different performances, the material incentives given are not much different, and cannot truly reflect the value and contribution of employees.

At the same time, Chinese banks do not pay enough attention to the spiritual incentives for employees. In addition to material needs, employees also desire recognition, respect and self-realization at work. However, at present, the measures of banks in terms of spiritual incentives are relatively few, such as lacking praise and

rewards for employees and unclear career development planning. This makes employees lack a sense of achievement and belonging at work and are prone to job burnout.

In addition, the incentive mechanism of Chinese banks also has short-term problems. Banks often pay more attention to short-term performance indicators and ignore the long-term development of employees and the sustainable development of the bank. For example, in performance appraisal, too much emphasis is placed on short-term business transaction volume and profit contribution, while ignoring long-term development indicators such as employees' innovation ability and teamwork ability. This makes employees may ignore the long-term development of the bank in order to pursue short-term interests at work.

Recruiting talents guided by the competency model is an important measure for Chinese banks to optimize human resource management. Banks should establish comprehensive and scientific competency models according to the requirements of different positions, covering multiple aspects such as knowledge, skills, abilities and values. In the recruitment process, screen strictly according to the standards of the competency model to ensure the recruitment of talents highly matching the positions.

For example, for the customer manager position, in addition to examining the candidate's financial professional knowledge and sales skills, attention should also be paid to the comprehensive qualities such as communication ability, customer service awareness and market insight. Multiple methods such as structured interviews, case analysis and group discussions can be used to comprehensively evaluate the candidate's competency.

At the same time, banks can also learn from the multi-channel recruitment strategies of international banks and broaden the recruitment channels. In addition to traditional campus recruitment and social recruitment, social media, professional recruitment websites, talent recommendation and other methods can also be used to attract more outstanding talents. In addition, strengthen cooperation with universities

and scientific research institutions, establish talent training bases, and lock in potential outstanding talents in advance.

Establishing a scientific evaluation system is the key to improving the level of human resource management in Chinese banks. Banks should learn from the experience of international banks, establish clear performance evaluation standards, and comprehensively use the characteristic method, behavior method and result method for performance measurement.

When formulating performance evaluation standards, fully consider the bank's strategic goals, job requirements and employees' personal development needs. For example, for business positions, business transaction volume, customer satisfaction, risk control, etc. can be used as the main performance indicators; for management positions, team performance, implementation of strategic planning, employee training, etc. can be used as important evaluation contents.

In terms of performance measurement, the characteristic method can evaluate employees' personal traits and abilities through 360-degree feedback, leadership evaluation, colleague evaluation, etc.; the behavior method can evaluate employees' work attitudes and professional qualities through observing employees' daily work behaviors, customer feedback, internal audits, etc.; the result method can measure employees' work results and performance through data analysis, performance reports, customer satisfaction surveys, etc.

Enriching welfare means is also an important aspect of improving the incentive mechanism. Chinese banks can learn from the "buffet-style benefits" model of foreign banks and provide employees with more welfare choices. For example, in addition to traditional benefits such as five social insurances and one housing fund, paid annual leave, etc., personalized benefits such as travel subsidies, children's education subsidies, fitness subsidies, training subsidies, etc. can also be provided.

At the same time, banks can also establish a flexible welfare points system. Employees can exchange corresponding welfare points according to their own needs and contributions and choose their favorite welfare items. In addition, strengthen the

spiritual incentives for employees, such as setting up outstanding employee awards, innovation awards, teamwork awards, etc., regularly commending and rewarding outstanding employees to enhance their sense of achievement and belonging.

Through measures such as optimizing recruitment and allocation, improving performance evaluation and incentive mechanisms, Chinese banks can better learn from international experience, improve the level of human resource management, and provide a strong guarantee for the sustainable development of the bank.

Human resource management is crucial to the development of banks. International banks have achieved a positive interaction between talent and business growth, and human resources and performance improvement through measures such as multi-channel recruitment, selecting talents based on the competency model, improving the training system, and establishing a scientific performance evaluation and incentive mechanism.

Chinese banks have problems such as obvious administrative characteristics and imperfect incentive mechanisms in human resource management. Administrative management leads to being out of touch with market demand and difficult to attract innovative talents; the incentive mechanism emphasizes material incentives and ignores spiritual needs and long-term development indicators.

The enlightenment of international experience to Chinese banks includes optimizing recruitment and allocation, and improving performance evaluation and incentive mechanisms. Recruit talents guided by the competency model, broaden recruitment channels, and strengthen cooperation with universities and scientific research institutions; establish a scientific evaluation system, comprehensively use multiple evaluation methods, enrich welfare means, and strengthen spiritual incentives.

In short, Chinese banks should actively learn from the human resource management experience of international banks, combine their own actual situations, continuously optimize the human resource management system, enhance the core

competitiveness of the bank, and provide a strong guarantee for the sustainable development of China's banking industry.

With the continuous development and transformation of the financial industry, bank human resource management is facing new trends and challenges. In the digital era, the business model and operation mode of banks are undergoing profound changes. Digital transformation puts forward new requirements for bank human resource management. First, banks need to recruit and train talents with digital skills, such as professionals in the fields of data analysis, artificial intelligence, blockchain, etc. Secondly, digital technology can provide more efficient and accurate tools for human resource management, such as artificial intelligence recruitment, online training platforms, digital performance evaluation, etc. Future research can deeply explore how to use digital technology to improve the efficiency and quality of bank human resource management.

According to statistics, the demand for digital talents in the global financial industry is growing rapidly. Some internationally renowned banks have begun to increase the recruitment and training of digital talents. For example, JPMorgan Chase plans to recruit thousands of digital professionals in the next few years to support its digital transformation strategy.

With the progress and development of society, diversity and inclusiveness have become important trends in enterprise human resource management. As a financial service institution, banks need to face customers and employees with different backgrounds, cultures and needs. Therefore, banks need to establish a diversified and inclusive human resource management system to attract and retain different types of talents and improve employee satisfaction and loyalty.

Future research can explore how to achieve diversity and inclusiveness in bank human resource management. For example, banks can formulate diversified recruitment strategies to attract talents of different genders, races, ages and cultural backgrounds; establish an inclusive corporate culture to respect and accept different

views and values; provide diversified training and development opportunities to meet the needs of different employees.

Sustainable development has become the common goal of global enterprises. As an important part of the financial industry, banks also need to play an active role in sustainable development. Human resource management can provide support for the sustainable development of banks. For example, banks can promote the bank's sustainable development strategy by recruiting and training talents with awareness and ability of sustainable development; establish a sustainable development performance evaluation system and incorporate environmental, social and governance (ESG) factors into performance evaluation indicators; provide sustainable development welfare and incentive measures to encourage employees to actively participate in sustainable development actions.

Future research can deeply explore how to integrate the concept of sustainable development into all aspects of bank human resource management. For example, banks can cooperate with universities and scientific research institutions to carry out research and training related to sustainable development; establish sustainable development employee volunteer projects to encourage employees to participate in social public welfare activities; strengthen communication and cooperation with stakeholders to jointly promote the sustainable development of the bank.

In general, the future research directions of bank human resource management will focus on themes such as digital transformation, diversity and inclusiveness, and sustainable development. By in-depth study of these new trends and challenges, banks can continuously optimize the human resource management system, enhance the core competitiveness of the bank, and provide a strong guarantee for the sustainable development of the bank.

### **3.2. Place and functions of a modern HR department in a bank**

#### **1. The status of the human resources department in modern banks**

The human resources department of the bank occupies a crucial position in the bank. On the one hand, the bank's human resources department is usually directly managed by the top leader, which fully reflects its importance in the overall structure of the bank.

From actual cases, the promotion speed of the leaders of the bank's human resources department is relatively fast. For example, Zhang Shaohui, the general manager of the Human Resources Department of the Export-Import Bank of China, was promoted to vice president. He has held important positions in several branches and finally was promoted to vice president. There is also Zhang Xiaodong, the general manager of the Human Resources Department of Industrial and Commercial Bank of China, who was promoted across banks to become a member of the Party committee of Bank of China. This fully illustrates the promotion opportunities and influence of the leaders of the human resources department in the banking system. These leaders have accumulated rich experience in human resources management, mastered the key links of bank talent selection and training, and play an important role in promoting the development of the bank.

In the bank's assessment, the ranking of the human resources department is usually relatively high and its position is stable. For example, in the author's impression, in the assessment ranking of branches, the office, financial management, and human resources departments usually rank in the top 3 most of the time[39 · P · 3]. This is because the human resources department plays an irreplaceable role in the daily operation of the bank. The human resources department is responsible for core functions such as recruitment, training, and assessment, has selected and trained a large number of outstanding talents for the bank, and ensured the bank's talent reserve and sustainable development. At the same time, the human resources department also plays an important role in the management of retired

personnel, expatriate personnel, party affairs work, corporate culture, etc., providing a strong guarantee for the stable development of the bank.

The rapid development of financial technology has brought a huge impact on the bank's human resources management. On the one hand, with the development of smart banks, 5G banks, and unmanned banks, the bank is facing the transformation of operation management and business structure, and the organizational structure, personnel structure, and job system all need to change. For example, the lack of professional and compound talents is the biggest difficulty for the bank to develop financial technology. In order to meet this challenge, the bank needs to develop an online training system, recruit more employees with a technology background, and provide more training courses for on-the-job learning of computer skills.

At the same time, the application of financial technology has an impact on the total amount and structure of the bank's human resources. The demand for talents has changed. The bank needs professional talents with an Internet thinking and technical background, customer service personnel who can skillfully use Internet technology, and financial professionals with risk management capabilities. In terms of training and development, the bank needs to increase the training intensity for employees, improve the comprehensive quality and business ability of employees, and organize various forms of training such as internal training, external training, and cooperation training with Internet finance enterprises. In terms of the incentive mechanism, the bank needs to reform the incentive mechanism, establish a more scientific performance appraisal system and salary and welfare system, and stimulate the work enthusiasm and innovation ability of employees.

The new generation of employees are mostly only children, have a good family environment, but the involution is serious. They have both positive and negative work attitudes, changeable career concepts, unique definitions of success, their own views on authority, usually have a relatively high level of computer and professional technical abilities, usually do not like to follow the rules of work, and are loyal to their own lifestyle rather than their work. Obviously, the management methods that

were effective for the post-70s and post-80s in the past may not be effective for the new generation of employees.

Facing the characteristics of the new generation of employees, the bank's human resources management needs to adopt new strategies. First, it is necessary to understand the needs and expectations of the new generation of employees and provide personalized career development plans and training opportunities. Secondly, it is necessary to create an innovative, free, and open corporate culture atmosphere and encourage the new generation of employees to give full play to their creativity and innovation spirit. Finally, it is necessary to adopt a flexible management method, respect the personality and lifestyle of the new generation of employees, and improve employee satisfaction and loyalty.

## 2. Functions of Modern Bank Human Resources Departments

The human resources (HR) department of a bank plays a crucial role in recruitment. Firstly, the HR department is responsible for formulating the bank's recruitment plan, determining the number and requirements of recruits for different positions based on the bank's strategic development needs and business growth. For instance, when a bank expands into new business areas, the HR department will target candidates with relevant professional backgrounds and experience for recruitment.

The recruitment process typically includes online application, written test, and interview stages. During the online application phase, the HR department uses a combination of machine selection and manual selection to screen resumes, ensuring that candidates who meet the job requirements proceed to the next round. The written test is usually conducted online with machine scoring, quickly identifying candidates with professional knowledge and abilities. The interview stage involves multiple interviewers scoring together, with the highest and lowest scores removed to calculate an average, ensuring evaluation fairness.

In terms of talent selection, bank HR departments focus more on candidates' potential and abilities. Besides assessing professional knowledge and skills, they also

pay attention to candidates' comprehensive qualities, such as communication skills, teamwork spirit, and innovative thinking. Through various recruitment channels, including online job websites, campus recruitment activities, and internal recommendations, banks attract outstanding talents.

The training planning and implementation by the bank's HR department are crucial for employee growth. Training plans focus on enhancing employees' financial knowledge, skills, and attitudes, covering financial products and market analysis, risk management and control, customer relationship maintenance, technological capabilities, and other aspects.

During the training implementation, the HR department organizes a series of courses and activities. For example, inviting industry experts to conduct financial knowledge lectures, sharing industry trends and the latest financial product information[40 · P · 44]; organizing risk management seminars to enhance employees' risk awareness and management capabilities through case sharing; using role-playing and practical exercises to train employees in customer relationship maintenance skills, cultivating effective communication and service skills with customers; and conducting operational and practical training on digital financial tools and systems to improve employees' technological application abilities.

Furthermore, online learning platforms provide self-study courses and resources to meet employees' personalized learning needs. The importance of training to employee growth is reflected in several ways. On the one hand, it enhances employees' professional knowledge and skills, enabling them to better meet job requirements and bank development needs. On the other hand, it enhances employees' comprehensive qualities, such as communication skills, teamwork spirit, and innovative thinking, laying a solid foundation for their career development. At the same time, training also helps improve the bank's overall service quality and competitiveness, providing strong support for the bank's sustainable development.

The HR department of a bank plays a significant role in the management of retired personnel, providing essential logistical support. On the one hand, the HR

department actively organizes services and management for retired personnel. For instance, the Retired Personnel Management Department of the Taizhou Branch of Industrial and Commercial Bank of China has always adhered to the concept of precise service and steadily promoted the informatization, precision, and standardization of retired personnel work. They aim to "win the trust of the Party committee and satisfy the retired personnel," enriching the spiritual life of retired personnel by organizing activities such as watching online special reports for retired cadres, building online platforms, and electing new leadership for senior citizen activity centers.

Comprehensive branch construction is strengthened, with diverse organizational life forms. Activities such as "Learning Party History, Praising Party Benevolence, and Following the Party" are carried out, with party pins distributed to old party members, visits to revolutionary martyr memorial halls led for party members, deepening party history learning and education, organizing essay contests, and holding ceremonies for the awarding of "50 Years of Glorious Service to the Party" medals[41 · P · 19]. The organizational function is leveraged to highlight the pioneering role of excellent party members, with excellent party member selection activities conducted to maintain a healthy atmosphere in the "Retired People's Paradise" group and promote positive energy. The organization provides care to old and financially struggling party members, offering condolences on important holidays.

Various condolence activities are conducted, with living allowances appropriately increased. The work habit of "one visit, two musts, and three implementations" is adhered to, providing services for hospitalized and deceased old comrades. Due to the pandemic, phone and online condolences have been adopted instead. The bank implements condolence activities for old comrades over 90 years old and health maintenance policies for retired cadres as stipulated by the head office, provides birthday condolences and customized "birthday plaques," takes the responsibility of caring for the physical and mental health of old comrades, offers the

same physical examination standards as employed staff, delivers physical examination cards to elderly people with mobility issues, guides them through physical examination items, and opens special medical expense reimbursement sessions every month.

Old comrades are organized to participate in the centenary celebration of the founding of the Communist Party of China and various calligraphy activities, enhancing their sense of belonging.

The HR department of a bank plays a pivotal role in shaping corporate culture. The role of the HR department in corporate culture construction cannot be overlooked, as it is responsible for finding suitable talents and providing effective incentives. In the early stages of corporate culture construction, the HR department improves incentive mechanisms, emphasizes employee care, and attracts and retains talents with the corporate mission. Basic HR operating systems are established, the corporate mission is clarified, part of the profits are allocated to improve employees' living and working conditions, internal communication is strengthened, and responsibilities such as employee forums, questionnaires, suggestion boxes, meeting communication, and employee training are taken on. At the same time, the HR department assists business investors in planning the legal and governance structures, enabling the enterprise to move away from rule by man and achieve scientific decision-making.

During the corporate growth stage, the primary task for the HR department is to establish institutional restraint mechanisms, shifting from experience-based management to technology-based management, establishing modern enterprise systems, and forming standardized rules and regulations in employee recruitment, training, performance appraisal, and salary payment, demonstrating employee importance, including clear divisions of labor, clear rewards and punishments, and effective performance and incentive mechanisms.

In the process of corporate culture construction, the HR department cannot be ignored. It is closely related to corporate culture construction and plays a protective

role in the process. HR management cannot replace corporate culture work; instead, the two should complement each other and work together. The HR department should participate in refining and constructing the corporate culture concept system and behavioral norms, playing a crucial role in the implementation and growth of the culture. Through HR training and development, the role of corporate culture in regulating, guiding, and motivating employees is enhanced, strengthening the competitive advantage of the enterprise.

### **3.3. Ways to improve the work of the bank's HR department**

#### **1. Optimizing the Recruitment System**

Banks should break away from traditional recruitment models and broaden recruitment channels. On the one hand, they should intensify campus recruitment efforts and establish long-term cooperative relationships with key universities to attract outstanding graduating students. For instance, Jilin Bank has achieved a comprehensive improvement in the "quality" and "quantity" of recruits through "diverse," "specialized," and "targeted" measures, organizing recruitment activities in over a hundred universities since 2020 and hiring more than 2,000 fresh graduates[43 · P · 11]. On the other hand, banks should also value social recruitment, targeting professionals, managers, and specific urgently needed talents from society and peer institutions, such as those in international business, software development, and financial markets, to inject new vitality into the bank.

#### **2. Improving the Training Mechanism**

A training system combining online and offline elements, with a balance between professional skills and management skills, should be established. For example, Dongping Rural Commercial Bank has implemented "three measures" to standardize its training system, formulated an annual training plan, standardized training content, and leveraged the role of its online academy. Liaocheng Rural Commercial Bank focuses on delivering "three courses" to enhance training

effectiveness, with a focus on the construction of internal trainer teams, the cultivation of client managers, and career mentors. Additionally, banks can encourage employees to participate in continuing education and various professional title examinations, offering rewards and subsidies to enhance their motivation for self-improvement.

### 3. Introducing Digital Management

Artificial intelligence technology should be utilized to achieve intelligence and automation in bank human resource management. For instance, AI can provide automated recruitment services to improve recruitment efficiency and quality, and analyze performance data to offer personalized performance evaluation schemes. A comprehensive information system should be built to facilitate information sharing and communication, thereby enhancing the efficiency and quality of human resource management.

### 4. Establishing an Incentive Mechanism

A reasonable performance appraisal system and incentive mechanism should be formulated, with income distribution favoring those with good performance and outstanding abilities. For example, a performance appraisal method should be established based on actual conditions, ensuring horizontal equality and vertical inclination in income distribution, which combines basic salary, performance bonuses, potential salary, and spiritual rewards.[45 · P · 8] This can partially address the issue of income disparities stemming from different employee statuses. Additionally, a career development path should be established for employees to provide them with broad development opportunities.

During the process of improving its human resources, Industrial and Commercial Bank of China (ICBC) deeply recognizes that it cannot rush for success but should gradually improve its human resource management system based on its own characteristics.

Starting from reality, the bank analyzes the current status of its human resource management. The bank has a "harmonious" family-like corporate culture with low

employee turnover, averaged salaries and performance, and a harmonious working environment. However, this has led to a lack of incentive mechanisms, as everyone's performance is seen as equal. Additionally, the human resource management system is inadequately developed, with plans often missing or remaining on paper, unable to effectively guide various management tasks. Furthermore, human resource management work focuses on operations rather than management. Taking performance appraisal as an example, it lacks process analysis, coaching, and feedback on result application, ultimately becoming a mere formality.

To address these issues, the bank decides to take small, quick steps towards gradual improvement. During the improvement process, the bank adopts applicability as a principle and does not blindly copy advanced human resource management systems. Firstly, the bank focuses on the marketing sector and front-office departments that directly face market competition for management breakthroughs, such as client managers, credit management departments, community finance, consumer credit, and financial markets. Middle and back-office departments follow suit later[48 · P · 65]. Through this approach, the bank can concentrate resources to address key issues in a targeted manner, gradually enhancing its human resource management capabilities.

During specific implementation, the bank focuses on supplementing the human resource management system and training in modern management concepts. It pays special attention to supplementing basic management, enhancing process management, and cautiously advancing improvements to market-oriented salaries and performance appraisal systems. For example, the bank strengthens employee training to enhance their understanding and appreciation of modern human resource management concepts. Meanwhile, the bank gradually improves the performance appraisal system by adding process analysis and coaching steps, making performance appraisal more scientific and reasonable, and truly fulfilling its incentive role.

Through small, quick steps and gradual improvements, the bank has achieved certain results in human resource management. Employees' work enthusiasm has increased, and the bank's overall competitiveness has been enhanced.

#### 5. Optimizing Team Structure to Stimulate Business Vitality

Rural Commercial Banks actively explore various methods to improve employee quality and abilities, and stimulate business vitality, in terms of human resource enhancement.

In terms of improving the mechanism for selecting and appointing personnel, Rural Commercial Banks emphasize political standards, adhere to the principle of the Party managing cadres, and vigorously select cadres who can enhance their "four consciousnesses," firm their "four self-confidences," fulfill the "two upholds," and are loyal, clean, and responsible. Rigorous selection and appointment procedures are implemented, daily assessment and evaluation are improved, and the cadre selection and appointment mechanism is standardized, strictly, practically, and meticulously addressing democratic recommendation, assessment, discussion and decision-making, and appointment management. Efforts are made to cultivate and select cadres who are talented in both morality and ability, pragmatic and responsible, capable of execution, united in struggle, pioneering and enterprising, and honest and self-disciplined. At the same time, supervision and management are strengthened to resolutely prevent irregularities in the selection and appointment of personnel. For example, Zhuzhou Rural Commercial Bank has established an orientation of "morality first, performance supremacy" and vigorously implemented competitive appointments. Through methods such as public competitions and democratic recommendations, it has shifted from "selecting horses" to "horse racing," providing a stage for talents who want to do things, dare to do things, and can do things. Since the beginning of this year, Zhuzhou Rural Commercial Bank has conducted two rounds of competitive appointments for middle-level management positions, with 17 successful candidates, including five department heads and six branch heads, accounting for 30% and 15%

of the total number of departments and branches, respectively. Among the branch heads who were competitively appointed, five ranked in the first tier of business.

In terms of improving the talent cultivation mechanism, Rural Commercial Banks recognize the importance and urgency of talent cultivation. Currently, the knowledge economy is developing rapidly, with fast knowledge updates and high requirements for the quality of financial practitioners. Talented individuals in science and technology have become the focus of competition among banks. On the one hand, Rural Commercial Banks build platforms, improve hardware facilities based on their actual conditions, and create distinctive employee training bases. For example, Zhuzhou Rural Commercial Bank has established an internal business training base - Xinghuo Academy, which uses the Changsha Rural Commercial Bank's "learn, practice, and test" system to achieve simulated teller business operations and evaluations, significantly enhancing employees' learning interest and effectiveness. On the other hand, stages are set up to cultivate talents, allowing them to play a role on a larger stage. Zhuzhou Rural Commercial Bank innovatively introduced a branch counselor system, selecting branch counselors to assist branch managers in formulating business target plans and promoting their implementation. Counselors with excellent evaluations are prioritized for promotion to the talent pool. At the same time, through the "professional empowerment" subsidy, employees are encouraged to participate in qualification examinations for academic improvement, professional skills, and title assessments. Subsidies for various qualification certificates have been provided to 103 employees across the bank, effectively stimulating their enthusiasm for self-learning.

In exploring a centralized job rotation mechanism, Rural Commercial Banks recognize the potential issues arising from employees working in the same position for a long time. Engaging in repetitive work for a long time can affect the formation of a global perspective, impact work progress, and may even lead to cliques. Therefore, implementing multi-position experience, especially practical training at the grassroots and frontline levels, is a crucial aspect of cadre growth and

development. Under the premise of maintaining a relatively stable team, Zhuzhou Rural Commercial Bank adopts centralized job rotations within the year according to the requirements of the "four systems." The designated lead bank organizes communication among branch managers and relevant employees within the district to form a job rotation plan. The Human Resources Department reviews, determines, and executes the plan along with relevant departments such as the Organizational Operations Department. The job rotation mechanism has effectively improved employees' comprehensive quality and abilities. To accelerate the cultivation of financial technology talents, Zhuzhou Rural Commercial Bank adopts a combination of "long-term output, medium-term cultivation, and short-term deployment" to enhance the multi-position experience and learning of technology talents, promoting their understanding, integration, and promotion of business[49 · P · 32].

#### 6. Improving Process Approval Efficiency

Taigu Rural Commercial Bank has innovated its attendance mode by introducing the "DingTalk Attendance" software, significantly improving process approval efficiency. Traditional attendance methods often require manual statistics and approval, which is time-consuming, labor-intensive, and prone to errors. The "DingTalk Attendance" software utilizes modern technology to realize real-time upload and automatic statistics of attendance data, greatly reducing the workload of the human resources department.

For example, in the past, employees needed to fill out paper leave applications and go through multiple levels of approval, making the process cumbersome and time-consuming. Now, with "DingTalk Attendance," employees can submit leave applications directly on their phones, and approvers can receive reminders and approve them in a timely manner, making the entire process quick and efficient. According to statistics, after enabling "DingTalk Attendance,"

## CONCLUSIONS

In bank human resource management, the theoretical foundation covers several important aspects.

First of all, from the perspective of human resource management in the modern management system, human resources have an irreplaceable core position in modern enterprise management. It is crucial for improving the competitiveness of enterprises. Excellent talents and teams can bring innovative thinking and more opportunities to enterprises. Reasonable allocation of human resources is a key means for enterprises to improve their competitiveness. It can improve production efficiency and operating benefits, and also promote the production and business activities of enterprises. Human resources have multiple characteristics such as initiative, self-development, and incentive. In terms of functions, human resource forecasting provides support for enterprise planning and decision-making. Reasonable allocation of human resources can give full play to employees' abilities, optimize team structure, and promote talent flow. To achieve efficient value-added of human resources, enterprises need to create a good mechanism, build a learning organization, and enhance employees' self-motivation. In terms of management methods, there are innovative management models, dynamic management methods, and diversified management techniques, such as people-oriented, diversified training, a fair employment mechanism, whole-process dynamic management, and "drawer-style" management methods.

Secondly, bank human resource management has clear goals and directions. The core goals include building a professional talent team and creating a high-quality and professional talent team through strict selection and continuous training; strategic synergy and support, closely planning and implementing around the bank's strategy; employee development and satisfaction improvement, providing broad career development space and diversified training, and paying attention to employee satisfaction to retain talents; strengthening corporate culture construction and improving management capabilities, clarifying cultural connotations through

organizing activities and encouraging employees to participate in construction. The development directions are driven by digital transformation, using digital technology to improve management efficiency and accuracy and cultivate employees' digital skills; strengthening risk management, strengthening risk management awareness and capabilities in talent selection, training, and performance management; cultural construction and value guidance, shaping characteristic corporate culture throughout the entire process of human resource management to enhance the bank's image and reputation.

Finally, the modern methods and principles of bank human resource management are interrelated. Modern methods include digital human resource management, such as applying human resource information systems, conducting online recruitment, and building digital training platforms; data analysis-driven decision-making, establishing an index system to provide a basis for decision-making; flexible work arrangements and remote office work, implementing flexible work systems and strengthening remote office support. The principles include the strategic orientation principle, which closely combines human resource planning with the bank's strategy and management activities support strategic goals; the employee development principle, which provides diversified career development channels and continuous training support; the fairness and incentive principle, which adheres to fair and just recruitment and selection and establishes an effective incentive mechanism; the risk management principle, which identifies and assesses risks and formulates coping strategies and measures. Through the combination of these modern methods and principles, banks can improve the efficiency and effectiveness of human resource management, enhance employee satisfaction and loyalty, and provide strong human resource guarantees for the sustainable development of banks.

The formation of the value of the bank's human capital market is a complex process intertwined with multiple factors and evolving dynamically. Individual factors such as educational background, work experience, professional skills, and professional qualities lay the foundation for employees' basic abilities and potentials

and determine their starting points and initial competitiveness in entering the bank's human capital market. Bank internal factors such as brand reputation, corporate culture, training and development opportunities, and compensation and welfare systems provide employees with growth platforms and incentive mechanisms and deeply affect the improvement and development space of employees' market value. Market external factors such as financial industry trends, macroeconomic environments, policy and regulatory adjustments, and regional differences shape the pattern and demand situation of the bank's human capital market at the macro level and have guiding and restrictive influences on employees' market value.

In this process, the matching of talent supply and demand is the basic link. Banks need to accurately identify and attract suitable talents according to their own business development needs, and talents are also looking for employment opportunities that can give full play to their own advantages and achieve career goals. Only by achieving effective matching can conditions be created for the formation of employees' market value. The cultivation and improvement of employees' abilities are the core driving forces. Banks help employees continuously improve their professional skills and comprehensive qualities through internal training, on-the-job training, and providing learning resources. Employees themselves also actively pursue self-growth and progress. This improvement in ability not only enhances employees' work performance within the bank but also directly increases their value in the human capital market. The evaluation and feedback of work performance are the key guarantees. A scientific and reasonable performance appraisal system can accurately measure employees' work results and contributions and provide a basis for human resource decisions such as salary adjustments and promotion rewards. At the same time, timely and effective performance feedback can enable employees to understand their own advantages and disadvantages, clarify improvement directions, and further promote the improvement of employees' abilities and the growth of market value.

The level of compensation and treatment intuitively reflects employees' market value and is an important economic means to attract and retain talents. Career development opportunities provide employees with growth space and promotion channels, reflecting employees' development prospects and market competitiveness within the bank. Market recognition and reputation are the comprehensive manifestations of employees' market value and reflect employees' popularity and influence in the industry, which have important promoting effects on employees' career development and market competitiveness.

As the demander and manager of human resources, banks must fully recognize the importance of these factors. By optimizing human resource management strategies, they can achieve effective attraction, cultivation, and retention of talents. This can not only improve employees' market value and enhance the bank's competitiveness in the market but also promote the optimal allocation and sustainable development of bank human resources. Employees should also have positive career development consciousness, continuously strive to improve their abilities and qualities, adapt to market changes, and actively pursue the improvement of their own market value. Only through the joint efforts of banks and employees and the formation of a benign interaction can they be invincible in the fierce market competition and achieve the common development and win-win situation of both parties.

Improving the work of bank human resource departments is indeed a complex and systematic project, covering key areas such as recruitment and selection, training and development, compensation and performance, and employee relationship management. Each aspect is interrelated and influences each other, jointly constituting an organic whole.

In terms of recruitment and selection, accurately positioning talent needs, expanding diversified channels, and establishing a scientific evaluation system can ensure that banks attract high-quality talents that meet their own development strategies and business needs. This not only injects fresh blood into banks but also

lays a solid foundation for subsequent talent cultivation and development. By closely cooperating with business departments and deeply understanding actual needs, the blindness of talent recruitment can be avoided and the pertinence and effectiveness of recruitment can be improved. By using multiple recruitment channels, potential talents from different backgrounds can be widely contacted and talent reserves can be enriched. And a scientific selection and evaluation system can accurately screen out candidates with real strength and potential and ensure talent quality.

Strengthening the training and development system is crucial for improving employees' professional qualities and comprehensive abilities. Conducting personalized training needs analysis can customize training plans according to employees' different characteristics and job requirements and meet employees' personal development needs. Diversified training courses and methods, such as combining online and offline, theory and practice, internal training and external training, can stimulate employees' learning interests and improve training effects. A perfect training effect evaluation mechanism can provide timely feedback on training effectiveness and provide a basis for further optimizing training, forming a virtuous training cycle, continuously improving employees' ability levels, and enabling them to better adapt to the bank's constantly changing business needs and market environments.

The improvement of the compensation and performance management system is an important means to motivate employees to work actively and improve work performance. Designing a fair and reasonable compensation system and distributing compensation based on job value and performance can not only ensure internal fairness and avoid dissatisfaction among employees due to compensation differences but also enhance external competitiveness and attract and retain outstanding talents. A scientific and effective performance appraisal system, clarifying appraisal indicators and methods, strengthening process management and communication feedback, and linking appraisal results with compensation and promotion can give full play to the incentive and guiding role of performance appraisal and prompt

employees to strive to improve work performance and create greater value for the bank.

The improvement of employee relationship management level is of great significance for creating a good working atmosphere and enhancing employees' sense of belonging and loyalty. Strengthening the construction of communication and collaboration mechanisms, unblocking information channels, and promoting cross-departmental cooperation can improve work efficiency and team cohesion. Paying attention to employees' mental health and job satisfaction and taking measures such as conducting mental health counseling and improving job satisfaction can ensure employees' physical and mental health and improve employees' work enthusiasm and initiative. Creating a positive corporate culture atmosphere and enabling employees to identify with the bank's values and cultural concepts can stimulate employees' intrinsic motivation and promote the common development of employees and the bank.

At the same time, to achieve the effective implementation of these improvement measures, it is inseparable from the support of senior leaders, the strengthening of the construction of human resource departments themselves, and the establishment of an effective supervision and evaluation mechanism. The support of senior leaders provides resource guarantees and policy guidance for improvement work and ensures the smooth progress of all work. The strengthening of the construction of human resource departments themselves, including improving the professional qualities of staff and introducing advanced management concepts and technologies, can improve the department's work ability and efficiency and better perform its duties. An effective supervision and evaluation mechanism can timely discover problems and make adjustments and optimizations to ensure that the improvement work always moves in the right direction and continuously achieves practical results.

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