

Design Of Job Training Program For Employees In China's Banking Industry And Its Impact On Employee Work Efficiency And Organizational Management Quality

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Abstract:

Customer financial requirements are increasing as the pace at which banks alter their operations accelerates. There was no way for China's state-controlled commercial banks (SCBs) to avoid the problems brought on by inefficient HR management (HRM). There are a lot of issues in the actual world, such how employee training lags far behind business expansion and how the quality of the employees is rather low. Consequently, the SCBs must immediately address the pressing concerns of how to arrange staff training and how to improve the overall performance of employees. This article provided a concise overview of where ICBC's employee training courses stand in Henan right now, and how the study's six criteria came to be. Staff training issues are resolved by providing guidance on building an employee training structure and serving as an example for other SCBs.

Keywords: China's Banking Industries, Employee Training Course, HRM, Employees' Performance

I. INTRODUCTION

The 4 state controlled commercial banks in China—"ICBC, the Bank of China, Agricultural Bank of China, and CCB"—are the dominant in the country's banking sector. No matter the size of the asset, the extent and connections of the company, the number of workers, or the social effects, they are in a key position. Therefore, the operation and growth of China's banking industry as well as the country's whole economy would eventually be impacted by the amount of competition among

SCBs [Mohanty et al. (1)]. China's SCBs have reached a crucial phase in recent years, expanding from a traditional to a global banking institution. Comparatively to international banks and local joint-stock banks, the staff reservation and training seem notably inadequate, rigid, and less innovative. However, at the moment, managers of state controlled commercial banks continue to focus only on business expansion and risk management, without an understanding of human resource development [Ali et al. (2)].



Figure 1: Training process

Figure 1 depicts the training process. The purpose of providing such process cycles is to provide businesses with a direction in which to place their strategies and resources in order to arrive at their desired destination. An effective training programme makes sure that a worker recognises both his abilities and the interests of the company [Franzò et al. (3)]. When this occurs, a worker aligns his aims with those of the business, which aids in achieving organisational goals via excellent performance at work. As a representation of commercial banks, this study chose the state-controlled “IBC, Henan Province”. By examining the present state of “Henan ICBC” staff training and obtaining some of the employees in the province via questionnaires in order to conduct the study.

I. THE SITUATION WITH STATE-CONTROLLED COMMERCIAL BANKS AND STAFF TRAINING

A. Condition of Training

The SCBs have historically neglected improving their human resource preservation and appreciation while focusing only on how to relatively low and control labour costs. This has led to a lack of intensive research on human resources management as well as ineffective incentive and restraint mechanisms [Chang et al (4)]. National commercial banks undertook a daring change in contemporary corporate governance after the joint-stock reform based on the current human resource management (HRM) model, based on the evaluation, compensation, and other components of the HRM component. The four SCBs have recently made significant financial and content investments and have seen some success. The base collection, trainers, training resources, cases, testing library, archive "Six Gallery," and the whole line of training resources are all being expanded as part of ICBC's commitment to the education and training of its workforce [Nolan (5)].

B. Challenges in bank employee training

The Bank, who organises training, sees top managers' lack of attention to training as their main concern. Although human resource knowledge and training play a significant role in business skills, the effects of training are ambiguous and long-lasting. The management in bank focuses more on the later than rapid and effective investments. The main concern for top managers, according to the Bank, who organises training, is that training still doesn't get enough attention [Kalechi et al. (7)]. Despite the fact that human resource knowledge and training play a significant part in business abilities, the effects of training are unpredictable and long-lasting. Bank executives place a higher priority on the latter as opposed to rapid, effective investments. Second, there is insufficient long-term training planning. It causes training to lag behind company progress. Currently, each bank has created a ten-year strategy to achieve its strategic goal. However, the strategy is excessively vague, lacks explicit implementation guidelines and evaluation standards, and has nothing to do with corporate growth [Anwar et al. (8)]. Third, the training approaches are outdated and concentrate on brief lectures. Fourth, training methods are straightforward, but the issue of a limited coverage remains. Some top executives and professionals are the only ones who can get high-level, specialised training. Finally, since there was no post-training assessment evaluation, it was impossible to evaluate the training's success. Due to the current concerns with SCBs over a variety of issues related to employee training, most participants and staff consider it as informal and unimportant. On the one hand, the bank did not establish any incentives to motivate the staff. On the other side, some employees put time and effort into it. Consequently, this has an impact on their basic salary, which in turn causes some training

discontent [Emmanuel et al. (9), Saade et al. (10)].

II. ICBC STAFF STRUCTURE

The Fundamental Situation of ICBC has operations on six continents and is the leading commercial bank in China in terms of assets. A large number of local institutions, foreign institutions, and a correspondent are all part of the international network, which also includes various distribution channels including internet, telephone, and self-service banking. To many million corporate clients and million individual consumers, it offers financial goods and services. The challenge of managing human resources is unquestionably considerably bigger when compared to other local banks and overseas institutions. [He (11), Mody and Bhoosreddy (31)] "ICBC Henan Branch" is permitted to function and has more than 800 branches and a sales department. Cohere to customer-centric, market-oriented, it actively focuses on innovation and enhances service, and "Henan" has gradually developed business systems of over three thousand products, such as financial analysis, financial accounts, financial institutions, card payments, digital payment, and international business, which have done wonders for the province's economic development and for the financial service needs of its citizens [Boullenois (12)].

2. HRM OF ICBC

i) Staff Age Distribution

"ICBC of Henan Province" employs 43,146 people, of whom 3020 are under 25 years old, or about 8%; 12,945 are between 25 and 35 years old, or about 32%; 15,965 are between 35 and 45 years old, or about 38%; and 11,219 are over 45, or about 22%. The share of young individuals in the age structure of bank personnel is too low, making the ageing issue more significant. Figure 2 depicts the staff age distribution

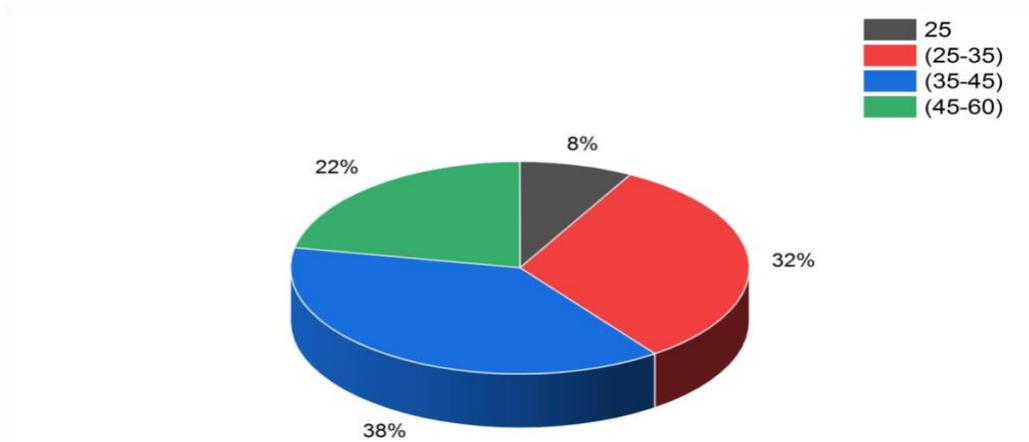


Figure 2: Staff age distribution

ii) ICBC Degree

ICBC Henan's personnel were low-educated. Full-time undergraduates and non-college educated part-timers study most. Full-time

student and graduate workers account for 21%, with financial and economic backgrounds even smaller. Figure 3 depicts the ICBC education qualification.

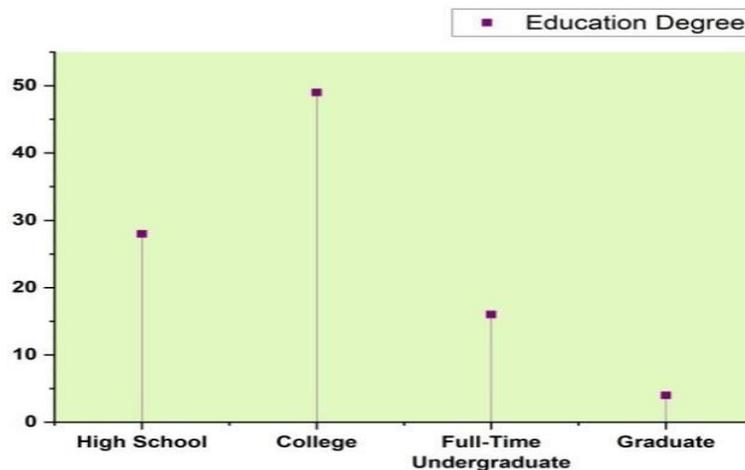


Figure 3: ICBC degree

iii) Duty Organization

28,045 “ICBC” employees in Henan Province are at H1-H5 levels, representing 67%; 9924 are at H6-H7 levels, representing 20%; and 5178 are at H8, representing 13%. H1-H5 is the organizer clerks; H6-H7 is the department's

deputy head; H8-H12 is the main branch president and Henan Branch president. Thus, “ICBC, Henan Province's” job structure is relatively reasonable, with most workers on the frontline and less in management [Lee and Seo (13)]. Figure 4 depicts the duty organization.

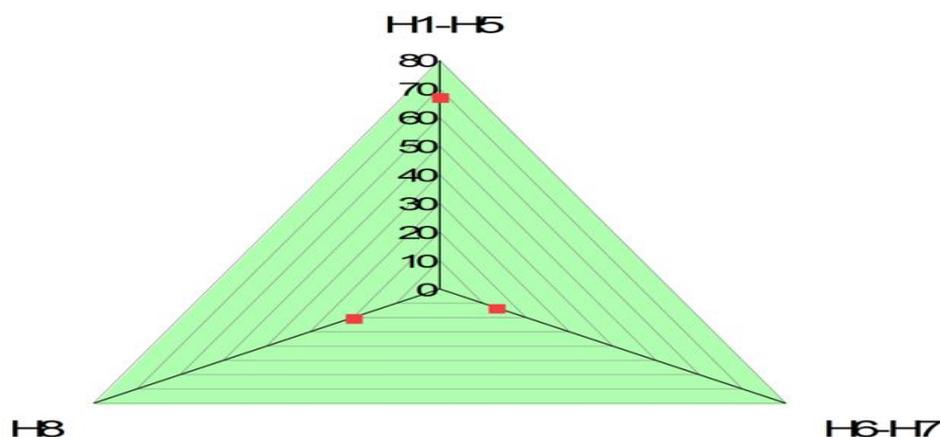


Figure 4: Duty Organization

3. SYSTEM AND CONTENT OF EMPLOYEE TRAINING

Pre-employment training is an instance of work that training institutions and the HR Department have almost finished. Two to three huge training events are often planned by the training academy each year, one of which is a set project for new hire staff training. Additionally, it will set up the surroundings for training and training participants in line with the needs of growth. It nearly serves as a location to provide amenities. Training therefore has a very little impact. In all branches, training is mostly self-organized, and ICBC, Henan does not yet have an advanced training structure in place at all levels [Smith et al. (14), Garg and Harita (32)]. A complete training structure is lacking, to initiate. The sponsoring department, the description of the training program, the amount of trainees, the training period, and other corresponding information are all included in the training programme. Finance, digital payment, big corporate, global business, and other business divisions were the emphasis of the sponsored training department. Trainees were typically professionals; managers were seldom ever utilised as training subjects. The majority of training is conducted in a classroom setting, with a wide range in both the student population and the length of the training. Second, there is no validation for the curriculum. The core of

training system is the training courses. The training curriculum is not presently planned scientifically and techniques at ICBC, Henan, since training is simply provided as needed for company growth [Sabodash et al. (15)]. There are no particular validation or evaluation procedures, and the instructor alone creates the training courseware. Fourth, there is no post-training assessment procedure. The conventional style of summary reporting still applies to individual training activities, and the complete assessment methods do not include training as a component [Kirchner et al. (16), Ahmed (33)]. Analysis of the causes will help you completely comprehend the present state of employee training and identify any flaws. Using a survey, we thoroughly analyse the primary issues that prevented the entire training framework from being innovated in this research and establish the groundwork for solving them.

4. SURVEY DESIGN

The questionnaire, which has a total of eight question items, primarily covers the following six dimensions: “scientific nature of the training programmes; software and hardware conditions and information protection; effectiveness of resource management; normative of the process management; rationality of the main content”. Table 1 indicates the indexing scheme.

Table 1: Survey indexing scheme

Standard Project Management Training	Do you provide viewpoints?
	Enough money for implementation training?
Training project implementation effects	Do you believe the previous year's training programme for your main branch personnel can successfully advance our strategic and commercial development?
Scientific training plan	Does your affiliate develop through the system, complete staff training plans and annually?
Training and content reasonableness	Do the main training techniques that are provided (such as scenario simulation, classroom instruction, etc.) satisfy you?
Resource management training effectiveness	Do you consider the ICBC Henan part-time trainer team meets the requirements for training the present staff?
Training on software, hardware, and security	Does your branch have a training department?
	Your training facilities satisfy?

A. Distribution and Retrieval of the Survey

The entire 810 questionnaires sent were returned in 779 replicas, of which 764 were legitimate; the rate of response was 96.17 percent, and the actual questionnaire retrieval rate was 94.63 percent. ICBC, "Henan" distributed 779 surveys by email.

B. Statistical analysis of the survey results

Samples used for the investigation and a broad comparative analysis. It is clear that distributions are similar and the variation is minor based on the gender, age, job, degree, job title, and contrasts of workers throughout the province, assuring the representativeness of the survey employees. The questionnaire's choices are arranged in a bad to great order. The 765 valid surveys that were gathered demonstrate that the majority of employee satisfaction could not be achieved with the existing training impact [Chung et al. (17), Zhang et al. (18)].

C. Outcomes of the Survey

i) Insufficient scientific training program

The branch has never implemented a training plan, according to 76.59 percent of respondents; training programmes lack systematic organisation, according to 14.59 percent; and according to 94.42 percent of respondents, the training plan did not adequately address plan, business, and job development. Although improving employee performance is the ultimate aim of commercial banks' staff training programmes, the old system's ways of thinking and operating have not been completely eradicated. Despite the development of certain training programmes, the bulk of present staff training is shallow, lacks long-term vision, and only considers the tasks performed by staff instruction after the appearance of a barren time when new business is produced [Van Hoa et al. (19), Shahabaz and Afzal (34)].

ii) Unreliable Institution-Building Training Firm

There are no full-time trainers or specialist training departments in 93.20 percent of respondents' branches, and 80.23 percent of respondents cite an inadequate institutional commitment to implementing training.

iii) Unstandardized training

95.23 percent of respondents said that their training requirements were never or seldom enquired about before training. 96.04 percent are not eligible for guaranteed budgets. 85.11 percent were never evaluated on the training impact [Xie et al. (20)].

iv) Existing staff training content and methods are insufficient

89.15 percent of respondents said they were dissatisfied with the primary training techniques now in use, and 79.69 percent said they thought online instruction might satisfy their desire for "anytime, anywhere" learning. 98.47% of respondents believe that the quality of training is generally low, and 92.39% are dissatisfied with the present training curricula and material. The efficiency of the

execution of training will be directly impacted by a systematic organisation of training techniques and material. ICBC should concentrate on fundamental economic theory to increase the academic capabilities of its workforce. More emphasis was placed on building commercial skills than on theory of economic. The training doesn't address workers' genuine requirements, reducing training pertinence [Liu et al. (21)].

5. PRIMARY CAUSES

In this part, we discuss the primary causes for inefficient bank employee development and management. Figure 5 depicts the primary cause for ineffective employee training management.

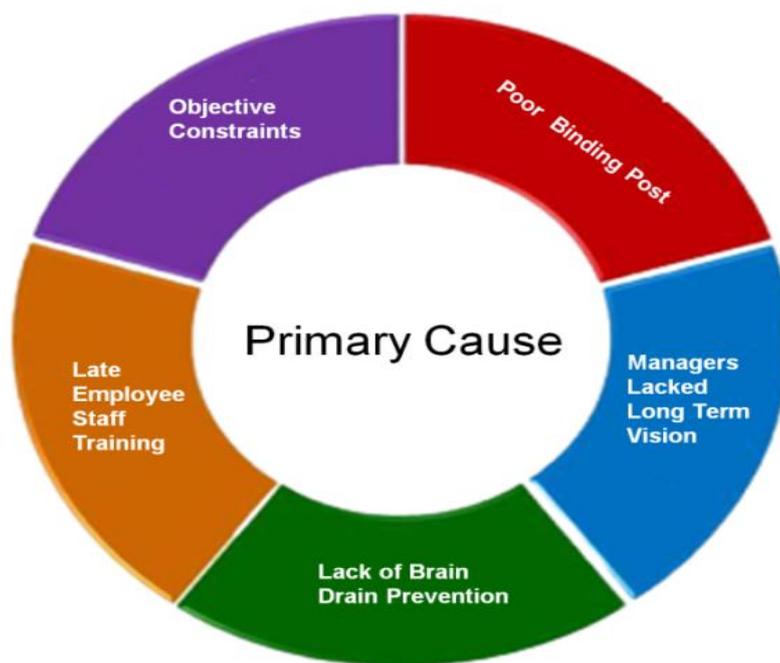


Figure 5: Primary cause for ineffective employee training management

i) Poor binding post

SCBs have inadequate qualitative and quantitative staffing standards, resulting in a poor binding post and weak job training incentive effects. Henan ICBC still lacks a defined requirement; senior managers rely on administrative delegation and are weak in modern commercial bank management,

resulting to a lack of training incentives. Current job analysis techniques are ineffective. Henan Province lacks a competitive environment [Xie et al. (22), Li and Zihan (35)].

ii) Managers lacked long term vision

Traditional planned economies make state-owned firms focus more on short-term interests

than long-term growth. In a competitive market, SCBs prioritize performance and profits above employee training. Senior managers pursue profit and performance blindly, neglecting HR management and worker training. Senior management has overlooked the drop in training costs over the previous three years. The trainees use it to rest. ICBC Henan lacks a scientific HRM and staff training system, causing problems and inadequate training impact [Zuo et al. (23)(39)].

iii) Lack of brain drain prevention

The absence of risk prevention procedures is causing a brain drain in SCBs. “Foreign banks or tiny joint-stock commercial banks” employ high benefits and wages to recruit people from SCBs. SCBs have no means to retain and control brain drain. Normally, attracted employees are lost after being well-trained to become corporate or management backbones. Also, joining new financial organisations requires a lot of resources, which hinders bank growth. This offers top managers the notion that staff training exacerbates skills shortage, so they will consider the risk of loss while investing in staff training, even if it means spending a lot of money [Chen et al. (24)(38)].

iv) Late staff training and

“ICBC” didn't develop a staff training school or a training department, and most secondary branches don't have full-time trainers. Such institutions will hinder cooperation between organisational status and secondary branch lines and training programmes. On one side, most trainers are part-time, lack HRM experience and training, and conduct other uninteresting jobs, impeding effective training. Recent years, the “provincial branch of Bank” supported higher training in facilities but lacked scientific operational direction. Although training hardware facilities continue to improve

with more financing, mismanagement, lack of monitoring, and other problems have hampered implementation [Antunes et al. (25)].

6. STRUCTURE-BASED INNOVATION

The execution of staff training initiatives is facilitated by innovative training systems with scientific staff training systems. The following four factors are to be considered while creating the contents for the ICBC Henan branch staff training system framework:

- First and foremost, an innovative system for managing staff training should be founded on the Bank's strategic directives. Staff training activities will only remain focused on the primary objective when guided by the Bank's overall strategy, and staff training programmes are capable of achieving the desired building and sustainability.
- Secondly, a cutting-edge HRM should be tailored to the specific requirements of the organization's most important systems; staff training system is an ongoing endeavour that necessitates careful consideration of the organization's long-term goals and objectives, as well as an appreciation of the shifting nature of human resource trends.
- Third, employee training management should focus on self-development. Consider workers' requirements to enable them achieve self-improvement to retain talent and achieve sustainable growth [Dixit et al. (26), Hassan et al. (27)(37)].

7. REFINEMENT OF MANAGEMENT STRUCTURE AND INSTITUTION

In this section, we discuss, perfect and improvement in terms of its organisational structure and management. Figure 6 depicts the refinement of management structure and institution.



Figure 6: Structure and institution refinement

i) Improve training program operation

Operational procedures and training programmes are more single and backward; there's no requirements analysis and no effective evaluation after implementation, so it's hard to accomplish the intended training impact. In the future of the business of process management, training programme should be in compliance with "ISO10015 international training standards," distinguishing operational points of training phases. The four steps of a scientific and methodical training programme are: Analyze training requirements, programme development, implementation of training program, effective training assessment [Akther et al. (28)].

ii) Improve training resource management

The establishment of a dynamic curriculum development system should be guided by the management and strategy-driven growth of the Bank, and the staff training job training curriculum should gradually build different levels, courses, and positions. creating a resource library for part-time teachers, encouraging "provincial branches, secondary branches senior management, and operational

backbone to conduct inline lectures, and cultivating strong business management expert and lecturer talent" are all ways to improve the quality of part-time instructors. Second, classify current part-time teachers into the "surgical industry" group. Third, we should help each secondary branch hire part-time instructors based on its specific conditions and perform teacher development to improve their talents [Dung et al. (29) (41)].

iii) Employ external training resource

Line external training material may effectively supplement the inline part-time trainer workforce. ICBC should fully use the system and external training resources to increase teamwork and give better services to their people.

iv) Training facility management specifications

For training facility management operations and staff training impact, the study advises combining inner management and outsourcing in the future administration.

Through these efforts, the province's part-time training instructors with "business class" and "second branch" as a unit were formed to satisfy

business training demands [Ruan et al. (30), Salihu and Zayyanu Iyya (36)].

8. CONCLUSION

This article provided a concise overview of the present state of ICBC training programmes in Henan, and the survey was developed along six distinct aspects. The analysis findings from ICBC demonstrate the critical need for improvements in scientific and logical training

of present employees. Staff unity can be maximised, and a more progressive, reasonable, and scientific approach to HRM can be established, but only if the current system is upgraded in a timely manner. The effects of employee job training on business development are not covered. Focusing on organisation development via staff training requires further study.

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