

The Problems and Countermeasures of Employee Engagement in China City Commercial Bank

Ye Xiao^{1,a,*}, Amer Hamzah Jantan^{1,b}

¹City Graduate School, City University Malaysia, Kuala Lumpur, Malaysia
^a95304180@qq.com, ^bamer.hamzah@city.edu.my
*Corresponding author

Abstract: In the era of rapid development of big data and artificial intelligence, with the deepening of China's financial reform and the continuous downward trend of the global economy, the banking industry is facing enormous challenges and opportunities.[1] Human resources are the key to realize the sustainable development of an enterprise. The work efficiency, contribution and performance level of talents are of great significance to the development of an enterprise, and the degree of engagement is an important yardstick to measure these indicators. [2] Therefore, it is of great significance to study the employee engagement of city commercial banks. This paper analyzes the present situation and existing problems of employee engagement in city commercial banks, and puts forward some countermeasures and suggestions to improve employee engagement in order to help the long-term development of city commercial banks.[3]

Keywords: employee engagement, city commercial banks

1. Introduction

With the acceleration of China's marketization, the banking industry has achieved a situation from a single state-owned bank to a hundred flowers blooming in financial institutions such as joint-stock banks, city commercial banks and credit cooperatives, regional development banks and savings banks. The establishment of city commercial banks has injected new vitality into the development of regional financial markets. Although city commercial banks have achieved cross-regional development, this span is mostly limited to cross-regional operation in the province, and they still lack competitive advantages compared with the traditional "four major banks" and national joint-stock banks and foreign banks. At the same time, the contradiction between employee development and bank development is increasingly prominent, such as low employee engagement, low work efficiency and frequent employee turnover, which seriously affect the improvement of organizational performance of city commercial banks. Schaufeli et al. (2002) ^[4]hold that employee engagement refers to the psychological and behavioral state that the back-office employees of China City Commercial Bank are full of energy, dedication and willing to give themselves in their work. A large number of studies show that the improvement of employee engagement is conducive to the improvement of organizational performance, and employee engagement is the key factor for organizational success. It affects employees' performance, satisfaction, retention rate and happiness, all of which contribute to improving productivity, customer satisfaction and a positive working environment. Employee engagement is of great significance in the organization and management of city commercial banks.^[5]

2. Problems existing in employee engagement

The problems existing in the engagement of city commercial banks are mainly reflected in the following aspects.

2.1 Employees lack work enthusiasm and motivation, and the organization does not pay enough attention to the physical and mental quality of employees

Employees are not active and active in their work tasks, and their work style is not solid. Facing the task, the processing method is simple, without in-depth thinking and response, only satisfied with completing the task, lacking concern about the degree of completion and the quality of work.^[6] Often,

the leaders give instructions, the employees move, and the leaders urge them once. The employees are a little anxious, lacking the sense of pressure and the learning spirit of studying hard. Self-centered in work, ignoring colleagues' help, facing difficulties and sense of responsibility, most of them take evasive and evasive measures. The heavy work pressure every day puts employees' body and mind under great test, and the management system of the bank is not humanized enough, which makes them feel lack of organizational care.

2.2 Poor communication between employees and organizations

Employees can't communicate well with management or other team members, which leads to information islands and information can't be communicated or shared in time. Employees feel that their voices are not taken seriously, and the opinions put forward to the organization are usually ignored. In the long run, employees will feel that their opinions and feelings are not taken seriously and will be discouraged. Employees may undertake a variety of business sectors. Facing different superior leaders, the more different leaders of city commercial banks hold different opinions on the same job. It can be said that there are thousands of threads on the top and a needle on the bottom. Employees don't know what to do at the moment, and they feel disconnected and lack motivation.^[7]

2.3 The organization does not pay enough attention to the career development of employees, and employees have a serious turnover intention^[8]

City commercial banks do not know enough about employees' interests, skills and career expectations, and have not set up reasonable promotion channels for all kinds of employees. At the same time, the turnover rate of employees in city commercial banks is high, and the turnover time and entry time are less than one year. Employees leave their jobs not because they need better development opportunities at a certain stage, but because they are dissatisfied with their jobs and choose to leave without finding the next arrangement. The departure direction is mainly cross-industry. From the point of departure, most of the new generation of knowledge workers go to administrative organs, institutions, continuing their studies, etc., and most of them will no longer work in banking.

2.4 The salary and reward are insufficient

The salary and welfare level is not high, and the salary and treatment of grass-roots employees of City Commercial Bank are less competitive in the same industry, which makes employees lack a sense of value. Lack of formal and informal appreciation. Organizations rarely give employees formal or informal appreciation, whether it is verbal praise, reward programs or other forms of recognition. Opaque performance evaluation and reward mechanism. The organization's performance evaluation and reward mechanism is opaque, and employees don't know how to get affirmation and reward.

2.5 Excessively strict micro-management

City commercial banks usually have a strict internal control system, over-manage employees' workflow and decision-making, and do not give employees enough autonomy. Employees must follow strict procedures and guidelines, and cannot adjust and flexibly respond to work demands, which leads to employees' inability to make independent decisions and demonstrate their abilities.

3. Causes of employee engagement problems

What causes the problem of employee engagement in city commercial banks? After in-depth analysis, it is mainly due to the following points.

3.1 Heavy workload and pressure

In the fierce market competition, city commercial banks have high requirements for their employees. Because employees usually have to work in a fast-paced and heavy workload environment. Excessive workload and high pressure will have a negative impact on employees' professionalism and well-being. Without proper support and resources, it may be difficult for employees to maintain their enthusiasm and commitment.

The employees of city commercial banks are faced with great pressure and risk of assessment.

Basically, all work completion is linked to the assessment results, because the assessment results are directly related to the salary income of employees. As we all know, commercial banks are risk-management institutions, and the work behavior of bank employees is also faced with occupational risks such as capital risk and policy risk. Employees of city commercial banks are also facing the pressure of serving customers. Sometimes, if the service is slightly neglected, customers will complain, and even be threatened by words and physical conflicts. Because some complicated businesses are slightly delayed for some time, they will be greatly criticized by customers.

Lack of flexibility in workplace and working hours. Daily work is usually done in the business premises of the bank, especially the front desk teller, who needs to work in a narrow space. Because it is a counter employee who receives customers externally, it is necessary to ensure that the work starts on time. When sudden personal affairs conflict with work arrangements, it is difficult for organizations to coordinate and meet the needs of employees in dealing with personal affairs under the current situation that colleagues have full work arrangements. The organization is not flexible enough in working hours and working places, and employees can't arrange their work and life reasonably according to their personal needs, which makes it difficult to balance.

Lack of vacation and rest time. In the city commercial banks where the ratio of workload to staff is unreasonable and there is always a shortage of staff, every employee bears the full workload. Employees are required to work long hours. In addition to handling business during normal working hours, business studies, work meetings, business receptions, etc. are often arranged to be completed after work hours. Usually, it is difficult to enjoy the holidays according to one's own wishes, and employees are in a working state for a long time. The organization does not provide enough vacation and rest time, so employees can't get the necessary rest and recovery, which makes employees in a state of fatigue unable to alleviate. At the same time, it will inevitably consume time to accompany family and busy personal affairs, and it will not be able to fully allocate time and energy to personal life and family, resulting in an imbalance between work and life.

Work style of the new generation of employees. In the new generation of employees, they generally have higher academic qualifications, and they have the characteristics of paying attention to personal development. However, with the fierce competition in the market year by year, the increasing complexity of work, the lack of employees' salary and benefits, and the gradual increase in the proportion of employees, the new generation of employees have outstanding personalities. City commercial bank employees usually pursue personal interests and have low tolerance for unfair events, which leads to resistance and reduced work efficiency.

3.2 Lack of correct communication between employees and organizations^[9]

Bank employees lack access to necessary information in time and effective communication channels within the bank. The organization lacks a mechanism to listen to employees' opinions and provide feedback. There is a phenomenon of information retention and power concentration within the organization. A few people have important information and decision-making power, while other employees are excluded, which may lead to the loss of trust and participation of employees. Inadequate communication between management leads to unclear objectives, expectations and changes within the organization.

3.3 Limited career development opportunities^[10]

Lack of promotion opportunities, employees have no clear promotion path or limited promotion opportunities in the organization, which leads to their inability to achieve progress in career development. If there is no clear growth path, their enthusiasm and professionalism will decline. Employees may feel stagnant and look for opportunities elsewhere.

Lack of training and learning opportunities, the organization does not provide enough training and learning opportunities to help employees acquire new skills, knowledge and experience, which limits their career development potential. The organization does not provide a good tutor or guidance mechanism, and employees lack guidance and feedback, so they cannot get effective career development support.

Lack of challenging tasks and cross-departmental opportunities. Employees lack challenging tasks and projects at work, unable to show their abilities and development potential, thus limiting their career development opportunities. There is no opportunity to encourage or provide cross-departmental or

cross-functional opportunities within the organization, and employees cannot expand their skills and experience, which limits the breadth and depth of career development.

3.4 Lack of a complete and rewarding system

Recognition and reward play a vital role in motivating and attracting employees. City commercial banks lack a perfect reward system. When efforts and achievements are not recognized or rewarded, employees may feel underestimated and divorced from their jobs, which will make employees feel neglected or ignored, lacking motivation and satisfaction.

The salary and benefits are unreasonable. The organization's salary and welfare system is unfair or not competitive, and it cannot provide reasonable returns and incentives. This may cause employees to feel dissatisfied and unrecognized, and affect their work motivation and engagement. In particular, there is an increase in workload and pressure on young employees, but there is no proper tilt in salary and benefits.

This may lead to employees' distrust of the performance evaluation process and reduce their enthusiasm for performance improvement.

3.5 Limited autonomy and decision-making power

The system and objectives of city commercial banks are usually formulated in a top-down order. Employees are only executors and have no chance to participate in the formulation process of important decisions, which affects the recognition of organizational objectives.

A leadership style with high control. The leadership is too centralized in decision-making power and control, and there is no delegation system. All matters, big or small, need to be approved by the management. Not giving employees enough autonomy leads to employees being constrained everywhere, feeling a serious sense of bondage and control, and lacking a sense of participation and involvement. Autonomy and the ability to contribute to the decision-making process can cultivate a sense of ownership and participation in the work, and employees who feel micromanaged or lack decision-making ability may reduce their participation.

4. Countermeasures to improve employee's engagement

Improving employee engagement is crucial for fostering a positive work environment, enhancing productivity, and retaining talented employees. Here are some strategies to improve employee engagement:

4.1 Provide career growth opportunities

We develop a career development plan with our employees to identify long - and short-term goals, so that employees can define the direction and goals of their efforts, and provide support and resources to achieve these goals.

Training and learning opportunities. These opportunities can help employees acquire new knowledge and skills and broaden their professional abilities.

There are opportunities for cross-departmental and cross-functional exercise. Encourage employees to participate in cross-departmental and cross-functional projects and work, and provide opportunities to expand their experience and knowledge fields so as to find suitable positions that they are interested in and competent for.

4.2 Give appropriate recognition and rewards

The company has implemented a sound recognition and reward system to recognize employees' contributions and achievements. The company also celebrates the achievements of individuals and teams and provides concrete feedback in a timely manner that appreciates their efforts. The company actively gives employees formal or informal appreciation, so that employees feel that their efforts can be recognized, thus increasing the motivation to work. The company develops reward and incentive plans. For example, employee bonuses, performance awards, employee benefits, stock options, etc. These rewards can be evaluated and distributed according to the performance and contribution of

employees. Take promotion opportunities as an important means to motivate employees.

5. Conclusion

This paper sorts out the problems existing in the employee engagement of city commercial banks, analyzes the causes of the problems, and puts forward corresponding solutions. It is conducive to the improvement of employee engagement of city commercial banks and the realization of organizational performance.

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