

Research on the Countermeasures of Improving the Engagement of Grass-Roots Employees in Banks

Jiwei Sun*

*Dhurakij Pundit University, Bangkok, 10210, Thailand
sunjiwei.i@163.com*

**Corresponding author*

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Abstract: After China's entry into WTO in 2001, the economy has developed rapidly. Large state-owned banks lost their burden and completed the stock reform and listing around 2005. The banking industry is also in the stage of rapid development. The competition among banks is becoming increasingly fierce. In addition, with the gradual liberalization of China's financial market, foreign capital and financial industry quickly enter the domestic market, and the competition for various industries and talents is also intensified. Facing the problem of brain drain, how to take measures to improve employee engagement is an important issue that banking institutions need to consider. At present, foreign and domestic studies have fully proved that engagement plays a great role in improving the efficiency of enterprises, especially the impact faced by grass-roots employees of banks. Therefore, this paper takes the grass-roots employees of a branch of Bank of China as the specific research object, analyzes the engagement of the research object on the basis of the research of scholars and institutions at home and abroad, and puts forward measures to improve the engagement of grass-roots employees of a branch according to the relevant analysis.

1. Introduction

It has been more than 40 years since China's reform and opening up, and great achievements have been made in social and economic development. The application of new technologies is profoundly changing our work, life, and thinking. The continuous change of the domestic and international social and economic environment also makes various enterprises constantly change and change, which has brought unprecedented and all-round impact and challenges to the development of enterprises. The mixed reform of state-owned enterprises, the transformation of traditional enterprises, and the rise of Internet enterprises are undergoing profound changes in talent competition and human resource management [1]. At the same time, with the development of the economy, the role of human resources in enterprise development is becoming increasingly prominent, and the flow of employees is also gradually increasing [2]. How to retain employees, make good use of employees, and improve the contribution of employees is the key topic of modern enterprises in human resource management.

Bank grassroots employees refer to ordinary employees working in bank outlets. They are

mainly engaged in business operations, customer service, and marketing. In recent years, the internal and external environment of banks is constantly undergoing profound changes, and the competition in China's banking industry is becoming more and more fierce, which has a great impact on the thinking, behavior, and working state of bank grass-roots employees [3]. Some old grass-roots employees are worried about being eliminated, and some new grass-roots employees can't stay. The bank's grass-roots employees face customers directly, and their work is simple and repetitive. However, in the face of heavy business pressure and a heavy workload, in the long run, their fatigue will increase and their happiness will decrease, which will significantly reduce the engagement of grass-roots employees. The high turnover rate has become a trend, which has become an important problem perplexing the bank's branches.

In the reality that the bank's grass-roots employee engagement is significantly reduced, this paper selects a branch of the Bank of China as the research object, hoping to determine the problems, determine the main factors affecting the grass-roots employee engagement, put forward the countermeasures to improve the grass-roots employee engagement of a branch of the Bank of China, and provide a reference for the industry.

2. Analysis of the Reasons for the Low Engagement of Bank Grass-roots Employees

2.1. The Branch's Transmission of Corporate Culture is not Enough

BOC is the only large state-owned bank in China that has been operating continuously for more than 100 years. The construction of corporate culture also has a long history and has accumulated relatively good and profound corporate values. From the data, most employees still agree with BOC's values of "responsibility, integrity, professionalism, innovation, stability, and performance" and encourage employees' professionalism [4]. However, nearly half of the employees are not satisfied with the corporate culture inheritance of a sub branch. At present, a sub branch has done a lot of work in the inheritance of corporate culture, such as corporate culture publicity and learning, corporate culture speech, organizing and participating in public welfare activities, corporate culture wall display, establishing advanced models and so on [5]. However, corporate culture is never close enough in how to combine enterprise and employee development. Many of them are mere formalities and surfaces. There is a saying that "culture is on the wall and a slogan is on the mouth," which fails to completely root the corporate culture in the thoughts of employees. Thus, employees cannot stay consistent with the unit in thought and action, and thus cannot have a strong professionalism for the unit and post, and their dependence on the unit will naturally decline.

2.2. The Salary and Welfare System is Not Attractive

Salary is not only the most direct feedback to employees but also a way to directly reflect the value of employees' work. It can bring material satisfaction to employees, so that employees have a higher degree of dependence on the enterprise. The issue of salary and treatment is generally reflected by the employees of a sub branch, which is also a long-standing and difficult problem in the Sichuan branch after the listing of BOC from share reform. In terms of total remuneration, the starting point was set relatively low during the share reform [6]. At the same time, since the scale of BOC is the smallest among the four major banks in Sichuan Province, the remuneration is also at the bottom, which is far from other joint-stock commercial banks, urban commercial banks, and rural commercial banks. In addition, before 2017, with the transformation and development of the regional economy, the scale of a sub branch decreased significantly, and there had been insufficient new business in recent years, so it could not well support the growth of salaries. The majority of grass-roots employees are middle-aged and light employees, and most of them are faced with

spending on love, marriage, and children, housing loans, car loans, education, personal consumption, and so on [7]. However, the salary paid by the unit is under pressure to cope with these relatively "rigid" expenses, so it will be more dissatisfied with the salary level.

2.3. Unclear Career Development Plan of Grass-roots Employees

The positions of employees in sub-branch C from low to high are teller, assistant manager, manager, and grass-roots management personnel. Grass-roots employees can be promoted by internal competition and through the special talent scheme of their provincial branch. Generally speaking, the development path of grass-roots employees is from teller to assistant manager (manager) and then to grass-roots managers [8]. However, the overall employees of a sub branch are relatively young, and many managers and grass-roots management positions are filled by employees under the age of 40. There is little room and probability for these employees to improve. Older managers and employees on grass-roots management posts are still a long time away from resignation and retirement. The number of organizational structures Posts approved by the provincial branch to a sub branch are limited, so there are few positions that can be vacated for employees, which limits the rising number of employees to a certain extent.

At the same time, the grass-roots employees of sub branch C are relatively young; most of them have not been in their current positions for a long time; there is a certain gap between their business and management quality and the post requirements; and there is a situation of whether there is a suitable candidate for the position [9]. Under the current situation of personnel development, sub-branch C still has some deficiencies in the publicity of the career development path of grass-roots employees, the guidance of employees' job understanding, and the training of employees' multi-post training. Based on the above situation, grass-roots employees will naturally have dissatisfaction and disappointment in their career development.

3. Countermeasures and Suggestions to Improve the Engagement of Grass-roots Employees in Banks

3.1. Paying Close Attention to the Inheritance of Corporate Culture

3.1.1. Increasing Corporate Culture Transmission

Corporate culture transmission is a process initiated by the enterprise. It is a process that the enterprise hopes the employees will recognize, integrate into the enterprise mission and vision, and improve the employees' continuous contribution to the enterprise. However, there are some problems in the cultural transmission of a sub-branch, such as untrue and loose combination [10]. In view of these problems, efforts can be made in corporate culture transmission mainly from the following aspects:

First, the transmission of corporate culture should be unified with the main body of corporate culture. The main body of corporate culture is all employees, not the words on documents, slogans, or slogans on the wall. Therefore, when conducting corporate culture, enterprises must combine the spiritual culture of employees, organically integrate the connotation of corporate culture with the spiritual and material pursuits of employees, and improve the enthusiasm of employees to participate in the construction of corporate culture, so as to achieve twice the result with half the effort;

Second, enterprises should take the enterprise situation as the basis to find effective publicity ways. The corporate culture of state-owned banks has distinct characteristics. It should bear both national responsibility and social responsibility. The corporate culture pervades all branches of the

bank, from the top down. To resonate among all employees, it is necessary to find a feasible and effective path in line with the enterprise. Therefore, the transmission of corporate culture must be closely combined with the characteristics of employees, the regional environment, and the business development of local institutions so as to better fit the reality of institutions and employees and be more effective in the process of corporate culture transmission.

Third, enterprises should make the best use of historical and cultural resources such as travel history. The centennial history of the Bank of China is a history of corporate culture inheritance, which embodies the spiritual wealth of BOC employees who constantly strive for self-improvement, act as actors and pursue excellence. Therefore, in the transmission of corporate culture, we should strengthen the study and inheritance of business history. The company should establish a shining model of corporate culture in the work of the new era and inject vitality into the corporate culture of the new era.

3.1.2. Strengthening Grass-roots Employees' Understanding and Recognition of Corporate Culture

If there is no employee participation and recognition in the transmission of corporate culture, it seems that no matter how beautiful the corporate culture sounds, it is empty talk. Only a recognized corporate culture can maximize employee engagement.

First, the company should integrate employees into the construction of corporate culture. Although the overall corporate culture program and connotation of sub branch C are formulated by the head office, the audience is all employees. First, enterprises should let employees participate in the discussion of corporate culture construction, widely solicit employees' opinions, and let employees know the source and essence of corporate culture. Second, the enterprise should integrate with the employees' daily work, discuss and establish objectives in conjunction with the current situation, and make the employees understand why they want to do so. Third, enterprises should combine with the interests of employees. The competition among enterprises is not only the hard power competition of products and services but also the soft power competition of corporate culture to unite people and gather strength. In this way, the good concept of the enterprise will be rooted in the hearts of employees and will make employees think that the corporate culture is beneficial to themselves.

Second, the company should let the managers take the lead, raise the flag and do a good demonstration. First, managers bear the main responsibility for the transmission of corporate culture. The words and deeds of managers are very important to the transmission of corporate culture. Negative words and deeds have a greater and deeper negative effect on the transmission of corporate culture. Second, enterprises should continue to do a good job in enterprise management. Corporate culture transmission is not a gust of wind. Corporate culture publicity should not only publicize, discuss, reward, and restrict in a big way, but also flow in a long way. It should start by changing ideas and daily work styles so that employees can strengthen understanding and recognition in a subtle way.

Third, the company makes the corporate culture "visible and tangible." Various missions, visions, and values in corporate culture are mostly abstract. In the transmission process, it can be transformed into easy-to-understand stories and specific visible models so that employees can understand them quickly.

3.2. Improving the Competitive Salary and Welfare System

Competitive salaries and welfare are the biggest and most direct incentives to employees. The purpose of an employee's work is to obtain wages that match their work. From the statistical survey

of grass-roots employees in a sub branch, the salary and welfare system are also the most popular aspects of employees' lives. Therefore, in order to improve the engagement of grass-roots employees, it is necessary to improve the salary and welfare system of employees.

Under the general guidance of the superior bank on the salary system, sub-branch C can adopt the following methods:

First, sub-branch C should optimize the way of salary distribution. The company should adhere to the performance result orientation and firmly distribute according to contribution, so that employees who have responsibility can bear hardships and good performance can be truly motivated. Secondly, the company should optimize the salary management system and realize a simpler and direct distribution mode of "post salary + bonus." In addition, the company should implement flexible distribution of bonuses and set up special contribution awards to encourage employees to make more contributions and close the bonus gap.

Second, the adjustment of salary distribution gives priority to the grass-roots level. First, enterprises should reasonably regulate the salary gap between different ranks within the organization, and "control high income, improve low income, and expand medium income" so as to build an "olive" income distribution model. Second, the salary distribution and adjustment shall adhere to the principle of "two higher and two lower." That is, the increase of grass-roots front-line employees shall be higher than the average increase of the whole bank, and the increase of outlet employees shall be higher than that of department employees. When the overall wage level of employees decreases, the decline of grass-roots front-line employees is lower than the average decline of the whole bank, and the decline of outlet employees is lower than that of department employees. III. Enterprises should improve the salary payment mode and increase the actual monthly salary of grass-roots employees. It is suggested that a minimum income system be implemented to ensure employees' daily lives.

Third, enterprises should enrich the salary incentive assessment and distribution mode. First, enterprises should innovate in the way of performance measurement and bonus distribution and link the two more closely. Continuously improve the bonus distribution modes, such as employee income commission and pricing commission, and stimulate the enthusiasm and creativity of grass-roots employees. Second, enterprises should improve the profit-making performance systems of all employees so that the objectives are clear, the results are accurate and applied in place, and they comprehensively reflect the relationship between employee performance appraisal and salary distribution.

3.3. Clarifying the Career Development Plan for Grass-roots Employees

Most grass-roots employees are in the initial stage of their career. Employees who have recently entered the workforce have hazy career development plans for the future, but they have high self-esteem and self-confidence and are eager to achieve their goals. If they can't see the hope of development for a long time and can't get the exercise of work, they will easily have a negative working mood, which will have an impact on the enterprise. Therefore, the career development planning of grass-roots employees is essential.

To clarify the career development planning of grass-roots employees, it is necessary to establish the employee career development planning system, guide employees to carry out career planning step-by-step and scientifically, let employees know their own positioning, advantages and disadvantages, achieve their own development goals, and continuously improve employee engagement.

First, enterprises should pay close attention to the career development planning of grass-roots employees. Grassroots employees are the personnel base of the enterprise and the source of talent

selection in the future. Enterprises help employees describe the future but also plan for their own tomorrow, which really makes employees feel that the enterprise attaches importance to employees' career development.

Second, enterprises should establish "talent development files" for employees to record their work experience, performance, training and learning, honor awards, professional technology, and other information. Enterprises should provide career development planning guidance for employees, regularly communicate with employees on career development, clarify the development direction and road, constantly correct deviations, fully respect the wishes of employees, and carry out dynamic management and adjustment.

Third, enterprises should unblock and standardize the equal promotion mechanism. Smooth career development is an important driving force to improve employee engagement and promote enterprise development. Enterprises should ensure that employees have standardized and equal promotion opportunities. First, for excellent grass-roots employees with good performance and high comprehensive quality, establish and improve the internal talent flow mechanism; open up the horizontal communication channel of employees; and exercise in multiple posts. Second, when promoting, personnel give priority to excellent employees at the grass-roots level and strengthen the selection and employment processes at the grass-roots level. Third, establish and improve the rapid growth mechanism of excellent grass-roots employees; strengthen the selection and training of excellent grass-roots employees; improve the exceptionally promotion mechanism; and make good use of employees regardless of one pattern.

4. Conclusions

Bank branches belong to financial enterprises. Employees are the key factor for their market competition and steady development, and the level of employee engagement will directly affect the growth of enterprises. This paper takes the engagement of grass-roots employees in a branch of Bank of China as the starting point, collects and sorts out relevant theories and research results, and puts forward countermeasures for the reasons.

There are five reasons for the low engagement of grass-roots employees in sub branches: first, the work of corporate culture inheritance is not real. Second, the salary and welfare system is not attractive. Third, the career development plan of grass-roots employees is not clear. Fourth, the management level of managers is not high. In view of the reasons for the low engagement of grass-roots employees in a sub branch, this paper puts forward corresponding countermeasures and suggestions to improve the engagement of grass-roots employees in a sub branch: first, pay close attention to the inheritance of corporate culture.. Second, improve the competitive salary and welfare system. Third, clarify the career development plan for grass-roots employees. Fourth, improve the level of managers.

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