

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
SUMY NATIONAL AGRARIAN UNIVERSITY
ECONOMICS AND MANAGEMENT FACULTY

Public management and administration Department

QUALIFICATION WORK

Education Degree - Master

on: **Management of professional career promotion of employees**

Completed: student of
073 «Management» (EP «Administrative Management»)
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Master of Administrative management

Sumy - 2024

SUMY NATIONAL AGRARIAN UNIVERSITY

Faculty Economics and Management
Department Public management and administration
Education degree «Master»
Field of Study 073 «Management» (EP «Administrative Management»)

Approved:

Head of
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«_____» _____ 2023 y.

TASK

on qualification work for student

Zhang Buyao

**1. Theme of Management of professional career promotion of employees
Qualification
work:**

Supervisor Alina Mykhaylivna Brychko, PhD., Associate Professor

approved by the university from _____

2. Deadline for student completed project (work)

March, 8 2024

3. Background to the project (work):

educational methodical manuals, monographs, textbooks on the subject of research, scientific publications, economic and financial statements for the period of 2019-2021

4. Contents of settlement and explanatory notes (the list of issues to develop):

Learn the concept of theoretical aspects of personnel development management in modern market conditions, analyzed socio-economic characteristics of the investigated enterprise, analyzed of the recruitment and professional training management system, evaluate of measures to manage career growth and stimulate staff development, develop ways to improve the strategy, forecasting the success of the proposed measures

December, 15 2022

CALENDAR PLAN

№	Title the stages of the degree project (work)	Date of performance project stages	Note
1	Definition and approval of the thesis, preparation of the plan - schedule of work	October, 2023	
2	Selection and analysis of literary sources, the preparation of the first theoretical chapter	October, 2023	
3	Preparation and presentation of draft of the first chapter of the thesis	November 2023	
4	Collection and processing of factual material, synthesis analysis of application issues in the enterprise	November 2023	
5	Making the theoretical part of the thesis, summarizing the analytical part	December 2023	
6	Design options improve the research problem	January 2024	
7	Completion of the project part of the thesis, design chapters	January 2024	
8	Previous work and its defense review	March 01-02 2024	
9	Checking the authenticity of the thesis	March, 10-11 2024	
10	Deadline for student completed the thesis	March, 8 2024	
11	Defense of the thesis	March, 22 2024	

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SUMMARY

Zhang Buyao. Management of professional career promotion of employees.

Master's thesis in the specialty 073 «Management», EP «Administrative Management» SNAU, Sumy-2024 - Manuscript.

With the national economy entering a high-quality development stage, the financial supply side reform has become the future development direction of the financial industry. As an important part of the financial industry, commercial banks are bound to accept the baptism of the times in this wave of reform. Although there are many kinds of financial institutions in China, most commercial banks are seriously homogenized in business. In this case, the competition between industries is still very fierce. If you want to survive and develop in the competition, you need to constantly tap the core competitiveness of enterprises. As the core resource of enterprises, the sustainable cultivation of talents is of great significance to the long-term sustainable development of banks. Career management provides talent support for the long-term development of banks. Employees and banks can grow together and seek common development. Therefore, it is of great significance to optimize the career management of employees.

This paper takes Xuyi rural commercial bank as the research object, takes employee career management as the research subject, introduces the current situation of Xuyi rural commercial bank and employee career management, and uses the methods of data access, questionnaire survey and interview to analyze the shortcomings of Xuyi rural commercial bank's employee career management, and trace the causes of the problems. Combining with the theory of career development stage, this paper optimizes the problems existing in the current work of Xuyi rural commercial bank, aiming to provide important support for the long-term sustainable development of the bank.

This paper first carried out the research on the staff structure analysis, staff composition and career management status analysis of Xuyi rural commercial bank, providing basic support and data collection for the optimization of career management scheme in the later stage. According to the current situation of SF rural commercial bank, a questionnaire was designed. Through the questionnaire survey and employee interviews, it was found that the employees' career planning was unclear, the enterprise paid insufficient attention to the employees' career, the mechanism was not perfect, the promotion channel was narrow, the necessary training and guidance were lacking, the corporate culture did not play a positive role in guiding, and some personnel did not pay enough attention to the career management.. The scheme focuses on the four stages of exploration, establishment, maintenance and decline, and puts forward corresponding suggestions for each stage. At the same time, in order to prevent the optimization scheme from entering the misunderstanding in the implementation process, special precautions are put forward. Finally, a number of safeguard measures are listed to ensure the smooth implementation of the scheme, so as to realize scientific employee career management and lay a talent foundation for the healthy and orderly development of the bank.

Keywords: rural commercial bank, career management, human resource management.

АНОТАЦІЯ

Чанг Буяо. Управління професійним кар'єрним просуванням працівників.

Магістерська робота зі спеціальності 073 «Менеджмент», ОП «Адміністративний менеджмент» СНАУ, Суми-2024 р. – Рукопис.

Оскільки національна економіка вступає в стадію якісного розвитку, реформа фінансової пропозиції стала майбутнім напрямком розвитку фінансової галузі. Як важлива частина фінансової індустрії, комерційні банки зобов'язані прийняти хрещення часу в цій хвилі реформ. Незважаючи на те, що в Китаї є багато видів фінансових установ, більшість комерційних банків серйозно уніфіковані в бізнесі. У цьому випадку конкуренція між галузями все ще дуже жорстка. Якщо ви хочете вижити і розвиватися в умовах конкуренції, вам потрібно постійно торкатися основної конкурентоспроможності підприємств. Будучи основним ресурсом підприємств, постійний розвиток талантів має велике значення для довгострокового сталого розвитку банків. Управління кар'єрою забезпечує підтримку талантів для довгострокового розвитку банків. Працівники та банки можуть рости разом і шукати спільного розвитку. Тому велике значення має оптимізація управління кар'єрою співробітників.

У цьому документі об'єктом дослідження є сільський комерційний банк Сюйї, предметом дослідження є управління кар'єрою співробітників, представлено поточну ситуацію в сільському комерційному банку Сюйї та управління кар'єрою співробітників, а також використовуються методи доступу до даних, опитування та інтерв'ю для аналізу недоліки управління кар'єрою працівників сільського комерційного банку Сюйї та простежити причини проблем. У поєднанні з теорією етапу розвитку кар'єри ця стаття оптимізує проблеми, які існують у поточній роботі сільського комерційного банку Сюйї, з метою надання важливої підтримки для довгострокового сталого розвитку банку.

У цьому документі вперше проведено дослідження щодо аналізу структури персоналу, складу персоналу та аналізу статусу управління кар'єрою сільського комерційного банку Сюйї, надаючи базову підтримку та збір даних для оптимізації схеми управління кар'єрою на наступному етапі. Відповідно до поточної ситуації сільського комерційного банку Сюйї було розроблено анкету. Завдяки анкетному опитуванню та опитуванню працівників було виявлено, що планування кар'єри працівників було нечітким, підприємство приділяло недостатню увагу кар'єрі працівників, механізм був недосконалим, канал просування був вузьким, необхідне навчання та керівництво були відсутні, корпоративна культура не відіграла позитивної ролі в керівництві, а деякі співробітники не приділяли достатньо уваги управлінню кар'єрою. Схема зосереджена на чотирьох етапах дослідження, створення, підтримки та занепаду, і висуває відповідні пропозиції для кожного етапу. У той же час, щоб запобігти непорозумінню схеми оптимізації в процесі впровадження, висуваються спеціальні запобіжні заходи. Нарешті, перераховано низку захисних заходів для забезпечення безперервного впровадження схеми, щоб реалізувати наукове управління кар'єрою співробітників і закласти фундамент талантів для здорового та впорядкованого розвитку банку.

Ключові слова: сільський комерційний банк, управління кар'єрою, управління персоналом.

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INTRODUCTION

Relevance of the topic. With the rapid development of the national economy, by the end of 2019, the number of legal persons in China's banking and financial institutions had reached 4607, an increase of 345 compared to 2015. With the increasing pressure of market competition, together with the market-oriented reform of interest rates and the impact of Internet finance, the operation of banks is facing a huge threat from the external environment. In a highly competitive market environment, the pressure on bank operations continues to increase, with some banks facing operational difficulties and even the risk of bankruptcy. With the increasingly fierce competition in the financial market, the cultivation of talents and the development of abilities are particularly important, and scientific and reasonable human resource management should be given more attention. From the perspective of internal driving force and core competitiveness building, in fact, all problems of enterprises lie in people, facing increasingly urgent market competition, ultimately the competition for "talent". The core of talent management lies in two aspects: talent cultivation and talent loss. The fierce market competition is also a huge test for various banking and financial institutions, testing not only the business operation ability of banks, but also the ability of human resource management. With the increasing types of personal career choices, employee mobility has also increased compared to previous years. But talent loss is a huge loss for enterprises, and a large amount of talent loss may affect the overall operation of the enterprise. For enterprises, the cost of personnel training is increasing day by day, especially the losses caused by the loss of business backbone are more difficult to estimate. From this, it can be seen that building a talent cultivation mechanism and forming a human resource management system that recognizes and retains talents are important issues facing the development of enterprises at present. This article combines the actual situation of Xuyi Rural Commercial Bank to analyze its shortcomings in career management, excavate internal and external influencing factors, design optimization solutions based on actual problems, make career management work orderly, and thereby improve the overall competitiveness of Xuyi Rural Commercial Bank.

Relationship with academic programs, plans, themes. Master's thesis is done according to the plan of research at Sumy National Agrarian University.

The aim of the thesis is: the scientific substantiation of theoretical and methodical and applied principles of developing methods to improve the competitiveness of agricultural enterprises.

According to the purpose, **the main objectives of the study** were identified:

- to thoroughly understand the various problems that exist in career management in enterprises, and conduct investigation and analysis on them;
- to adjusting human resource management from the perspective of the enterprise, improving guidance for employee career development, and enhancing the competitiveness of the enterprise;
- to enhance one's various abilities through scientific and effective career management, thereby enhancing the overall competitiveness of the enterprise and ultimately achieving a win-win situation for both the enterprise and employees.

Object is organizational and economic relations aimed at improving the competitiveness of agricultural enterprises in Henan Province.

The subject is a set of theoretical, methodological, and practical aspects of the process of identifying ways to improve the competitiveness of the enterprise.

Research methods: Data retrieval method. By collecting and reviewing theories and literature related to career management, and using CNKI to search for keywords, we will gain knowledge of some research achievements in career management both domestically and internationally, laying a theoretical foundation; By consulting internal information of Xuyi Rural Commercial Bank, grasp its organizational structure, employee structure, career management status, etc., in order to analyze the existing problems and reasons. Questionnaire survey method. Based on the actual situation and personnel distribution of Xuyi Rural Commercial Bank, a survey questionnaire that is in line with the facts was developed for this study. A total of 130 survey questionnaires were distributed, covering individuals of different job levels, age groups, educational levels, and positions, providing strong data support for this study. Interview method. Conduct interviews with 20 personnel from Xuyi Rural Commercial Bank, including management and ordinary employees, to deeply analyze the

shortcomings of the company in employee career management and provide reference for optimizing and improving plans.

Information base includes scientific works by domestic and foreign scientists in the problem area, national statistical report data, statistical report data, the publication of official and scientific journals, enterprise manufacturer's reporting information, international and Chinese scientific time conference materials.

The practical significance of the results is: Starting from the increasingly competitive environment in the banking industry, the importance of human resource management in high-pressure environments is highlighted, thereby indicating that banks should attach importance to employee career management. This article grasps the theoretical foundation by consulting a large number of domestic and foreign literature on employee career management; By reviewing internal information of the enterprise, further clarify the historical development and employee composition of Xuyi Rural Commercial Bank; Through questionnaire surveys and sampling interviews, we will delve deeper into the problems currently existing in the bank's work, ensuring a comprehensive understanding of the root causes of the problems. Then, we will propose adaptive optimization plans based on actual problems, as well as precautions and security measures in the implementation of the plans.

Personal Achievements master's degree.

1. Zhang Buyao Discussion on the management of career promotion of enterprise employees *Матеріали Всеукраїнської наукової конференції студентів і аспірантів – (м. Суми 25-28 квітня 2023 р.). С. 366.*

Zhang Buyao Strengthening Employee Career Management *Матеріали XII Міжнародної науково-практичної конференції «Економіка підприємства: сучасні проблеми теорії та практики» - (08-09 вересня 2023 р.). Одеса, 2023. С. 373-374.*

The structure and scope of work. Master's thesis consists of an introduction, three chapters, conclusions, and proposals list of references with 30 titles. The main text posted on the 83 pages of computer text, the work contains 8 tables, 4 figures.

CHAPTER 1

THEORETICAL ASPECTS OF PERSONNEL DEVELOPMENT MANAGEMENT IN MODERN MARKET CONDITIONS

American expert Greenhouse has provided a comprehensive interpretation of the meaning of career. Greenhouse believes that career is a long process in life, which is the sum of all the work related experiences in life. Unlike traditional views, Greenhouse not only recognizes the objectivity of his career, but also clearly recognizes the importance of subjective agency in one's own career. Career can be influenced by various factors, such as industry category, job nature, salary and benefits, as well as subjective factors such as self-awareness. Therefore, career adjustments can be made not only by changing the objective environment, but also by adjusting subjective feelings. Greenhouse believes that the specific type of work, whether it has stability and upward mobility, and other issues cannot affect the development of career advancement in the historical process; In addition, he also believes that there are many factors that affect an individual's career choice, including but not limited to internal reasons, external reasons of the company's organization, family and social relationships, and other factors.

From this, it can be seen that the process of career is variable and complex. Throughout the lifespan of their career, people develop different demands for their careers based on the continuous accumulation of their own experiences, different stages of life, and an improved understanding of how they approach things, thus changing their careers. In modern enterprises, regardless of whether the chosen profession is consistent or not, as long as one participates in work and chooses a profession, one begins their career. Regardless of their profession or whether they have achieved success in their work, people have a career in their relatively stable jobs. However, subjective and objective factors such as self-awareness or the opinions of others, as well as the human resource management of the enterprise, may affect an individual's career. In short, a career starts with a person engaging in a profession, and regardless of any changes in the middle, it is a long-term process of striving and striving for goals.

There is currently no complete consensus in the academic community on the concept of career management, and there are mainly two representative views at this stage:

A tendency towards personal career management, in which employees actively enhance their competitiveness based on their interests and abilities, starting from a human perspective. From this perspective, career management is the entire process in which individuals establish their career development plans, strategies, goals, etc., and implement and promote them on this basis. Employees determine their career development direction, make development plans, actively participate in training, continuously accumulate knowledge, and ultimately achieve their own goals through an overall grasp of their own situation. With the development of society and the improvement of self-awareness, people's awareness of choosing their own careers is becoming stronger and stronger. From the perspective of achieving career goals, it is increasingly important for people to choose jobs that can achieve their own goals and tap into their potential based on external environment and self condition measurements in career management. Another tendency is towards organizational career management, which believes that career management should be carried out at the organizational level, combined with enterprise goals, to design suitable career plans for employees, with the enterprise developing training and guidance programs as the main focus, and promoting employees to better achieve career management. The main manifestation is that enterprises assist employees in formulating career plans, designing reasonable plans, establishing career paths, and conducting relevant training in the process of employee career development based on actual situations, helping employees achieve career management from an organizational perspective. Firstly, enterprises need to have a clear understanding of their own situation and be able to recognize the strengths and weaknesses in the competitive environment in order to formulate feasible and sustainable development strategies;

On the other hand, enterprises need to have a considerable understanding of their employees' specific situations, such as interests, personal abilities, etc., in order to develop suitable development plans for employees, and then design appropriate

training plans, career promotion channels, etc. to help employees achieve career goals and contribute to the long-term development of the enterprise.

In fact, career management cannot be achieved without individual efforts or organizational support, and should be implemented by both individuals and organizations. Therefore, career management can be defined as: organizations design matching human resource management plans based on their own goals, establish and improve job management, promotion channels, and exit mechanisms; Employees in the organization, based on their actual situation, interests, abilities, and values, combine with the organization's planning and management to achieve their career plans; Thus achieving a win-win process where both employee career development and organizational goal positioning can be achieved. From this, it can be seen that career management is the process in which an organization and employees continuously adapt, adapt to each other, and jointly achieve goals in their development.

The concept of career management, which originated in the United States, originally appeared in people's vision under the name of "career guidance". After many years of efforts by researchers in various countries, a series of theoretical achievements for reference have finally been explored. Song Junqing and Wang Jianzhong summarized the traditional career management theories into four categories: career choice theory, career development theory, career exploration and decision theory, and active construction theory of career development [6].

In the theory of career choice, there are many types. In Choosing a Career, Parsons proposed that people should combine their own conditions when choosing a job, and their ability should be combined with the industry and work. Only when work and individuals coordinate with each other can individuals and enterprises seek common development [7]. The key point of the trait factor theory is that the individual should fit with the occupation. After the theory was put forward, it has been widely used in the recruitment of companies and guiding people to employment. In Victor Froome's expectation theory, people's desires and needs will be realized through certain methods, and when such needs are not realized for a while, people's expectations will be stimulated, which will in turn motivate them to achieve their goals [8]. This phenomenon is expressed in the formula: $\text{career motivation} = \text{goal potency} * \text{expected}$

probability, career motivation represents the efforts people are willing to make to achieve the goal; Goal titer represents how much a career goal can meet its needs; Career probability is the possibility that people judge whether the goal can be achieved according to their own experience. The meaning expressed in this formula is that the importance of the career goal and the concept of achieving the goal determine the degree to which people are willing to make efforts for their career [9]. The theory of occupational interest was born in the 1960s, when John Holland believed that people's interests, hobbies, personality and personal ability would affect his career choice, and this influence would run through his whole career, so people with similar personality and similar ability are more suitable for the same kind of work. He divided personality into six types: reality, research, art, society, enterprise and conventional [10]. Holland's research is mainly to match and combine the specific situation of the individual with the real environment, and can use a set of scientific test criteria (consistency, differentiation, suitability and identity) to judge the various phenomena of human adaptation.

The main idea of career development theory is that people have stages in the whole career development process, and it is necessary to combine the static research theory with the dynamic career development to make it more suitable for the actual situation. The representatives of this stage theory include Greenhaus, Saber, Sheen, etc. The research of the above scholars has a common feature, which is to study people's career in stages. In Saber's view, careers should be divided into different stages of life: Growth stage (typical age range is 0-14 years old, the goal is to build self-awareness and form a preliminary career awareness), exploration stage (typical age range is 15-24 years old, the goal is to examine oneself, determine their own positioning, explore their career, and make initial career selection according to the goal positioning), establishment stage (typical age range is 25-44 years old, and the goal is to establish a career. The goal is to find a suitable field of work and look for development opportunities), the maintenance stage (typical age 45-64 years old, the goal is to maintain their own achievements and find successors) and the decline stage (typical age 65 years old, the goal is to prepare to quit the career) [11]. Greenhaus divides career stages according to the different tasks that different age groups will take on in their

careers. He believes that before the age of 18, the goal is to develop career aspirations and receive the necessary vocational education, which is called career preparation; From the age of 18 to the age of 25, people's goal is to get a job they want. While learning knowledge and gaining experience, they try their best to choose a career that suits them and satisfies them. Between the ages of 25 and 40, people need to acquire professional skills, strengthen capabilities, adapt and integrate into organizations, and lay the foundation for success. Between the ages of 40 and 55, it is to re-evaluate their career, judge whether to change career goals, and strive for the goal to achieve the stage; After the age of 55, people need to maintain their achievements until they retire. [11] The main difference between the two is that they are divided into different ages.

The central idea of career exploration and decision theory is that people's career development is full of many uncertain factors, which requires individuals to constantly explore and make decisions. The "career anchor theory" proposed by Professor Shein in exploratory decision theory is widely known. Professor Shein's view is that when a person enters adulthood, his inner needs and endogenous needs can reflect his values and reflect his potential talents [12]. Sheen combines career with anchor, and the central idea is to express that everyone has the core values that he can't give up on career, and when he has to make a choice, he will stick to the goal [13]. He subdivides career anchors into various types: autonomy type, entrepreneurship type, management ability type, technical function type and security type [14]. The theory was expanded into eight categories in later research applications, and the Occupational anchor Test scale was developed, which is still useful today. The active construction theory of career development was put forward by John Krumpal, who believed that personality and behavior patterns would affect a person's career choice. People should take the initiative to face up to their career, learn from their experience, choose their career according to their actual situation, and take the initiative to realize it, rather than waiting for passive arrangements [6]. To sum up, the whole theoretical system of career management is developing from static to dynamic, paying more attention to the importance of people's subjective initiative in the whole career. At the same time, it also states that there are various types of careers, and it is necessary to make specific analysis according to the actual situation and actively build a matching career system.

The whole career can be more fully guided by positive guidance. In 2005, the American journal *Organizational Behavior* published a paper on career success criteria, arguing that career success is multifaceted and cannot be defined by a single method or subjective judgment [15], which started the exploration of new criteria for career success.

After the concept of "career guidance" was introduced into China during the Republic of China, based on the turbulent national conditions of China at that time, no new research results were published for a long time, and it began to recover after the reform and opening up, so the development of career management theory in China is relatively lagging. The first person to introduce career management ideas to China is Zou Enrun, who introduced Parsons' *Career Guide* to China. After the reform and opening up, when independent job selection gradually replaced the talent package allocation, the theory of career management was once again put forward by experts and scholars. Zhang Tianzhou, the founder of China's career management theory, published *Career Development and Planning* to explain his understanding of the relevant issues of career planning and management, laying a certain foundation for later Chinese scholars to conduct relevant research [16]. Huang Yingzhong, another expert who paid attention to career management earlier, conducted in-depth research on many details in career management, including the meaning of career, the reasons for changing career, and the relationship between self-recognition and career [17].

It is not until the 20th century that a large number of experts and scholars have emerged in China, and they have outstanding achievements in career management research and make great contributions to career management in our country. For example, Long Lirong and Fang Liluo, who participated in the compilation of several books and articles related to career management, once analyzed the influence of career promotion channels, good communication channels, planned training, and improvement of employees' cognitive level on career through questionnaire survey [18]. Their theoretical research provided a theoretical basis for the later generations and was widely promoted. Du Binbin put forward in 2003 that differences among employees in many aspects will reduce the effect of career management, and this factor will also affect the cooperation between employees and human resource management

departments, which is prone to management chaos. The basis for solving this problem is that enterprises need to stimulate employees to give full play to their potential through human resource management. Only in this way can both enterprises and employees develop better [19]. In the same year, Zhang Zhengsheng published *Career Development and Management*, in which he explained that personal planning should integrate and promote each other with enterprise development, and only meet the needs of either party, which can not maximize the role of career management [20]. Zheng Shao-lian divided career development into four stages: career exploration, career establishment and development, middle career and late career [21]. The "three, three, three" development theory, published by Liao Quanwen, divides career into three segments and then subdivides them again, each segment is divided into three segments. The first is input, output and fade out. When subdividing the output stage, according to the different personality and cognition of each employee and the characteristics of the period, it is further divided into adaptation, innovation and re-adaptation, and then re-adaptation stage is further subdivided into three types [22]. Each stage is clearly introduced, demonstrating that career management has multiple stages and is characterized by complexity and diversity. Scholar Zhang Kun divided the research objects into five categories: becoming a senior manager, transferring to a desired position, engaging in human resource work, full-time training or consulting, and changing to another company for human resource management [23]. His theory provides a basis for future generations to continue to study the career management of employees in other positions.

From the perspective of foreign research results, China's research on career management is more on the basis of foreign theoretical research, combined with China's actual situation and national characteristics, select a certain part for subdivision or in-depth analysis, or combined with China's actual situation to redefine certain points of view. Although the efforts of experts and scholars have produced a lot of research results, compared with the level of foreign research and development, it is necessary to continue in-depth research to form a set of scientific theoretical basis suitable for our country.

CHAPTER 2

ANALYSIS OF DEVELOPMENT OF STAFF COMPETENCE OF THE ENTERPRISE

2.1 Socio-economic characteristics of the investigated enterprise

There are ten banking institutions in Xuyi County, including Central Bank, Agricultural Bank, Industrial and Commercial Bank, Construction Bank, Postal Savings Bank, Great Wall West China, Village and Town Bank, Industrial Bank, Agricultural Development Bank, and Rural Commercial Bank. As of June 2020, the county market share in the county was 32.936 billion yuan in deposits, of which Xuyi Rural Commercial Bank was 10.272 billion yuan, accounting for 31.19%. The county's deposit growth was 2.761 billion yuan, of which Xuyi Rural Commercial Bank had a net increase of 778 million yuan, accounting for 28.18%; The total amount of loans in the county is 18.589 billion yuan, of which Xuyi Rural Commercial Bank is 5.483 billion yuan, accounting for 29.50%. The total increase in loans in the county is 1.214 billion yuan, of which Xuyi Rural Commercial Bank is 391 million yuan, accounting for 32.21%. As an independent local financial institution serving the county economy, Xuyi Rural Commercial Bank independently carries out various businesses and adheres to the development positioning of serving the county economy, providing customers with various basic financial services. The business scope includes: absorbing fixed and current deposits; Granting loans to farmers, individual businesses, and enterprises; Accept most financial related businesses such as domestic settlement and bill discounting.

Xuyi Rural Commercial Bank was restructured from the original Xuyi Rural Credit Cooperative, implementing a management system of first level legal person, unified accounting, hierarchical management, and authorized operation. Banks mainly handle various financial services for enterprises and individuals in 2 street offices and 14 towns throughout the county. It has 11 central and back-end departments, including 16

front-end branches and departments, some of which have branch offices. The overall organizational structure of Xuyi Rural Commercial Bank is flattened.

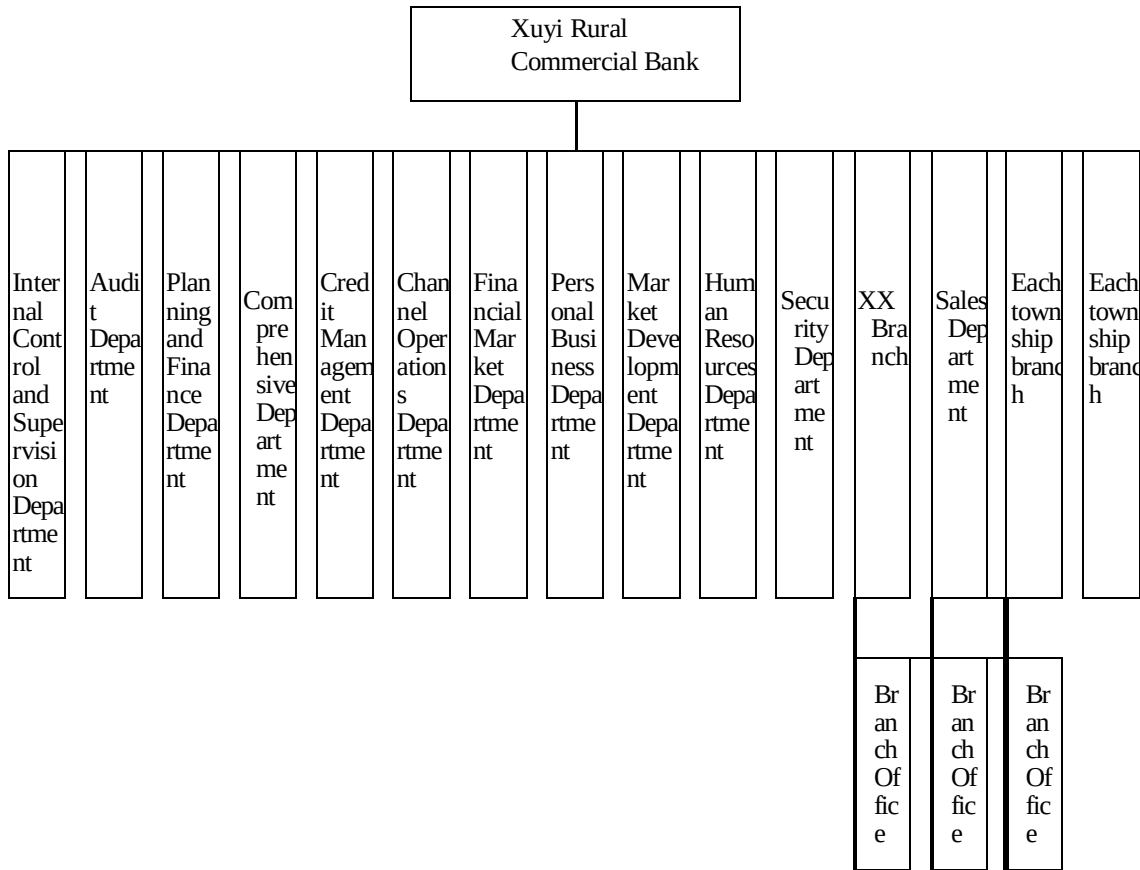


Figure 1.1 - Organizational Structure of Xuyi Rural Commercial Bank

Source: constructed by the author based on [3]

As of June 2022, the Agricultural and Commercial Bank of China has a total of 263 employees, with an average age of 41 years old. Among them, there are 5 senior executives, 34 middle-level leaders, and 224 general employees. Among the general employees, there are 49 customer managers, accounting for 18.7%, 103 tellers, accounting for 39.2%, and 72 general employees in the middle and back office, accounting for 27.4%. There are 102 male employees and 161 female employees. The following are explanations of the composition of personnel in Rural Commercial Bank.

The average age of personnel in rural commercial banks is 41 years old, including 37 people under 30 years old, 83 people between 30 (inclusive) and 40 years old, 77 people between 40 (inclusive) and 50 years old, and 66 people over 50 (inclusive) years old.

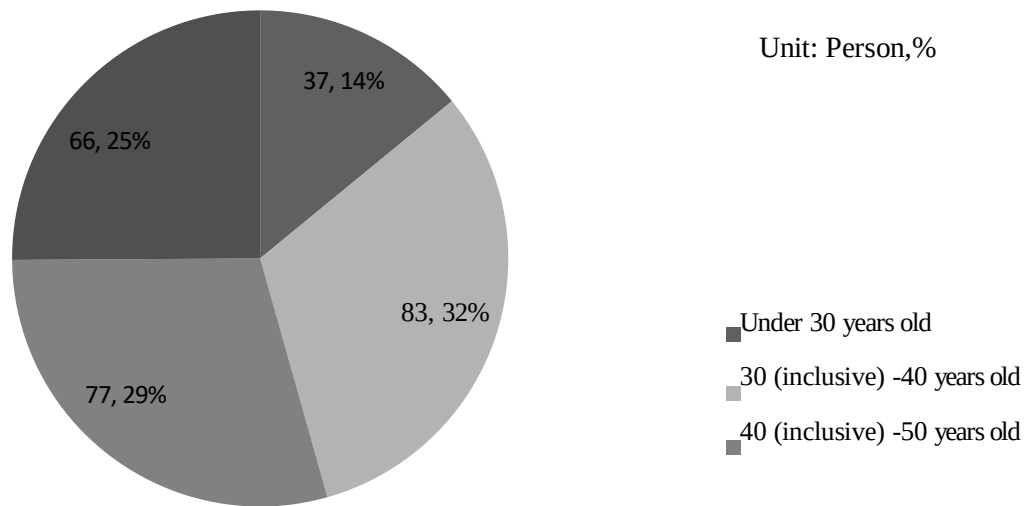


Figure 1.2 Distribution of Employee Age Structure

Source: constructed by the author based on [4]

Overall, the proportion of young employees under the age of 30 in Xuyi Rural Commercial Bank is relatively small, and the overall age structure of employees is showing an aging trend. The front-end departments of each branch are mostly elderly employees, resulting in greater work pressure for young people. There are more employees aged 30 to 50, who have been working in finance for a long time, have certain experience, and have a stronger ability to accept new things compared to older employees. They are the backbone of the development of Xuyi Rural Commercial Bank. However, due to the fact that employees who meet the conditions for promotion to middle-level managers are mostly in the age range of 30 to 50, the competition for promotion is fierce. In recent years, although there have been recruitment of young employees, the number of young employees recruited is far less than the number of retired elderly employees. Front desk employees are generally older and lack young employees with strong learning ability, business ability, and quick response. To a certain extent, it has affected the overall competitiveness of Xuyi Rural Commercial Bank.

The Agricultural and Commercial Bank of China currently has a total of 263 employees, including 133 with a bachelor's degree, 126 with vocational and college degrees, and 4 with a graduate degree or above.

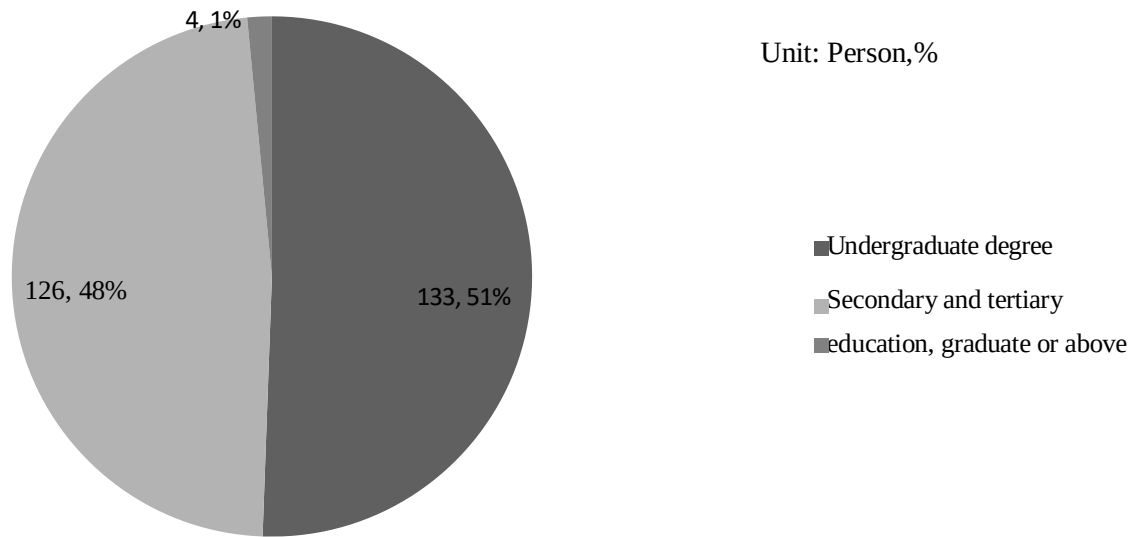


Figure 1.3 Distribution of Education Structure of Xuyi Rural Commercial Bank Employees

Source: constructed by the author based on [4]

The quality of employees is influenced to a certain extent by their educational level. From the above data, it can be seen that only 52% of the total employees of Xuyi Rural Commercial Bank have a bachelor's degree or above, and there are very few employees with a master's degree or above, reflecting that the majority of employees have low educational qualifications; At the same time, it also indirectly reflects that banks do not have high requirements for employee education, do not attach importance to talent cultivation, or do not have corresponding incentive policies, resulting in a relatively low proportion of highly educated employees.

According to job positions, Xuyi Rural Commercial Bank includes senior and middle-level leaders, as well as ordinary employees in the front, middle, and back offices. Senior leaders include the five major leadership teams of the head office, middle-level leaders include general managers or branch presidents of various departments in the front, middle, and back offices, and general employees include customer managers, tellers, and general employees in the middle and back offices. As of June 2022, there were a total of 5 senior executives, accounting for 1.9% of the total number of employees in the bank, and 34 middle-level managers, accounting for 12.9% of the total number of employees in the bank; There are 224 ordinary staff members, accounting for 85.2% of the total number of employees in the bank. Except for the

chairman and other senior management personnel, Xuyi Rural Commercial Bank has the autonomy to transfer other positions and positions. However, the number of management positions is limited, and most people can only spend their career in ordinary positions, which has become one of the major factors affecting employee career promotion expectations. How to mobilize the work enthusiasm of ordinary employees has also become a key focus of human resource management in Xuyi Rural Commercial Bank.

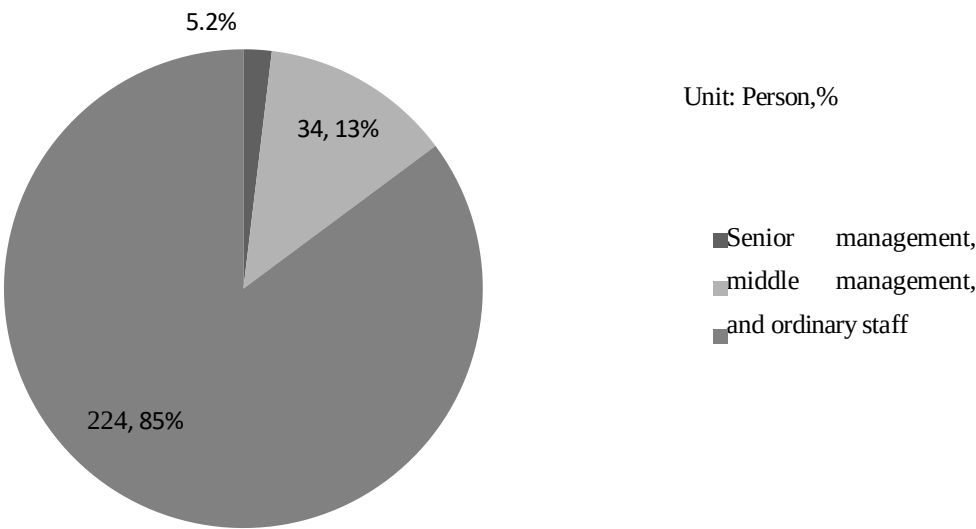


Figure 1.3 Job Rank Distribution of Xuyi Rural Commercial Bank Employees
Source: constructed by the author based on [4]

Banks currently have three main professional titles, namely economics, accounting, and auditing. These three professional titles have three levels: junior, intermediate, and senior. Until June 2022, there were no senior professional titles, 26 intermediate professional titles, and 35 junior professional titles in banks, with intermediate and junior titles accounting for 9.9% and 13.3% respectively; There are 202 personnel without professional titles, accounting for nearly 76.8% of the total number.

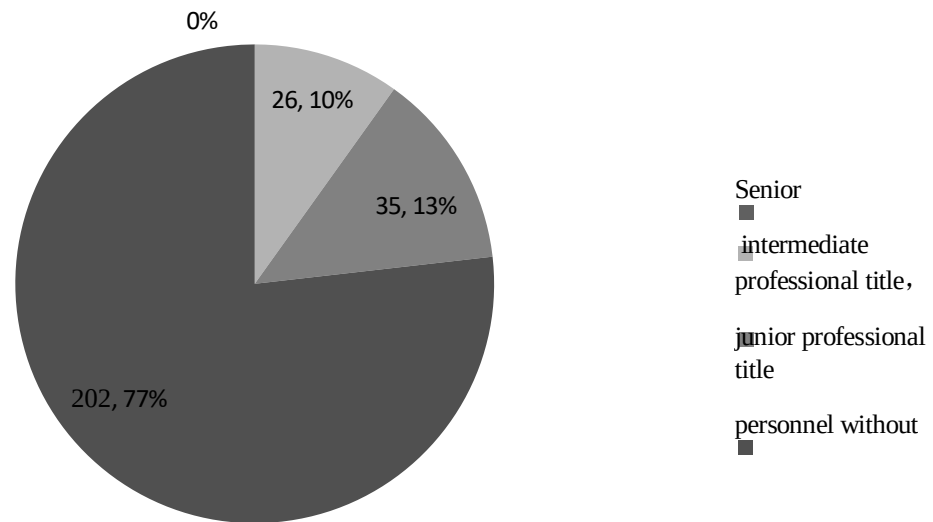


Figure 1.4 Distribution of Professional Titles of Xuyi Rural Commercial Bank Employees

Source: constructed by the author based on [6]

It can be seen that most employees of Xuyi Rural Commercial Bank do not have professional titles. As a banking and financial institution with high professional requirements, the proportion of employees who have obtained professional titles is so small, indicating a low level of employee specialization. The bank lacks professional training for employees and pays less attention to their growth. At the same time, it also reflects that employees have a weak awareness of self-directed learning, and do not have much demand for improving their professional abilities in their spare time. They are also confused about the direction of their career.

2.2 Analysis of the recruitment and professional training management system

A Tracing back to the source, from the perspective of the development of the enterprise itself, Xuyi Rural Commercial Bank was formerly known as a credit union. Going back even earlier, it was originally under the custody of Agricultural Bank of China, followed by the establishment of independent legal person banking institutions, and later unified management by provincial cooperatives. In terms of management system, the development of enterprises relies on the unified management of superior

institutions, and the human resource management paths of various managers are diverse. With different managers, human resource management also changes accordingly. Due to imperfect human resource management, it once led to the continuous departure of new employees. As for the acquisition of employees from Xuyi Rural Commercial Bank, before being uniformly managed by the provincial cooperative, most of the employees who entered the system were children of employees, rather than highly educated talents who were selected through multiple layers. This group of employees have absolute loyalty and emotions towards the company, but there are generally situations where their education is not high, their thinking is lagging behind, and their acceptance of new things is not high. They are more satisfied with the current situation. With the change of the enterprise system, after the later unified management by the higher-level cooperative, the Agricultural and Commercial Bank began to abandon the traditional child succession style of employment. At this stage, Xuyi Rural Commercial Bank gained some new strength. However, due to the poor working environment, single business, and limited promotion channels, a large number of talents have been lost, posing higher requirements for human resource management. At the same time, these vibrant new forces have new ideas and concepts, and they hope that enterprises can provide a development platform for their careers. Although personnel recruitment is arranged by the Provincial Federation of Cooperatives, the number of recruits is determined based on the situation of each department. Except for the leadership team of the head office arranged by the provincial level, Xuyi Rural Commercial Bank has the direct right to manage the promotion and career management of its employees. The career development path of employees at Xuyi Rural Commercial Bank is relatively narrow, and most employees believe that career advancement is considered progress. Usually, the career advancement of employees relies on waiting, which is a common problem encountered by early rural commercial bank employees in their career. There is no exit mechanism, and employees may work in a certain position until retirement. After the emergence of vacant positions, it is more based on the feeling of the leader to determine whether an employee is competent for a certain position. According to the employee management measures and customary views of Xuyi Rural Commercial Bank, the order of general

employees can be arranged in this order, from low to high: township front desk tellers, farmer customer managers, urban tellers, company and small and micro customer managers, and general employees of the headquarters. In early human resource management, when there were no vacancies for middle-level cadres, employees could only engage in training between the aforementioned positions. In recent years, enterprises have consciously implemented exit mechanisms and started to cultivate reserve cadres through competitive recruitment, and have added middle-level assistants as candidates for middle-level cadres. Middle management personnel are the intermediate management force of Xuyi Rural Commercial Bank, including the front, middle, and back office managers. The promotion path for this group of personnel varies depending on the position of the chief and deputy positions. The promotion path for middle level deputy positions is to become middle level senior positions. The promotion path for middle and senior positions, on the premise of meeting the requirements of higher-level departments, has the opportunity to be hired as senior management personnel in the unified examination and selection of the provincial cooperative, and enter the ranks of the leadership team. The career management work of employees in Xuyi Rural Commercial Bank has gone through a transformation process from nothing to something, from being neglected to taking shape. Since the successful restructuring of Xuyi Rural Commercial Bank in 2018, it has been transformed from a credit cooperative into a rural commercial bank. But fundamentally, it has not been changed yet, and the company structure is basically still following the model of the original credit union. Although there is some thinking in human resource management, overall there is still a lack of scientific and effective experience in human resource management. The daily promotion of employees mainly comes from the experience and senses of leaders, lacking a certain scientific and quantitative system. Employees are more likely to judge whether there is room for promotion in their workplace by observing their leaders. In the early stage of passive growth, neither employees nor leaders had the concept of career management in their minds. Xuyi Rural Commercial Bank's training of employees mainly relied on their own learning and growth. According to the internal words of Xuyi Rural Commercial Bank, it means "the master leads the way in, and personal cultivation relies on

oneself.". At this stage, Xuyi Rural Commercial Bank did not have too many requirements or interventions for employee training, but relied more on personal self-awareness, initiative, and some simple ideas about future work and life, and worked hard to achieve promotion. After realizing the role of employee career management, Xuyi Rural Commercial Bank began to consciously establish employee information files and update them in real-time. Attempting to establish information archives to understand the career interests and strengths of employees, which can more accurately place suitable employees in suitable positions and lay a data foundation for employee career planning. However, in practical work, there is a phenomenon of separation between data collection and use. Xuyi Rural Commercial Bank has put forward the standards for enterprise employment, namely the talent recommendation principle of "those who are capable, those who are average, and those who are mediocre", providing opportunities for employee promotion. After the promotion of this principle, Xuyi Rural Commercial Bank held several large-scale job competition activities, fully embodying the two principles of "the capable go up and the average go down". However, in the aspect of "the mediocre go down", it often hinders one's understanding and has not been fully implemented. Although it is not possible to fully uphold principles, the formation of such a mechanism makes employees feel the pressure of their positions and maintain a learning state at all times, laying a foundation for stabilizing employees and enhancing organizational competitiveness. In the early stages of development, the Rural Commercial Bank continued to incentivize "masters" by optimizing the work environment through the form of "transmission, assistance, and guidance" among employees, and promoting a "home" culture to connect the emotions between employees. Enable employees to have a basis for learning and emotional support. By providing a comfortable environment, a relaxed atmosphere, and the attention of managers, employees develop a passion for their positions. In terms of personal growth, employees of Xuyi Agricultural and Commercial Bank have established two career promotion channels, namely the professional route and the management route. One is the professionalization route, which, according to the current promotion form, provides specialized development space for employees with "professionalization" ability, encourages employees with certain skills or professional

titles to fully utilize their strengths, combine with the development of the enterprise, and become business backbone in a certain field of the enterprise. While becoming backbone individuals, we also encourage them to serve as "evangelists" and internal trainers for other employees. But currently, among the employees of Xuyi Rural Commercial Bank, there are "zero" employees with senior professional titles, and very few with intermediate professional titles. The second is the management line, and the management positions at Xuyi Rural Commercial Bank can be achieved through open competition. At present, large-scale competition for the promotion of middle-level cadres is generally held once every three years, and eligible employees can participate. The positions include middle-level main positions and middle-level deputy positions. In addition, there are irregular competition for middle-level assistant positions. All competitions are generally divided into two stages: written examination and interview. As long as the work experience and the previous year's assessment meet the standards, participants can participate in the competition.

2.3 Evaluation of measures to manage career growth and stimulate staff development

Since 2009, Xuyi Rural Commercial Bank has only boarded the first bus of the province's unified recruitment of college students, officially recruiting college graduates or other highly educated individuals from the society. Before 2009, recruitment did not require high educational qualifications for employees. Most of the employees who joined were from families with a background in the financial industry and followed other family members to work in financial institutions. They did not have many ideas about their career and only sought stable and easy work. The uneven educational qualifications of employees lead to significant differences in their emphasis on career planning. 41.7% of employees have insufficient understanding of their work abilities, are not clear about their core competencies, lack thinking about their career planning, and fail to plan their careers based on their strengths and interests. Only 22.7% of 44 employees aged 40 and above have a general or very good understanding of their core competitiveness, while 56.4% of 78 employees under 40

have a good understanding of their core competitiveness. This indicates that young employees place more emphasis on analyzing their core competitiveness than older employees. 59.8% of employees did not have clear career planning, especially among employees over 40 years old, 36 people, accounting for 81.8%. Fifteen middle-level cadres have career plans, of which 66.7% have clear career plans, indicating the importance of career management. Most young employees understand the importance of career management and have clear career plans; Middle aged and elderly employees tend to hold a nonchalant or indifferent attitude, easily settling for the status quo, having almost no career plans, and not caring much about the future development of the enterprise. In terms of whether they are satisfied with their current position, 39.3% of the 56 employees who choose to be satisfied or very satisfied with their current position are over 40 years old; 80% of middle-level cadres choose to be satisfied or very satisfied with their current position. With the increasing competition pressure in the banking industry in recent years, the fast-paced and high-intensity work mode has made it difficult for senior employees to bear the burden, resulting in lower job satisfaction. 31.4% of employees are not very familiar with the development goals of the unit, and 41% of employees are not very familiar with the qualifications for the target positions. Among the 25 young employees under the age of 30, 11 are unable to integrate their career plans with the company's future development goals, making it easy for them to lose direction in their work and develop a sense of confusion about their career.

There is a lack of human resource mechanisms and an open and transparent disclosure mechanism for job demand information, making it difficult for employees to timely understand job vacancy information. The competency information of the position is also somewhat closed, with 41% of employees lacking understanding of the qualifications for the target position. The promotion system is not perfect. 26.8% of employees believe that the reason for not being able to be promoted is due to having the ability but not the position. Most employees believe that Xuyi Rural Commercial Bank does not have a comprehensive career development assessment and evaluation system, and the assessment system is incomplete. At the same time, it does not integrate employee career management with the bank's strategic planning and development

goals. The mechanism for publishing job information is incomplete. Usually, during large-scale bidding, advance notice is given to employees informing them that they can apply and be competent for the position through bidding. Most of the time, employee job transfers are carried out in the form of job fine-tuning within a small scope. In such cases, job vacancy information is usually not publicly disclosed, and the job transfer notice is usually issued only after the personnel transfer is completed. The middle and back office have a better understanding of the overall situation of the bank than the front office, so most middle and back office employees believe that promotion channels and evaluation mechanisms are helpful for their career development. Job vacancies and competency information are also beneficial for their own development. Most employees believe that their contributions cannot be quantified through the current salary assessment system. The salary assessment of Xuyi Rural Commercial Bank is divided into basic salary and performance. The basic salary is calculated differently based on educational background, length of service, and professional title. However, the differences in calculation standards for each type are very small, making it difficult to motivate employees to improve their education and obtain professional titles; The performance evaluation section is mainly based on the completion of tasks by each branch or department. As it is an overall evaluation of the branch or department, performance is also priced by the head office according to the branch or department as a whole, and distributed to individuals by the branch presidents and department heads. Middle level leaders have different philosophies and distribution methods, some directly divide equally, some symbolically widen subtle differences, and some strictly calculate according to task situations, There is no unified standard.

55.9% of employees believe that there are few channels and job transfers are not easy; 18.1% of employees believe that channels are narrow and job transfers are difficult. Most people rotate at the same level or with the same job content, and most work for a long time in the same position or type of position, which can easily lead to loss of enthusiasm and limit creativity. A portion of older employees have been working as tellers since joining the company. Due to narrow promotion channels, they can only move between different branches for a long time, and some even work in the same branch and position for a long time. The job content is single, and because they

already have the ability to meet the job requirements, their learning ability is weakened over time, making them unable to handle other positions. Due to the high income of higher vocational education, there is not much difference in professional titles. Most people want to work in management positions, but the positions are limited and cannot meet the needs of employees. Most people believe that promotion is only for administrative positions, and professional and technical titles cannot be referred to as career advancement. Both managerial and professional talents are busy with job promotion, which seriously wastes their energy. Employees who have not been promoted for a long time also suffer from negative emotions such as low work enthusiasm. It is bound to be extremely detrimental to the future development of banks. For example, professional and technical personnel who are not good at management may be promoted to management positions due to a single promotion channel, which can easily lead to poor management and loss of professional skills. Banks will suffer dual losses of losing professional and technical personnel and management positions. There is no exit mechanism for management positions. Unless there is a major violation, all management personnel leave the management position due to age, resulting in a lack of management positions. Promotion is based on luck. Job transfers are rarely based on employee preferences, and employees have low freedom to choose positions. Internal job transfers within each branch or department are arranged by the branch president or department head themselves and reported to the head office. If there are no significant disputes, they can be executed according to the arrangement of the branch president or department head. Due to the lack of clear career paths and no professional restrictions on job transfers, all employees are eligible to compete for their desired positions. There is no correlation between positions promoted at the same level, which can easily lead to years of learning being wasted. Middle level managers at Xuyi Rural Commercial Bank are unable to directly achieve promotion within the bank. After becoming middle level managers, they lose their goals and feel confused about their future career. In Xuyi Rural Commercial Bank, middle-level managers play a bridging role in completing the goals and tasks of their department or branch, as well as managing general employees and mobilizing their enthusiasm. The job position is crucial. Middle level cadres are becoming increasingly younger in age. More young

people are entering the management team, and young cadres attach more importance to career planning, while the unit lacks training and career management for middle-level cadres. In recent years, Xuyi Rural Commercial Bank has only trained one executive cadre.

From the perspective of talent cultivation in banks, conducting employee training is an investment activity to achieve sustainable development of banks. 74% of employees believe that training has a significant impact on their career, but 62.2% of employees believe that the current training mechanism of Xuyi Rural Commercial Bank is unreasonable and not very helpful to themselves or at all. The current training provided by Xuyi Rural Commercial Bank mainly focuses on professional skills and regulations, and is mostly in the form of video conferences, on-site conferences, etc., without targeting individuals. It belongs to preaching style training, lacks interaction, and has a poor learning atmosphere, resulting in unsatisfactory results. Lack of long-term guiding training, lack of humanization, and relying solely on employee self-awareness in learning. New employees are prone to feeling confused and will only passively complete assigned tasks, gradually losing enthusiasm and enthusiasm.

After the unified recruitment by the Provincial Federation of Cooperatives, new employees throughout the province will be organized to receive on-the-job skills training. This training is based on theoretical knowledge and regulations of the industry, while in actual work, employees are mostly employed under the old and new model. Adopting the traditional on-the-job training of old and new employees, neglecting the importance of systematic training, lacking attractiveness, and encouraging employees to learn for the sake of doing things, resulting in low learning enthusiasm and a lack of self-directed learning awareness, leading to a loss of direction. 26.1% of employees believe that they have provided counseling but have not developed a plan when it comes to developing employee career plans or providing related counseling, while 55.9% of employees believe that they have not developed a plan and have not provided counseling. At present, there are only two positions in the human resources management department of Xuyi Rural Commercial Bank. Apart from the department general manager, there is only one employee, mainly responsible for salary and performance evaluation management. There is a lack of professional talents in

human resources management and guidance on career planning for employees. Not integrating the bank's development goals with employee training and career planning. Lack of an effective training evaluation system, feedback on training results can only be judged based on exam results, and there is no timely follow-up and understanding of the effectiveness of the training. There is no appropriate feedback mechanism and follow-up to improve and perfect the training results, making training a formality, wasting both financial and human resources.

Corporate culture is the foundation of enterprise development and the best embodiment of the core concepts of enterprise development. When carrying out actual business activities in the enterprise, guide employees in their behavior and spirit, change their original work status, and form standardized and unified behaviors and habits in the enterprise. Corporate culture encompasses four functions: guidance, regulation (constraint), cohesion, and motivation. Based on the appeal of corporate culture, employees will gradually approach the company's goals. Clear corporate goals can guide employees to strive for long-term learning and work, constrain their behavior, unify their thinking, and provide them with a sense of satisfaction to actively strive for progress. 68.5% of employees believe that corporate culture has a significant impact on career development, while 33.1% of employees believe that current corporate culture has almost no positive guiding effect on career development. At the same time, 24.4% of employees do not understand corporate culture. Employees have limited understanding of the corporate culture of Xuyi Rural Commercial Bank, which also reflects the insufficient promotion and promotion of the bank's own corporate culture.

45.7% of employees believe that Xuyi Rural Commercial Bank does not attach importance to employee career management, while 55.9% of employees believe it is necessary to improve career planning. If Xuyi Rural Commercial Bank's career management does not match its own development goals, 51.9% of employees may choose to resign, with a relatively high proportion of young employees, which may cause large-scale talent loss. Leaders pay less attention to the growth of employees. Under high intensity and heavy workload, most people are forced to grow under high pressure, and their inner desires for growth are not met. However, the level of

importance that leaders attach to young employees is significantly higher than that of employees over 40 years old. They provide consultation on career related issues for young employees, while neglecting the demands of older employees, which can easily lead to the neglect of their work enthusiasm and waste of job resources.

Career management is the optimization of human resources work in enterprises. By integrating the development philosophy of the enterprise with the personal philosophy of employees, and continuously promoting each other in the integration process, it is a process that may lead to confusion if one does not understand the goals of the enterprise or is unclear about their own goals. Through interviews, it was found that most senior employees did not consider their future development path before joining, and were unclear about what they truly wanted and what they were pursuing in the workplace. Most people believe that as they age, they will not have better career development. They hold the idea of taking one step at a time and do not attach importance to their own career management, without seriously thinking about it. Employees lack initiative in independently planning their career paths. Some employees do not have a clear understanding of their abilities, are not clear about their core competencies, and do not have specific positions to pursue, so they allow themselves to not consider career planning and do not actively learn to understand career management methods.

Some young colleagues, due to their short tenure and limited job experience, lack sufficient understanding of many job responsibilities. Therefore, although employees themselves have certain career plans, they cannot combine their own plans with the development goals of the bank. Some senior employees do not have a clear career plan for joining due to their previous employment paths. Most senior employees are hired by chance or through family arrangements, and many lack awareness of career planning in their minds. At the same time, they are accustomed to the lack of career management and only focus on their current job, with the goal of a smooth retirement. Employees often have heavy tasks and complex work content in their daily work, and they have no time to consider their own career development issues. Therefore, they are forced to arrange job rotation during work. For example, new employees who have just joined the company almost always start from the door cabinet, and after a period of

time, the leader adjusts the position based on job vacancies and employee performance. Employees in management positions have clear career plans, which may also be due to encountering good leaders in the early stages of employment, providing better opportunities for job development and laying the foundation for career planning. However, this simple and rough job adjustment is not based on the employee's own interests and plans. If there is no job vacancy for a long time, employees who believe they are capable but cannot be promoted may resign.

Career management requires the support of leaders, specialized human resources departments to implement it, and cooperation among other departments. However, for a long time, this work has not received attention from the leadership, the human resources management department lacks personnel, and other departments and branches have focused on achieving performance indicators, resulting in the lack of improvement in the career management work of Xuyi Rural Commercial Bank for many years.

From the perspective of job responsibilities, the current staffing of the Human Resources Department is very scarce, with only one General Manager and one Compensation and Performance Officer, and no one dedicated to employee career management. Although there are evaluations and training programs for the general manager responsible for personnel, cadre selection, professional and technical title management, and related training programs, the work content is almost always targeted at specific times and there is no effective management of the long-term career of employees.

There is no clear standard for filling vacancies in positions at Xuyi Rural Commercial Bank. In addition to large-scale competition for middle-level cadres, the rotation of door cabinet personnel and customer managers, as well as the rotation of general front desk staff and middle and back office staff, are mostly temporary selected personnel. There is a lack of an open and transparent mechanism for announcing job vacancies, and employees are unable to timely learn about job vacancy information. Employee career management should be a systematic management process that requires multi-dimensional management from employee onboarding, early stage, mid-term stage, and later stage. At the same time, it requires recognition and support from

the entire bank from top to bottom. However, it is obvious that Xuyi Rural Commercial Bank has not achieved this. Due to the lack of a sound employee career management system, there is no smooth two-way flow of information, and the human resources management department cannot timely, comprehensively, and completely collect employee career plans. Employees are unable to quickly and accurately grasp job adjustment information.

From the perspective of assessment mechanism, the salary assessment system is not fully linked to the reflection of talent capabilities. Most employees believe that the current salary evaluation system cannot fully reflect their individual abilities and contributions, and the salary performance evaluation method is relatively extensive, which cannot effectively combine the salary evaluation system with job promotion, resulting in the positive incentive effect of salary not being fully utilized.

Most employees believe that professional title promotion does not belong to career promotion, indicating that employees have insufficient understanding of career management. At the same time, it also indicates that in the general awareness of employees, the promotion channels of Xuyi Rural Commercial Bank are single. Due to the flattened organizational structure, only higher vocational education can earn high income and gain the respect and recognition of others, so people have long deified management positions. Although attempts were made to improve benefits in terms of professional grading and obtaining professional titles, due to the small differences between different levels and the lack of attractiveness, there was no systematic consideration, complete design, or reasonable horizontal conversion mechanism for professional ability grading, which did not achieve good results. As a result, employees lacked understanding of professional and technical talents and excessively longed for management positions.

In addition to management positions, general employees are divided into front-end general employees, back-end general employees, and back-end general employees. Among them, front-end general employees are further divided into teller and customer manager positions. In terms of respect and salary performance, the average employees in the middle and back office are better than those in the front office. The horizontal conversion between positions is difficult, with little consideration given to employee

interests, and there is no clear correlation between positions. The job transfer of general front-line employees within the same branch is decided by the branch president based on the employee's performance and reported to the head office. Cross branch job transfers need to be negotiated with the head office. If the front desk general staff is transferred to the middle and back office general staff, the head office shall decide based on the employee's situation. Therefore, the position change of ordinary employees is mostly the subjective judgment of the leaders, and there is no clear judgment standard. Whether and when the position can be transferred is largely the final say of the leaders. However, there are differences in the quality of branch presidents and department heads, and the assessment of employee abilities is multidimensional. Therefore, it cannot be guaranteed that all middle-level cadres can be fair and just in the process of employee job transfers.

Due to the large number of personnel in management positions, there are few pitfalls, which makes it difficult to compete and results in a lower success rate. Employees have participated in public bidding multiple times but have been unable to achieve job promotion, which has occurred repeatedly. The competition for job promotion sometimes depends on luck and the number of job vacancies. Some employees have been in the job for many years without suitable promotion opportunities, while others encounter more promotion opportunities soon after. As a result, old employees who have worked for many years are not as fast as new employees who have just joined. The promotion speed of some new employees with backgrounds is even more astonishing. As a result, veteran employees who have worked for many years are prone to losing their work enthusiasm after multiple failed job competitions.

Although Xuyi Rural Commercial Bank is an independent legal entity, its senior management personnel are recruited through unified competition throughout the province. Xuyi Rural Commercial Bank does not have the right to directly appoint senior executives. Middle level cadres need to stand out throughout the province in order to achieve a higher level of promotion. Middle level cadres are the "ceiling" for internal promotion in Xuyi Rural Commercial Bank. Because the competition requirements for senior management personnel are formulated by the provincial

cooperative and there is no fixed model, it is difficult to cultivate senior management personnel. The senior leaders of Xuyi Rural Commercial Bank do not attach much importance to the promotion and training of middle-level cadres, and neglect the career management of middle-level cadres. Basically, the growth of middle-level cadres is mostly self-directed learning. The promotion channels for management personnel are limited, which compresses the space for employee rank promotion. As the middle-level cadre team becomes younger, if Xuyi Rural Commercial Bank still does not attach importance to the training and career management of middle-level cadres, middle-level managers are prone to career confusion.

On the one hand, the limited number of management positions creates significant competitive pressure. On the other hand, there is a lack of a comprehensive exit mechanism. After being promoted to middle-level cadres, as long as there are no major mistakes, they generally hold positions until their age is not suitable. However, sometimes some middle-level cadres are no longer suitable for management positions due to their abilities. Due to the lack of a sound exit mechanism, middle-level cadres whose abilities do not match their positions still occupy the positions of middle-level cadres, but cannot effectively play the role of management positions, resulting in the waste of job resources.

Xuyi Rural Commercial Bank has a high proportion of performance evaluation in its personnel evaluation, and the motivation for employees remains at the level of performance incentives, only focusing on the use of employees and not on the development of their potential. There is no feedback mechanism for training effectiveness, a lack of testing for the actual effects produced after training, no investigation and collection of information on the comprehensive evaluation of training value, employee feelings, and feedback, and no modification or improvement of training plans based on training effectiveness. Therefore, the training is not targeted and cannot achieve the desired results.

At present, most of the training conducted is professional skills training and rules and regulations training, while other training is mostly conducted when needed, without prior planning or long-term planning, and without a long-term training plan for personal career development. Generally speaking, training is simple and extensive,

without fully considering the different needs of different employees at different stages of their career. For example, young employees pay more attention to future development and self-improvement, while older employees pay more attention to performance-based compensation and job promotion. Regarding employee career management, it should be people-oriented and adopt a personalized approach, fully considering the different characteristics of career needs of employees at different ages and stages. For example, young employees need to receive cross departmental and multi position training to enhance their comprehensive strength [26]; Older employees need more in-depth professional skills training to consolidate their core competitiveness. Employee training should be of different types based on the stages of employees. Without targeted training, it is a waste for employees and the organization.

Professional personnel are indispensable for employee career management. However, due to the lack of emphasis on employee career management, Xuyi Rural Commercial Bank did not have professional restrictions when recruiting personnel, did not recruit employees for human resources related positions, and did not specifically recruit employees in human resources related fields, resulting in the smooth development of career management work. Due to the lack of professional guidance on employee career planning, the usual approach for career planning consulting is to answer questions only when asked, relying solely on employee initiative, and failing to effectively integrate employee career planning with the organization's future development strategy.

Career management should start planning from the onboarding stage. When the early career anchor is determined, employees can arrange according to the predetermined career plan, which is conducive to employee growth and can integrate their own career plan with the development of the enterprise as early as possible.

According to form, management communication can be divided into formal and informal forms. Common forms of formal communication include meetings, email correspondence, and official correspondence; The common forms of informal communication are private discussions, group discussions initiated by individuals, etc. [27].

Within Xuyi Rural Commercial Bank, discussions on career related issues only take the form of informal communication, lacking formal communication channels. The concern of senior leaders for the career of employees is generally mentioned during grassroots research and during conversations with some employees. Employees rarely proactively report their thoughts on career planning to senior leaders, and at most, only engage in discussions with their immediate supervisors. Middle level cadres should have played a soft communication role in communication between superiors and subordinates, collecting and providing feedback on issues. However, most middle level cadres hold the view that more is better than less, and poor career management of employees will not directly affect the current performance of the department, so they do not pay attention to such issues. Taking into account various factors, it ultimately leads to poor communication between employees and leaders, and leaders are unable to clearly understand employee demands and provide effective feedback.

Xuyi Rural Commercial Bank was restructured from rural credit cooperatives. Although it is an independent legal entity, it is subject to the unified management of provincial cooperatives. The Provincial Federation of Cooperatives has unified standards for corporate image promotion and external publicity, as well as a unified corporate culture for rural commercial banks throughout the province. In fact, in addition to the unified standards of the provincial cooperative, each legal entity can design a more comprehensive and closely related corporate culture based on its own actual situation. The corporate culture of Xuyi Rural Commercial Bank has not received attention from leaders, has not formed its own unique corporate culture, has not realized the importance of corporate culture as a soft power in the long-term development of the enterprise, and has not realized that corporate culture has a significant impact on employees.

The corporate culture of rural commercial banks and rural credit cooperatives in the province is based on the perspective of industry mission. For employees, the content of corporate culture is relatively empty and abstract, which cannot be implemented in business activities. As a result, corporate culture is only a slogan for employees and does not play a guiding role. Apart from designing unified branch designs and uniform work uniforms, corporate culture does not reflect much in the

construction of behavioral culture, spiritual culture, and institutional culture. In recent years, the Provincial Federation of Cooperatives has repeatedly proposed the "Five Major Construction" requirements for rural commercial banks and rural credit cooperatives throughout the province, including the construction of corporate culture. However, since the Provincial Federation of Press proposed the construction of corporate culture, the progress of corporate culture construction by various legal entities has been slow or even stagnant, only staying at the requirements.

A valuable corporate culture can give employees a sense of belonging to the company and have a positive guiding effect on their work and learning. To do a good job in corporate culture construction, not only should leaders care, but employees should also attach importance to and understand it, requiring the active participation of all employees. At Xuyi Rural Commercial Bank, both leaders and ordinary employees rarely mention corporate culture, and many employees have no understanding of Xuyi Rural Commercial Bank's corporate culture. Xuyi Rural Commercial Bank has not improved its corporate culture construction based on the actual situation of the provincial cooperative, lacking systematicity and coherence. In their daily work and management, leading cadres also do not emphasize the corporate culture. Employees do not understand the corporate culture, so the corporate culture also lacks guidance on the spiritual aspects of employees.

At present, the research on career management theory in China started relatively late, and the specific practice in enterprise management is also insufficient. Some people have insufficient understanding of the concept of career management. Due to this common objective reason, most leaders and employees lack a clear understanding of career management, lack theoretical learning, lack awareness of employee career management, and employees lack awareness of career planning. Managers lack sufficient theoretical knowledge of career management and are unable to provide scientific guidance to employees; Employees are exhausted from completing their current tasks and achieving performance goals, and have not formed their own career anchor in the early stages. They lose direction in the process of career development, which affects their growth and the development of the enterprise.

The senior leaders of Xuyi Rural Commercial Bank do not hold long-term positions, with an average tenure of about 5 years and a maximum of 8 years requiring job rotation. Therefore, successive leaders attach more importance to performance indicators and lack thinking on the long-term sustainable development and core competitiveness of the entire bank. The particularity of human resources means that leaders need to invest energy in achieving long-term planning, but human resource management work may not necessarily see immediate results, so few senior leaders invest too much energy in the long-term work of employee career management. In terms of employee motivation, Xuyi Rural Commercial Bank's measures mostly focus on performance and salary rewards, neglecting the need for employees to realize their self-worth. For many years, Xuyi Rural Commercial Bank has been performance oriented, with the goal of achieving the assessment indicators issued by the provincial cooperative, and the evaluation criteria for outstanding employees being to obtain higher assessment scores. It has neglected the long-term cultivation of talents, resulting in employees equating career development with rank promotion or salary increase, and lacking thinking about the core competitiveness of the organization's long-term development.

Some senior employees lack a scientific understanding of career management and believe that it is the responsibility of young people. Senior employees no longer have room for promotion and do not need to plan their careers. These employees have no requirements for their own growth, no demands for career development, no expectations for career advancement, and do not have many ideas for their career. Most of them have lost their motivation in years of homogeneous work due to their older age, making it difficult for them to leave and choose a career. They can only work as monks and hope to work smoothly until retirement. If they cannot be guided correctly in a timely manner, it is not only a waste of work positions, but also easy to have a negative impact on the young employees around them.

CHAPTER 3

WAYS OF PROMOTION MANAGEMENT OF PROFESSIONAL CAREER ADVANCEMENT OF EMPLOYEES

3.1 Directions for strengthening positions of the personnel service of the enterprise

Employee career management is a fundamental task and an important lever for enterprises to achieve sustainable development. His benefits are not only beneficial for the development of the enterprise, but also an important human resources reform work that helps employees realize their own life value. At the initial stage of promotion, it is necessary for all employees to have a deep understanding of the benefits of career management work and be able to personally promote the promotion of specialized work. Only when their awareness reaches unity can they better promote the implementation of work. The effectiveness of career management is related to the level of importance that leaders and employees of Xuyi Rural Commercial Bank attach to their careers, and its ultimate effectiveness also depends on whether their ideological concepts can be changed. Therefore, the primary task in the promotion process is to instill ideas in managers and employees, and to increase efforts to popularize knowledge of career management. Employees need to fully recognize the importance of career management promotion for their own career development in their thinking.

Firstly, professional training should be conducted to popularize career management concepts and the latest knowledge, so that leaders and employees can "know what it is and why it is.". By organizing specialized training and providing specialized explanations of professional knowledge, employees can have a clear understanding of career management. When they see the changes that career management brings to employees, the development of the enterprise becomes more dynamic. This is a recognition of employee career management work and a subversion of traditional human resource management methods.

Secondly, increase the universal promotion of career management work. Everyone's potential is infinite, and at this stage, people's thirst for knowledge and the improvement of abilities may not be as great as one tenth of their own potential in their lifetime. A large amount of individual energy is wasted or undeveloped, and through such promotion, it can effectively and subtly affect employees, thereby realizing the exploration of their potential and improving their various abilities.

As a human resource manager again, we should increase our learning in this area. We should supplement relevant knowledge through training institutions, self-study, and centralized learning. Through learning human resource management knowledge, we can form correct career management thinking and integrate it into the career management of employees at Xuyi Rural Commercial Bank, and continuously optimize the career management work of Xuyi Rural Commercial Bank employees.

In order to gain a comprehensive and in-depth understanding of the current situation of career management for employees of Xuyi Rural Commercial Bank, a questionnaire survey was conducted with the assistance of various departments, targeting all types of employees in the bank, except for senior management personnel. A total of 130 survey questionnaires will be distributed in this survey, accounting for half of the total number of personnel in the bank except for 5 executives. To ensure that personnel from all departments can participate in this survey, the number of questionnaires distributed to each department will be determined based on half of the total number of people in each department. The department heads will be contacted for assistance, and the responsible persons will randomly distribute questionnaires based on the department's situation.

In terms of age. According to the age structure, Xuyi Rural Commercial Bank employees are divided into four categories. Based on the proportion of employees in each age group to the total number of employees, as well as the different importance of career planning for each age group, 25 questionnaires are distributed to employees under 30 years old. At this stage, the number of employees accounts for 67.6%, while the total number of questionnaires accounts for 19.3%; Distribute 60 questionnaires to employees aged 30 (inclusive) to 40 years old, with 72.2% of employees in this stage and 46.1% in the total number of questionnaires; Distribute 30 questionnaires to

employees aged 40 (inclusive) to 50 years old, with 38.9% of employees in this stage and 23% in the total number of questionnaires; 15 questionnaires were distributed to employees aged 50 and above, accounting for 22.7% of the total number of employees and 11.5% of the total number of questionnaires. The sample distribution is shown in Figure:

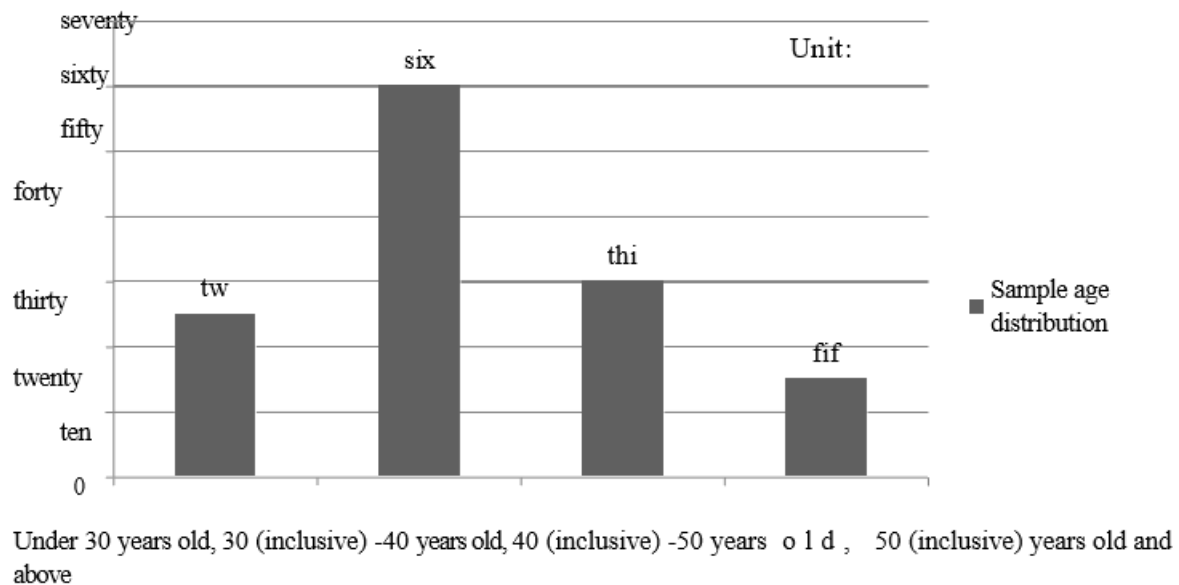


Figure 3.1 - Age distribution of Xuyi survey samples

Source: constructed by the author

In terms of educational background. Select different educational levels based on different age groups. Distribute questionnaires to employees. Divided into three categories according to the different educational levels of employees, 79 survey questionnaires were distributed to employees with undergraduate degrees. During this stage, the number of employees accounted for 59.4%, while the total number of questionnaires accounted for 60.7%; 48 survey questionnaires were distributed to employees at or below the junior college level, with 38% of employees in this stage and 37% in the total number of questionnaires; Three questionnaires were distributed to employees with a graduate degree or above. During this stage, the number of employees accounted for 75%, while the total number of questionnaires accounted for 2.3%. The sample distribution is shown in Figure:

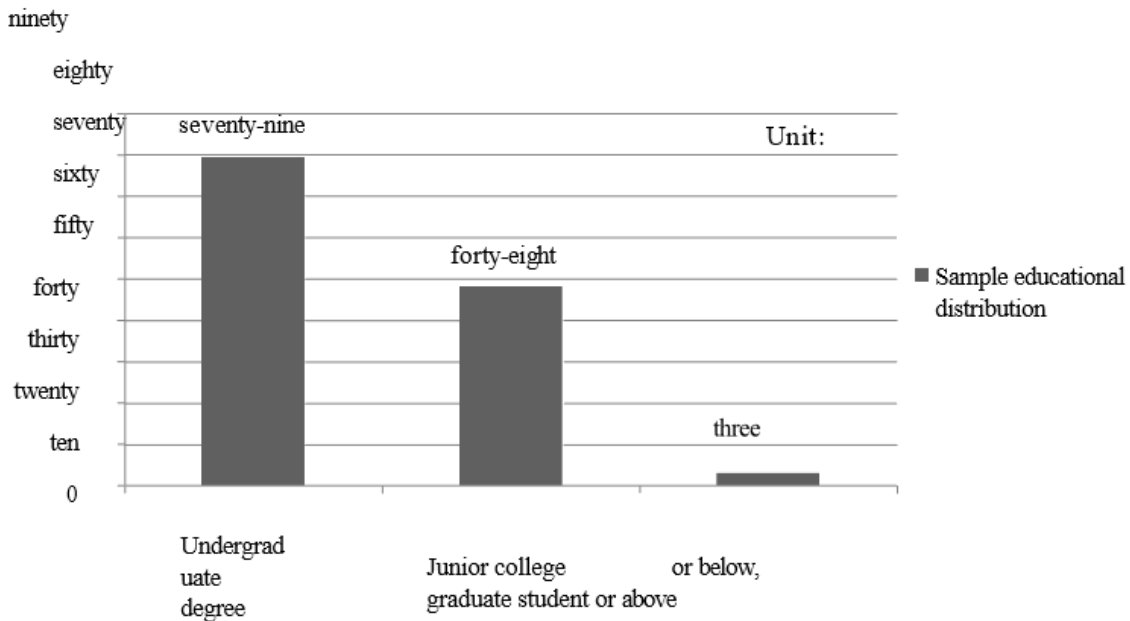


Figure 3.2 - Education Distribution of Xuyi Survey Samples

Source: constructed by the author

In terms of job rank. According to the different age groups, select employees with different job levels from different age groups for questionnaire distribution. The employees are divided into four categories based on their job levels and job responsibilities. A survey questionnaire was distributed to 15 middle-level cadres, with 44.1% of employees in this stage and 11.5% in the total number of questionnaires; Distribute 38 survey questionnaires to account managers, with 77.5% of employees in this stage and 29.2% in the total number of questionnaires; 42 survey questionnaires were distributed to tellers, with 40.7% of employees in this stage and 32.3% in the total number of questionnaires; 35 questionnaires were distributed to general employees in the middle and back ends, with 48.6% of employees in this stage and 27% in the total number of questionnaires.

In order to gain a deeper understanding of the current situation and existing problems in the career management of employees at Xuyi Rural Commercial Bank, in addition to using a questionnaire survey, interviews were also conducted with some leaders and employees of Xuyi Rural Commercial Bank. The interview outline is mainly designed based on prominent and prominent questions in the survey questionnaire, as well as high-frequency options, and interviews are conducted with selected individuals from different positions, educational backgrounds, and ages.

Given that the proportion of personnel selected for each position is relatively appropriate, it is advisable to ensure that employees with different educational backgrounds and ages are able to participate in this interview. The specific sample structure is shown in Table 3.1:

Table 3.1 - Sample Structure Characteristics

entry name	Project category	Number of people	Proportion to the total number of people in this category
post	senior executive	one	20%
	Middle level cadres	three	8.8%
	Middle and back-end general employees	five	6.9%
	Account Manager	five	10.2%
	counter employee	six	5.8%
educational background	Graduate or above	one	25%
	undergraduate course	eleven	8.3%
	Junior college or below	eight	6.3%
Age	Under 30 years old	four	10.8%
	30 (inclusive) -40 yearsold	seven	8.4%
	40 (inclusive) -50	four	5.2%
	Over 50 (inclusive)	five	7.6%

Source: constructed by the author

The interview content is designed in combination with the survey questionnaire. The first part is about the basic information of employees, and the second part is about issues related to career management. The main content involves issues related to employee understanding of career management, the organization's emphasis on career management, the bank's internal promotion system, the degree of job information disclosure, and the rationality of the assessment system. At the same time, collect opinions and suggestions from senior and middle-level leaders to provide a basis for improving the career management optimization plan of Xuyi Rural Commercial Bank employees in the future. This interview will be conducted in a one-on-one format, with an average interview time of approximately 15 minutes per person. Each person will receive a record of the interview, and the interview content will be organized and organized. A total of 130 questionnaires were distributed in this survey, with 127 responses and 127 valid responses. In the second part of the 29 career questions, 2

questions have three options, 5 questions have four options, and 22 questions have five options. The survey results are shown in Table:

Table 3.2 - Survey data on career management status of Xuyi Rural Commercial Bank employees

Number	problem	option	option	option	option	option
one	How many rounds have you gone through since joining the company Post?	absence	1-2 times	3-4 times	5 times upper	
	Proportion	4%	24.4%	49.6%	22%	
two	May I ask if you have an understanding of your work abilities and core competencies?	Very familiar	General understanding	commonly	Not very familiar	Almost impossible solution
	Proportion	18.2%	24.4%	15.7%	32.3%	9.4%
three	Have you ever designed a clear career plan for yourself?	Designed clear professional regulations	Having clear professional regulations	Having vague career plans	Not designed before	
	Proportion	3.1%	37.1%	29.9%	29.9%	
four	May I ask if your current job position is related to your own design Does the career plan match?	Perfect symbol close	Basic phase symbol	Almost inconsistent close	Not at all accord with	No thought Passed the exam
	Proportion	12.6%	38.6%	15.8%	3.1%	29.9%
five	May I ask if you are familiar with the development goals of the unit?	Very familiar	General understanding	commonly	Not very familiar	Almost impossible solution
	Proportion	12.6%	31.5%	24.5%	29.2%	2.2%
six	May I ask about your personal career plan and plan Does the development goal of the position match?	Perfect symbol close	Basic phase symbol	Almost inconsistent close	Not at all accord with	No thought Passed the exam
	Proportion	7.9%	52.8%	9.4%	0	29.9%
seven	May I ask if you are satiXuyiied with your current job position?	Very satiXuyiied	satiXuyiactio n	commonly	Not satiXuyiied	Very dissatiXuyiied meaning
	Proportion	9.5%	34.6%	15.7%	37%	3.2%
eight	May I ask what is the reason for your professional confusion Is it?	Jin Shengkong between	Salary Remuneratio n	Industry development	No confusion	other
	Proportion	31.5%	42.5%	5.5%	18.8%	1.7%
nine	May I ask if you understand the qualifications required for the target position?	Very familiar	General understanding	Not very familiar	Almost unknown	Not at all solution
	Proportion	16.5%	42.5%	21.3%	15.7%	4%
ten	May I ask if your superiors are paying attention to your work Growth in China?	Very close notes	Relatively relevant notes	Very little attention	Not following	Unclear Chu
	Proportion	13.4%	29.1%	28.3%	21.3%	7.9%
eleven	May I ask if you believe that your abilities meet the requirements of the previous position, but you are unable to be promoted?	Capable of holding positions but unable to Promotion	Capable but unable to hold a position at the moment Promotion	Personal abilities still need improvement	I haven't thought about it	

	Proportion	11%	26.8%	26.8%	35.4%	
twelve	What do you think are the channels and difficulties for achieving job tranXuyiers at Xuyi Rural Commercial Bank?	Multiple channels, It's easy to tranXuyier jobs	Channel comparison Many, easy to tranXuyier jobs	Channel comparison Few, it's not easy to tranXuyier jobs	Narrow channels, Difficulty in job tranXuyier	I haven't thought about it
	Proportion	3.2%	18.9%	55.9%	18.1%	3.9%

Source: constructed by the author

Table 3.3 - Survey Data on Career Management Status of Xuyi Rural Commercial Bank Employees

Number	problem	option	option	option	option	option
thirteen	May I ask if you believe that career advancement is limited to Refers to the promotion of administrative positions?	yes	No, it's not	Unclear		
	Proportion	42.5%	42.5%	15%		
fourteen	May I ask if you think Xuyi Rural Commercial Bank is heavy View employee career management?	Very heavy regard	importance	commonly	Not valuing	Unclear Chu
	Proportion	2.3%	30%	11%	45.7%	11%
fifteen	May I ask if Xuyi Rural Commercial Bank has a comprehensive career development assessment and evaluation system Series?	Yes and perfect	Yes but not perfect	absence	Unclear	
	Proportion	6.4%	55.1%	29.1%	9.4%	
sixteen	May I ask if Xuyi Rural Commercial Bank has developed career plans or provided relevant consultation for its employees?	Develop plans and provide consultation	Provided consultation but did not establish regulations Draw	Planned but did not provide consultation	No plan developed and not provided consulting service	
	Proportion	7%	26.1%	11%	55.9%	
seventeen	May I ask if you think the profession of Xuyi Rural Commercial Bank Is the promotion channel clear?	Very clear Accurate	explicit	Not very clear	Not at all explicit	Unclear Chu
	Proportion	5.5%	41.7%	26.8%	4.7%	21.3%
eighteen	May I ask if you think there is a career promotion channel in our bank Are the principles, methods, and systems reasonable?	Very compatible reason	More suitable reason	Not very reasonable	Not at all reasonable	Unclear Chu
	Proportion	3.9%	33.1%	38.6%	3.9%	20.5%
nineteen	May I ask if you believe in your personal abilities and contributions Can the degree of contribution be quantified through the current salary assessment system?	Completely capable	Basic ability	Almost impossible	Not at all	I haven't thought about it
	Proportion	1.4%	37%	44.9%	11.2%	5.5%
twenty	May I ask if you believe that professional and technical promotion cannot be referred to as career advancement?	Yes, it cannot be called career advancement	No, it's also a form of career advancement	Unclear		
	Proportion	43.3%	39.4%	17.3%		

Source: constructed by the author.

Divide the interviewees by job level and position, and select 20 individuals through sampling for face-to-face interviews. This will provide a more detailed and comprehensive overview of the current situation of career management for Xuyi Rural Commercial Bank employees, and understand the opinions and suggestions of cadres and employees on career management. After organizing the interview records, the results of some employee interviews can be found in the appendix. The following is a summary of the problems and improvement suggestions regarding the career management of Xuyi Rural Commercial Bank employees:

Career management is not given enough attention. Leaders do not have the energy to focus on the long-term work of employee career management; Employees themselves do not have clear career plans.

Table 3.4 - Survey Data on Career Management Status of Xuyi Rural Commercial Bank Employees

Number	problem	option	option	option	option	option
twenty-five	May I ask if you think employee training is beneficial for their careers Does career development have an impact?	Very Shadow ring	There is a significant difference influence	Almost invisible ring	Completely None influence	No thought Passed the exam
	Proportion	11%	63%	18.1%	0.7%	7.2%
twenty-six	Do you think the training mechanism of Xuyi Rural Commercial Bank is reasonable, conducive to your career development, and can promote personal career advancement?	Reasonably reasonable and conducive to personal development	Relatively reasonable, to some extent beneficial for personal development	commonly	Not very reasonable, not very helpful for personal development	Unreasonable and useless for personal development help
	Proportion	3.2%	25.2%	9.4%	55.9%	6.3%
twenty-seven	May I ask if you think corporate culture has an impact on employee careers Does career development have an impact?	Very Shadow ring	There is a significant difference influence	Almost invisible ring	Completely None influence	No thought Passed the exam
	Proportion	16.5%	52%	18.9%	1.6%	11%
twenty-eight	May I ask if the corporate culture of Xuyi Rural Commercial Bank has a positive impact on your career development plan Guiding effect?	Very useful	Has a certain effect	Almost ineffective	Not familiar with corporate culture turn	I haven't thought about it
	Proportion	4.7%	31.5%	33.1%	24.4%	6.3%
twenty-nine	May I ask if Xuyi Rural Commercial Bank's professional students Would you choose to resign if career management cannot meet your development requirements?	meeting	Maybe	Almost not	No	I haven't thought about it
	Proportion	15.7%	36.2%	7.1%	32.3%	8.7%

Source: constructed by the author

Lack of professional management and sound systems. The human resources department has become a department that only calculates salary and performance; Job information and competency information can only be reflected by job responsibilities; The rating and assessment system for professional skill positions is unreasonable. Some employees have expressed that job vacancy information is not transparent enough, and executives have also indicated that when individual positions are vacant, they are directly appointed by the head office, which indirectly illustrates this issue.

Employees lack autonomy in job selection. The mandatory job rotation mechanism is merely a formality, and job rotation is mostly forced arrangements; The leader lacks understanding of the employees and does not cultivate them based on their interests and abilities. Some employees hope that future job arrangements can be based on their wishes.

Lack of targeted training. The current training is mostly temporary training on business skills and regulations. Training is usually based on what needs to be used, lacking targeted long-term training for employees and unable to provide assistance in their career planning. I hope the training can be divided into lines and stages, with advanced and long-term training content arranged.

The promotion channels are single, and the promotion of job levels is not open and transparent enough. Some employees express that their leaders do not attach importance to professional title promotion, and their growth forms such as title promotion and professional ability enhancement are weakened. Most employees believe that promotion is only a rank promotion. Some people believe that promotion first depends on relationships, then on luck, and finally on strength. Lack of a comprehensive exit mechanism, some middle-level managers who are unable to perform their duties in management positions are unable to fulfill their duties.

The current assessment system cannot quantify individual abilities and contributions. In practical work, collaborative work cannot be quantified, and contributions are only evaluated based on the degree of performance completion, ignoring the assessment of some routine work, resulting in mutual shirking of coordination and routine work among departments.

Young employees attach great importance to career management work, and the lack of emphasis on career management at the organizational level can lead to young employees losing direction, experiencing career boredom, and affecting work enthusiasm.

3.2 Improvement of the motivational system of the enterprise

To change the traditional human resource management model and replace the traditional human resource management model with employee career management, it is necessary to establish various security measures in order to smoothly promote the career management of SF agricultural and commercial employees.

Firstly, establish a dedicated department to ensure the progress and operation of the work. As a new human resource management model, a new platform organization is needed to drive this work. At the same time, it is necessary to establish an effective and convenient information sharing platform, timely promote the collected information and the latest policies, so that employees can accept relevant policies and continuously adjust their work according to the policies.

Secondly, improve the training and evaluation mechanism. In the previous text, it was also pointed out that each employee has different knowledge structures, abilities, and plans for their future career. Therefore, how to effectively evaluate them during the implementation process is also a matter that Xuyi Rural Commercial Bank should pay attention to in the promotion process. It is necessary to develop a good training plan for each session, clarify the training objectives, and select the appropriate audience to participate based on the training content. At the beginning of the training, it is necessary to prepare for the evaluation of the training results in advance to ensure that the training can achieve the expected results. Establishing a long-term evaluation and assessment mechanism can incorporate each assessment into daily work assessments, and by increasing the intensity of assessments, the effectiveness can be improved. In addition, changing the traditional training mode in the past, we cannot just rely on rigid teaching methods. Instead, we can adopt on-site tutoring, take turns sharing our expertise, and allow everyone to participate in it firsthand. This type of training can give employees

a greater sense of immersion and the effect will be more effective.

Finally, a process monitoring platform should be established to timely collect problems encountered during the promotion process, as well as good suggestions and measures collected during the promotion process. After collection, the plan should be optimized and adjusted in a timely manner. Through the establishment of the platform, the career management plan can be more closely related to the human resource management work of Xuyi Rural Commercial Bank. The main means can be to establish a comprehensive network information collection system, conduct periodic surveys and interviews, etc. Only continuous dynamic adjustments can make employee career management work more perfect.

3.3 Coaching as a method of improving staff qualifications

An open, just, fair, and transparent promotion mechanism can greatly promote employees and also be more conducive to continuously improving their career planning. Based on the current situation of career management for employees in Xuyi Rural Commercial Bank, it is recommended to improve it through the following channels. Firstly, it is necessary to clarify the promotion channels, sort out the existing positions in the enterprise, clarify job responsibilities and requirements, and develop different salary coefficients for each position based on work efficiency, allowing suitable people to choose suitable positions and create corresponding value. To establish a competitive relationship in the enterprise, only by forming a competitive mechanism can the potential of employees be further explored. After the formation of such a virtuous cycle, employees can see the rewards brought by their efforts in career management. Under such influence, a virtuous cycle of enterprise development can be formed.

Secondly, it is important to broaden the channels for employee promotion. The number of management personnel in a company is limited, and not everyone can engage in management positions. Career management is equally important for employees who have not engaged in management positions. Based on the current situation of Xuyi Rural Commercial Bank, a professional talent team can be established to enable employees to become professional talents, such as enterprise lecturers,

technical experts, etc. This way, they will be recognized in their areas of expertise, further promoting them to go further in their professional fields, and forming their own talent pool for the future development of the enterprise.

CONCLUSIONS

Talents are an important resource for enterprises, and establishing a scientific and implementable employee career management system plays a crucial role in talent cultivation. For Xuyi Rural Commercial Bank, which is in the stage of development and upward trend, it is an important guarantee to ensure the implementation of the bank's strategic measures. Through employee career management, fully mobilize personal strength, enhance the bank's soft power, improve comprehensive competitiveness, and achieve better and more stable development.

This article conducts a deep analysis of the current situation of career management by thoroughly reviewing relevant theoretical knowledge of career management and designing survey questionnaires and interviews based on the actual situation of Xuyi Rural Commercial Bank. In response to the existing problems and the actual situation of Xuyi Rural Commercial Bank, a design plan and guarantee measures for employee career management have been proposed. The final conclusion is as follows:

1. career management should be given attention. As more and more young people have realized the importance of career management, if not given high attention, it will lead to serious talent loss and waste. Xuyi Rural Commercial Bank should utilize employee career management to fully stimulate their work enthusiasm, fully tap into the talents of each employee, in order to meet the common needs of the enterprise and employees, and achieve mutual promotion.

2. the content of career management should be combined with the actual situation of the enterprise. Implement career management in multiple aspects such as recruitment, training, performance, and career promotion, analyze in detail the various problems and causes of career management work, and develop corresponding optimization plans based on the problems to enhance employees' sense of belonging and enhance the bank's soft power.

3. the way of career management should be clear. The purpose of career management is to establish a clear direction for employees in their career, realize self-worth, and assist in the development of the enterprise through top-down management planning. Only by clarifying the content of career management in enterprises,

achieving diversified promotion paths, transparent job posting, fair assessment systems, and specialized training guidance, can everyone be determined to strive towards their goals.

4. career management requires mutual cooperation among all employees. Career management should run through the entire duration of one's career, so it should not only be the responsibility of young people, but also involve all employees. Enterprises should provide guidance for employee career planning and provide employees with multiple opportunities for job development; Employees should fully utilize their talents based on their own situation and company goals, and strive to create value for the company

5. career management is a long-term task. Employee career management requires the attention of senior management, led by the Human Resources Department and the joint efforts of other departments to form a systematic mechanism, scientific management, timely adjustment, reasonable optimization, and implementation of various guarantee measures to ensure the healthy development of career management work for employees of Xuyi Rural Commercial Bank.

However, due to limited theoretical knowledge and skill levels, there are also scientific and systematic shortcomings in the research on optimizing the career management of employees in Xuyi Rural Commercial Bank. Although a large amount of theoretical literature has been referenced, it is difficult to achieve comprehensive improvement based on temporary plans as employee career management is a long-term task. In the future, the author will continue to learn and integrate more practical and feasible content into future research, taking into account the actual situation of the research object, to ensure the operability of the plan implementation.

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APPENDIXES

Survey Questionnaire on the Current Situation of Career Management for Xuyi Rural Commercial Bank Employees

In order to understand the current situation of career management for employees of Xuyi Rural Commercial Bank, focus on solving the problems in employee career management, and provide a basis for promoting related work, this questionnaire survey is conducted. This questionnaire does not require a real name to be filled in, and we promise to strictly keep all your answers in the questionnaire confidential. Please make sure to fill in the questionnaire based on your true situation and choose the option that best fits your true thoughts. Thank you very much for your support and cooperation.

Basic information

1. Gender ☐ Male ☐ Female
2. May I ask your age?
 - ☐ Under 30 years old ☐ Between 30 and 40 years old
 - ☐ 40 to 50 years old ☐ 50 years old and above
3. May I ask what is your highest education level?
 - ☐ Master's degree or above ☐ Undergraduate degree ☐ Associate degree
 - ☐ Vocational school
4. May I ask how long have you worked?
 - ☐ Less than 5 years ☐ 5 to 10 years ☐ 11 to 20 years
 - ☐ 21 to 30 years ☐ 30 years and above
5. May I ask what is your job position at Xuyi Rural Commercial Bank?
 - ☐ Middle level cadres ☐ General employees in the middle and back ends
 - ☐ Customer Manager ☐ Door Cabinet Personnel

Survey on Career Development of Xuyi Rural Commercial Bank Employees

1. How many job rotations have you experienced since joining?
 - ☐ No ☐ 1-2 times ☐ 3-4 times ☐ 5 times or more
2. May I ask if you have an understanding of your work abilities and core competencies?
 - ☐ Very familiar ☐ Roughly familiar ☐ General ☐ Not very familiar

☐ Almost unknown.

3. Have you ever designed a clear career plan for yourself?

☐ Designed clear career plans

☐ Have a clear career plan

☐ Has vague career plans

☐ Not designed before

4. May I ask if your current job position aligns with your career plan?

☐ Completely in line ☐ Basically in line ☐ Almost not in line ☐

Completely not in line ☐ Never thought about

5. May I ask if you understand the development goals of the unit?

☐ Very familiar ☐ Roughly familiar ☐ General ☐ Not very familiar ☐

Almost unknown.

6. May I ask if your personal career plan aligns with the development goals of your organization?

☐ Completely met ☐ Basically met ☐ Almost not met ☐ Completely not met

☐ Not considered

7. May I ask if you are satisfied with your current job position?

☐ Very satisfied ☐ Satisfied ☐ General ☐ Not satisfied ☐

Very dissatisfied

8. May I ask what is the reason for your professional confusion?

☐ Promotion space ☐ Salary and compensation ☐ Industry development

☐ No confusion

☐ Other (please specify:)

9. May I ask if you understand the qualifications required for the target position?

☐ Very familiar ☐ Roughly familiar ☐ Not very familiar ☐ Almost

unknown ☐ Completely unknown

10. May I ask if your supervisor is concerned about your growth in the workplace?

☐ Very concerned ☐ Relatively concerned ☐ Rarely concerned ☐ Not

paying attention ☐ Unclear

11. May I ask if you believe that your abilities meet the requirements of the previous position, but you are unable to be promoted?

- ☐ Capable of holding a position but unable to be promoted
- ☐ Capable but unable to be promoted temporarily without position
- ☐ Personal abilities still need improvement
- ☒ haven't thought about it

12. What do you think are the channels and difficulties for achieving job transfers at Xuyi Rural Commercial Bank?

- ☐ Multiple channels make job transfers easy
- ☐ There are many channels, making job transfers easy
- ☐ Lack of channels and difficulty in job transfer
- ☐ Narrow channels and high difficulty in job transfer
- ☐ I haven't thought about it

13. May I ask if you believe that career advancement only refers to promotion in administrative positions?

- ☐ Yes ☐ No ☐ Not sure

14. Do you think Xuyi Rural Commercial Bank values employee career management?

- ☐ Very valued ☐ Important ☐ General ☐ Not valued ☐ Unclear

15. Does Xuyi Rural Commercial Bank have a comprehensive career development assessment and evaluation system?

- ☐ Yes and perfect ☐ Yes but not perfect ☐ No ☐ Not clear

16. May I ask if Xuyi Rural Commercial Bank has developed career plans or provided relevant consultation for its employees?

- ☐ Develop plans and provide consultation
- ☐ Provided consultation but did not develop a plan
- ☐ Planned but did not provide consultation
- ☐ No plan developed and no consultation provided

17. Do you think the career promotion channels of Xuyi Rural Commercial Bank are clear?

- ☐ Very clear ☐ Clear ☐ Not very clear ☐ Completely unclear ☐ Not clear

18. Do you think the career promotion channels, methods, and systems of our bank are reasonable?

☐ Very reasonable ☐ Relatively reasonable ☐ Not very reasonable ☐ Completely unreasonable ☐ Not clear

19. May I ask if you think your personal abilities and contribution level can be quantified through the current salary assessment system?

☐ Completely capable ☐ Basic capable ☐ Almost impossible ☐ Completely incapable ☐ No thought.

20. Do you think that professional and technical promotion cannot be called career promotion?

☐ Yes, it cannot be called career advancement
☐ No, it's also a form of career advancement
☐ Unclear

21. Do you think Xuyi Rural Commercial Bank's employee promotion channels and evaluation mechanisms can help with your career development?

☐ Very helpful
☐ Has some help
☐ Almost Helpless
☐ Completely Helpless
☐ I haven't thought about it

22. Does Xuyi Rural Commercial Bank have a sound mechanism for publishing job information?

☐ Yes and very comprehensive
☐ Yes and relatively complete
☐ Yes but not perfect
☐ No relevant mechanism
☐ Unclear

23. Do you think the job vacancies and competency information provided by Xuyi Rural Commercial Bank have been helpful to you?

☐ Very helpful

- ☐ Has some help
- ☐ Almost Helpless
- ☐ Completely Helpless
- ☐ I haven't thought about it

24. Do you think it is necessary for Xuyi Rural Commercial Bank to improve its career planning work?

- ☐ Very necessary ☐ Necessary ☐ General ☐ Not necessary ☐ Not considered

25. Do you think employee training has an impact on their career development?

- ☐ Very influential
- ☐ Has a significant impact
- ☐ Almost no impact
- ☐ No impact at all
- ☐ I haven't thought about it

26. Do you think Xuyi Rural Commercial Bank's training mechanism is reasonable, conducive to your career development, and can promote personal career advancement?

- ☐ Reasonable and conducive to personal development
- ☐ Relatively reasonable, to a certain extent beneficial to personal development
- ☐ General
- ☐ Not very reasonable, not very helpful for personal development
- ☐ Unreasonable and unhelpful to personal development

27. Do you think corporate culture has an impact on the career development of employees?

- ☐ Very influential
- ☐ Has a significant impact
- ☐ Almost no impact
- ☐ No impact at all
- ☐ I haven't thought about it

28. May I ask if the corporate culture of Xuyi Rural Commercial Bank has a positive guiding effect on your career development plan?

- ☐ Very useful
- ☐ Has a certain effect
- ☐ Almost ineffective
- ☐ Not familiar with corporate culture
- ☐ I haven't thought about it

29. May I ask if the career management of Xuyi Rural Commercial Bank cannot meet your development requirements, would you choose to resign?

- ☐ Yes ☐ Maybe Yes ☐ Almost No ☐ No ☐ I haven't thought about it

Interview Outline

1. Interview purpose

Through conversations with some leaders and employees of Xuyi Rural Commercial Bank, we aim to understand whether the leadership values career management, the attitude of middle-level cadres towards career management, the understanding of career planning by general employees, and their opinions and suggestions on career management for our bank's employees. This will be used to analyze the current situation of career management for Xuyi Rural Commercial Bank employees and identify the existing problems. Based on the actual situation and specific problems of the bank, propose suitable optimization plans and safeguard measures.

2、 Interview methods

Personal interviews, direct interviews

3、 interviewees

Summary of Questions for Leaders and Employees of Xuyi Rural Commercial Bank

4、 Question outline

1. Please provide a brief introduction to your personal situation and work experience.

2. Do you think career planning is important? Have you ever designed a clear career plan yourself?

3. Do you think Xuyi Rural Commercial Bank values employee career planning and management?

4. May I ask if Xuyi Rural Commercial Bank has dedicated personnel responsible for career management? Have full-time personnel systematically studied human resources related majors or had years of experience in business operations? Is the relevant system sound?

5. Do you think it is necessary for the organization to provide support for the career planning of employees? If necessary, what support would you like the organization to provide?

6. Do you think Xuyi Rural Commercial Bank values employee training? Will the effectiveness of participating in training affect your career planning? If there is an impact, what types of training would you like to participate in?

7. What are the promotion channels for Xuyi Rural Commercial Bank? Is the promotion path fair, open, and just?
8. Do you think the current assessment system can quantify individual abilities and contributions?
9. May I ask to what extent do you think career planning has an impact on your work motivation?
10. May I ask if you have any suggestions for Xuyi Rural Commercial Bank's work in employee career management?

Appendix 3

Employee Interview Results

Interview results for some employees 1			
Name of interviewee		Position of interviewee	senior executive
Interview time	December 22, 2020	Interview location	President's Office
Work situation	Years of work experience	Worked at Xuyi Rural Commercial Bank for nearly 2 years	
	work experience	Worked in a rural credit cooperative in a certain county for more than ten years, in 2019 Joined Xuyi Rural Commercial Bank as a senior executive at the beginning of the year	
The problems and optimization suggestions in employee career management	Is career planning important? Have you ever designed a clear career plan for yourself?	It is important to develop a plan for oneself from the moment of employment.	
	Do you think Xuyi Rural Commercial Bank values employee career planning and management	We attach great importance to it, but due to the complex business operations of the head office, we have not spent much time and energy on implementing this management work temporarily.	
	Does Xuyi Rural Commercial Bank have dedicated personnel responsible for career management? Have full-time personnel systematically studied human resources related majors or had years of experience in business operations? Is the relevant system sound?	At present, this type of work is mainly handled by the Human Resources Department. Due to limited personnel, no dedicated personnel have been arranged to engage in employee career management work. There is a system related to career promotion, and in large-scale job rotations, open competition is generally used. However, in case of vacancies in certain positions, they are directly appointed by the head office.	
	What support can the head office provide for employees' career planning?	Multi position training, specialized training, optimized assessment mechanism, and career planning guidance	
	What are the promotion channels for Xuyi Rural Commercial Bank? Is the promotion path correct Fairness, openness, and impartiality?	At present, there are two paths: professional and management. The professional path mainly relies on employees self-learning and obtaining relevant certificates for management positions Promotion through open competition across the entire bank is very fair	
	Do you think the current assessment system can quantify individual abilities And the level of contribution?	Basically quantifiable; The assessment is mainly based on the proportion of each department completing assigned tasks, and after task allocation, each department Departments are refined to individuals, and each task is open and transparent	
	The work ability of Xuyi Rural Commercial Bank in employee career management What improvements should be made?	Increase the level of emphasis on this work; Fully understand the actual situation of employees and carry out targeted work according to the situation Career management work	