



The Impact of Human Resource Management on Bank Employee Performance in the Context of Digital Banking in Guangzhou

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Abstract: This paper focuses on the background of digital banking in Guangzhou and analyzes the impact of human resource management on bank employees' work performance. It describes the current situation and characteristics of the development of digital banking in Guangzhou, and points out the transformation of its work requirements for employees. It discusses in detail the new connotation and practice of human resource planning, recruitment and selection, training and development, performance management, compensation and benefit management in the digital banking environment, and how they can enhance the comprehensive quality of employees' digital skills and innovation ability, stimulate employee motivation, and then promote the improvement of work performance, emphasizing the importance of building a suitable system to the competitiveness of the bank and looking forward to its dynamic development.

Keywords: Guangzhou digital bank; human resource management; employees; performance

1. Introduction

With the rapid development of information technology, digital banking has gradually emerged and become an important development trend in the financial field in Guangzhou. Relying on advanced technologies such as big data, artificial intelligence and cloud computing, digital banks change the business model and operation mode of traditional banks to provide customers with more convenient, efficient and personalized financial services. Human resource management, as a core part of bank management, its strategies and practices play an extremely critical role in enhancing employee performance and adapting to the changes in digital banking.

2. Development status and characteristics of digital banking in Guangzhou

2.1 Digital business development

Guangzhou Digital Bank actively promotes the construction of online business channels, and in addition to traditional online banking and mobile banking, it also continues to expand emerging digital businesses such as mobile payment, intelligent customer service, and online financial advisors. Customers utilize mobile terminals such as cell phones to handle all kinds of financial services anytime, anywhere, such as transferring and remitting money, account inquiries, loan applications, and purchasing financial products, effectively improving the convenience and accessibility of financial services [1].

2.2 Big data and artificial intelligence applications

Digital banks use big data technology to collect, organize, analyze and mine massive amounts of customer data to understand customers' consumption habits, preferences, risk tolerance and other information, so as to achieve precision marketing, personalized recommendations and risk assessment. Artificial intelligence technology, on the other hand, is widely used in areas such as intelligent customer service, anti-fraud monitoring and credit approval to improve business processing efficiency and accuracy and reduce labor costs and risks.

2.3 Fintech integration and innovation

Guangzhou Digital Bank actively cooperates with fintech companies to introduce advanced technologies and innovative concepts to promote the innovation of financial products and services. It develops cross-border payment solutions based on blockchain technology, and utilizes IoT technology to carry out supply chain financial services, etc., to continuously expand the boundaries of financial services and meet the increasingly diversified financial needs of customers [2].

3. Transformation of the job requirements of bank employees by digital banking

3.1 Digital skills requirements

Employees need to have the ability to skillfully utilize various digital banking systems and software, such as proficiently

operating the back-office management systems of online and mobile banking, mastering the use of data analysis tools and software, and understanding the fundamentals and application scenarios of emerging technologies, such as artificial intelligence and blockchain, in order to better carry out their work in business operations, customer service and risk management.

3.2 Data processing and analytical capacity

In the digital banking environment, data becomes an important asset. Employees need to have strong data processing and analyzing skills to extract valuable information from massive data to support business decisions. The analysis of customer transaction data identifies potential customer needs and market trends, and develops accurate marketing strategies; the analysis of risk data identifies and warns of potential risks in a timely manner, and takes effective risk prevention and control measures [3].

3.3 Innovation and resilience

The digital banking market is highly competitive, with constant innovation in technology and business models. Employees need to have innovative thinking and adaptability to quickly adapt to market changes and technological updates, actively participate in the innovative research and development of financial products and services, and come up with innovative solutions to meet customers' changing needs and enhance the bank's competitiveness.

4. The impact of human resource management on bank employees' performance in the digital context of Guangzhou

4.1 Human resources planning

Human resources planning should be based on the strategic objectives and business development planning of the digital bank, predicting the quantity, quality and structure of the demand for various types of talents at different stages in the future. Determine the number and proportion of required data analysis experts, fintech researchers and developers, digital marketing talents, etc., and make talent reserve and training plans in advance to ensure that the bank has sufficient talent resources to support the process of digital banking transformation, avoiding the impact on business development due to the shortage of talents, so as to provide a stable environment for talent protection for the improvement of employees' work performance. Promote human resource planning to optimize and adjust the talent structure within the bank. Gradually reduce redundant personnel in traditional business positions and increase the staffing of emerging positions related to digital banking. At the same time, focusing on internal talent mobility and promotion, encouraging employees to transition from the traditional business field to the digital banking field, and stimulating employees' motivation to learn and career development, so that employees can give full play to their talents in positions that are more suitable for them and improve their work performance.

4.2 Recruitment and selection

On the one hand, it has formulated recruitment standards and processes that meet the requirements of digital banking, focusing on the qualities of candidates in terms of digital skills, data processing ability and innovation ability. When recruiting for data analysis positions, candidates are required to have a solid foundation in statistics and the ability to skillfully use data analysis tools such as SQL and Python; when recruiting for fintech research and development positions, emphasis is placed on the degree of mastery and experience in applying technologies such as blockchain and artificial intelligence. Precise recruitment is implemented to introduce high-quality digital banking talents to quickly adapt to the requirements of work positions and inject new vitality into improving the overall work performance of the team; on the other hand, diversified talent selection channels are adopted, and in addition to traditional campus recruitment and social recruitment, online recruitment platforms, talent recommendation, and cooperation with colleges and universities and scientific research institutes are actively utilized to extensively explore digital banking talent resources. At the same time, it establishes a talent pool to track and manage potentially outstanding talents, so as to contact and select suitable talents in a timely manner when the bank has job requirements.

4.3 Training and development

To address the problem of inadequate digital skills among employees, systematic digital skills training courses are conducted. The training includes training on the operation of online and mobile banking systems, data analysis tools and methods, and emerging technologies such as artificial intelligence and blockchain. Through the training, employees are able to master digital banking-related technologies and tools to improve work efficiency and quality. After data analysis training, employees analyze customer data more quickly and accurately to provide strong support for marketing and risk

management, thus improving work performance. In addition, training on innovative thinking and methods is organized to encourage employees to come up with innovative business ideas and solutions. For example, brainstorming sessions and innovation project competitions are conducted to provide a platform for employees to practice innovation and stimulate their innovative potential. In the process of digital banking product and service innovation, the innovation ability of employees brings differentiated competitive advantages to the bank, and also helps employees to continuously improve their ability and performance in the practice of innovation.

4.4 Performance management

According to the business characteristics of digital banking and the work requirements of employees, establish a scientific and reasonable digital performance indicator system. In customer service positions, increase online customer satisfaction survey scores, intelligent customer service problem solving success rate and other indicators; in marketing positions, set digital marketing channel performance percentage, precision marketing conversion rate and other indicators; in risk management positions, incorporate digital risk monitoring and early warning timeliness, accuracy and other indicators. The digital performance indicator system can more objectively and accurately reflect the performance of employees in the digital banking environment, guide employees to focus on the key performance areas of digital banking business, and promote the improvement of employee performance. In addition, to strengthen the performance feedback and counseling links, regular performance communication with employees, timely feedback on employee performance performance, affirmation of achievements, point out deficiencies, and jointly develop performance improvement plans. In the process of digital banking transformation, employees may face some new work challenges and difficulties. Strengthening performance feedback and counseling, managers provide employees with the necessary guidance and support to help them solve work problems and improve their work ability and performance.

5. Conclusion

In the context of digital banking in Guangzhou, all aspects of human resource management have a far-reaching impact on the work performance of bank employees. Banks should fully recognize the importance of human resource management in the development of digital banking, continuously optimize human resource management strategies and practices, and build a human resource management system that adapts to the development of digital banking, in order to enhance employee performance and the overall competitiveness of the bank, and to be invincible in the fierce competition in the digital banking market in Guangzhou. At the same time, with the continuous development of digital banking technology and the continuous innovation of business models, human resource management also needs to be continuously adjusted and improved to adapt to the new development needs, and continue to provide strong support for the improvement of employee performance.

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