

Solutions for Improving Human Resource Management at Commercial Banks Based on the Digital Economy

Hoang Thi Thanh Chung¹, Truong Le Hoang¹, Phan Thanh Tam^{2*}

¹ Faculty of Administration and International Economics, Lac Hong University, Dong Nai, Vietnam

² Faculty of Postgraduate Studies, Lac Hong University, Dong Nai, Vietnam

Abstract: Vietnam's banking system has undergone many historical development stages. The development stages all pose requirements for the respective human resource requirements. Over the past time and now, commercial banks have developed characteristics such as: being a key component in the financial system; speedy growth in scale; products in the infancy stage have not high technology content; competitiveness and asset quality are not high. The issue of human resource management is of particular importance to an organization. No organization's activities can be practical without human resource management. Human resource management is the cause of success or failure in business activities. The fundamental goal of any organization is to effectively use human resources to achieve the organization's goals, including Vietnamese commercial banks, especially in the current context of competition and international integration. The authors tested descriptive statistics from 200 persons working for many commercial banks in Vietnam. The results showed that the current situation of human resource management at commercial banks is at a lower level. Thus, it is necessary to have studied and propose solutions to improve human resource management at commercial banks.

Keywords: human resource management, commercial banks, digital economy.

基于数字经济的商业银行人力资源管理提升解决方案

摘要：越南的银行体系经历了许多历史发展阶段。开发阶段都对各自的人力资源要求提出了要求。在过去和现在，商业银行已经形成了以下特征：作为金融体系的重要组成部分；规模快速增长；处于起步阶段的产品科技含量不高；竞争力和资产质量不高。人力资源管理问题对一个组织来说尤其重要。没有人力资源管理，任何组织的活动都不可能切实可行。人力资源管理是企业活动成败的原因。任何组织的根本目标是有效利用人力资源来实现组织的目标，包括越南商业银行，尤其是在当前竞争和国际一体化的背景下。作者测试了为越南多家商业银行工作的200名员工的描述性统计数据。结果表明，商业银行人力资源管理现状处于较低水平。因此，有必要研究并提出改进商业银行人力资源管理的解决方案。

关键词：人力资源管理、商业银行、数字经济。

1. Introduction

The fourth industrial revolution has made the world change rapidly, creating breakthroughs in many different areas of socio-economic life, especially the wave of digitalization in various fields, such as production, business, and credit finance. At the same time, the Covid-19 pandemic has accelerated the digital

transformation process in the economy when most consumers are tending to non-cash payments [1, 2]. These consumers will continue to use digital payment methods even after the pandemic is over and will continue to be a long-term habit for the foreseeable future.

In particular, the financial - banking sector is one of

the fields heavily affected by the fourth industrial revolution and strongly developed with information technology applications. Accordingly, Vietnam's banking industry has undergone many changes in organizational structure, operating methods, risk management, and service provision activities to adapt to the digital economy era [3, 4]. Human resource management is no exception because people are always the critical factor determining the success or failure of an enterprise.

Therefore, the article presents some issues about developing quality human resources in commercial banks in the digitalization of the economy in Vietnam today. Furthermore, the author tested descriptive statistics from 200 persons working for many commercial banks in Vietnam. The results showed that the current situation of human resource management at commercial banks is at a lower level. Thus, it is necessary to have studied and propose solutions to improve human resource management at Vietnamese commercial banks in the future.

2. Literature Review

2.1. Manpower Planning

Human resource planning is a thinking process to establish strategies and make policies and operational plans to meet human resource needs [5, 6]. Human resource planning includes setting up a system and formulating policies and procedures [7] based on basic information from analyzing the human resource management environment and forecasting the supply-demand of human resources.

2.2. Human Resource Recruitment

It is the process of finding, attracting, and selecting human resources to satisfy the needs of using and supplementing the necessary workforce to realize the goals of the organization/enterprise [8, 9].

Human resource recruitment includes basic activities such as identifying needs, developing a plan to recruit human resources, human resource recruitment, human resource selection, integration of new human resources, and assessment of human resource recruitment results [10, 11].

Human resource recruitment, also known as finding and attracting candidates, is done to have a pool of candidates suitable for recruitment and need to submit applications for selection by organizations/enterprises. Well done; candidate search and attraction will help set the stage for human resource selection [7, 12]. If recruitment stops at searching and attracting focus candidates, then the selection is the choice to decide who among the candidates is suitable for the recruitment needs of the organization/enterprise. Workforce selection is also known as human resources selection, associated with assessing candidate capacity to select the most qualified candidate for the

recruitment needs of the organization/enterprise [13, 14].

The process of recruiting human resources is carried out to satisfy the needs of using and supplementing the necessary workforce to achieve the goals of the organization/enterprise. Therefore, human resource recruitment is an activity that needs to be carried out periodically according to plan or irregularly when there is a change in the organization/enterprise [15].

2.3. Manpower Allocation and Use

Allocating and using human resources is the process of placing human resources in positions, exploiting and maximizing the working capacity of human resources to achieve high efficiency at work [16].

Allocating and using human resources is a stable and flexible activity and must always ensure the following objectives: sufficient quantity and quality of human resources, right people, proper jobs, and on time.

The arrangement and use of human resources in the commercial bank must generally proceed according to the planning to improve work performance. Besides, banks should pay attention to the emotional relationships of human resources while arranging and using the human resources, not perfectionist, taking the forte of human resources as the main, credibility and trust as the root, looking at the "luxury points" of the people who are arranged and employed [17, 18].

The activities of arranging and using human resources at organizations/enterprises are usually carried out according to the following steps: determining the objectives of the allocation and use of human resources; conducting activities of arranging and using human resources; controlling human resources after placement and use [19].

2.4. Training and Developing Human Resources

Human resource training and development is understood as a process related to perfecting and enhancing employees' knowledge, skills, qualities, and professional experience to meet requirements in performing jobs. Human resource training focuses on the current position, and human resource development focuses on the current job to future work [20, 21].

Human factor is one of the three primary factors in the production and business process of an organization/enterprise. That is considered one of the indispensable human resource management activities of any enterprise, the key to the organization/enterprise having a quality human resource team, thereby ensuring its role. Especially in the context of globalization, information society, learning society, and competition becoming increasingly fierce, organizations/enterprises must focus on training and developing human resources to move forward with other organizations/enterprises. Reality has proven that if the enterprise organization is constantly creative and

innovative, sooner or later, it will go down the path of bankruptcy. Meanwhile, human resources are the driving force of any organization/enterprise [22, 23].

Organizations/enterprises can organize training and human resource development activities according to the process, including the following steps: identifying needs, developing a plan, implementing and evaluating training, and human resource development results.

2.5. Evaluation of Job Performance

Performance evaluation is understood as obtaining and processing information about the process and performance of human resources in an organization/enterprise to make accurate judgments about the level of performance completed by the work of human resources for an organization/enterprise in a particular time [4, 18].

Performance evaluation, also known as job completion assessment, or achievement evaluation, is an assessment to determine the level of work completion of human resources compared with the standards set by the organization office. Performance evaluation results are mainly used in remuneration, training, and human resource development [24, 25].

Performance evaluation activities at organizations/enterprises usually include actual contents: defining objectives, designing implementation systems, and using performance evaluation results [2, 26].

2.6. Human Resource Treatment

Human resource treatment is the actual treatment and treatment of the organization/enterprise towards employees during their working time at the organization/enterprise. Human remuneration is not only implemented through financial incentives but also non-financial payments [12, 27].

Some financial incentives are mentioned, such as salary, bonus, allowance, and welfare. On the other hand, some forms of non-financial remuneration include job, working environment, career opportunities, learning opportunities, training, comfortable working environment, and flexible time.

Remuneration for human resources ensures product development and maintains a team of highly qualified technical workers with a sense of discipline and a good level of commitment. The fair and reasonable remuneration of human resources in the organization/enterprise will create an open atmosphere among the employees and form a unified block of unity above and below one heart. One will pay for the organization's development and benefit [19, 28].

3. Methods of Research

The research combines qualitative and quantitative approaches, where the qualitative one is dominant. Based on qualitative research on quantity, quality, human resource structure, we identified factors

affecting human resource management in commercial banks in Vietnam and factors constituting human resource quality. The study was conducted in commercial banks in Vietnam to develop questionnaires to survey bank managers, employees, and economists. Then, statistical methods can process the data and verify it with descriptive statistics [29].

As for qualitative methods, this study used classification, analysis, and systematization of theory. The study has researched works related to human resource development in commercial banks in Vietnam. From there, systematize issues of human resource management: the concept of human resource management, the contents of human resource management, human resource management criteria, and factors affecting human resource management [29].

Expert method: It is carried out in two forms: In-depth interviews with experts on human resource management evaluation criteria, human resource quality assessment, and factors affecting human resource development in commercial banks in Vietnam [29].

Organize a workshop on evaluation criteria for human resource management, human resource quality assessment, and factors affecting human resource management in commercial banks in Vietnam. Analytical and comparative methods: based on the actual situation, the study conducts statistical analysis and diagramming to describe, compare, and judge human resource management in bank trade in Vietnam.

Quantitative method: The study used the sociological survey method. The survey was carried out to determine the internal and external factors affecting human resource management in commercial banks in Vietnam according to the 5-level Likert scale [29]. The authors used simple random sampling method. The study surveyed 200 samples, including 100 managers of banks and 50 employees working in commercial banks in Vietnam, and 50 experts in human resource management at universities. Thus, 200 samples were eligible to be included in the study. However, 175 questionnaires were answered reasonably, and sufficient information was processed by SPSS 20.0 software [29].

4. Research Results

4.1. The Current Situation of Human Resource Management at Vietnamese Commercial Banks

Human resources and their quality in a digital economy require the following contents: (1) the ability to adapt and master digital technology devices and accompanying digital applications. Interactive process of economic activities; (2) creativity is a must-have requirement of digital human resources; (3) organization and a high sense of discipline to ensure that operations are always followed correctly.

Therefore, it is required that enterprises regularly train and foster human resources in the face of changes in technical, scientific, and technological achievements applied in the production and business process on the internet market.

The core of an economy is always the productive force and its development level for the entire production activities of the economy. That is the dialectical relationship between the quality of human resources and the economy. They mutually regulate each other and are also the decisive basis for the development of each economic unit in the whole economy. Besides, the quality of human resources is considered the level of satisfaction of the employee's working ability with the work requirements of the organization and ensures that the organization successfully implements its goals and satisfies the needs of the employees to assess the quality of human resources can be based on many different criteria, such as labor capacity, life expectancy, gender, human resource qualifications.

4.2. Recruitment Work

Recruitment at most commercial banks in Vietnam is developed and implemented methodically with a clear, complete, and detailed system of documents. Moreover, the recruitment work closely follows commercial banks' regulations and recruitment policies. Therefore, the recruitment policy is systematic, synchronous, and logical, ensuring fairness, publicity, and timeliness.

Recruitment policies of commercial banks are increasingly being improved, annually attracting many young, qualified, systematically trained staff, promptly supplementing the shortage of labor needs in professional positions. Mainly contributing to the rejuvenation and gradually improving the quality of human resources.

Human resources recruitment at Vietnamese commercial banks is primarily centralized in the Personnel and Organization Department. The Organization and Personnel Committee is the focal point for reviewing and submitting for approval the labor allocation of each unit based on the annual business/operation plan of the system. Each department and recruitment organization is concentrated in phases during the year.

The scale of human resources of Vietnamese commercial banks has been expanded: The number of human resources has continuously increased over the years to meet the increasing scale of business network expansion activities.

The quality of human resources of Vietnamese commercial banks is getting higher and higher: the capacity, professional qualifications, and technological level of staff have been improved not only in practical ability, skills, structure of capabilities, and degrees. However, more importantly, most of the team has

gradually gotten rid of the subsidy mindset and shaped business thinking with essential awareness and understanding of modern banking.

Some commercial banks have not yet built a comprehensive, methodical, and consistent human resource management strategy/program. The recruitment planning work in some commercial banks has not met the long-term human resource needs of the unit. The criteria for staff recruitment in some commercial banks are not suitable with the characteristics of each region/region and the actual requirements of the position to be recruited.

Recruitment standards in some commercial banks are still heavy on degrees with qualitative criteria such as education, computer skills, foreign languages, health, and other measures such as communication skills, professional skills, creativity, and teamwork skills have not been mentioned in detail.

Recruitment methods in many commercial banks are not diverse and flexible; they have not yet attracted experienced candidates from big banks and companies.

Post-employment assessment of some commercial banks is not closely following the bank's competency framework for each position; the turnover rate after each recruitment is high and tends to increase.

4.3. Management and Use of Staff

Staff management policies of most Vietnamese commercial banks are made public, clear, and easy to understand for employees in the whole system.

Qualified staff for managerial and executive positions maintains a stable business operation and develops step-by-step for its evaluation based on results and work efficiency as the primary measure. The management and use of staff in commercial banks have closely followed the regulations on staff management and use; initially standardized, the process is orderly and relatively synchronous from the arrangement and layout. Besides, banks should plan to have enough adjacent sources; to appoint and re-appoint cadres when all conditions are met to create a contingent of quality key cadres; have a mechanism to screen, handle and eliminate cadres who are weak in capacity, degenerate, and violate labor rules, contributing to improving the quality of cadres for practical use.

Commercial banks' rotation of leaders and employees is done regularly, requiring adaptability in each staff. However, human resource management still has a gap with best practices. In addition, some commercial banks have not yet developed a strategy for human resource management.

The system of tools and criteria for staff evaluation is now quite diverse. However, some Vietnamese commercial banks have not yet developed a regulation on comprehensive staff evaluation, so the evaluation methods are not linked and strictly applied. The evaluation results have not been stored and managed

systematically and scientifically. The assessment is still subjective and emotional.

Assigning targets and evaluating the implementation staff is not methodical. Most commercial banks are editing and finalizing the standard toolkit for employee evaluation to assess staff comprehensively.

The vertical connection between the head office and branches has not met the expectations of the Management Board of commercial banks. The two-way exchange in the evaluation process still has limitations and difficulties in obtaining evaluation data. Besides, information on human resource management is lacking and weak. There is no connection between human resource management and training.

Annually, the staff of commercial banks also conducts evaluations, especially leadership assessments. However, this is still a formality in some commercial banks because the evaluation method is not practical. The evaluation results are also fundamental to serve the record-keeping of staff.

All assessment results through work, tests, evaluations from colleagues, superiors, etc., have not been synthesized, stored systematically, and scientifically to be easily exploited immediately to comprehensively evaluate staff as a basis for developing plans for continuing staff training and development. The staffing work has not been attached to the staff assessment in some commercial banks. Many staff cases are appointed beyond the level, arranged in positions not suitable for capacity.

4.4. Staff Training

The training and human resource development policy in most commercial banks is fully and detailed processed to be applied synchronously throughout the system, fully stating training forms and subjects participating in the training creation.

Training and development of human resources in commercial banks have been promoted: Training and development are paid regular attention; promoting self-training is the main thing with the form, content, and subjects of training being quite diverse and synchronous to meet the needs of improving, supplementing and updating professional knowledge, professional skills, and abilities. In addition, management capacity, knowledge of foreign languages, knowledge of modern information technology to meet business operations requirements, implementation of banking modernization projects, and preparation of a human resource team with sufficient qualifications are necessary for integration.

Commercial banks have standardized internal processes from training implementation, lecture development, logistics organization, and financial activities. Toolkit for class managers, formats and standards for logistics support staff, records, payment and settlement procedures, documents, contracts, and

reports are always completed.

Training policies in many commercial banks have not shown the relationship between training activities and human resource development activities. The regime documents lack systematicity and cohesion. Moreover, the training activities are not yet organized and are linked together into planned activities aimed at training and developing an individual along a specific path. Types of training have not been linked in a master plan, and there is evaluation and mutual impact to support staff in the professional development process. In some commercial banks, training programs for planning staff are still mass-produced; there is no clear roadmap, deadline, or goals. A career development roadmap/plan has not been developed for each individual or planning staff. At some commercial banks, staff training and development programs are still fragmentary.

4.5. Employee Treatment

Commercial banks have applied a new salary mechanism, linking wages with efficiency and work results of the unit and employees. The salary mechanism encourages departments to achieve high profits and enables teams there to be active. As a result, the bank is consistently among the domestic enterprises with the highest average employee income; it always creates favorable conditions for its staff to study, challenge, and develop and has good promotion opportunities for the capable and oriented.

Many commercial banks have applied the policy of timely recognition and reward, in line with other forms of remuneration, working environment, social insurance, health insurance, and benefits are guaranteed according to the State's regulations and the bank's ability. In some commercial banks, mainly state-owned, the new salary has been built based on job position and work efficiency, but it is still influenced by seniority and average factors, so it is necessary to continue reviewing and adjusting. In addition, some commercial banks arrange positions into salary structures not entirely based on job value assessment.

Mechanisms for motivation and remuneration in some commercial banks have not come into play, causing units and individuals not to be enthusiastic and bring into full play their potential to create high productivity, quality, and efficiency best. Besides, the policies of material and spiritual stimulation such as emulation and commendation are not synchronized, but the formality is not associated with the practical interests of employees.

Therefore, it has not been able to attract a workforce with a high level of expertise, good employees, and talented people. However, on the other hand, qualified and experienced workers who have not been attached for a long time tend to work in enterprises and other financial institutions because those places have high incomes and reasonable remuneration policies. There

are two main trends focused on by leaders, administrators, and executives in the context of complicated and unpredictable developments of the Covid-19 epidemic, prioritizing digitization and developing high-quality human resources to meet customers' needs.

It can be seen that, along with the digital transformation of economies that are taking place firmly and excitingly under the "push" of the epidemic, human resources with high technical expertise are becoming an essential factor. Besides, commercial banks have been given the top priority. Especially when Vietnam is increasingly integrating into the world, participating in financial institutions and wide-ranging markets globally, expanding cooperation with foreign businesses, and looking to developed economies has become increasingly important to grow professionally to meet the development trend of the digital economy.

Hence, the role of the quality of the human resources in commercial banks in the development of the digital economy is shown:

(1) The quality of human resources is an essential factor directly participating in the digital transformation process and digital business

development and is the guiding foundation for all commercial banks' activities;

(2) High-quality human resources are the subjects who operate the system, control the digital technology infrastructure, and execute plans according to the digitized process;

(3) Human resources' creativity in participating in the bank's activities is an essential basis for new ideas and initiatives to help improve business processes, thereby improving business processes: system performance, cost savings, and risk reduction for commercial banks in digitization;

(4) High-quality human resources are the basis for gradually converging and crystallizing the corporate cultural values, making an essential contribution to building brand identity, realizing the vision, and raising the banking development mission;

(5) The high adaptability of quality human resources in approaching the continuous innovation of new technologies increases the value and efficiency of the bank's business in the face of practical challenges on social needs for the digital economy. It can be seen that, like in most other fields and industries of society, human resources are the driving force and goal for development in commercial banking.

Table 1 Testing descriptive statistics for improving quality culture in public universities

Contents	N	Min	Max	Mean	Std. Dev.
1. Human resource development strategy	175	1.00	5.00	3.382	0.9629
2. Staff recruitment	175	1.00	5.00	3.337	0.9319
3. The arrangement of personnel	175	1.00	5.00	3.091	1.0464
4. Staff training	175	1.00	5.00	3.005	1.05861
5. Staff treatment policy	175	1.00	5.00	3.125	0.9978

Table 1 shows the pandemic, digital business activities have developed enormously, and many commercial banks have made significant changes to participate in the digital revolution. However, for the digital transformation process to occur successfully, it is necessary to solve the bottlenecks, and high-quality human resources are one of them. Although the digital economy has been promoted, many problems still need further improvement and development. One of the critical and heavy tasks of the development strategy of the Vietnamese banking system is to restructure the design and implement long-term solutions according to the Government's orientation. Therefore, strengthening the development of quality human resources in banks needs to be associated with the restructuring process.

5. Conclusions and Managerial Implications

5.1. Conclusions

The digital economy with the most critical role in information processing and is also the field that is easiest to digitize. Therefore, thanks to the internet of things technology, the connection between economic

subjects and processes helps to systematize resources and gradually eliminate all intermediaries. Thus, building and developing high-quality human resources to meet the digital transformation process before the current trend of the digital economy is not only an opportunity but also a challenge for human resource management in the commercial banking system. High-quality human resources in commercial banks are an essential need when Vietnam integrates deeply into the world economy. Human resources must be professionally qualified, have good foreign languages, and apply scientific, information technology, and digital technology advances, especially being able to rotate in the region and around the world when the market is changing. The labor market is increasingly open between countries through signed free trade agreements. Therefore, developing high-quality human resources in commercial banks associated with the digital economy is extremely important. The article recommends improving human resource management at Vietnamese commercial banks based on the above.

5.2. Managerial Implications

5.2.1. Human Resource Development Strategy (3.382)

Quality culture planning is the activity of defining. It is necessary to closely follow the business strategy, manage human resources according to best practices, manage human resources according to strategies and plans, and proactively build high-quality human resources to meet long-term development goals and sustainability. It is necessary to change the human resource management mindset from "administrative personnel" to partner personnel, maximally supporting human resources to promote business activities.

Consistency in the policy framework, good management of human resource risks, enhancement of specialization in human resource work, optimization of the practical value of human resource management, the improvement of staff capacity development, developing talents, improving management capacity, reorganizing and consolidating labor, developing corporate culture, building a customer-oriented, and employee-oriented culture, building a desirable work, prioritizing all resources for training and talent development.

Based on innovating the growth model and restructuring the banking system, it is necessary to further continuously improve strategic management capacity for human resources, leadership, and commercial banking operations. Furthermore, the administrative capacity of leaders and managers must promptly respond to the development transformations of the fourth industrial revolution in science and technology applied in all fields, especially digital transformation in the digital economy.

5.2.2. Staff Recruitment (3.337)

In recent years, recruitment activities at the bank have changed significantly, and the quantity and quality have increased. However, facing the current requirements, the competitive pressure between banks is fierce. Quality human resources require a change in recruitment from policy to implementation. It is necessary to develop criteria for selecting talented staff, criteria that need to be associated with the competency framework, following the knowledge and skills required in each job position and job level so that when recruiting can be used, the officer must be able to do the job immediately. In addition, there should be binding commitments so that when the recruited staff will work for a long time at the bank, recruitment methods need to be more diverse.

Build a system of experts with the capacity and vision to assess, forecasting, and prevent risks associated with innovating methods of capital adequacy ratio. That is to gradually transform the management process oriented towards hedging to meet the stakes in the digital economy on the virtual space market system. Furthermore, based on increasing the application of

information technology and digital transformation to develop the digital economy, it is necessary to create updated standards regularly and periodically to set training requirements, fostering and improving the quality of the bank's human resources to adapt to digital transformation.

5.2.3. The Arrangement of Personnel (3.091)

The labor structure needs to be distributed appropriately in the units (the ratio of leaders is consistent with the percentage of employees), and the quality of human resources needs to be equal among the departments.

It is necessary to be proactive and drastic in streamlining labor, raising the unemployment rate according to the labor rearrangement policy. It is essential to promote job change by training staff and to limit business risks/moral risks to find potential employees. It is required to proactively identify source staff and pay attention to likely team for training and retraining to form a source of appointment when necessary, both in quantity and quality.

Focus on improving and enhancing the quality of human resources in internal control and audit to approach international standards and practices is associated with the bank's digital transformation and digital economy. Therefore, it is necessary to create a close connection between the school and the bank in training human resources based on the bank's development strategy in association with the specific ordering of content requirements training for universities. Banks need to be consulted in adjusting, supplementing, and developing training programs for students majoring in finance - banking. At the same time, it is a place that makes an essential contribution to creating practice, internship, and job opportunities for quality-trained students to meet the requirements outlined in the development of the digital banking system.

5.2.4. Staff Training (3.005)

The change and development of banks' human resource management and training activities according to the trend of shifting training methods and talent management, priority is given to improving the quality of human resources. The workforce is not high compared to the business goals. Therefore, the work pressure is increasing, requiring the training to have changes and improvements to ensure it meets the requirements of both organizations and individuals.

The growth in the personnel scale and the development of business activities create a huge demand for training, so training policies must be linked with human resource management activities, and the training results must be met. The quality of staff is the critical factor in improving the bank's efficiency, so the units need to communicate training and organize classes in the department actively, and after learning,

the staff needs to practice. Putting it into human resource management is the basis for consideration when rotating and promoting the team to apply acquired knowledge to improve operational efficiency.

It is necessary to develop a clear training roadmap, especially training programs for leaders, planning staff, and pre-appointments, and commit to following it. In addition to training and fostering human resources, it is necessary to combine a practical assessment of risk management quality in banks through the application of digital technology achievements to control operations banking activities on the internet and other digital technology application platforms. Furthermore, it is necessary to build a risk management system according to international standards and follow the digital economy's development.

5.2.5. Staff Treatment Policy (3.125)

Currently, the salary of commercial banks is relatively good compared to other industries. However, to connect employees and attract and retain talented people, commercial banks need to continue to complete their work. In order to improve the salary payment mechanism, it is necessary to promote it to create motivation and reward for staff in terms of salary work. It is required to apply wages according to hard, soft, and salary according to market practices. Furthermore, it is necessary to clarify the salary distinction between positions in the same position according to labor productivity and work performance, research and adjusts the salary scale to ensure competition with the market, and research salary increase policy to ensure the benefits for employee's human resource recruitment.

Based on the development strategy of the whole industry, the recruitment is needed in each bank, making a scientific recruitment policy to attract real human resource quality. When recruiting, it is necessary to consider the personnel's ability for each vacancy and discover each individual's forte so that they can be placed in a suitable position, from which the recruited person can promote to the fullest extent of their abilities and interests. Recruitment must be done openly, transparently, democratically, objectively, and fairly. Only then can we recruit truly qualified human resources to work in the banking system.

Research limitations: the study only conducted interviews with 200 people, and 175 answer sheets are valid, bank managers, staff, and lecturers, so they do not fully represent the research crowd.

The following research should conduct survey samples of over 200 other managers of commercial banks. Further studies should also build a research model and compare the research results with human resource management at commercial banks based on the digital economy.

References

- [1] ABDUL A. Firm-level decisions, and Human resource development. *International Journal of Business and Social Science*, 2021, 2(3): 27-41. <https://www.ajis.org/index.php/ajiss/article/download/2507/2522>
- [2] VALLEY R. S. Innovation and human resource management fit: An empirical study of commercial banks. *International Journal of Financial Research*, 2021, 26(4): 64-85. <http://dx.doi.org/10.1108/01437720510609555>
- [3] AHSAN N., & ALAM S. K. The effect of human resource management practices on business performance among private companies in Malaysia. *International Journal of Business and Management*, 2019, 14(6): 165-172. <https://doi.org/10.5539/ijbm.v4n6p65>
- [4] NADLER H., & HUANGY K. W. Strategic human resource practices and innovation performance - The mediating role of knowledge management capacity. *Journal of Business Research*, 2019, 12(1): 14-35. <https://doi.org/10.1016/j.jbusres.2007.11.016>
- [5] ALTAHAT S. M., & YOUSFI A. M. The effect of talent management on organizational performance improvement: The mediating role of organizational commitment. *Management Science Letters*, 2020, 10(2): 937-945. <http://dx.doi.org/10.5267/j.msl.2020.4.012>
- [6] SAFADI J. M. The strategic role of human resource development in managing organizational crises. *Journal of Business Research and Management*, 2017, 11(5): 111-124. <http://dx.doi.org/10.1177/1534484308330018>
- [7] ANITHA M. J. Determinants of employee engagement and their impact on the bank. *International Journal of Productivity and Performance Management*, 2018, 6(3): 38-49. <http://dx.doi.org/10.1108/IJPPM-01-2013-0008>
- [7] BARONY R. M., & BENNY A. Human resource management of bank business in Malaysia. *Journal of Personality and Social Psychology*, n.d., 11(6): 173-188.
- [8] BAGOZZI R. Y. Development of human resource as strategic factors of the banks' competitive advantage. *Journal of the Academy of Marketing Sciences*, 2019, 11(4): 174-194.
- [9] SAIPRASAD R. Human resource development in the bank sector. *Journal of Economics and Management*, 2019, 8(5): 149-158. <https://www.giz.de/de/downloads/giz2016-en-human-resource-development.pdf>
- [10] BALTAHAT M. S. Human resource development in bank industry of Thailand. *International Journal of Academic Research in Business and Social Sciences*, 2019, 10(6): 122-132.
- [11] SAKS T. M. Employee engagement, human resource management practices, and competitive advantage: An integrated approach. *Journal of Management and Economic Research*, 2020, 12(3): 17-35. <https://doi.org/10.1108/JOEPP-08-2014-0042>
- [12] SALEH I., ABU AFIFA M., and ALSUFY F. Does earnings quality affect companies' performance? New evidence from the Jordanian market. *Journal of Asian Finance, Economics, and Business*, 2020, 7(11): 33-43. <http://dx.doi.org/10.13106/jafeb.2020.vol7.no11.033>
- [13] CARMEN L. C. The quality of human resources – a request for banking industry development. *Quality Management Journal*, 2019, 9(4): 134-149.
- [14] SCHROEDER R. G. The impact of HRM practices on operational performance: Recognizing country and industry differences. *Journal of Operations Management*, 2019,

- 21(1): 119-145. [https://doi.org/10.1016/S0272-6963\(02\)00056-6](https://doi.org/10.1016/S0272-6963(02)00056-6)
- [15] FANGY G. K. Building a set of criteria and framework for human resource management in commercial banks. *International Journal of Business Research*, 2018, 7(3): 223-234.
- [16] HUSSEIN Y. A., & CAGLAR D. The effect of high involvement work systems on organizational performance: The mediating role of knowledge-based capital. *Journal of Management Science Research*, 2019, 9(1): 361-372. <http://dx.doi.org/10.5267/j.msl.2019.5.014>
- [17] KIANI T. S., AHSANY M., and MUFTY A. Relationship between HR Practices and perceived employees' performance of bankers in Pakistan: An empirical evidence. *European Journal of Social Science*, 2019, 8(4): 21-34. https://www.researchgate.net/publication/292291339_Relationship_between_HR_Practices_and_Perceived_Employees'_Performance_of_Bankers_in_NWFP_Pakistan_An_Empirical_Evidence
- [18] SHUAI H. C., & HYATT J. Specific HR practices and employee commitment: the mediating role of job satisfaction. *Journal of Asian Finance, Economics, and Business*, 2019, 41(1): 420-435. <https://doi.org/10.1108/ER-03-2018-0074>
- [19] LACOURSY R., & RAYMOND H. L. Determinants of human capital development in Singapore. *International Journal of Management and Business*, 2019, 6(5): 72-92.
- [20] MENEZESY T. M. Human resource quality management: an empirical analysis. *International Journal of Management Research*, 2020, 12(3): 38-49.
- [21] SAMART P. Human resource management in the bank industry. *Total Quality Management*, 2020, 11(3): 26-37.
- [22] MOSTAFA N. Influential determinants in human resource development: a study of the managers in the banking service sector. *Journal of Marketing Research*, 2020, 5(4): 92-105. https://www.academia.edu/1061894/Influential_Determinants_in_Human_Resources_Development_a_study_of_the_managers_in_the_health_services_sector
- [23] SHODIKIN A., & DINY M. Determinants of HRD practices – an empirical investigation at commercial banks in the Turkish. *Journal of Asian Finance, Economics, and Business*, 2020, 7(11): 59-68.
- [24] PRADHAN R. K., DASH S., and JENA L. K. Do HR practices influence job satisfaction? Examining the mediating role of employee engagement in the Indian public sector undertakings. *Global Business Review*, 2017, 20(1): 1-14. <https://doi.org/10.1177%2F0972150917713895>
- [25] SYREMO C. S. Human resource management and organizational performance: Does HRM lead to better banking performance? *Journal of Business Studies Quarterly*, 2019, 8(3): 145-156. <https://www.jstor.org/stable/4126616>
- [26] REHMANY C. A. HRM Practices in bank Sector in Pakistan: An Empirical Study. *International Journal of Management Sciences and Business Research*, 2020, 3(2): 45-56.
- [27] RINGLE C. M., SARSTEDT M., MITCHELL R., and GUDERGAN S. P. Partial least squares structural equation modeling in HRM research. *International Journal of Human Resource Management*, 2018, 31(12): 1617-1643.
- [28] SAEEDY J. A., & NIAZI T. Impact of human resource practices on employee perceived performance in the banking sector of Indonesia. *Journal of Business Management*, 2020, 6(3): 123-135.
- [29] HAIR J., ANDERSON R., TATHAM R., and BLACK W. *Multivariate data analysis*. Prentice-Hall, Upper Saddle River, 2021.

参考文献:

- [1] ABDUL A. 公司层面的决策和人力资源开发。国际商业与社会科学杂志, 2021, 2(3): 27-41. <https://www.ajis.org/index.php/ajiss/article/download/2507/2522>
- [2] VALLEY R. S. 创新与人力资源管理契合：商业银行的实证研究。国际金融研究杂志, 2021, 26(4): 64-85. <http://dx.doi.org/10.1108/01437720510609555>
- [3] AHSAN N., 和 ALAM S. K. 人力资源管理实践对马来西亚私营公司业务绩效的影响。国际商业与管理杂志, 2019, 14(6): 165-172. <https://doi.org/10.5539/ijbm.v4n6p65>
- [4] NADLER H., 和 HUANGY K. W. 战略人力资源实践和创新绩效——知识管理能力的中介作用。商业研究杂志, 2019, 12(1): 14-35. <https://doi.org/10.1016/j.jbusres.2007.11.016>
- [5] ALTAHAT S. M., 和 YOUSFI A. M. 人才管理对组织绩效提升的影响：组织承诺的中介作用。管理科学快报, 2020, 10(2): 937-945. <http://dx.doi.org/10.5267/j.msl.2020.4.012>
- [6] SAFADI J. M. 人力资源开发在管理组织危机中的战略作用。商业研究与管理杂志, 2017, 11(5): 111-124. <http://dx.doi.org/10.1177/1534484308330018>
- [7] ANITHA M. J. 员工敬业度的决定因素及其对银行的影响。国际生产力与绩效管理杂志, 2018, 6(3): 38-49. <http://dx.doi.org/10.1108/IJPPM-01-2013-0008>
- [7] BARONY R. M., 和 BENNY A. 马来西亚银行业务的人力资源管理。人格与社会心理学杂志, 日期不详, 11(6): 173-188.
- [8] BAGOZZI R. Y. 人力资源开发是银行竞争优势的战略因素。营销科学学报, 2019, 11(4): 174-194.
- [9] SAIPRASAD R. 银行部门的人力资源开发。经济与管理杂志, 2019, 8(5): 149-158. <https://www.giz.de/de/downloads/giz2016-en-human-resource-development.pdf>
- [10] BALTAHAT M. S. 泰国银行业的人力资源开发。国际商业和社会科学学术研究杂志, 2019, 10(6): 122-132.
- [11] SAKS T. M. 员工敬业度、人力资源管理实践和竞争优势：一种综合方法。管理与经济研究杂志, 2020, 12(3): 17-35. <https://doi.org/10.1108/JOEPP-08-2014-0042>
- [12] SALEH I., ABU AFIFA M., 和 ALSUFY F. 盈利质量会影响公司业绩吗？来自约旦市场的新证据。亚洲金融、经济和商业杂志, 2020, 7(11): 33-43. <http://dx.doi.org/10.13106/jafeb.2020.vol7.no11.033>

- [13] CARMEN L. C. 人力资源质量——银行业发展的要求。质量管理杂志, 2019, 9(4): 134-149.
- [14] SCHROEDER R. G. 人力资源管理实践对运营绩效的影响: 认识到国家和行业的差异。运营管理杂志, 2019, 21(1): 119-145. [https://doi.org/10.1016/S0272-6963\(02\)00056-6](https://doi.org/10.1016/S0272-6963(02)00056-6)
- [15] FANGY G. K. 建立一套商业银行人力资源管理的标准和框架。国际商业研究杂志, 2018, 7(3): 223-234.
- [16] HUSSEIN Y. A., 和 CAGLAR D. 高参与工作系统对组织绩效的影响: 知识资本的中介作用。管理科学研究杂志, 2019, 9(1): 361-372. <http://dx.doi.org/10.5267/j.msl.2019.5.014>
- [17] KIANI T. S., AHSANY M., 和 MUFTY A. 人力资源实践与巴基斯坦银行家员工绩效之间的关系: 实证证据。欧洲社会科学杂志, 2019, 8(4): 21-34. https://www.researchgate.net/publication/292291339_Relationship_between_HR_Practices_and_Perceived_Employees'_Performance_of_Bankers_in_NWFP_Pakistan_An_Empirical_Evidence
- [18] SHUAI H. C., 和 HYATT J. 特定的人力资源实践和员工承诺: 工作满意度的中介作用。亚洲金融、经济和商业杂志, 2019, 41(1): 420-435. <https://doi.org/10.1108/ER-03-2018-0074>
- [19] LACOURSY R., 和 RAYMOND H. L. 新加坡人力资本发展的决定因素。国际管理与商业杂志, 2019, 6(5): 72-92.
- [20] MENEZESY T. M. 人力资源质量管理: 实证分析。国际管理研究杂志, 2020, 12(3): 38-49.
- [21] SAMART P. 银行业的人力资源管理。全面质量管理, 2020, 11(3): 26-37.
- [22] MOSTAFA N. 人力资源开发的影响决定因素: 对银行服务部门管理者的研究。营销研究杂志, 2020, 5(4): 92-105. https://www.academia.edu/1061894/Influential_Determinants_in_Human_Resources_Development_a_study_of_the_managers_in_the_health_services_sector
- [23] SHODIKIN A., 和 DINY M. 人力资源开发实践的决定因素——土耳其商业银行的实证调查。亚洲金融、经济和商业杂志, 2020, 7(11): 59-68.
- [24] PRADHAN R. K., DASH S., 和 JENA L. K. 人力资源实践会影响工作满意度吗? 考察员工敬业度在印度公共部门事业中的中介作用。全球商业评论, 2017, 20(1): 1-14. <https://doi.org/10.1177%2F0972150917713895>
- [25] SYREMO C. S. 人力资源管理和组织绩效: 人力资源管理会带来更好的银行绩效吗? 商业研究季刊, 2019, 8(3): 145-156. <https://www.jstor.org/stable/4126616>
- [26] REHMANY C. A. 巴基斯坦银行部门的人力资源管理实践: 实证研究。国际管理科学与商业研究杂志, 2020, 3(2): 45-56.
- [27] RINGLE C. M., SARSTEDT M., MITCHELL R., 和 GUDERGAN S. P. 人力资源管理研究中的偏最小二乘结构方程建模。国际人力资源管理杂志, 2018, 31(12): 1617-1643.
- [28] SAEEDY J. A., 和 NIAZI T. 人力资源实践对印度尼西亚银行业员工感知绩效的影响。商业管理杂志, 2020, 6(3): 123-135.
- [29] HAIR J., ANDERSON R., TATHAM R., 和 BLACK W. 多变量数据分析。普伦蒂斯霍尔, 上马鞍河, 2021.