

Research on the problems and countermeasures of new employee training in YanTai commercial bank

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Abstract. With the development and maturity of China's financial market, the competition in the banking industry is becoming more and more fierce. In the banking industry, the training of new employees can enable new employees to fully grasp the post business knowledge and skills and quickly adapt to the working environment of the bank. However, there are still many deficiencies in the new employee training system of Yantai commercial bank, which hinders the rapid development and independent innovation of new employees and is not conducive to the stable and sustainable development of the bank. Therefore, it is necessary to study the bank's new employee training system. Through the analysis of the current situation of Bank new employee training, this paper finds out the relevant problems. It also puts forward countermeasures and suggestions to improve the training level of new employees in commercial banks.

Key words: Commercial Bank; New Employees; Train.

1. Introduction

The core of the financial market is commercial banks, which are the link of national economic operation. Commercial banks are developing vigorously. State owned banks were first established. Now there are joint-stock commercial banks, foreign banks, urban and rural commercial banks, etc. fierce market competition exists among banks. At present, the total assets of commercial banks have increased rapidly. By the end of 2015, the total assets of commercial banks had reached 233.6 trillion yuan. Formulate international development strategies and expand overseas investment. Related businesses have developed rapidly, such as personal banking and e-banking, and online banking users have increased rapidly. In addition, the proportion of intermediary business of commercial banks has increased and the development scale is relatively mature. In terms of products, services and other businesses, the contents and forms of different banks are gradually converging.

The primary resource of an enterprise is human resources, which plays a role in ensuring the implementation of business strategy. New employees have great room to rise and strong plasticity. The task of training new employees affects the bank management system. New employees who have just entered the workplace are often assigned to the grass-roots level to communicate with customers face to face. The image of the bank comes from the counter staff. The working attitude of the front desk staff, the speed and accuracy of handling business will directly affect the customer's evaluation of the bank. Therefore, banks should attach great importance to the training of new employees, so as to improve their comprehensive ability and accuracy; Use training courses to develop their potential, provide innovative and effective feedback, and adopt innovative perspectives when dealing with problems. Cultivate highly competitive and high-quality groups to help banks achieve their collective goals.

2. Analysis of new employee training of Yantai commercial bank

2.1 Low attention of grass-roots managers

There are few training tasks assigned by grass-roots managers. Grass roots managers hardly care about the whole training process. They directly assign new employees to new jobs. The survey shows that more than 46% of employees believe that "the grass-roots managers of rural commercial banks do not pay attention to the training of new employees", and only 2% of employees believe that "the grass-roots managers are personally responsible for the training of new employees". This fully shows that they do not pay much attention to the training of new employees and are unable to put forward work suggestions to new employees.

2.2 The training content is not comprehensive

In terms of training content, Yantai commercial bank offers more theoretical and business courses, but pays less attention to professional quality, etiquette, corporate culture, laws and regulations and so on. Only when new business occurs will employees learn, resulting in a lack of foresight in the training content. In addition, when selecting the training content, it lacks the idea of comprehensive strategy and does not take into account the self-development needs of new employees, which reduces the practicability of the training content and even deviates from the actual situation. Therefore, the training cannot achieve the expected objectives.

2.3 Training methods to be optimized

In terms of bank training methods "Traditional classroom instruction" accounts for about 39%, "group discussion" accounts for 27%, "new media online training" accounts for about 23% and "scenario simulation training" accounts for 11%. In terms of training methods, Yantai rural commercial bank adopts a monotonous training method and adopts the traditional classroom teaching method. This teaching method is lack of innovation, the training effect is poor, and the employees lack interest and can not actively participate in the training, so that the training resources are not fully utilized.

3. Analysis of training countermeasures for new employees of YanTai commercial bank

3.1 Strengthen the attention of grass-roots managers

Bring some grass-roots managers into the team of trainers and clearly arrange their training contents. After the training, grass-roots managers should carry out corresponding training according to the differences of their departments, and comprehensively improve the comprehensive quality of new employees to be competent for various positions; Encourage grass-roots managers to take the lead in training new employees. They should play a bridge role and pay attention to the training of new employees, so as to improve the training efficiency; At the same time, the tasks of grass-roots managers can be reduced accordingly during the training period, so that they can care more about participating in the training of new employees.

3.2 Improve the training content

Basic courses are of great significance for training new employees of Yantai commercial bank, and can improve the overall quality of new employees. Basic courses mainly include: business etiquette, legal system, financial management, marketing management and human resource management. When designing professional courses, we should consider the technical ability and operation process of new employees, but also the departmental factors of banks. Professional courses mainly include: financial knowledge, development history of Yantai rural commercial bank, asset management, business process, credit and audit. Combined with the actual requirements of the

training content of Yantai rural commercial bank, the courses are tailored to solve the most important problems in daily work and let employees accumulate rich experience and knowledge.

3.3 Optimize training methods

Develop online multimedia training courses based on the original offline teaching. Most of the post-80s and post-90s employees can skillfully use computers and networks. Banks can use multimedia or network training to improve the new employees' mastery of banking business and continuously enrich the reserve of professional skills, so as to deal with the job business independently. Use scenario simulation training method. Scenario simulation training is more targeted, more intuitive, and master problem-solving skills. Group new employees and assign them different roles, such as customer, lobby manager and front desk teller. Simulate various business scenarios and personally experience different positions, so as to enhance the comprehensive ability of new employees.

4. Conclusion

This research is conducive to deepening the business and management reform of banks and improving the quality of employees, so as to solve more complex market problems. In addition, it helps to optimize the training content of new employees, formulate more systematic and appropriate training plans, drive new employees to complete their work tasks faster, strengthen the cultural construction of the bank and attract better employees. Organically integrate the personal interests of new employees and the collective interests of the bank to ensure the sustainable development of YanTai commercial bank.

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