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«Diversity management in the company»

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(фамилия, имя, отчество)

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ABSTRACT

For the final qualifying work: «Diversity management in the company».

This master thesis is made on 82 sheets (A4 format, Times New Roman font, size 14, interlining 1.5) excluding applications.

The number of tables is 6.

The number of drawings is 6.

Keywords: Human Resource Management; Diversity Management; Talent Team Building; J City Agricultural and Commercial Bank

The final qualified work includes an introduction, three parts, conclusion, bibliography and appendix.

The theoretical part sorts out and defines the basis of relevant concepts, clarifies the influencing factors and influence paths of HR diversity management, and distinguishes between organization-based HR diversity management and people-based HR diversity management paradigms.

The practice section analyzes the problems in recruitment process, performance assessment, and organizational culture building.

Based on the data obtained, suggestions for improvement were made in the following areas. In the recruitment process, J City Farmers and Merchants Bank needs to ensure fairness and inclusiveness in recruitment design. In terms of talent team building, J City Agricultural and Commercial Bank needs to conduct diversified training methods. In terms of performance appraisal, J City Agricultural and Commercial Bank needs to adopt diversified performance appraisal and multi-level performance appraisal. In the construction of organizational culture, a collection of inclusive culture and competitive culture, corporate culture and business operation.

Finally, the results were summarized according to the set tasks.

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INTRODUCTION

Along with China's socio-economic development, China's banking industry has also grown by leaps and bounds. Just as the challenges facing businesses are becoming more diverse and complex, and competition is increasing, the banking industry is also facing many challenges and competition. Human resource management is one of the many challenges faced by the banking industry. Currently, the issue of human resources diversity, especially the diversity of employees within business organizations, is on top of the management agenda of various business organizations. How to realize the management of human resources diversity is an objective fact that cannot be avoided in the process of human resources management of business organizations and the process of business development in the new situation. It is the starting point of this paper how to deal with the challenges of human resource management brought by the diversity of business organizations and employee groups, and how to explore the potential of diversity of business organizations and employee groups by improving the management of human resource diversity.

This paper analyzes the basic situation of J City Agricultural and Commercial Bank and the management of human resource diversity, using J City Agricultural and Commercial Bank as the research subject. Using literature research method, case study method, and questionnaire survey, this paper reviews and critically draws on relevant research on HR diversity management. Based on this, this paper proposes a pathway framework for HR diversity management, revealing that HR diversity affects the daily operation of the enterprise through the pathway of individual, group, organization and the interaction of the three. In the recruitment process, J City Agricultural Bank suffers from the mismatch between diverse employees and the development needs of the agricultural bank, weak training, and the single source of recruitment for the agricultural bank. In the daily management process, J City Agricultural and Commercial Bank has the problems of unreasonable talent team construction, imperfect performance assessment, and lack of organizational culture construction in human resource diversification management. In the face of the

problems of HR diversity management, relevant countermeasures are proposed, in terms of improving the match between recruiters and organizational needs, ensuring the similarity match and complementary match between employees and banks, strengthening the talent team construction of HR diversity management, vigorously improving the reserve talent team construction and conducting big data management, improving the performance appraisal of HR diversity management, and improving the salary influence factors and salary Structure.

As a newly transformed commercial bank, it is of practical significance to study the human resource diversity management of J City Agricultural and Commercial Bank. How to define tasks, design processes, achieve goals, unite the team, and promote communication in the process of its HR diversity management can lead to the transformation of the business organization for the better, thus realizing the growth and development of J City Agricultural and Commercial Bank, and will help guide the HR diversity management that J City Agricultural and Commercial Bank is actively carrying out.

Further explore the issues in the process of HR diversity management. As a human resource management practice, human resource diversity management can enhance the effectiveness of organizations in utilizing different levels and types of human resources. This paper uses research methods such as literature research method, case study method, and questionnaire survey.

(1) Literature research method. Based on reading and sorting out a large amount of domestic and foreign literature on HR diversity management, this thesis finds out the theoretical framework and methods suitable for analyzing this thesis by digging deep into the current situation of domestic and foreign research on HR diversity management and critically drawing on the existing research.

(2) Case study method. This thesis focuses on the current situation of human resource diversity management in J City Rural Commercial Bank and identifies the problems faced by J City Rural Commercial Bank in the process of human resource management, especially in the process of diversity management, so as to lay a good foundation for the empirical study. In addition, based on the theoretical basis, we

propose the improvement ideas for human resource diversity management in J City Rural Commercial Bank.

(3) Questionnaire method. This thesis analyzes the daily management aspects of human resource diversity management in J City Rural Commercial Bank, and uses questionnaire survey method to analyze employees' satisfaction, so as to understand and analyze employees' perceptions and needs of bank performance management, and to grasp the improvement path of human resource diversity management more accurately.

1. Theories related to HR diversity management

1.1 Study of human resource diversity

Along with the development of social economy, China's banking industry is also developing rapidly. While China's banking industry is developing rapidly, human resource management in banks is facing many challenges. Diversity is the basic characteristic of human resources. The issue of diversity, especially the diversity of employees within a business organization, is on the management agenda of all kinds of organizations, but different business organizations adopt different attitudes and solutions to diversity based on different theoretical bases of understanding. On the one hand, in the traditional organization-based HRM paradigm, difference is a legal aspect or an ethical and moral wrong; on the other hand, in the people-based HRM paradigm, difference or diversity is an advantage or competitiveness that will not only improve the operational efficiency of the business organization, but also bring out the motivation of the employee organization[32]. But regardless of the paradigm, how to realize human resource diversity management is an objective fact that cannot be avoided in the process of human resource management[33].

In the context of the overall acceleration of rural credit union reform and becoming an important type of commercial bank, in 2015, J City Agricultural and Commercial Bank was merged into a joint-stock commercial bank based on several rural credit unions. At the beginning of its establishment, J City Agricultural and Commercial Bank developed rapidly and once had the possibility of going public, but in the past two years, its development has shown a downward trend[34]. At present, the total assets of J City Agricultural Commercial Bank are 60 billion yuan, with more than 200 business branches and thousands of employees on the payroll, and the strength of J City Agricultural Commercial Bank lies in supporting and serving farmers, rural areas and agriculture. However, with the development of the economy and modern finance, the business of agribanks is similar to that of other

commercial banks. In addition, J City Agribank is exposed to the same or even more uncertain financial risks[35]. More importantly, since J City Agricultural Bank has been established only recently, its management level still needs to be improved, and there is an urgent need to improve the competitiveness of human resources, which is reflected not only in the diversity of employees themselves, such as age, educational background, working hours, and education level, but also in the mix of urban and rural secondary banks, where a large number of employees face different market targets and organizational structures[36]. The structure of the bank is very diverse. Therefore, how to effectively manage diverse employees is one of the effective measures to improve the competitiveness of J City Agricultural Bank, and is also the key to adapt to the new normal of banking industry development.

Taking into account the actual situation and related problems in the process of human resource diversity management in J City Agricultural and Commercial Bank, we consider the improvement paths in the recruitment process, talent team building, performance assessment, building corporate organizational culture and other related aspects in the process of human resource diversity management[37]. This study not only enriches theoretically the perspective of HR diversity management, but also helps to focus and respond more accurately to the HR diversity management of J City Agricultural Bank. Based on relevant studies, including the evolution of HR diversity management, concepts and theories, paths, inclusive perspectives, and organizational performance, and based on literature research, questionnaire surveys, and case studies, this study further clarifies the theoretical and logical aspects of HR diversity management, explores the problems in the process of HR diversity management in J City Agricultural and Commercial Bank, and provides a theoretical framework for HR diversity management based on Based on the relevant theoretical framework, we provide the improvement path of HR diversity management[38].

1.2 Theoretical overview of human resource management

People are the starting point and the main point of enterprise management, so any enterprise should establish the concept of people-oriented and take the

development of employees as the basis of enterprise survival and development[39]. This requires the guidance and revision of human resources and its related theories. Human resources refer to the knowledge, attitudes, skills, concepts, creativity and other traits possessed by each individual, and the benefits obtained by applying the above traits. [40] The concept of human resources was first introduced by Peter Drucker in 1954. In the process of business development, human resources are a kind of capital that can add value to a company. The concept of human capital followed. [41] Human resources become the biggest dynamic element of a business organization, without talents, the enterprise is like a waterless source, which cannot support the development of the business organization.

Human resource management is a collection of management systems, procedures and methods to develop, allocate and use human resources according to the development strategy of the enterprise. [42] With the increasing importance of HRM, HRM has been mentioned to the level of enterprise development strategy, i.e. strategic HRM. Strategic human resource management refers to the model of planned human resource allocation and activities to achieve corporate organizational goals. [43] How to integrate HRM into the enterprise development strategy and how to conduct the adoption of HRM with strategic significance is the core of strategic HRM.

As business organizations pay more and more attention to human resources, the corresponding requirements for HRM are also increasing, and the relevant theories and practices of HRM are constantly being innovated. With the fierce competition among business organizations, HRM becomes particularly important. With the changes in the external environment, especially the impact brought by the information economy and artificial intelligence, corporate HRM is becoming more and more diverse, flexible and pluralistic, and HRM theories and practices call for new thinking. Therefore, in the face of new economic and social changes, HRM needs to adopt different ways to manage different types of human resources, and even the same type of human resources should be adopted in a manner appropriate to the time and place. Managers can only bring into play the diversity of each

employee's own, so that they can each do their best to improve their own business skills, and then boost the development of individuals and enhance the competitiveness of enterprises, in order to achieve the common development of enterprises and employees.

1.3 Theories of human resource diversity impact study

1.3.1 Concept of human resource diversity

Human resource diversity refers not only to the distribution of individual attributes (such as age, gender, ethnicity, personality, work experience, values, education level, tenure, social or economic background, values, etc.) among interdependent work units, but also to the distribution of employee diversity brought about by organizational structures. Generally speaking, the object of HR diversity management is employee diversity. The core of the diversity concept is difference and dissimilarity. Diversity is difference on the basis of similarity. Diversity has a duality rather than a binary, i.e., opposites. On the one hand, diversity is a strength that promotes healthy competition and innovative learning; on the other hand, diversity is a problem that can lead to vicious competition and contradictory conflicts. According to the established literature, the two-dimensional structure of HR diversity includes many classifications, such as easily identifiable diversity and hard-to-identify diversity (ease of detection), biological and spiritual attributes (based on attributes), task-based diversity and relational diversity (based on relationship to work), informational diversity, socially categorized diversity, value-based diversity (based on the nature of diversity), constitutive diversity and constitutive diversity (in terms of intra-individual attributes and inter-individual relationships). [44] In general, employee diversity is both self-given diversity and externally imposed or interactively constructed diversity.

Employee diversity is a major challenge for HRM. [45] For one, one of the phenomena brought about by the free movement of people is the increasing diversity of the workforce, such as the growing differences in gender, ethnicity, values, skills,

and perceptions. Second, the rapid development of science and technology and the advent of the era represented by the sharing economy, companies increasingly need to tap the value of diverse human resources to better serve their customer base and improve their profitability. Thirdly, heterogeneous employees in terms of education level, knowledge background, cognitive ability, age and gender will bring new stratification and fracture, such as exclusion, conflict and discrimination, and other problems will then appear. At the same time, employee diversity is a human resource advantage. Diverse employees can not only enrich the composition of the company's talent pool, but also meet the needs of different customer groups. In addition, diverse employees make full use of labor market diversification and achieve corporate development goals through diversification of labor force employment paths, flexibility of corporate employment arrangement methods and diversification of employment relationships.

Human resource diversity poses challenges to the management system of enterprises. The original single, homogeneous management system and the diversity of employees and their groups may collide and may lead to conflicts and contradictions between employees and employees and between employees and enterprises. For employees, conflicts can reduce communication efficiency, and for companies, conflicts can weaken corporate performance. Thus, compared with the existing single management system, building a HR diversity management concept and system is a major challenge for the development of enterprises and a necessary process for enterprises to adapt to new developments.

1.3.2 Human resource diversity from the perspective of homogenization theory

Homogenization theory is one of the main branches of theory that studies the effects of human resource diversity and is based on the similarity between individuals and the convergence of individual development. Homogenization theory generally assumes the convergence and similarity of human resources, which brings about that similar individuals will form a group or community, not only because they

share similar worldviews, outlooks and values, but also because they act and interact in more similar ways and thus are more cohesive. At the same time, homogeneity theory suggests that individuals or groups with different traits will have prejudices and set up internal defenses because of differences in perceptions, status and many other factors, which invariably increases the difficulty of communication and also makes it difficult to carry out collaborative team work. Compared to homogeneous groups, people with different traits from oneself are more likely to become dissatisfied and even split or leave, which in turn affects the cohesiveness and organizational performance of the company.

Traditional HRM emphasizes the needs of business organizations, especially the short-term needs of business organizations, and is oriented to controlling and homogeneous HRM practices. In other words, organization-based HRM pursues a homogeneous management model, which implies the underlying assumption that diverse individuals share similar perspectives, goals, and motivations, and that homogeneous employees share similar solutions when problems are encountered. In addition, the organization-based HRM believes that diverse employees cannot achieve healthy and sustainable development of the business organization, for example, this perspective believes that diverse employees are not conducive to unification and harmony within the business organization and increase the difficulty of communicating and transferring information within the team, and then the disadvantages of diversity can offset the positive effects. In this case, three stinkers can't top a wise man. Thus, homogeneity theory suggests that business organizations should adopt homogeneous human resource management strategies as much as possible.

1.3.3 Human resource diversity in the perspective of heterogeneity theory

Heterogeneity theory to a certain extent modifies homogeneity theory and further enriches the study of the impact of human resource diversity. Heterogeneity theory focuses on the diversity of resources, ideas and thoughts brought to the organization by the diversity and heterogeneity of human resources, which brings

vitality to the organization. From the perspective of information input and output and processing, the operation of a business organization is the process of information processing. Considering that diverse employees have diverse knowledge reserves, operating skills, and ways of thinking, the diversity of human resources as the input of information to an enterprise organization can produce a one-plus-one effect through the interweaving of ideas and knowledge, and also provide the enterprise organization with a wider, broader, and more comprehensive range of policy options, thus improving the quality of the enterprise organization's decision-making. From this perspective, the existence of heterogeneity is mainly cognitive diversity, and this particular cognitive attribute provides human resources with a possibility to interchange ideas and exchange resources, which facilitates the communication and integration of corporate employees in response to the requirements of corporate organization development, enhances creativity, optimizes organizational decision-making ability, and thus brings higher performance to the organization. In heterogeneity theory, more emphasis is placed on the positive impact of individual employee diversity on the organization.

Human resource diversity management from the perspective of heterogeneity theory highlights the concept and approach of human-centered management, and believes that corporate organizations do not focus on strengthening individual consistency and compliance as their first priority. HR diversity management in business organizations provides diverse work tasks, adopts competitive compensation schemes, and opens up broad learning and development opportunities through diverse job responsibilities, differentiated performance appraisals, member loyalty and job security as the basis of the relationship. For corporate employees, individuals maintain the relationship between individuals and the organization through their own work effectiveness, rather than through commitment and other means to achieve synergy between individual development and organizational development. In HR diversity management, heterogeneity theory perspective needs to explore the potential of different types of talents and stimulate the value of

different levels of talents, in order to truly achieve the goal of "three stinkers are better than one".

1.3.4 Impact model of human resource diversity

In this section, a review of the last decade of research on HR diversity management reveals that there is no unified view on the effects of HR diversity on organizational performance. On the one hand, it is true that there are negative effects of HR diversity. But on the other hand, it is also undeniable that HR diversity can also have positive effects on business organizations, such as bringing about a diverse cognitive reserve, which can improve the performance of business organizations. Therefore, the impact of HR diversity is much more complex and diverse than we realize. In order to better explore the relevant roles and impacts of HR diversity in the development process of business organizations, this section focuses on the mediating variables and impact mechanisms of HR diversity impacts, and thus constructs an integrated model of HR diversity impacts.

Through the review of existing research, we find that Kochan and other scholars were the first to suggest that diversity impact is transmitted through the process of team activities (2003). They developed a "model of the impact of diversity on group processes and outcomes" in which five mediating variables were shown to influence group processes and outcomes: communication, conflict, cohesion, information, and creativity. In 2004, Knippenberg and others proposed a more systematic CEM model (Categorization-Elaboration Model) based on this model. In 2004, Knippenberg and other scholars proposed a more systematic CEM model (Categorization-Elaboration Model), which takes information/role formulation and social categorization perspectives as the starting point, and elaborates the role of task-related information interpretation process and social categorization process. The most representative model is the Workplace Diversity and Performance Model proposed by McMahon in 2010. His model of the impact of HR diversity suggests that diversity is not superficial, visible, or superficial, but rather that there is a deeper level of diversity and cognitive diversity behind this superficial diversity. The

"Diversity and Organizational Performance Relationship" model further refines the relationship between diversity and business organizations. To some extent, this means that the model has become richer, more comprehensive, and more inclusive than the previous three models, refining not only the concept of organizational performance, but also the methods of measuring organizational performance. For example, the model expands other ways of measuring performance outcomes relative to the previous use of financial performance to assess short-term performance outcomes and long-term performance outcomes. Thus, the model not only expands the concept of diversity, but also makes the impact of HR diversity more complex and comprehensive.

1.4 Mechanisms influencing the role of human resource diversity

1.4.1 Mediating mechanism of diversity

The mediating mechanism of diversity is concerned with whether the influence of diverse employees on the business organization passes through the influence of intermediate variables. If such an influence relationship exists, then it indicates that there is a mediating mechanism between diverse employees and the business organization. In the mechanism of HR diversity influence effect, the group process acts as a mediating mechanism to influence the role of HR diversity in the business organization. Specifically, the group process is reflected through three aspects: input, process, and result. In this process, the influence of human resource diversity has a large number of interpersonal interactions, and in the process of interaction, it is influenced by factors from all sides, which is the mediating mechanism of diversity effect. When individuals, groups, and employee organizations are in the process of information transfer and communication transmission, how to interpret the tasks or information of the enterprise organization, how to transfer the relevant tasks or information, the interaction between employees and employees, and between employees and the organization will be affected by the mediating mechanism, which in turn affects the cognition and reaction of other

individuals, groups or enterprise organizations, and the difference in cognitive reaction will affect the enterprise. The difference in cognitive response will affect the implementation of the organization's policies and performance results.

1.4.2 Diverse moderating mechanisms

The moderating mechanism of diversity refers to whether the influence of diverse employees on the organization is disturbed by intermediate variables. The impact of diverse employees on business organizations is disturbed by many variables, which is manifested in the moderating mechanism of the impact of human resource diversity. Specifically, the industry environment is the external factor for the moderating mechanism to exert its influence, for example, different industries have different development trajectories, and different industries are influenced by the external environment to a very different extent. Organizational structure is the platform for the moderating mechanism to exert influence, for example, the hierarchy and flatness of the organizational structure will determine the effect of diverse employees on the enterprise organization. Group relations and individual characteristics are intrinsic to the influence of the regulation mechanism, such as individual positivity and negativity, harmony and conflict between groups, individual development aspirations, and the group's sense of community. In addition, the type of task and management strategy will amplify or reduce the influence of diverse employees on the organization, such as the degree of fragmentation and concentration of tasks, the organizational culture, long-term oriented management strategy and short-term interest-oriented management strategy all play a moderating role.

1.4.3 The outcome dimension of diversity

The outcome dimension of HR diversity impact is hierarchical, including individual, group and organizational dimensions respectively. According to the mediating and regulating mechanisms of diversity mentioned above, the mediating

and regulating mechanisms of HR diversity management will have different effects on different individuals, which in turn will affect the behavioral responses of individuals in the group, and then spill over to the organizational level. We can say that the outcome dimension at the individual level spills over to the outcome dimension at the group level. At the same time, the process of group interaction invariably has an impact on the employee organization. In turn, corporate organizations are made up of individuals and groups, and changes in corporate organizations affect groups and individuals, and corporate organizations may affect groups through individuals and individuals through groups. The influence path framework of HR diversity (Figure 1) can clearly show the relationship between the mediating mechanism, the regulating mechanism and the outcome dimension of HR diversity. The following section focuses on the influence paths of HR diversity.

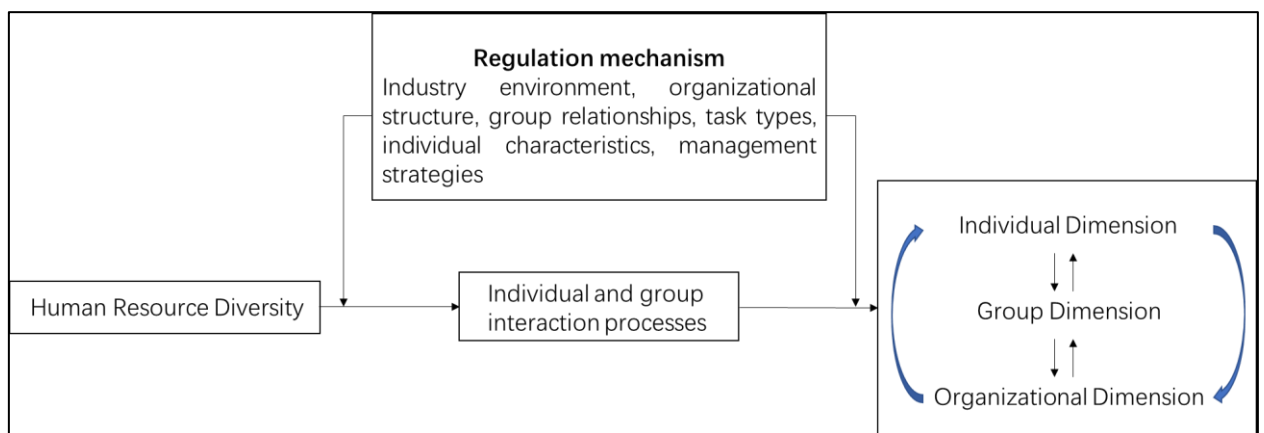


Figure 1 - Framework of the impact path of human resource diversity

1.5 Path analysis of the impact of human resource diversity

1.5.1 Individual dimension and human resource diversity

Human resource management runs through the entire organizational activities of the company, and human resource diversity will have an impact on all aspects of individual employees. For example, in the process of communication, collaboration, and sharing between individual employees, HR diversity in turn may, depending on their own differences, adopt different approaches and form different responses to others, thus affecting interpersonal relationships and organizational outcomes. On

the other hand, when faced with the same task, different attitudes or experiences may emerge due to individual differences, which affects the motivation of individual employees in the progress of work tasks. Of course, positive attitudes and emotions can provide individual employees with a sense of satisfaction during the work process or when completing tasks, which in turn drives individual employees' development. In addition, HR diversity can provide more possibilities for individual employees, and diverse management can be adapted to the diverse needs of employees. When the needs are met, individual employees will recognize and accept diverse management, and at the same time, increase their satisfaction and subsequently develop a sense of belonging to the organization. However, HR diversity will also create corresponding requirements for employees, which in turn will easily cause employees' instinctive resistance. Moreover, when the demands are not met, it is inevitable that the employees will become reluctant to work or even leave the company. Therefore, the diversity of individual employee dimensions may make some employees want to challenge or overcome the requirements of HR diversity and create creative behaviors to pursue progress, which in turn stimulates the improvement of HR diversity management.

1.5.2 Group dimension and human resource diversity

In the group dimension, human resource diversity is mainly influenced and effected through the interaction in the group. Generally, groups are composed of individuals, or composed of similar individuals, that different individuals will form different groups. When individuals in a group have negative changes in attitude or behavior, this affects other individuals in the group because of interpersonal interactions. When the phenomenon of individuals influencing individuals is repeated, it will affect the overall atmosphere of the group. But on the other hand, if the diversity of human resources can provide more targeted management for the group, when the individual employees in a group share their knowledge base with each other and communicate fully, it can expand the resources and strengths of the group and help the group to make more rational and comprehensive analysis and

thus make the right decision. Thus, in a group with an inclusive atmosphere, the cohesion of the group will play a great role in an invisible way, which will spill over to the individual dimension and the organizational dimension, and then support the effective path of HR diversity management.

1.5.3 Organizational dimension and human resource diversity

Organizational dimension is a dimensional level that is built on top of several group dimensions. HR diversity management proposes diverse management methods or systems for different groups, which helps to help the positive development of each group. For the organization as a whole, this creates a synergy and the business organization will be a state for the better. On the other hand, HR diversity can make a company more inclusive, and when diverse HR management is adopted for employees with physical or mental peculiarities, this will create a good image of the company to the public and help improve the performance of the company, such as market share and performance revenue. However, when the HR diversity management is not perfect, or when there are different perceptions or values between groups and individuals in the business organization, this will undoubtedly increase the conflict between groups and individuals, which in turn affects the cohesiveness of the business group, and then a group fault may be formed in the group interaction. This not only has a divisive effect on the business organization, but also on the performance of the business organization as a whole. This in turn requires focusing HR diversity management to the corporate organizational dimension, especially effectively bridging the triple relationship between the individual, the group and the organization.

1.5.4 Individual, group and organizational triple interaction and human resource diversity

The individual level constitutes the group level, and the group level constitutes the organization level, but the relationship between the three is not a

simple one-way relationship like the individual influencing the group and the group influencing the organization, but the three will have mutual influence on each other. Although individuals, groups and organizations have mutual influence on each other, HR diversity has corresponding influence on individuals, groups and organizations respectively, which means that HR diversity is multidimensional and multiple. When HR diversity management involves individual attitudes or behaviors, this affects the effectiveness or climate of the group or even the organization through individual feedback. But on the other hand, the group's response will also act on the individual, and will have a new effect on the individual's attitude or behavior, and this new effect will act on the group again, which forms a circular nested relationship. When HR diversity management involves changes in the group, this will work on the individual and will also be transmitted to the organization, and the benefits or atmosphere of the organization will be reactive to the group, and the individual will react to the group again after receiving the signal of group changes. When HR diversity management involves the effect of the organization, this will not only have a direct effect on the group, but may also act directly on the individuals through the organization, and the group and individuals will also give feedback to the organization's changes. Under such an interactive, circular and nested influence mechanism, individuals, organizations and groups will interact and influence each other, which in turn will form a circular influence path and finally act on HR diversity management.

1.6 Three approaches to HR diversity management

Regardless of whether human resource diversity under a homogeneous perspective or a heterogeneous perspective, and regardless of whether it is an organization-based management paradigm or a people-based management paradigm, human resource management serves as an effective form of organization to bring into play the unique resources within the organization (including people), thereby bringing organizational performance and competitive advantage to the organization. [46] However, based on the perception of diversity and plurality, the people-based

HRM paradigm has developed several management approaches that have evolved and changed based on critical borrowing to be better applied in the practice of diversity management. Scholars such as Sally Coleman, Robin Ely, David Thomas, and Frank Selden have summarized three approaches to diversity HRM, namely the discrimination-fairness approach and the contact -legitimacy approach and learning-effectiveness approach.

1.6.1 Discrimination-equity approach

The discrimination-fairness approach emphasizes that business organizations focus more on fair opportunities, do not discriminate against employees, and ensure equal treatment and respect for all employees as much as possible. The discrimination-fairness approach serves as the first stage of diversity management, because there are a large number of problems in business organizations that exclude or ignore diversity, so a new management approach needs to be introduced to meet the challenges of diverse employees. Currently, diversity management complies with many relevant legislations, [47] having legal constraints that require business organizations to provide more equal job opportunities for all employees. At the international level, the International Labor Organization conventions dealing with equal employment and avoiding discrimination, such as the Equal Remuneration Convention (1951) and the Maternity Protection Convention (2000), guarantee fairness among individuals and avoid legal discrimination. Our Constitution guarantees equality before the law, and Article 48 of the Constitution provides for equal pay for equal work between men and women and protects the rights and interests of women.

Specifically, Article 3 of the Labor Law provides that workers have equal rights to employment, and Article 13 provides that women have equal employment rights with men. Chapter 3 of China's Employment Promotion Law, the chapter on fair employment, emphasizes that equality is not the same as equality, and that no one shall be privileged or discriminated against when applying for a certain position. Article 62 of China's Employment Promotion Law provides that workers can file a

lawsuit if an enterprise violates the relevant legal provisions by imposing some kind of employment discrimination on an employed person. These laws or conventions give diverse employees legal action protection, ensure their equal rights at work, and enhance the status of vulnerable groups.

In addition to laws against discrimination, the discrimination-fairness approach emphasizes the principle of fairness. The discrimination-fairness approach allows employees to have fair opportunities and ensures that all employees are treated equally and that some employees are not treated above others. However, the discrimination-fairness approach tends to result in overemphasis on fairness and becomes a passive implementation of policies that ignore employee motivation and undermine organizational flexibility. For example, overemphasis on fairness can lead to "pot luck" or "peppering", resulting in lower employee motivation and a mechanical, stale organization. Although the discrimination-fairness approach to human resource management ensures that the organization is free from discrimination in the management process and avoids hidden discrimination, the discrimination-fairness approach is a passive response to diversity legislation, and the contact-legality approach compensates for the shortcomings of the discrimination-fairness approach. -equity approach's shortcomings.

1.6.2 The contact-legitimacy approach

The contact-legitimacy approach emphasizes the organization's recognition of employee differences and the promotion of diverse employees to serve diverse consumers and create positive consumer-business interactions. The contact-legitimate approach is the second phase of diversity management, as the discrimination-fairness approach brings some new exclusionary issues that require improved management practices to deal with diversity employees. More importantly, as diversity market targets develop, diverse customer needs give rise to a focus on diverse employees in business organizations. Diverse employees have a positive correlation with target market diversity, and companies need diverse employees in order to provide better services to diverse customers, which in turn helps to improve

the organization's good social reputation and employee loyalty. For example, diverse employees with different cultural backgrounds, education levels, areas of expertise, work styles, ages, and mindsets can provide different ideas and measures, ideas and solutions that help to accurately match the current state of market and customer refinement and diversity.

The contact-legal approach transforms the inherent management philosophy of managers, where the value of diversity is valued instead of simply emphasizing sameness and fairness, refining the differences of employees, and managers shift from treating employees equally to recognizing their diversity, from potlatch to compartmentalization, from flatness to pyramid. This is similar to the function of maintenance-oriented HR practices, maintaining job stability and fairness for employees and giving them employment security and equity. [48] However, the contact-legitimate approach emphasizes diversity employees and the development of the business organization it brings, but does not contribute effectively to the capabilities of the business organization, but rather creates employee limitations, as segmentation and customers limit the overall development of employees and the normal turnover of people in the business organization.

While the discrimination-fairness approach and the contact-legitimacy approach are focused on suppressing and eliminating the negative effects of diversity, the contact-legitimacy approach has begun to shift toward how to leverage the beneficial dimensions of diversity and harness and leverage the positive value of a diverse workforce. The contact-legal approach is to fully utilize the positive effects of diversity, which reflects the process of corporate organizations moving from focusing on the negative dimension of diversity to the positive dimension, and organizational management moving from reactive acceptance to proactive adaptation. Based on the assimilation emphasized by the discrimination-fairness approach and the difference emphasized by the contact-legitimacy approach, the learning-effectiveness approach develops the overall integrative advantage of co-evolution of difference and inclusion.

1.6.3 The learning-effectiveness approach

The learning-effectiveness paradigm refers to the need for business organizations to achieve an effective match between employee engagement and organizational development through diversity management initiatives that truly leverage the strengths of employee diversity, based on the recognition of more easily identifiable diversity and the emphasis on the strengths and values of employees in deep diversity. The Learning-Effectiveness Paradigm is the third stage of diversity management, which began at the beginning of the 21st century as competitive pressures among companies increased and the importance of human capital climbed, while employee diversity and pluralism were at an unprecedented level. The negative dimensions of employee diversity cannot be automatically eliminated and the positive dimensions cannot be automatically generated.

[49] Therefore, without new theories and practices of human resource diversity management, diverse employees will not be automatically transformed into strategic resources in the development of business organizations.

The learning-effectiveness approach shifts from a single dimension of diversity to a dual dimension, based on homogeneity and inclusion, recognizing the value of differences and diversity, respecting and utilizing the value of diverse employees, and requiring business organizations to match diverse employees with job levels and job content, and employees complementing and balancing each other, while following their own management philosophy to respect both the diversity and improve organizational competitiveness. This is similar to performance-oriented HR diversity management practices that meet the different needs of employees, [50] such as meeting the needs of employee knowledge and capability enhancement through training and employee engagement, such as meeting employee career development needs through career planning and advancement, and meeting employee salary needs through performance-linked compensation, focusing primarily on employee development and opportunities. [51]

2. Analysis of the background of human resource diversity management in J City Agricultural and Commercial Bank and the problems that exist

2.1 Basic situation of J City Agricultural and Commercial Bank

The province where J City Agricultural and Commercial Bank is located has built a provincial management platform for rural bank cooperatives and implemented a two-tier legal entity system. The responsibility for the management and risk disposal of rural credit cooperatives is borne by the provincial government. On behalf of the provincial government, the provincial federation carries out administrative management of rural banking cooperatives, but gradually standardizes the regulatory framework for the performance of its duties, and gradually dilutes the administrative management and strengthens the industry management and service functions.

J City Agricultural Commercial Bank is a joint-stock commercial bank approved by the China Banking Regulatory Commission and established through a new merger on the basis of several credit cooperatives. J City Agricultural Commercial Bank was established and its total assets quickly exceeded 100 billion yuan, with good performance in deposits and loans and profits of more than one billion yuan. However, with the prevention and control of financial risks, supply-side reform, competition in the same industry and lagging internal management, J City Agricultural and Commercial Bank's assets shrank and its profits declined significantly, putting greater pressure on risk management. At the same time, the development scale of J City Agricultural Commercial Bank continues to expand, with thousands of employees, more than 200 branches and many business outlets, which has the advantage of having a wide range of points and providing services face-to-face with customers in rural areas and communities, realizing multi-channel and multi-modality to sink the focus of financial services. J City Agricultural Commercial Bank has a plan to go public, but has not yet completed the listing. Agriculture. With the increase of national emphasis on rural areas, such as the construction of three rural areas, beautiful countryside, infrastructure construction,

subsidies for benefiting farmers and the demolition of land, a large amount of capital has entered the rural areas, and the agribusiness bank has a certain degree of core competitiveness in this area. j city agribusiness bank has become the main force in serving the development of three rural areas. In addition, J City Agricultural Commercial Bank also actively tilts capital credit to small and medium-sized enterprises and small and micro enterprises, becoming the main force in supporting regional economic development.

With the existence of external competition and internal management problems, the business performance of J City Agricultural and Commercial Bank has slowed down after rapid development, and the total profit and net profit have shown a decreasing trend. j City Agricultural and Commercial Bank, based on the restructuring of rural banks, was merged from several rural credit cooperatives and urban commercial banks, with a large number of secondary banks and outlets in urban and rural areas. (See Figure 2) J City Agricultural and Commercial Bank is closely related to both rural economic development and urban development, and its services meet the most basic financial service needs of the majority of urban and rural residents. (See Figure 3.) However, there are some limitations due to the small size and large number of outlets of J City Agricultural and Commercial Bank. For example, J City Agricultural and Commercial Bank lacks a more effective publicity platform, and the provision of financial services is generally passive; in recent years, J City Agricultural and Commercial Bank has adopted some active publicity strategies, but social awareness and brand influence are still relatively limited, especially in urban areas, J City Agricultural and Commercial Bank's awareness and products cannot compete with other state-owned banks or commercial banks, and its performance is under greater pressure. There is a certain degree of gap between J City Agricultural Bank and the requirements of modern bank construction, and there is great pressure to transform and upgrade.

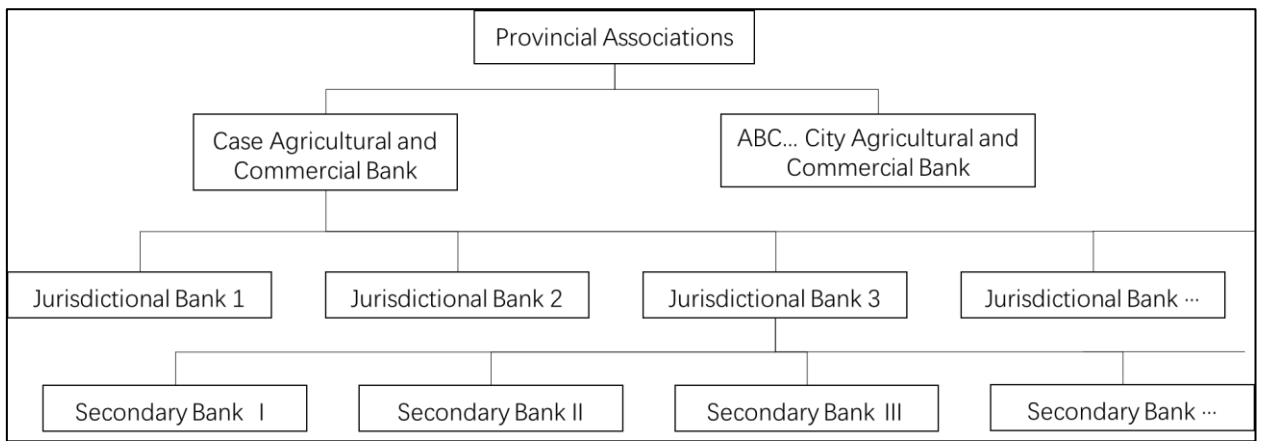


Figure 2 - Vertical structure of J City Agricultural and Commercial Bank

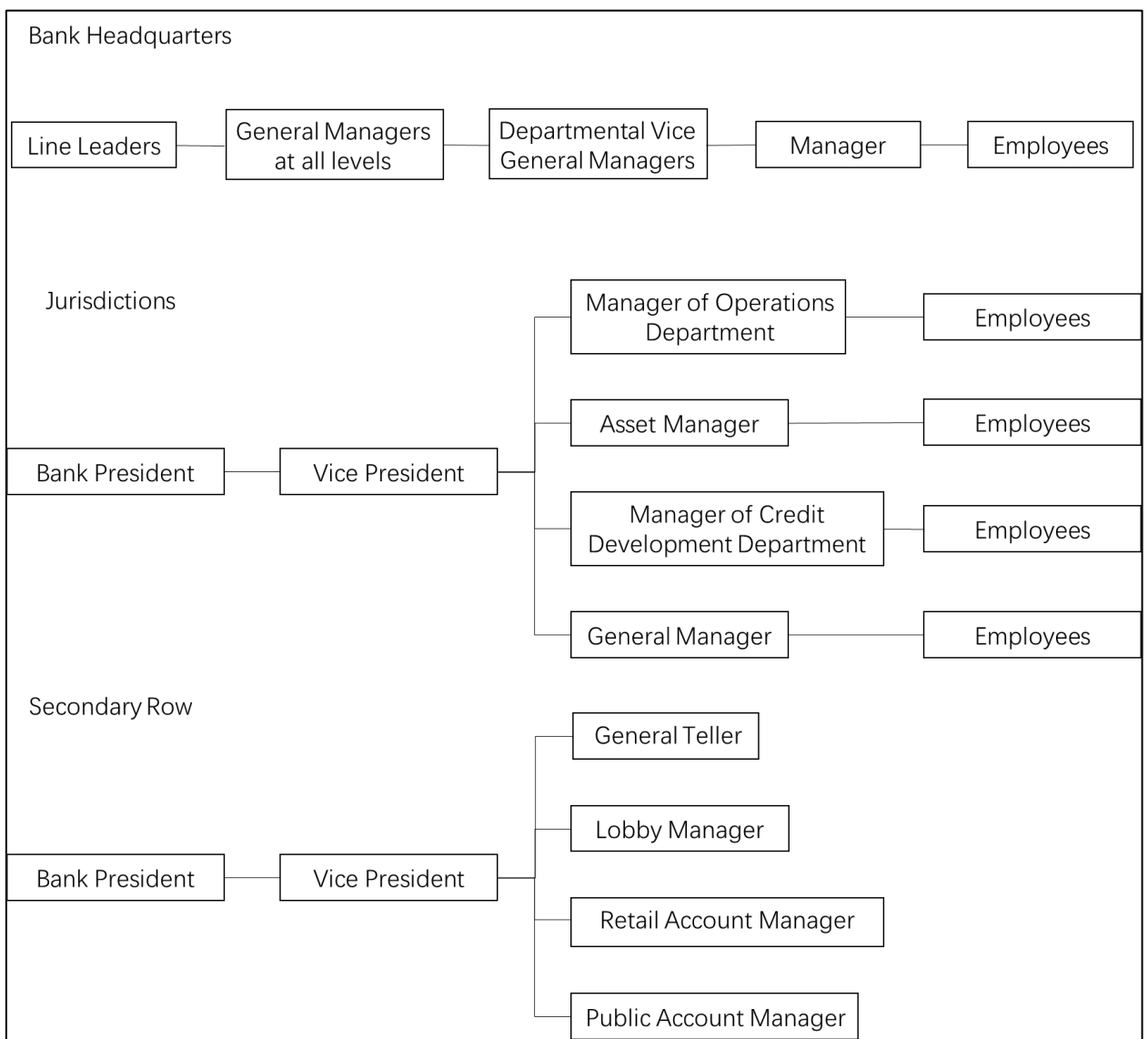


Figure 3 - Grade structure of J City Agricultural and Commercial Bank

2.2 Human resource management framework of J City Agricultural and Commercial Bank

2.2.1 Internal organizational structure of J City Agricultural and Commercial Bank

J City Agricultural Commercial Bank has established a sound corporate governance structure and procedures, including governance check and balance mechanisms and governance operation mechanisms among the shareholders' meeting, the board of directors, the construction committee, senior management, shareholders and other stakeholders. J City Agricultural Commercial Bank's governance level departments include the board of directors and the supervisory committee. The governance level committees include Asset and Liability Management Committee, Finance Management Committee, Procurement Management Committee, Credit Management Committee, Risk Control Committee, Internal Control Committee, Information Technology Committee, and Product Innovation Committee. In addition, J City Agricultural Commercial Bank distinguishes between front, middle and back office departmental structures. The front office business departments include the Business Management Department, Corporate Banking Department, Personal Banking Department, Network Finance Department, International Finance Department, and Financial Market Department. The middle office management department includes the Legal Compliance Department, Risk Management Department, Planning and Finance Department, and Operations Management Department. The back-office support departments include Information Technology Department, Human Resources Department, Office, Audit Department, Safety and Security Department, Party and Group Work Department, and Discipline Inspection and Supervision Department.

2.2.2 Organizational framework of the human resources department of J City Agricultural and Commercial Bank

J City Agricultural and Commercial Bank has a relatively complete human resource management framework, and the human resource department works closely with other departments and assists the leadership of J City Agricultural and Commercial Bank to give full play to the stabilizer function of organizational management. The Human Resources Department of J City Agricultural and Commercial Bank has general manager, deputy general manager and departmental staff. The Human Resources Department is also responsible for the corresponding posts as follows: Human Resources Management Post, Compensation and Benefits Post, Labor Relations Post, Cadre Management Post, Performance Management Post, Training Management Post and General Post.

The human resource management of J City Agricultural and Commercial Bank undertakes many functions, but there are about 10 employees in the human resource management department of J City Agricultural and Commercial Bank. In addition, each jurisdictional bank of J City Agricultural Commercial Bank does not have a separate HRM department, but is subordinate to the general department of the jurisdictional bank, and usually has one person in charge of HRM, but the responsibilities are not limited to HRM. This requires human resource allocation to be tilted to its own special business and key positions, strengthening the three pillars of human resource management, the importance of human resource management functions, the construction of human resource management system and innovation of human resource management methods, and carrying out refined, professional and compliant management to meet the needs of the bank's transformation and development. However, there are overlapping problems in the post setting of human resource management department of J City Agricultural and Commercial Bank, such as partial overlap of functions between human resource management post and other posts, and overlap of functions between training management post and cadre management post. In addition, the management thinking of the human resource

management department of J City Agricultural and Commercial Bank still has the limitation of organizational orientation, for example, one of the functions of the comprehensive post is responsible for the daily behavior check of employees.

J City Agricultural and Commercial Bank has a relatively sound employee training system. After the employees join the bank, new employees formally become bank employees after a period of internship, during which they need to undergo a series of business training and simulated practical operations, and learn together with veteran employees in the secondary bank, so as to enter the working condition more quickly. After the internship period, J City Agricultural and Commercial Bank will provide employees with different kinds of career development plans and more complete promotion channels involving different positions, such as tellers or account managers, and employees can be promoted in different positions according to different needs, and bank tellers or account managers have corresponding promotion channels, and in the promotion positions, they have to go through a combination of competitive examinations, leaderless group interviews and traditional interviews . In addition, employees will also have the opportunity to be promoted if they achieve great results or have outstanding performance.

Therefore, J City Agricultural and Commercial Bank needs to change its past management concepts and methods, especially the problems in the human resource management process, including changing the structure of human resource management and improving the level of human resource management. This will, on the one hand, greatly enhance J City Agricultural and Commercial Bank's ability to prevent financial risks and ensure J City Agricultural and Commercial Bank's development position, and on the other hand, it will effectively improve J City Agricultural and Commercial Bank's corporate image and further attract more new employees and customer groups. In the face of the increasingly fragmented and segmented customer base, increasing competition in the same industry, the coexistence of multi-level and flat organizational structure, and the increasingly diversified employee groups, J City Agricultural and Commercial Bank needs to strengthen the diversified allocation of human resources, not only to further reform

and improve the organizational structure, but also to further precisely position the employee groups, so that the diversified organizational structure and employee groups can be better integrated into J City Agricultural and Commercial Bank's human resources management process. In order to achieve a good interaction between the development plan of J City Agricultural and Commercial Bank and the demands of the bank's employees, it is necessary to strengthen the diversification of human resources.

2.3 Diversification of human resources in J City Agricultural and Commercial Bank

2.3.1 Diversification of human resources in J City Agricultural and Commercial Bank

Human resource diversity includes both the diversity of the employees of the enterprise organization itself and the diversity of the employees shaped by the complex structure of the enterprise organization and the diversified market. Therefore, the diversity of corporate organizations of agribusiness banks and the diversity of personnel are closely linked; organizational diversity will shape personnel diversity, and personnel diversity will counteract the synergy of organizational diversity and management standardization. Currently, there are three development models of agricultural and commercial banks in China: the rural cooperative bank model, the reorganization model within the framework of the rural credit union system, and the joint-stock rural commercial bank model. [52] Generally speaking, in the more economically developed regions and in urban areas with a high degree of urbanization, the original rural credit cooperatives have been restructured into rural commercial banks.

At present, the proportion of new generation (especially post-95) employees in agricultural commercial banks is increasing, and the job demands and personal expectations of employees have changed significantly. However, the proportion of tellers in agricultural and commercial banks is high and the work style is mostly

procedural and repetitive. As a result, more and more employees are paying more attention to the job content of skill diversity and task importance. In addition, there is an increasing proportion of new generation employees, which generally have higher education, more diversified value orientation, more diverse personality, richer spiritual life, and more pursuit of autonomy and high matching working environment, in contrast to a part of older employees with rich working experience and more traditional working style. With the convenience of personnel mobility, a large number of employees from different regions and those with different living habits form a team together, and diversity management becomes an important proposition for human resource management in agricultural and commercial banks.

The human resource allocation of J City Agricultural Commercial Bank relies on a joint internal and external balance, with external supply being the basis and internal promotion being the supplement, amounting to an effective and solid integration. The effective realization of human resources allocation in J City Agricultural and Commercial Bank. The main forms are using and relying on the external human resource market for recruitment and internal training and selection of agricultural banks, encouraging their reasonable flow, allowing human resource diversification management to guide employees to actively participate in the change of the bank's business model, realizing the match between corporate development and individual development, and truly enhancing the value of human capital.

2.3.2 The impact of the diversity of human resources on the organizational structure of J City Agricultural Bank

The diversity of the corporate organization of J City Agricultural Commercial Bank implies both the existence of a diverse target market and the consequent diversity of employees, with some working in jurisdictional banks located in towns and some in rural areas, The ratio of secondary banks (or branches) in urban areas is 1:2, which means that although agribanks are a variation of rural credit cooperatives, they will also face a large number of customer targets from urban areas. j City agribanks are located in cities with a high urbanization level of 60%-70%, but still

have a distinct urban-rural dual structure. Therefore, the branches of J City Agricultural and Commercial Bank are facing a different operating market environment. The banking industry is a service industry, and it has always been and will always be a "people's business". Given that there are corporate customers and traditional farmers' customers in the branches, J City Agricultural Commercial Bank cannot determine the market positioning and internal management mode in a "one-size-fits-all" manner.

At the same time, J City Agricultural Commercial Bank faces competition from private banks, and although the bank (and its predecessor, the Rural Credit Union) has rich experience in the microfinance market, a large number of new financial platforms have impacted the microfinance market of the bank. With a high degree of competitiveness, banks must differentiate themselves from others by creating their own image. In the coming era, the survival of banks will depend on customer satisfaction. Those banks that do not meet the expectations of their customers will struggle to survive. Banks must clarify and emphasize their core values in order to attract and retain certain (specific) groups of customers. The organizational diversity of J City Agribank combined with the variability of management levels is reflected in the variability of operational performance. The branches of J City Agribank in urban areas mainly deal with urban residents and corporate customers, while the branches of J City Agribank in rural areas mainly deal with farmers. J City Agribank The branches in urban areas have relatively low asset quality, while the branches in rural areas have a better credit risk structure. The diversity of the organizational structure of J City Agricultural Commercial Bank is both a characteristic and an advantage of agricultural commercial banks, which requires a large number of diverse employees to face the differential customer targets. At the same time, this also requires more diverse employees and more diversity management.

Therefore, the impact of human resource diversity on the organizational structure is also mainly transmitted through the process of group interaction. With the combination of different customer backgrounds and different financial markets

driving both, the quality of J City Agricultural Bank's decision making and the innovative performance of the organization can be improved through information sharing and research exploration in the interactive process. In addition, there are paths of direct impact of human resource diversity on organizational structure. For example, by employing employees of different genders, beliefs, and ethnicities, this can help a company project a fair and non-discriminatory social image, thus gaining recognition from the government, investors, and the public, and the organization's reputation is enhanced. And a heterogeneous workforce may also enhance a company's market reputation, market share, and financial performance by being able to better understand and serve different types of customers. Therefore, human resource diversity itself can help J City Agricultural and Commercial Bank gain legitimacy, which can have a positive effect on organizational reputation, market share, and growth opportunities.

2.3.3 Impact of the diversity of human resources of J City Agricultural and Commercial Bank on the group of employees

The target of human resource management in J City Agricultural and Commercial Bank is diverse, not only in terms of the diversity of demographic characteristics, such as the gender ratio of men and women and the multiple levels of age, but also in terms of the diversity of knowledge and abilities, such as having not only a large number of professionals with advanced degrees, but also a large number of employees with work and life experience. In addition to this, a deeper and less perceptible diversity is the diversity of values, cognition and behavioral styles. j The social background, educational background and life background of the employees of the city's agricultural and commercial banks determine their behavioral styles and behavioral logic, which are highly diverse, autonomous and different. In this context, the diversity of employees is reflected in the diversity of positions and hierarchies, which requires more emphasis on diversity management in human resource management.

Table 1 - Age diversity distribution of employees of J City Agricultural and Commercial Bank (Source: Human Resources Department, J City Agricultural and Commercial Bank)

Classification	Under 25 years old	25-35 years old	35-45 years old	45-55 years old	55 years old and above
Age	60	895	841	511	45

Table 2 - Distribution of educational diversity of employees of J City Agricultural and Commercial Bank (Source: Human Resources Department, J City Agricultural and Commercial Bank)

Classification	Graduate Degree	Undergraduate degree	University degree	High School and below
Full-time degree	158	834	588	772
On-the-job education	193	1527	530	-

Table 3 - Distribution of household diversity of employees of J City Agricultural and Commercial Bank (Source: Human Resources Department, J City Agricultural and Commercial Bank)

Classification	Under 25 years old	25-35 years old	35-45 years old	Over 45 years old
Local province	385	315	232	41
Foreign province	490	586	268	15

Since agribusiness banks have been established recently, their management level still needs to be improved. Improving the competitiveness of human resources, especially how to effectively manage diverse employees, is an effective measure to improve the competitiveness of agribusiness banks and is the key to adapt to the new normal of banking industry development. In addressing organizational complexity and employee diversity, the human resource management process of agribusiness banks can adopt a combination of diversity management and lean management approaches. For example, if too much emphasis is placed on the competitive dimension among employee groups, it will produce a decrease in the unity and

cohesiveness of employee groups and even bring about conflicts that will harm the corporate interests of J City Farmers and Merchants Bank. However, if heterogeneous groups of employees cooperate more than compete, communicate more than close, and integrate more than separate, then heterogeneous employees will enhance collaboration and improve the development performance and visibility of J City Agricultural and Commercial Bank. Therefore, human resource diversity in J City Agricultural and Commercial Bank is influenced by the interaction (competition or cooperation) between employee groups and spills over to the corporate operation and economic efficiency of J City Agricultural and Commercial Bank. In practice, human resource management in J City Agricultural and Commercial Bank should not only emphasize the normality and uniformity in human resource management, but also take care of the differences and independence of employees. human resources in J City Agricultural and Commercial Bank should balance normative management and humanistic management.

From the distribution of departments in J City Agricultural and Commercial Bank, the weight of departments is not consistent with each other and the proportion of employees is not consistent. The human resources department and the finance department are relatively small departments, mainly in terms of the number of employees, but their weights are relatively large. Tellers account for most of the personnel of J City Agricultural and Commercial Bank, accounting for about 70%. The age composition is more optimal, and generally old and new employees together form the teller group, and the current proportion of existing teller education is mainly college students, and there are even master's degree students who serve as tellers for a long time. (See Table 1 and Table 2) However, the work content of tellers is repetitive and mechanical work, and the average daily business volume of tellers is over 150. In general, new employees will serve as tellers and generally work for more than one year. When J City Agricultural and Commercial Bank organizes job competition, new employees who serve as tellers will enter new positions. j City Agricultural and Commercial Bank will provide career development tracks for all types of employees and understand different stages of development and growth for

employees. However, one of the problems of J City Agricultural and Commercial Bank is that it does not assign employees to positions regardless of their academic composition and professional content, which makes it impossible to consider the diversity and plurality of employees.

2.4 Mismatch in the recruitment process of J City Agricultural and Commercial Bank

2.4.1 Mismatch between diverse employees and the needs of J City Agricultural and Commercial Bank

There is a tension between diverse employees and the needs of agribusiness banks, i.e., the gap between expectations and abilities. On the one hand, job seekers are becoming more and more diverse. Job seekers have more diverse ideas, some are innovative and dynamic, while others are not realistic and no longer focus on steady improvement. On the other hand, job seekers' requirements for banks are becoming more and more diverse, some job seekers expect to acquire new knowledge and skills in the workplace, some job seekers expect to get good development prospects, some job seekers expect to get a higher salary level, some job seekers expect to have a good working atmosphere, some job seekers expect the job to match the major studied, and some job seekers desire to have more personal space.

On the other hand, banks have increasingly high requirements for job seekers, especially those with high quality and experience, but this part of talent is difficult to obtain. For one, banks expect employees with more experience in the same industry, but this part is not easy to recruit within the bank, because either the salary is not advantageous or face in the acquaintance society. Second, banks are less attractive to potential newcomers, and after the career upward period of bank employees, bank employees face new employment bottlenecks. Thirdly, there is a problem of poor communication within the bank, especially the human resource department cannot communicate effectively with the job demand department, and

there is a big gap between the ability of the recruited staff and the job demand department, for example, it is difficult to understand and make up for whether the recruited staff has the ability and skills to meet the job demand in the recruitment process.

2.4.2 Diverse employees and the singularity of recruitment sources in J City Farmers and Merchants Bank

There is a tension between diverse employees and agribusiness recruitment sources, i.e., a gap between expectations and reality. The recruitment process is the basis of human resource planning and practice in a business organization, and only by including the required talent in the corporate talent pool can it contribute to the development and growth of the company. However, the recruitment of J City Agricultural and Commercial Bank is arranged by the provincial federation for the unified written test, and the applicants use online application, and the process is written test, information confirmation, interview, medical examination and hiring. the provincial federation where J City Agricultural and Commercial Bank is located sets recruitment positions for the agricultural and commercial banks in the province, and the applicants choose their intended banks according to their place of birth, and the graduates from places of birth outside the province apply for the relevant agricultural and commercial banks according to their personal intention. J City Agricultural and Commercial Bank will provide the provincial federation with J City agricultural and commercial banks are responsible for organizing interviews for those who apply to their units. However, the recruitment time of agricultural and commercial banks is determined by the provincial federation, and the written test is also determined by the provincial federation, which mainly involves professional quality, generally including public basic knowledge, financial basic knowledge and economic related knowledge, commercial banking knowledge and legal knowledge. From the recruitment principle, agricultural commercial banks (or agricultural credit society) to adopt the principle of online public application, unified organization of the examination and merit-based admission. At present, the recruitment forms of

agricultural and commercial banks mainly include campus recruitment and social recruitment, but also include external forms such as posting on demand and hiring on a post-by-post basis. Generally speaking, there will be age restrictions, with different age requirements for bachelor and master degrees, and requirements for relevant majors, but they will often involve broad economic categories, with subdivisions that are not necessarily specific.

In view of the vertical relationship between J City Agricultural and Commercial Bank and the provincial federation, J City Agricultural and Commercial Bank does not have the authority to conduct campus recruitment, but simply recruit employees to J City Agricultural and Commercial Bank, and J City Agricultural and Commercial Bank's human resource recruitment is independent of other business modules, which brings subsequent training pressure on business departments, and to some extent does not ensure the matching of employees with the corporate organization. J City Agricultural and Commercial Bank also faces a one-way recruitment process, focusing on the selection of employees by J City Agricultural and Commercial Bank, which is actually a mutual selection process between J City Agricultural and Commercial Bank and the applicants. In the recruitment process, there are discriminatory conditions, such as age, education, and in some cases, restrictive conditions such as place of origin. Although J City Agricultural and Commercial Bank emphasizes the matching between candidates and the bank in the recruitment process, such as emphasizing that the ratio of men to women is 1:1 in the recruitment process, gradually eliminating discriminatory and restrictive conditions, and emphasizing the diversity of candidates and recruitment sources, such as campus recruitment, social recruitment, online recruitment, etc., the matching between employees and the bank's needs still stays in the This requires a two-way match between individual employees and the bank.

At present, human resources recruitment methods and channels are becoming more and more diversified, such as campus recruitment, social recruitment, network interviews, expert recommendations, recruitment platforms, etc. Therefore, there are more and more ways to obtain human resources, but this also has its own advantages

and disadvantages. J City Agricultural and Commercial Bank campus recruitment requires a wide range of recruitment majors, involving finance, financial management, accounting, statistics, economic management, human resource management, economic In some cases, people with cultural and sports expertise are also recruited, and some majors require master's degree or above. Although people with a variety of professional backgrounds enter J City Agricultural and Commercial Bank, they are still predominantly social science majors in economics. This presents a major dilemma because agribank recruiters are required to report to the provincial federation and cannot be recruited separately. In the recruitment process, agribusiness banks do not have the ability to select talents and cannot assess the matching status of individuals and positions and individuals and organizations by evaluating the candidates. J City agribusiness banks overly pursue highly educated candidates and lack the matching analysis of candidates' business qualities and job requirements. For example, an agricultural and commercial bank needs a large number of tellers or front desk service personnel, which can be satisfied by social recruitment or short-term contracts, but if in the recruitment process, contract or temporary employees serving J City Agricultural and Commercial Bank only complete their work according to the tasks ordered by third-party intermediaries, and J City Agricultural and Commercial Bank does not need to perform recruitment functions for these employees, but is only responsible for daily management, it will face a disconnect between recruitment and management. The disconnect between recruitment and management. More importantly, since the provincial federation is responsible for recruitment, there is a disconnect between the criteria used by the provincial federation in assigning duties and tasks to employees and the needs of J City Agricultural and Commercial Bank.

2.5 The unreasonable construction of talent team of J City Agricultural and Commercial Bank

2.5.1 Dysfunction of talent training

Training is an important means of human capital development. With the continuous expansion and upgrading of the scale of the bank, a large number of new strength is injected into the agricultural and commercial banks, which on the one hand realizes the metabolism of personnel and expands the workforce. But on the other hand, a large number of new employees impact the original workforce pattern. Young people are rich in adventurous spirit and sense of autonomy, and there is a certain degree of hedge with the conservative and rigorous old employees with meticulous thinking, but of course there is also complementarity. Diverse employees are recruited into the bank and need corporate training, but considering the needs and ideas of employees are very diverse, some employees reject the bank training methods or training content. After entering the workplace, some employees reject the bank's development plan for individual employees or the bank's working atmosphere or manner, which leads some employees to leave or work negatively. The current talent training of agricultural and commercial banks puts too much emphasis on the quantity of employees, and to some extent neglects the quality of talent, and lacks a set of long-term effective talent training plan. Despite the existence of a variety of opportunities for exchange and learning, it is impossible to form an effective combination of introduction and going out, resulting in a disconnect between theory and practice, and between internal development and external changes. Given that employees' ability and quality are constantly changing, talent training needs to achieve dynamic matching between job requirements and employees' ability. If there is a lack of sound talent training mechanism, what happens subsequently is that the bank lacks reserve talents or strong soldiers in further development and cannot find suitable employees for some important positions, which means that there is a mismatch of human resources in the development process of the bank.

2.5.2 Mismatch of talents and positions

Each enterprise has different positions, hierarchy and division of labor, then employees also have different expectations, abilities and characteristics, in the best state of the case, employee ability and position hierarchy match, but there are often problems of human resources allocation chaos. One, the position and ability mismatch, for example, some employees have more outstanding ability, but failed to appear in the relevant positions, the problem of large material and small use, or some employees have certain defects in character or ability, but appear in some important positions, small material or virtue does not match the situation. This tends to cause a vicious circle in the working atmosphere and eventually causes talent loss. Second, the division of labor and characteristics of the mismatch. For example, some employees are good at the front desk work, but appear in the background of the daily tedious statistical work, which highlights the shortcomings of the employee, covering up the advantages, can not create greater value for the bank. Third, the mismatch between expectations and positions. For example, some new employees are master's degree holders from high-level universities with high professionalism, but they are assigned to information inquiry positions in the front office or deal with business in the front office for a long time, which causes disappointment and demoralization of employees and affects the maintenance of a good working atmosphere. In addition, human resources allocation needs to achieve a dynamic match between job requirements and employee capabilities, which requires a healthy match between job settings and salary levels and employee development.

2.6 Imperfection of performance appraisal in J City Agricultural and Commercial Bank

2.6.1 Distortion of promotion channels

The smooth promotion channel will promote the enthusiasm of employees and healthy competition, and avoid the loss of excellent employees. However,

agricultural and commercial banks still maintain a more traditional promotion mode, such as ladder promotion, queuing promotion and other phenomena. Particularly serious is the fact that departmental general managers of agribusiness banks are promoted from deputy general managers, which tends to create vicious competition among deputy general managers and distort the promotion channel. Deputy general managers will devote more time or energy to personal promotion and even vicious competition instead of emphasizing teamwork and common development, which will affect the normal operation of the bank. In addition, from the assessment mechanism of promotion channels, the promotion assessment mechanism of agricultural and commercial banks mainly utilizes the way of high-level inspection and departmental leadership recommendation, which do not fully consider the importance of democratic assessment, but if too much emphasis is placed on democratic assessment will bring negative competition, therefore, the best way is the combination of inspection and recommendation and staff review, and refine the relevant weighting, such as high-level inspection and departmental The proportion of the recommendation of the leadership, as well as staff comments, especially the evaluation of departmental employees, in order to better identify talent, but also to avoid nepotism or the promotion of relatives or recommending related households and other phenomena. Thirdly, the number of female leaders in the leadership of agricultural and commercial banks is low. Although the proportion of female employees in agricultural and commercial banks is high, the narrow promotion channels for women tend to create a situation in which female employees work passively and passively. What is more serious is that female employees maliciously defeat competitors or use other means to get promotion in order to get limited promotion opportunities. At present, there is a certain degree of poor promotion channels in agricultural and commercial banks.

2.6.2 Mechanization of compensation packages

The compensation package is crucial to the management of diverse employees. However, there is a problem of mechanization in the compensation package of J City

Agricultural and Commercial Bank. the compensation package of J City Agricultural and Commercial Bank basically consists of four components: basic salary + performance bonus + allowance + benefits. the performance bonus is associated with the effectiveness and mission of J City Agricultural and Commercial Bank, and also provides five insurance and one pension, enterprise annuity, etc. J City Agricultural and Commercial Bank also provides employees with new employee dormitory, health checkup, paid annual leave, holiday sympathy, etc. Compensation package is the compensation and other incentives provided by J City Agricultural and Commercial Bank to its employees. Motivation is an important part of human resource diversity management, which can stimulate the motivation of different employees and meet the demands of employees at different levels. At the same time, in the context of increased risk pressure, incentives are also an important tool to prevent financial risks of the bank .

The benefits of city agricultural and commercial banks are linked to their tasks, and they also provide five insurance and one pension, enterprise annuity, etc. J City Agricultural and Commercial Bank also provides employees with new employee dormitories, health checkups, paid annual leave, holiday sympathy, etc. Compensation package is the compensation and other incentives provided by J City Agricultural and Commercial Bank to its employees. Motivation is an important part of human resource diversity management, which can stimulate the motivation of different employees and meet the demands of employees at different levels. At the same time, in the context of increasing risk pressure, incentives are also an important tool to prevent financial risks of the bank.

In the past ten years, the remuneration package of J City Agricultural and Commercial Bank is more competitive, ahead of other enterprises in the same industry, and the salary level has changed, which will of course change with the change of business performance, showing an overall trend of income growth. However, in recent years, J City Agricultural and Commercial Bank in the process of development and transformation, with the prevention of financial risks in the battle and other banks of the same type and the development of new electronic

banking platform, J City Agricultural and Commercial Bank's performance has been impacted, J City Agricultural and Commercial Bank's remuneration package shows a downward trend. The problem is compounded by the fact that the group most affected by the decline in compensation packages is the lower level employees, and the middle and senior level employees are less affected. Employee satisfaction has become one of the yardsticks to measure the incentives of J City Farmers and Merchants Bank. (See Table 4)

In terms of equity, the equity structure of J City Agricultural and Commercial Bank is not really a cooperative financial institution, because the percentage of corporate shares and investment shares (mainly natural person shares) is high, and employees can buy natural person shares, but they have a limit on the amount of shares, which prevents most of them from buying. More importantly, the total amount of natural person shares is fixed during the reform period of J City Agricultural and Commercial Bank, so new employees cannot have the opportunity to purchase natural person shares of J City Agricultural and Commercial Bank. Since the investment shares are mainly invested by the bank's internal employees and related persons or institutions, the equity relationship in J City Agricultural and Commercial Bank is a hierarchical relationship, and there is an inverse structure with the power relationship, which causes the employees of J City Agricultural and Commercial Bank to follow an official-based incentive mechanism on the one hand, and reduces the motivation and opportunity for the lower-level employees of J City Agricultural and Commercial Bank to hold shares on the other hand.

The business volume assigned by J City Agricultural Commercial Bank to the jurisdictional bank and the tasks assigned by the jurisdictional bank to the second-tier bank depend on the size of the jurisdictional bank and the second-tier bank, such as the number of employees, the economic level of the area where the jurisdictional bank and the second-tier bank are located, and the business level of the jurisdictional bank and the second-tier bank in previous years. However, considering the volatility of business level and economic development, the amount of tasks arranged by the higher level may be unreasonable, for example, some second-tier banks may not be

able to complete their tasks, and some second-tier banks may over-complete their tasks, which, in view of the unreasonable assessment, may lead to the problem of "alternative pot luck", and may also cause The problem of "whipping the cow".

Table 4 - Analysis of employee satisfaction survey of J City Agricultural Commercial Bank's jurisdictional bank and secondary bank

Employee Segmentation	Key factors affecting satisfaction			
Rank	Secondary Bank Director	Career Satisfaction	Job Opportunities	Impact
	Account Manager	Job Performance	Risk Pressure	Compensation package
	Integrated teller	Career Development	Training and promotion	Job Recognition
Years of experience	Less than 2 years	Life Security	Compensation Package	Learning and Growth
	2-5 years	Job Opportunities	Training Promotion	Job Recognition
	More than 5 years	Job Fulfillment	Compensation Package	Influence

2.7 The absence of corporate organizational culture construction in J City Agricultural and Commercial Bank

In the process of globalization showing de-globalization and re-globalization, China's economy and society are deeply embedded in it, especially the banking industry is facing transformation and upgrading, and employment and labor relations depend on good human resource management, which is a prerequisite for the sustainable development of J City Agricultural and Commercial Bank. j City Agricultural and Commercial Bank builds a group of financial high-end talents with high quality to provide strong talent guarantee for the development of J City Agricultural and Commercial Bank. Corporate culture is the key to determine whether it can unite and develop the spiritual ties of employees. With the entry of post-90s and especially post-95 graduates into the workplace, this group of innovative and individualistic people is becoming the main force of J City

Agricultural and Commercial Bank employees. How to integrate this new generation of employees into the talent team and effectively ensure mutual help and healthy competition between new employees and old employees requires J City Agricultural and Commercial Bank to play the role of organizational culture construction of flexibility.

Organizational culture building is one of the permanent methods of human resource management, without which an enterprise will lose its soul. Organizational culture building is both a means to cultivate employees' sense of identity and belonging, and an intuitive impression for the outside world to understand the enterprise. However, under the standardized and unified management mode of the provincial federation, it is difficult to ensure the differences in the rural financial market, and the organizational culture building of agricultural commercial banks is subject to the standardized management of the provincial federation. This makes it difficult for J City Agricultural Bank to motivate its employees and promote a differentiated market pattern according to local conditions.

There are problems of formalization and dogmatization in the construction of organizational culture of J City Agricultural and Commercial Bank. The organizational culture is a long-term project, not in the form of simple expression, but in whether it can bring employees together, not necessarily through material incentives and cultural and sports activities to carry out team building. In addition, the organizational culture of J City Agricultural and Commercial Bank does not pay attention to the external dimension of organizational culture, and overemphasizes the construction of internal cohesion. corporate organizational culture is the mirror of corporate organization, and when the outside world sees an enterprise, behind it is the corporate organizational culture, and if it does not pay attention to the communication of corporate organizational culture, the corporate image cannot match the corporate strength, but is not conducive to the development of corporate performance. organizational culture of J City Agricultural and Commercial Bank The organizational culture of J City Agricultural and Commercial Bank ignores the creativity of employees to a certain extent, and the organization-oriented culture

construction still exists in the daily management of J City Agricultural and Commercial Bank, especially the absence of learning organization culture, which cannot realize the coordination and co-progression of individual learning, team learning and organizational learning, and lacks the atmosphere of lifelong learning.

3. Countermeasures and Suggestions for Improving human resource diversity management in J City Agricultural and Commercial Bank

There is a certain degree of distance between HR diversity management theory and practice, not to mention that foreign HRM theories are facing new characteristics of localization, localization and industrialization in China. HR diversity management practice in the banking industry urgently needs to follow the guidance of HR diversity management theory, and to tap and enhance HRM practice activities on the basis of industry and region, so as to improve employees' behavior and enhance organizational performance more effectively. An efficient and effective HR system is the key, and HR diversity management is the core. In the multiple contexts of financial risk prevention, supply-side reform and financial market globalization, the management capability of banks is the top priority for the survival and development of corporate organizations. Without good management concepts and methods, the development of J City Agricultural and Commercial Bank is a pavilion in the air. We need to improve the process of human resource capacity development in order to improve the bank's management capabilities in order to prevent financial risks and cope with competition in the same industry. Therefore, without efficient and skilled human resources, it is impossible to achieve corporate development goals and take the competitive initiative. Therefore, under the guidance of the human-oriented management paradigm, we improve the management of human resources diversity based on the specific learning-effectiveness approach, give full play to the positive aspects of diverse employees, and realize the synergistic development of J City Agricultural and Commercial Bank and the employees of the enterprise. The staffing, training and development, performance assessment and organizational culture of bank employees help to achieve the matching and improvement of employees and corporate organizations, and achieve the goals of bank development and financial risk prevention. (See Figure 4)

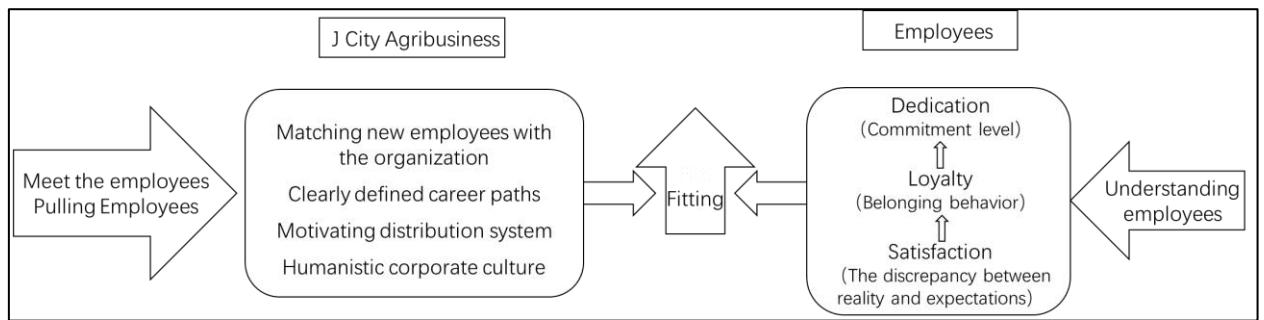


Figure 4 - Improvement of HR diversity management

3.1 Improve the matching degree of the recruitment process of HR diversity management

The recruitment process is the foundation and starting point of HR diversity management, so the matching degree of the recruitment process of J City Agricultural Bank is directly related to the success or failure of the enterprise development. The key to recruiting and selecting talents is to select talents matching with the job level.

3.1.1 Fairness and inclusiveness of recruitment design

In the recruitment process, fair testing procedures and content designed to hire employees and avoid biased and discriminatory testing tools, such as ensuring diversity in recruitment and interview teams. Diversity in recruitment is a way to ensure that the recruitment team maximizes the diversity of the employees who apply for the job, thus achieving inclusiveness in the business organization. Based on the problems in the recruitment process of J City Agricultural and Commercial Bank analyzed above, in the future diversity management process, J City Agricultural and Commercial Bank's human resource management emphasizes employee-company matching, which includes not only similarity matching but also complementary matching. Generally speaking, similarity matching is easier to achieve the common development of employees and enterprises, because the professional quality and ability of employees meet the requirements of J City Agricultural and Commercial Bank's development, and the opportunities and

development prospects provided by J City Agricultural and Commercial Bank meet the expectations of employees. However, similarity matching is an ideal state, and in most cases it is a complementary match, including not only the complementarity between employees, but also between employees and J City Agribusiness. According to Amy Kristof's model of individual-organizational matching, [53] individual-organizational matching includes matching individual needs with organizational needs, matching individual abilities with organizational supply, matching individual needs with organizational supply, and matching individual abilities with blocked needs, which will be further refined into four types of matching: high individual abilities with high organizational needs, high organizational demand is low individual demand is low, individual ability is high organizational supply is low, and individual demand is high organizational supply is high. (See Table 5).

Table 5 - Matching individual and organizational supply and demand

Classification of individuals and organizations	Organizational needs	Organizational Supply
Individual Capabilities	High organizational demand high individual capacity	Individual capacity is high organizational supply is low
Individual Needs	Low organizational demand low individual demand	High individual demand high organizational supply

3.1.2 Matching of recruitment plan and training plan

The improvement of the HRM recruitment process needs to be improved both in terms of the recruitment and training programs of the J City Agricultural and Commercial Bank organization, and in terms of the competencies and needs of the employees who apply for the job. From the organizational level, the matching between the organization and individuals is improved through HRM practices (including recruitment, selection, training, etc.) J City Agricultural and Commercial Bank develops a more differentiated recruitment plan to meet the development needs

of the bank, from highly sophisticated professionals to general talents, from economic and financial talents to scientific and legal talents, from highly educated talents to less educated talents, from university graduates to experienced In order to meet the needs of different customer groups and different development goals of the bank. At the same time, J City Agricultural and Commercial Bank provides clear and achievable training plans and development plans for its recruits. From the individual point of view, candidates and new employees should gradually adjust their match with the organization through active learning, active integration, and self-adjustment. For example, individuals can enhance their competitiveness in the application process and subsequent training by strengthening their learning and training in other professional fields on the basis of their major, so as to better realize the needs of the organization and seize promotion and development opportunities according to their needs and abilities when the company provides opportunities. J City Farmers and applicants can adjust their orientation and expectations according to the signals they send to each other, thus achieving a positive interaction and match between individuals and the organization (Figure 5).

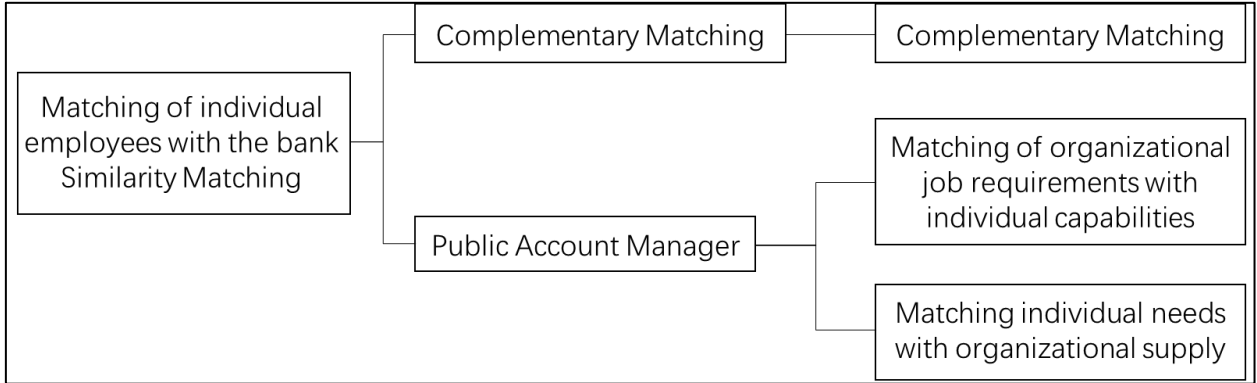


Figure 5 - Matching of individual employees with J City Agricultural and Commercial Bank

3.1.3 Clarification of recruitment authority

In order to improve the match between individuals and organizations, J City Agricultural and Commercial Bank tries to outsource part of its recruitment to social agencies or specialized consulting firms while the provincial federation unifies

recruitment, which makes it easier to screen and recruit suitable employees. In addition, J City Agricultural and Commercial Bank provides different training for employees recruited on campus and those recruited socially. For socially recruited employees, the training process is relatively simple. J City Agricultural and Commercial Bank provides centralized training for new employees, and after entering the position, veteran employees are responsible for helping and guiding them. For the first three months after joining, they submit their internship experience every week, so that the responsible leaders can easily understand and follow up the progress and situation of the new employees' internship. For employees recruited on campus, the training process is relatively complicated. J City Agricultural and Commercial Bank conducts military training and corporate culture training for new employees, usually half a month, closed training, followed by on-the-job training, for a total of three months of internship, with the main task of familiarizing and adapting to the new work environment. After the internship, new employees officially arrive at work, generally as tellers, and there are also special elderly people responsible for helping to bring up new employees. Moreover, new employees are required to provide weekly reports of their internship within six months of their employment, so that the staff in charge of J City Agricultural and Commercial Bank can summarize and track the growth trajectory of outstanding new employees, thus helping new employees to continuously improve their abilities and the degree of matching with their job positions. For new employees, J City Agricultural and Commercial Bank provides training activities such as professionalism training and corporate culture training and orientation training. In addition, J City Agricultural Bank also emphasizes learning and improvement during the work process.

The recruitment process of J City Agricultural Bank is related to all aspects of human resource management, from the construction of talent team to the improvement of performance assessment to the construction of corporate culture, the selection and employment of recruitment process will concern the development of employees' career. When J City Agricultural and Commercial Bank follows the people-oriented learning-effectiveness approach in the recruitment process, it will

better achieve the matching of individuals and organizations, and the candidates will more fully consider the corporate culture, corporate image and career prospects comprehensively, and J City Agricultural and Commercial Bank will assess and hire the candidates' business quality, development potential and moral standards. Based on the matching of similarity and complementarity between employees and the bank, especially the matching of organizational work requirements with individual capabilities and individual needs with organizational supply, employees are better integrated into the development of J City Agricultural and Commercial Bank in the future development process, and the development of J City Agricultural and Commercial Bank also better utilizes the comparative advantages of diversified human capital.

3.2 Strengthen the construction of talent team for human resource diversity management

Human resources diversification management should constantly update the management methods and tap and develop the advantages of talents. The construction of talent team should be refined, specialized and diversified to meet the needs of transformation and development of agricultural and commercial banks and prevention of financial risks. Talent team is the root of enterprise survival and development, and it needs to tap the potential of talents, value them and encourage their creativity, because the construction of talent team is a collection covering diverse employees and uniformity of organization. Guided by the learning-effectiveness approach, J City Agricultural and Commercial Bank places greater emphasis on talent, interpersonal relationships, and personal growth and respect. Based on the strengths and weaknesses of diverse employees, the talent team is assigned to diverse employees at appropriate levels and positions, and diverse employees improve their own development strategies in the course of their own business practices to ensure that the company achieves a situation in which all talents are utilized and all flowers bloom. In this way, an equal organizational structure is

formed within the enterprise organization, and a team with a sense of belonging and mission is built to realize the common development of the enterprise and employees.

3.2.1 Diversification of training methods

An important step in building a talent team is training, which is an important means of diversifying the management and development of human resources. The training enables employees to gain how to get along peacefully with different types of employees and realize the pattern of diversified and integrated talent team building. The internal training of talent is the key link of talent team building, forming a multi-level, multi-position talent ladder. Training has a strong correlation with cognitive diversity, and people who have received different training will acquire different cognitive tools. Therefore, people with different experiences will have different diversity toolboxes. In the context of the lack of talent ladder, the policy of combining external training with internal training is adhered to. J City Agricultural and Commercial Bank can use external training to improve staff skills, such as strengthening cooperation with the China Banking Association and building a multi-level cooperation platform with the provincial banking regulators to provide a solid foundation for the level of human resource management and the business level of employees in J City Agricultural and Commercial Bank. After all the basic conditions are perfected, adhering to the principle of cost saving, we can transition to a training method in which internal training is the main focus and external training is supplementary. The internal training is divided into training activities organized by J City Agricultural Commercial Bank and special skills and business training organized by each department of J City Agricultural Commercial Bank, and J City Agricultural Commercial Bank establishes and improves the system of internal trainers of the bank, and the excellent employees of each department of the bank assume the duties of internal trainers, and the relevant employees of J City Agricultural Commercial Bank are given priority in the reserve talent pool and promotion after being qualified as internal trainers. In addition, J City Agricultural Commercial Bank also actively carries out expatriate training and academic

education, which means J City Agricultural Commercial Bank provides short-term training for outstanding employees in some specialized institutions, and academic education means J City Agricultural Commercial Bank encourages employees to study for degrees in domestic and foreign universities without taking off work.

J City Agricultural and Commercial Bank focuses on the combination of new media and traditional training means. j City Agricultural and Commercial Bank develops online training platform and training contents according to the characteristics of diversified employees, especially new generation employees, and realizes human resource training by means of online communication, which can save human resource training costs and meet the learning methods of diversified employees, such as fragmented learning time, different learning levels and diversified J City Agricultural Bank should continue to strengthen training efforts, in accordance with the principle of "hierarchical, focused", combined with the characteristics of staff positions, to take vocational training, job training, rotation, and promote CFP, AFP and other professional qualifications training, etc., to establish a training program covering In order to establish a series, regular and institutionalized staff training system covering different job sequences such as middle and senior managers and senior managers, pilot secondary branch heads, account managers, lobby managers and internal teams. We should pay attention to the training of account manager ability and the construction of lobby manager team, continue to guide through qualification access and exit mechanism, and create a marketing team that is diligent in publicity, proficient in marketing, attentive, patient, honest, responsible, professionally qualified and respected through regular business and special training. While continuously strengthening business training, we should pay more attention to the cultivation of their professional ethics, loyalty and dedication, and pay attention not only to their performance but also to their life and growth.

3.2.2 Enriching the reserve talent pool

The construction of talent team of J City Agricultural Commercial Bank needs to improve the reserve talent team. The system construction of reserve talents should be strengthened to inject fresh vitality into the bank's future sustainable development and to form a human support system for sustainable development. In the construction of the reserve talent system, a scientific and reasonable talent evaluation standard system is established around the elements of employee performance and contribution, working ability, development potential and professional experience, and the implementation of reserve talent selection standards and management mechanism in line with the Bank's reality is promoted. The reserve talent hierarchy is divided into junior talent pool, mid-level talent pool and senior talent pool. The promotion mechanism follows the principle of "first enter the pool, then promote", i.e. only members who enter the pool can be promoted to the next level. Each level of talent pool has its own criteria for recognition. Qualified tellers, lobby managers, operation managers and account managers can only be selected for the junior talent pool in accordance with the ratio within the bank, as a reserve candidate for the head of the second-level branch, the head of the first-level branch department and the director of the head office department center. Intermediate talent pool selection such as junior talent pool, members mainly include the head of the second-level branch bank, the head of the first-level branch department, the head office department manager, as a backup candidate for the head of the first-level branch bank and the head office department general manager of J City Agricultural and Commercial Bank. The members of the senior talent pool are the head of the first-level branch bank and the head of the department of the head office, as the reserve of the senior management of the Bank. the Human Resources Department of J City Agricultural and Commercial Bank is responsible for organizing and implementing the selection of reserve talents, organizing the application, examination, written test and interview of qualified personnel at the beginning of each year, and selecting the outstanding talent team into the pool. After entering the pool and organizing members for

training, they are promoted after reaching the ability possessed by the higher level positions. (See Figure 6)

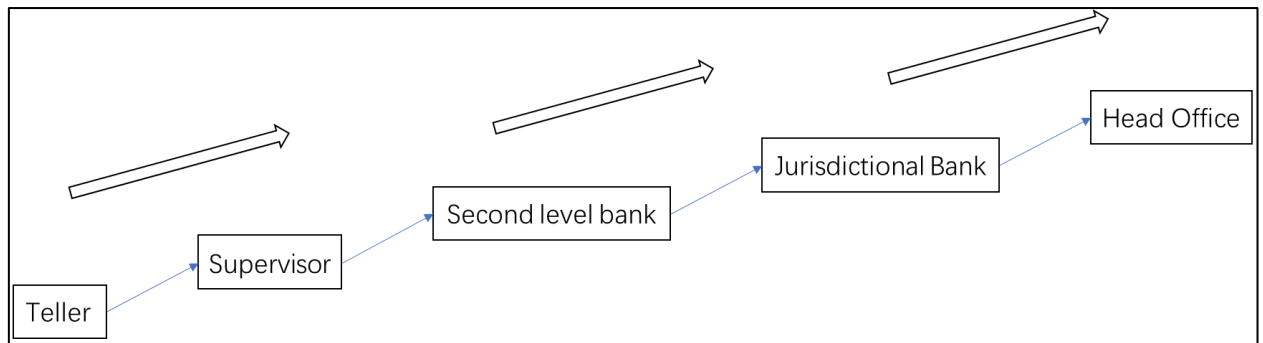


Figure 6 - Talent development of J City Agricultural and Commercial Bank

3.2.3 Big data management and talent pool construction

J City Farmers and Merchants Bank develops big data management for human resources to achieve efficiency in human resource management and meet the needs of diverse employees through modern technologies such as big data integration, artificial intelligence, and the Internet. Information sharing helps employees get a faster and more comprehensive understanding of their positions and organizational needs. When an employee gets more perfect information, the easier it is for him/her to accept the requirements of the organization and the position, which will improve the matching degree between the individual and the organization. At the time of the rapid development of the fourth industrial revolution, the acceleration of digital transformation in various industries urgently requires J City Agricultural Commercial Bank to tap into data development and governance talents, especially the close integration of digitalization with human resource management, which is conducive to the effectiveness of governance in human resource management and also helps develop financial technology talents and data analysis talents. This requires J City Agricultural and Commercial Bank's human resource management to specifically set up a team of digital talents and composite financial digital talents, increase incentives, and set up a special data management and digital department when necessary to provide and deliver talent sources for J City Agricultural and Commercial Bank's digital transformation. j City Agricultural and Commercial Bank

develops and improves an electronic learning and working platform to provide employees with a more convenient communication on the basis of ensuring information security J City Agricultural and Commercial Bank uses big data to design an analytical model of diverse employees and build a human capital analysis model to better detect the situation of diverse talent teams, thus improving team management efficiency, optimizing team management strategies, and enhancing human capital value. [54] On the basis of this platform, J City Agricultural and Commercial Bank develops a small but sophisticated core talent team, [55] promotes internal changes in the human resource management department and other departments, and cooperates with them in terms of value orientation and management capabilities, and gradually realizes the construction of a talent team from pilot to extension.

3.3 Performance Appraisal for Improving Human Resource Diversity Management

3.3.1 Diversified performance appraisal

The relationship between an individual and an organization is a transactional relationship based on interests and rationality. On the one hand, enterprise organizations ensure employees' motivation and initiative by means of remuneration and treatment in material dimension and conceptual recognition in spiritual dimension, and provide sufficient human capital for enterprise development. On the other hand, employees obtain job opportunities and material security and spiritual satisfaction through their labor. J City Agricultural and Commercial Bank improves the assessment mechanism of human resource management, changing from behavioral assessment to performance assessment and performance management, and the salary system also changes accordingly, being a system linked to business performance and co-existing with incentive and discipline, and the title system is also replaced by rank management, forming a perfect human resource management

performance assessment mechanism. We take full account of the differences and diversity of individual employees. Diversified human resource management is based on the salary system and promotion system, and the equity incentive system is implemented.

Performance management according to diversified needs. Adam Smith's economic man hypothesis [56] believes that human behavior is to maximize their own interests, which is based on rational calculation to take action. Performance management of human resource management of diverse employees is established with a rational system of rewards and punishments, J City Farmers and Merchants Bank facilitates the management of employees and employees can be motivated to serve J City Farmers and Merchants Bank. Motivation lies in meeting specific needs and considering that each individual has different needs. Diversity management is to motivate employees at different levels and meet the needs of different levels. Abraham Maslow's needs theory considers that human needs are specifically divided into physiological needs, security needs, social needs, respect needs, and self-actualization, [57] and the realization of high needs will maximize the motivational effect of low needs. Moreover, the same employee is in different life stages, assumes different social roles, and has different abilities to different degrees of each level of needs. Therefore, diversity management is the principle of performance appraisal conducted by J City Agricultural and Commercial Bank, which varies from person to person, from stage to stage, from level to level, and from time to time extrapolation.

3.3.2 Multi-level performance appraisal

Performance management according to diverse abilities, J City Agricultural and Commercial Bank actively plays the role of core leading talents, plays the leading role of top managers, relies on the cornerstone role of middle managers, and enhances the supporting role of grassroots managers. Key positions are the most scarce positions and require core talents, so accurately grasping the ability of outstanding talents and managing them according to the difference in ability is a

prerequisite to ensure that key positions match outstanding talents. J City Agricultural and Commercial Bank adopts differentiated management to maximize the motivation of core talents, especially the differentiated salary mechanism. At the same time, J City Agricultural and Commercial Bank introduces talent competition mechanism and enhances competition among employees at different levels to ensure that the outstanding ones are rewarded with higher salaries, and implements differentiated incentive mechanisms for employees at different levels to provide motivation for the next level of employees to be promoted, further improving employee performance and promoting the development of the agricultural and commercial bank.

J City Agricultural and Commercial Bank fully use information technology to improve the continued assessment system According to the development needs of the bank, we should introduce the human assessment system scientifically and provide technological support to accelerate the optimization of human resource allocation. We have to explore the job appraisal system in line with the actual bank, with the goal of distinguishing middle and back office positions, marketing positions and operation positions, and determining the corresponding performance requirements around their respective functions to achieve full performance appraisal. At the same time, we should continue to promote the implementation of salary distribution that balances fairness and efficiency in accordance with the framework requirements of the basic salary system, and performance pay should be further linked to salary levels to maintain the competitiveness of employee salaries in the industry.

The remuneration incentive of J City Agricultural Commercial Bank is based on the differentiation of rank, position and internal balance, and also in accordance with the effect of risk control. It is matched with both material and spiritual rewards, which can motivate employees' long-term loyalty and control employees' risk management awareness, balance long-term personal development and short-term performance rewards, and meet employees' complex and diverse needs while stimulating employees' participation and motivation. Moreover, J City Agricultural

and Commercial Bank combines departmental assessment with individual assessment mechanisms to promote the effectiveness of the entire department while ensuring the motivation of each employee. (See Table 6) Of course, the performance appraisal of J City Agricultural and Commercial Bank should also actively study the pay and reward mechanism of related banks to motivate employees in the process of continuous learning.

Table 6 - Factors and Structure of Compensation Influence of J City Agricultural and Commercial Bank

Organization	Organization	Organization	Organization
Head Office	Head of Department	Departmental assessment results	Basic salary (40%) + performance salary (60%)
	General Staff	Departmental assessment results	Basic salary (50%) + performance pay (50%)
		Personal assessment results	Basic salary (40%) + performance pay (60%)
Branches	Head of Institution	Agency Performance	Basic salary (40%) + performance pay (60%)
	Account Manager	Agency Performance	Basic salary (30%) + performance salary (70%)
		Individual simulated profit generation	
		Comprehensive personal assessment results	
	Integrated teller	Agency Performance	Basic salary (50%) + performance salary (50%)
		Business volume and marketing quality	
		Deposits	
		Individual comprehensive assessment results	
	Middle and back office staff	Agency Performance	Basic salary (60%) + performance salary (40%)
		Individual assessment results	

3.4 Organizational culture building for HR diversity management

The relationship between an individual and an organization is also an interactive relationship based on identity and identity construction. Organizational culture building carries the burden of activating the enterprise and driving its development. Without a corporate culture that supports diversity management, the management of diverse employees will become a source of no water. However, corporate culture is an idea accumulated during the long-term development of the enterprise and continuously internalized and learned by employees. Therefore, the innovation and improvement of corporate culture is a long-term undertaking, but without the support of employees, the corporate culture cannot be truly changed. J City Agricultural and Commercial Bank's corporate culture construction emphasizes the integration of people-oriented and collective interests as an entry point to improve the organizational cohesion and centripetal force of J City Agricultural and Commercial Bank and the sense of social responsibility of J City Agricultural and Commercial Bank, and then realize the effective interaction between corporate culture and business operation of J City Agricultural and Commercial Bank. The first step is to transform the management of J City Agricultural Bank.

J City Agricultural Bank firstly changes its management concept from human resource management to human capital management, from management to service, and from diversity to inclusion. Through the construction of organizational culture, it enhances the practitioners' sense of identity and responsibility to the corporate organization and forms a community of destiny between the personnel and the organization. More importantly, as the corporate culture is internalized and deepened, and bank employees spend more time together and deepen their relationships, the negative effects of diversity will slowly decrease and it will be easier to form a pluralistic and integrated cooperation model.

J City Agricultural Bank needs to develop an inclusive and pluralistic corporate culture. The organizational culture is the core values and institutional philosophy of J City Farmers and Merchants Bank, which does not exclude diversity.

The new generation of employees places greater emphasis on personal growth and respect, such as achievement, recognition, reward, space, participation, communication, autonomy, and care. On the basis of employees' compliance with the core tenets and principles of corporate culture, the corporate culture encourages the diversified development of employees to form a corporate culture atmosphere with diversified values, tolerance and harmony, and to achieve common ground while preserving differences. However, this is not to encourage cultural pluralism, but in the face of differences within the company, an institutional norm and cultural philosophy integrates employees with different skills, backgrounds, status and aspirations into one whole. In such a culture, J City Agricultural Bank welcomes employees from different backgrounds to join the bank's future development and fully respects the comparative advantages of each employee and brings out the strengths of each employee.

We always pay attention to the role of corporate culture in the construction of the workforce in terms of cohesion and radiation, motivation and self-discipline. First, the visual system design of the business network to shape the "closer to you" and affinity service image; second, in-depth integrity culture construction activities, vigorously advocate the establishment of integrity awareness, to create a brand of integrity; third is to organize visits to learn, ten "service stars Third, the organization of visits to learn, the selection of the top ten "service stars", business skills competitions and other activities, and actively create a service-oriented, learning-oriented team to inspire staff love and dedication to work and strive for excellence. Fourth, to carry out the "staff home" to create activities, adhere to the hardware and software together; five is to play the role of the bank's trade union organization, so that employees really feel in charge, open up channels for employees to speak freely; six is to actively improve corporate social responsibility, into the community, into the enterprise, increase public education services, and build a harmonious financial.

Considering the proportion of female employees in J City Agricultural and Commercial Bank, J City Agricultural and Commercial Bank has designed a women's work leadership committee to help female employees in their work,

especially to help female employees to obtain career advancement opportunities. J City Agricultural and Commercial Bank has also introduced a work-family balance plan to make female employees flexible to balance family and work.

In addition, considering that the new generation employees have more diversified psychological needs, more liberal values, and stronger self-awareness and autonomy, J City Agricultural and Commercial Bank also actively strengthens the guidance of employee behavior management, while fully respecting the diversified needs of the new generation employees, and strictly controls employee discipline to ensure the coordinated development of personal development and corporate risk control. In the face of the temptation of various types of monetary interests, the employees' certainty and adherence to professional ethics, adherence to compliance operations and risk management. the corporate organizational culture construction of J City Agricultural and Commercial Bank is the fire prevention line of risk management and corporate development of J City Agricultural and Commercial Bank, to achieve integrity, innovation and unity, there to avoid the corporate culture from becoming a formality.

CONCLUSION

The core of human resource management is employees, and it needs to do well in four aspects, selecting, employing, nurturing and retaining people. In the era of increasingly diverse and pluralistic employees, how to select, use, and cultivate and retain diverse talent has become the focus of human resource management. Diversity is a twofold concept. In order to maximize the comparative advantages of diverse employees, to realize the matching degree of diverse employees' ability and corporate demand, and the matching degree of diverse employees' demand and corporate development, HR diversity management is the starting point of this task. HR diversity management essentially shifts from an organization-based HRM paradigm to a people-based HRM paradigm, from a difference paradigm to an inclusion paradigm, respecting employee diversity and advocating inclusiveness among employees and between employees and groups.

On the basis of critiquing organization-based HR diversity management and learning from people-based HR diversity management, this dissertation considers how to improve employee diversity management based on the learning-effectiveness approach of HR diversity management, which is specifically refined into four dimensions of diversity management: recruitment matching, team building, performance appraisal and organizational culture. The problems faced by J City Agricultural and Commercial Bank in the recruitment process include the mismatch between diverse employees and the needs of the bank, the single source of diverse employees and the recruitment of J City Agricultural and Commercial Bank, and the existence of The problems in the performance appraisal process include the distortion of promotion channels and the mechanization of remuneration packages; in addition, there is a risk of the lack of organizational culture in J City Agricultural and Commercial Bank.

Based on this, this thesis improves the diversified human resource management of J City Agricultural and Commercial Bank based on the learning-effectiveness approach in four areas: recruitment matching, talent team building, performance appraisal and organizational culture building. In the recruitment aspect, the similarit

y matching and complementary matching of employees and enterprises are emphasized. In talent team building, it emphasizes the combination of internal training and external training, new media and traditional training, and vigorously improves the reserve talent team building and conducts big data management. In terms of performance appraisal, we adopt a diversified and multi-level appraisal mechanism, improve salary influence factors and salary structure, increase talent competition, and use information technology to improve the appraisal system. In terms of organizational culture construction, the management concept goes real and deep to build a diversified and integrated pattern.] The improvement of human resource diversification management of the city's agricultural and commercial banks realizes the parallel importance of difference management and inclusive management, which helps to enhance the bank's competitiveness, strengthen the competitiveness of the same industry and improve the lagging situation of internal management, enhance employee satisfaction, and promote the optimization of human resources, target the risk awareness of internal employees, and It helps to nip financial risks in the bud and control them within the bank, realizing the dual combination of enterprise development and risk prevention and control. As J City Agricultural and Commercial Bank pays more and more attention to talent management, HR diversification management practices are dynamically adjusted based on the concepts of differentiation and complementarity and competitive cooperation, and management models are more diversified, including diversified organizational structures (strategy makers, employee motivators, change agents), diversified training means (internal training, external training, online training), diversified incentives (material incentives, status incentives, and emotional incentives), and diversified training methods, status motivation and emotional motivation), and a humanized organizational culture (humanistic, open and inclusive).

More and more companies are focusing on diversity and variety in their workforce. For example, McKinsey & Company published two books, *Why diversity matters* and *Delivering through diversity* [58], which demonstrate the positive correlation between corporate diversity and corporate performance. Employee diversity al

so leads to better market development, increased employee satisfaction and improved decision-making. Diversity dividends have become a new topic of concern for business organizations.

With the L-shaped evolution of the new economic normal, domestic supply-side reform and foreign financial globalization, the operating environment of commercial banks is becoming more and more complex. How to ensure the competitiveness of commercial banks has become a topic facing any commercial bank, especially in the context of financial risk prevention, the process of transformation and change of commercial banks has to face the problem of organizational and talent transformation. On the one hand, commercial banks are sunk to the community or street, which is prone to the problem of too many vertical layers and horizontal inability to integrate internal resources. Business diversification and market segmentation call for a decentralized management model to build a synergistic effect of multiple management and decentralized management. On the other hand, traditional talents of commercial banks have limitations in thinking and vision, and cannot easily grasp transformation opportunities and strategies, but new employees belong to the new generation and often have some new perspectives, which are prone to the limitations of the old and the new. Employee diversification calls for a flexible management model and the construction of a synergistic effect of diverse management and tolerant management.

In order to further carry out diversity management effectively, the application of digital and technological means will become an important means for business organizations to enhance the efficiency of human resources diversity management. Digital means will not only realize the effective supply of products and services, but also identify and clarify the key positions in the enterprise organization, and based on the principle of flat organization, place the talents in the matching positions and levels, so that there are key personnel in each position and level of the organization to match.

In addition to digitalization and intelligence, diversity management also faces the problem of localization of HR management. China's emphasis on a culture of

harmony, collectivism over individualism, implicit communication, fairness and pot-luck thinking seem to be in great tension in the face of diversity management, but as China becomes increasingly integrated into the world and leads the wave of globalization, the Chinese way of working and living will become an important consideration in the competition and cooperation between Chinese and Western companies, and in the relationship between Chinese and Western civilizations. How we manage diversity will become an important issue in the management of human resources in Chinese companies, and it will also be an important opportunity for the development of diversity HR theory.

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APPLICATIONS

APPENDIX

J City Agricultural Commercial Bank Employee Satisfaction

Survey Questionnaire

The purpose of this survey is only to gain an in-depth understanding of the problems and obstacles you encounter in your work, please do not worry about feedback issues will have an impact on the individual, the survey data is only used for statistical analysis. Thank you for your understanding.

1st Basic information

1. Your age:

25 Below

25-35

35-45

45-55

55 or more

2、 Your working years:

Less than 2 years

2-5 years

5 years or more

3、 Your department's intra-bank rank:

Jurisdictional bank

Second-level bank

Other positions

4、 Your position:

Bank president/vice president

Department Manager

Account Manager

Integrated teller

Lobby Manager

Other

2st Work atmosphere

1、 Are you satisfied with the working atmosphere?

Very satisfied

Basically satisfied

Dissatisfied

Very dissatisfied

2、 How much overtime do you think?

Very much

Occasional overtime

Basically no overtime

3、 If there is a lot of overtime, what do you think are the main reasons for overtime? (Multiple choice)

Large amount of work tasks

Insufficient personnel

Poor team coordination

Business level needs to be improved

Customers are too scattered

Other

4、 Are you satisfied with the training mode of the unit?

Very satisfied

Basically satisfied

Dissatisfied

Very dissatisfied

3st Performance Appraisal

1、 Are you satisfied with the performance construction?

Very satisfied

Basically satisfied

Dissatisfied

Very dissatisfied

2、 Do you think the performance system is fair?

Fair

Basically fair

Not fair

3、 What do you think are the main reasons for satisfactory or unsatisfactory salary? (Multiple choice)

Salary structure

The gap between the same level

The gap between upper and lower levels

Competition in the same industry

Reciprocity of income and pay

Others

4、 Are you satisfied with the welfare of the unit?

Very satisfied

Basically satisfied

Dissatisfied

4st Career Development and Corporate Culture

1、 Do you think the job content matches with the position?

Very well matched

Basic match

No match

2、 Do you think the promotion channel is smooth?

Smooth

Basically smooth

Not smooth

3、 Are you satisfied with the organizational culture of the company?

Very satisfied

Basically satisfied

Dissatisfied

4、 What factors do you think have higher priority? (Sort)

Salary

Career development

Work atmosphere

E Team building

Fairness

Other