

**FACTORS OF HUMAN CAPITAL DEVELOPMENT
INFLUENCING EMPLOYEES' PERFORMANCE IN
THE BANKING INDUSTRY OF CHINA**

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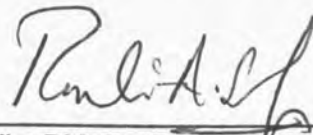


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DECLARATION

The materials in this dissertation are original except for quotations, excerpts, summaries and references, which have been duly acknowledged.

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ABSTRACT

The objective of this study is to explain the relationship between Human Capital Development and employees' performance in the banking industry of China. HCD factors consist of training, career development, organization development and management development. Demographic factors consist of age and education level. The sample of this study comprises of the employees of the banking industry of China. For the purpose of this study, the instrument was modified from T V Rao (2005), and the Dimensions of the Learning Organization Questionnaire (DLOQ) developed by Watkins and Marsick (1996, 2003) etc. There are six hypotheses being developed. It's found that training and career development have significant relationship to the employees' performance in the banking industry of China and these two hypotheses were substantiated. Therefore, this study hoping these results and findings can create awareness and identification to help the employees of China's banking industry to improve their performance in their workplace.



ABSTRAK

FAKTOR-FAKTOR PEMBANGUNAN MODAL INSAN MEMPENGARUHI PRESTASI PEKERJA DALAM INDUSTRI PERBANKAN CHINA.

Objektif kajian ini adalah untuk menerangkan hubungan diantara Pembangunan Modal Insan dan prestasi pekerja dalam industri perbankan China. Faktor-faktor Pembangunan Modal Insan terdiri daripada latihan, pembangunan kerjaya, pembangunan organisasi dan pengurusan pembangunan. Manakala faktor-faktor demografi pula terdiri daripada umur dan tahap pendidikan. Sample kajian ini adalah para pekerja dari industri perbankan China. Bagi tujuan kajian ini, ianya menggunakan instrument yang telah diubahsuai dari T V Rao (2005) dan Dimensi Soal Selidik Pembelajaran Organisasi yang dikembangkan oleh oleh Watkins dan Marsick (1996, 2003) dan lain-lain lagi. Terdapat enam hipotesis yang dikembangkan. Ianya mendapati bahawa latihan dan pembangunan kerjaya mempunyai hubungan yang penting terhadap prestasi pekerja dalam industri perbankan China dan dua hipotesis lagi membuktikannya. Oleh itu, adalah diharapkan agar keputusan dan penemuan daripada kajian ini dapat memberikan kesedaran dan mengenal pasti perkara yang berkaitan bagi membantu para pekerja dalam industri perbankan China untuk meningkatkan prestasi mereka di tempat kerja.



TABLE OF CONTENTS

	Page
DECLARATION	i
ACKNOWLEDGEMENTS	ii
ABSTRACT	iii
ABSTRAK	iv
TABLE OF CONTENTS	v
LIST OF FIGURES	viii
LIST OF TABLES	ix
CHAPTER 1: INTRODUCTION	
1.1 Overview	1
1.2 Background of Banking Industry of China	2
1.3 Rationale of This Study	3
1.4 Problem Statement	7
1.5 Objectives of Study	8
1.6 Scope of the Study	9
1.7 Significance of the Study	10
1.8 Key Variables	11
1.8.1 Human Capital Development	11
1.8.2 Employees' Performance	11
1.8.3 Training	12
1.8.4 Career Development	12
1.8.5 Organization Development	12
1.8.6 Management Development	13
1.8.7 Personal Characteristic	13
1.9 Summary	13
CHAPTER 2: LITERATURE REVIEW	
2.1 Introduction	15
2.2 Definition of Concepts	15
2.2.1 Human Capital Development	15
2.2.2 Employees' Performance	16
2.2.3 Training	17
2.2.4 Career Development	18
2.2.5 Organization Development	19
2.2.6 Management Development	20
2.2.7 Personal Education Level	21
2.2.8 Age	22



2.3	The Relationship Between HCD and Performance	22
2.4	Summary	25
CHAPTER 3: RESEARCH METHODOLOGY		
3.1	Introduction	26
3.2	Research Framework	26
3.3	Research Hypotheses	29
3.4	Research Design	29
3.5	Sampling Design	30
3.6	Instrument Design	32
	3.6.1 Independent Variables	32
	3.6.2 Dependent variables	36
	3.6.3 Moderating Factors	36
3.7	Data Collection Methods	37
3.8	Data Analysis Techniques	37
3.9	Summary	38
CHAPTER 4: RESULTS		
4.1	Introduction	39
4.2	Profile of Respondents	39
4.3	Reliability Test Analysis	42
4.4	Descriptive Analysis of Variables	43
4.5	Hypotheses Testing	44
4.6	Summary of Findings	50
CHAPTER 5: DISCUSSION AND CONCLUSION		
5.1	Introduction	51
5.2	Recapitulation	51
5.3	Discussion and Implication	52
5.4	Limitation of Study	57
5.5	Suggestion for Future Research	57
5.6	Conclusion	58
REFERENCE		60
APPENDIX A		65
APPENDIX B		71



LIST OF FIGURES

	Page
Figure 1.1 :HCD Will Influence The Employees' Performance	7
Figure 2.1 :The Model of Relationship Between HCD and Employees' Performance	24
Figure 3.1 :The Research Framework	27
Table 4.2 :Conceptual Framework	31
Table 4.3 :The Model of Relationship Between HCD and Employees' Performance	31
Table 4.4 :Multiple Regression Analysis of the Relationship Between HCD and Employees' Performance	31
Table 4.5 :The Model of Relationship Between HCD and Employees' Performance	31
Table 4.6 :The Model of Relationship Between HCD and Employees' Performance	31
Table 4.7 :The Model of Relationship Between HCD and Employees' Performance	31



LIST OF TABLES

	Page
Table 3.1 : 5-point Scale Response on Independent Variables	33
Table 3.2 : 5-point Scale Response on Dependent Variable	36
Table 3.3 : Statistical Tools for Hypothesis Testing	37
Table 4.1 : Profile of Respondents	37
Table 4.2 : Cronbach Alpha for Variables	43
Table 4.3 : Descriptive Statistics of the Variables	44
Table 4.4 : Multiple Regression Analysis results on Independent Variables	45
Table 4.5 : Hierarchical Regression Analysis on Education Level	49
Table 4.6 : Hierarchical Regression Analysis on Education Level	50
Table 4.7 : Summary of the Findings	51



CHAPTER 1

INTRODUCTION

1.1 Overview

As the basic management style, Human Capital Management already had important status in today's world. Bernardin & Russell (1998) believed that Human Capital Management (HCM) was the basic requirements of the managements and competitions. Its activities are now considered to be major sources of competitive advantage and a growing body of research supports this view. Generally, the Human Resource needs to be considered as one kind of capital such as the equipments and other investments of one organization. In addition, Desimone, Werner& Harris (2002) believed: Human Capital Development (HCD) is a set of systematic and planned activities designed by an organization to provide its members with the opportunities to learn necessary skills to meet current and future job demand.

In this paper, the study would focus on HCD and tried to find the relationships and influences between HCD and employee's performance in the banking industry of China. In addition, the main kind of elements of HCD and their different influences to the employees' performance would be analyzed too. This research would help the HR managers and employees avoid some misunderstandings about HCD and performance in the future HCM practices. On the other hand, it would help us solve some current problems of the banking industry of China in the HCD and employees' performance area.



1.2 Background of Banking Industry of China

Banking industry has important functions to the business and economics of one country. In the past ten years, the banking industry of China had high speed development because the better global business environments and the monetary policies of China.

Now, the banking industry of China includes: four state-owned commercial banks, eleven joint-stock commercial banks, many rural cooperative (commercial) banks and foreign banks operating agencies. In addition, there still have some policy-banks which process their special functions in some business sectors. The four state-owned banks are: China Construction Bank (CCB), Bank of China (BOC), Industrial and Commercial Bank of China (ICBC) and Agricultural Bank of China (ABC). These four banks are the most important parts of the banking industry of China.

In the end of 2006, the government of China opened all of the banking market after five years preparation based the articles of WTO. Now, the foreign banks can offer all kinds of financial services to the customers of China region. This is not only a large challenge, but also is a large opportunity to the local banking industry of China. So, they need to do some innovations in order to keep the advantages in the future competitions.

In the Human Capital area, most of the banks of China already chose some special policies of HCM in order to reduce the employees and positions in the recently five years. In addition, the improvements of technologies and service processes



decided there did not need so many employees continue in this industry. Many HR departments of banking industry of China already noticed this point. For instance: in recently five years, ICBC reduced its employees from 570,000 to 370,000; BOC reduced its employees from 230,000 to 180,000.

Not only the Human Capital Development area, but also the performance area already became more and more important too. Many banks of China chose some policies to support the quality of their performance managements in various areas. For instance: the Balance Scorecard is not a new concept to the banking industry of China now. Another new wave is: more and more banks liked to invite some international management corporations to help them improve their management qualities. For example: CCB invited McKinsey to design some policies of its HRM in 2005 before they came into the stocks market of Hong Kong. All of these situations would let us have clear definition: as two important functions of the HCM system, HCD and employees' performance management need the HR managers and employees spend more energy to do some researches.

1.3 Rationale of This Study

Human Capital Development has been common use since the 1980s, but the concept had been around a lot longer than that. It often said that an organization is only as good as its people. But, the managers do not know who the good people are and where they are before the organizations recruit them. In addition, the managers still need to know that all of the organizations want to employ competent and motivated



workers. This is the basic requirements of the management and organization. But, that is impossible. Our employees can not always keep in the highest level even they want to do their best in the workplace. They need have a long process to be improved by the policies or managers. So, the organizations and managers need to do something which can help the employees have more capabilities or motivation.

There have various definitions of Human Capital Development because many reasons. But all of them already showed us the main contents of these management behaviors. McLagan and Suhadolink (1989) found the HCD is the integrated use of training, career development, and organization development to improve individual and organizational effectiveness. Watkins (1989) noticed the HCD is the field of study and practice responsible for the fostering of a long-term, work related learning capacity at the individual, group, and organizational level of organizations. Chalofsky (1992) believed HCD is the study and practice of increasing the learning capacity of individuals, groups, collectives, and organizations through the development and application of learning based interventions for the purpose of optimizing human and organizational growth and effectiveness. Armstrong (1992) examined the HCD is enhancing and widening these skills by training, by help people to grow within the organization, and by enabling them to make better use of their skills and abilities. Beer and Spector (1989) considered HCD is a proactive, system-wide intervention, linked to strategic planning and culture change. This contrasts with the traditional view of training as consisting of reactive, piecemeal interventions in response to specific problems. Swanson (1995) accepted HCD is the process of developing and/or



unleashing human expertise through organization development and personal training for the purpose of improving performance. Stewart and McGoldrick (1996) said HCD encompasses activities and process that are intended to have impact on organizational and individual learning.

As we have ascertained above, many researches have been discussed on the main functions and parts of HCD. Though, some of them are different in some specific characters. But, there still have a very clear definition of HCD: development the employees in order to let them and/or the organizations have better performance.

As whole system, HCD combines various functions. All of these functions will help the HR employees and managers process the HCD effectively in their organizations. McLagan and Suhadolink (1989) found the HCD include training, career development, and organization development. All of these three main parts will help the HR managers and employees fulfill their jobs. Werner and Desimone (2006) found the same functions with McLagan and Suhadolink. They believed there have a relationship between HRM and HRD functions as a "Human Resource Wheel." The original HR wheel from McLagan identified three primary HRD functions. But, Lyle Yorks (2005) considered the main functions of HCD just include two main parts: Learning Model and Performance Improvement Model. The most important process of this system is: How can we improve our employees from learning to performance. Lan Beardwell, Len Holden and Tim Claydon thought Learning and Development, HR Development and Management Development are the three main functions of HCD. They think the learning is very important to the HCD too such as Yorks.

From these above definitions, the main functions of HCD will include three main parts. They are: Training, Career Development and Organization Development.

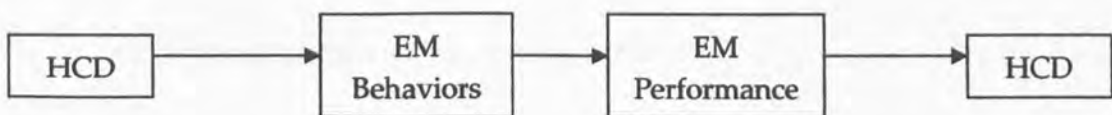
In addition, HCD must influence the employees' behaviors via various paths. Invanceyich, Konopaske and Matteson (2005) believed the employees' behaviors are the individual perceptions, values, learning capacities, and actions while the employees working in groups and within the total organization. Werner and Desimone (2006) considered there will have two main parts elements will influence the employees' behaviors. They are: external influences and internal influences on employees' behaviors. They think the employees' behaviors include employees' attitudes, knowledge, skills and abilities (KSAs). There still have some internal factors will influence these employees' behaviors. HCD is one of them very clear.

Why do managers want to improve and development the employees' behaviors in the workplace? The answer of this question is simple: the employers and managers want to improve the employees' behaviors just because they want to improve the employees' performance in the workplace. This is the first and basic requirement of management. From these above definitions, HCD will become one very important policy which can improve the employees' performance in one business organization. So, there must have some direct or potential relationships between HCD and employees' performance. Armstrong (2004) found performance is a strategic and integrated process that deliver sustained successful to organizations by improving the performance of the people who work in them and by developing the capabilities of individual contributors and team.



In addition, employees' performance is the most important standard of the HCD policies of an organization. The managers can choose many policies to process the HCD, but, they need to correct them if they find these policies can not improve the employees' performance any way. Especially, the HR managers must know that sometimes they will reduce the employees' performance if they offer the wrong HCD policies in the organization. From these points, HCD need to be seen as a whole function system. It will offer its functions and influences to the organizations via various paths. The process of HCD will influence employees' performance will be shown in Figure 1.1

Figure 1.1 HCD will influence the employees' performance



1.4 Problem Statement

As the above explanations, the banking industry of China sometimes can not offer the correct HCD policies to their employees. In addition, some HR managers and employees still have some misunderstandings about HCD. This is a popular situation in the banking industry of China.

Lyle Yorks (2005) thought we must let the HRD practitioners faced with the challenge of making the linkages between learning and performance explicit in the minds of organization members. From this definition we can understand that the basic reason of these lacks of HCD and employees' performance just because some

organizations always ignore the potential relationship of them.

Therefore, this study will focus on five factors of HCD. (Training, Career Development, Organization Development, Management Development and Employees' Personal characteristic) and try to find the influences of them to the employees' performance. This study may find some solutions of these problems and let them offer enough helps to the HCD and performance sector of banking industry of China. This research, basically, will also try to answer to the foregoing research questions as outlined below:

- 1.4.1 To what relationship between Human Capital Development and employees' performance in the banking industry of China?
- 1.4.2 To what relationship between the factors of training and employees' performance in the banking industry of China?
- 1.4.3 To what relationship between the factors of career development and employees' performance in the banking industry of China?
- 1.4.4 To what relationship between the factors of organization development and employees' performance in the banking industry of China?
- 1.4.5 To what relationship between the factors of Management Development System of HCD and employees' performance in the banking industry of China?

1.5 Objectives of Study

Until now, there still have very few articles about HCD and employees' performance of banking industry of China. This point will decide the necessary status of this research.



So, the objectives of this research will be divided into two main parts: The first part consists of the main objectives of this thesis and the second part is the supplementary objectives. The main objectives of this research are follows:

1.5.1 To examine the influences of HCD on the employees' performance from the banking industry of China.

1.5.2 To examine the employees' personal characteristic (Position, Educational Level) will have a moderated role in the relationship between HCD and employees' performance in the banking industry of China. In addition, to the main objectives, this study is hoped to:

1.5.3 Find the solutions of HCD in improving the employees' performance.

1.5.4 Reduce the misconceptions of HCD and employees' performance of the HR managers and employees of the banking industry of China.

1.5.5 Improve the employees and employers' understandings about HCD and their performance.

1.6 Scope of Study

The objective of this research is finding the relationships between factors of HCD and performance. The researcher surveyed large amounts of employees in the banking industry of China. The survey occurred through questionnaire. In order to evaluate the relationship between HCD and performance, the staffs from CCB Beijing Branch and BCB have been selected as the respondents.



1.7 Significance of Study

This research about the factors of HCD will influence employees' performance in the banking industry of China will contribute too much to us. The main parts of the significance will include parts:

- 1.7.1** This research will improve the current Human Capital Management level of the banking industry of China. Nowadays, though there already had a lot of articles and books about the relationship between HCD and employees' performance. But, just very few of them focused on the banking industry of China directly.
- 1.7.2** This research will help the HR managers and employees of the banking industry of China avoid many misunderstandings about the HCD and employees' performance.
- 1.7.3** This research will help the employees of the banking industry of China understand the requirements of HCD. In the past time, the employees did not know what kind of HCD they need to have.
- 1.7.4** This research still can contribute many good samples of the HCD and performance management area.
- 1.7.5** This research will help the organization and employees have better performance in the workplace.
- 1.7.6** This research will help us to examine the process and the conclusion of the Human Capital Development will influence employees' performance in many sectors of banking industry of China.
- 1.7.7** This research will let us have an understanding about the HCM and some



specific characters of the banking industry of China.

1.8 Key Variables

The key variables used in this study have specific meaning and such definition in general context as well as in the context of this research are outlined below:

1.8.1 Human Capital Development

According to Chalofsky (1992), Human Capital Development is the study and practice of increasing the learning capacity of individuals, groups, collectives, and organizations through the development and application of learning based interventions for the purpose of optimizing human and organizational growth and effectiveness.

1.8.2 Employees' Performance

Michael Armstrong (2004) believed Performance refers to the degree of accomplishment to the tasks that make up an employee's job. The job performance is the net effect of an employee's effort as modified by abilities and role (or task) perceptions. Thus performance in a given situation can be viewed as resulting from the interrelationships among effort, abilities, and role perceptions. Aidong Zhang (2005) defined performance as a worker's effective execution of tasks or job and useful contribution to the social work environment.



1.8.3 Training

Werner and Desimone (2006) found the Training focus on changing or improving the knowledge, skills, and attitudes of individuals. Training typically involves providing employees the knowledge and skills needed to do a particular task or job, though attitude change may also be attempted (e.g., in sexual harassment training). Developmental activities, in contrast, have a longer-term focus on preparing for future responsibilities while also increasing the capacities of employees to perform in their current jobs. Simpson (1997) believed training can be defined as “the process of bringing a person to an agreed standard of proficiency”.

1.8.4 Career Development

Werner and Desimone (2006) still considered the Career Development is an ongoing process by which individuals’ process through a series of stages, each of which is characterized by a relatively unique set of issues, themes and tasks. Prince (2005) found that the use of career-focused processes are positively related to employees’ developmental opportunity satisfaction and perceived support for career development.

1.8.5 Organization Development

Lyle Yorks (2005) thought Organization Development is a process of planned systemic change in an organization’s culture. Organization development practice has traditionally been based on strongly valuing increasing employee participation and empowerment as fundamental to organizational health and sustained competitive



advantage. Jianmin Sun (2000) believed organizational development can be applied to improve organizational, group, and individual effectiveness, it has played a remarkable role in improving organizational capability and effectiveness in western countries.

1.8.6 Management Development

Lloyd L. Byars & Leslie W. Rue (1994) thought Management Development is focus on current or future managers, and that emphasize strategic management concepts as well as developing a broader or more global perspective among managers. This broader perspective is considered essential for managing in today's highly competitive. Overmeer (1997) found management development could specifically help in developing an organization's meta-competence of integrating competencies.

1.8.7 Personal Characteristic

Of course, being internal or external is a personality trait, just as are many others such as being emotional, being an extrovert or an introvert, supportive, rigid, and authoritarian and the like. In this thesis, this personal Characteristic mainly focuses on the employees' education level, age, position and other else external characteristic.

1.9 Summary

Misunderstandings and lacks of resources, technologies and supports already made HCD become a big problem to many business organizations of China. For example:



banking industry. In the recent five years, the policies of WTO bring many new challenges to the HR managers and employees of banks industry, such as education level, personal capability, the personal activities and other else. But, just few HR managers and employees can face these challenges and achieve their better performance. So, this research will analyze these current situations about the HCD and employees' performance and try to show how to improve them in the banking industry of China. This is the most important purpose of this study.



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