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Influencing Factors of Employees' Loyalty in Bank of China: Case of Guizhou Industrial and Commercial Bank

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Abstract: The purpose of this study is: (1) to explore the impact of PJF, POF, and PSS on job satisfaction; (2) to investigate the influence of PJF, POF, and PSS on employee loyalty in the Industrial and Commercial Bank of China, Guizhou Province; (3) to study the effect of job satisfaction on employee loyalty in the Industrial and Commercial Bank of China, Guizhou Province; (4) to provide the financial industry with more targeted and effective policies and measures. Quantitative data were interpreted using descriptive data analysis, reliability test, validity test, exploratory factor analysis, confirmatory factor analysis, and structural equation model analysis. The results are as follows: (1) PJF, POF, and PSS have a positive correlation with job satisfaction; (2) PJF, POF, and PSS have a positive correlation with employee loyalty in the Industrial and Commercial Bank of China, Guizhou Province; (3) Job satisfaction has a positive correlation with employee loyalty in the Industrial and Commercial Bank of China, Guizhou Province; (4) Banks should enhance the match between people and work, conduct regular training to increase employee engagement, improve employee sense of belonging, ensure fair and transparent policies, provide reasonable compensation and benefits, focus on employee physical and mental health, offer clear career development paths, and help employees achieve their career goals.

Keywords: Person-Job Fit; Person-Organization Fit; Perceived Supervisor Support; Job Satisfaction; Loyalty of Employees of Guizhou Minsheng Bank.

1. Introduction

Over the past 40 years of reform and opening up, China's economy has achieved rapid development thanks to the dual drive of deepening market-oriented reform and opening up. However, at the present stage, state-owned enterprises are facing a series of problems, such as the continuous loss of excellent talents and the declining loyalty of their internal members.(Zhang, 2005)With the rapid development of China's financial market and the intensification of competition, the banking industry employees are facing increasing work pressure and challenges. Therefore, it is particularly necessary and urgent to explore the influencing factors of employee loyalty. Existing studies have shown that employee-position matching (Person-Job Fit), employee-organizational matching (Person-Organization Fit), perceived supervisor support (Perceived Supervisor Support), and job satisfaction (Job Satisfaction) are important factors affecting employee loyalty.(Swati, Tanusree, & Piyali, 2020)By using the stimulus-organism-response (SOR) model, On December 25,2023, the awarding ceremony of provincial leading service enterprises was held in Guiyang, and ICBC Guizhou Branch was awarded the title of "Provincial Leading Service Enterprise".(Wu, Chen, Chen, & Lin, 2019)Industrial and Commercial Bank of Guizhou Province, founded in 1985, is an institution of ICBC Co., Ltd. in Guizhou. It has jurisdiction over 10 secondary branches (including Guian Branch), 263 branches and nearly 7,000 employees. (ICBC, 2023)At present, it has formed a variety of business systems, including corporate finance, personal finance, institutional finance, bank card, electronic banking, international business, investment banking, asset management, precious metals, and established physical channels, electronic channels, self-service channels, mobile banking channels and the Internet

2. Literature Review

2.1. Theoretical Foundation and Research Hypotheses

sense of identity of employees refers to the acceptance of the bank's values, business philosophy and corporate culture. This sense of identity can make employees more active to work and contribute their own strength to the development of the bank(Wang, 2017)Employee investment refers to their enthusiasm and focus to work. Employees with high investment are often able to better complete work tasks and improve the quality of work. Cohesion among employees is also an important part of employee loyalty. A cohesive team can cooperate better to cope with challenges together and provide stronger team support for the development of the bank.(Zhu, 2007)Finally, the employees 'sense of responsibility to the development of the bank refers to the employees' concern and responsibility for the future of the bank. Responsible employees will more actively give advice for the development of the bank and contribute to the long-term success of the bank. Banks should attach importance to the cultivation of employee loyalty and improve, through the establishment of good corporate culture, provide competitive salary benefits, pay attention to staff training and development, stimulate employee loyalty, to build a stable, efficient and effective staff, lay the solid foundation for the long-term development of the bank.(Li, 2008)

Personal-work fit (Person-Job Fit), also known as person-post matching, refers to the analysis of the degree of adaptation between an individual and a specific position from the perspective of work. This concept stems from a researcher's ability to perform a job task or achieve goals. Brkich, Mariana, et al.(Brkich, Jeffs, & Carless, 2002)for the first time defined the individual-work fit as the degree of fit between the individual and the work task and the work goal. This view not only constitutes an early cornerstone of working analysis theory, but also inspires subsequent extensive and in-depth research. Zhao Hongmei (Zhao & Zhao, 2008)Ling Wen (Ling, Yang, & Fang, 2006)According to the S-O-R model, external stimuli can affect the internal state, including emotional state and perceptual state, and then make individuals to produce close or evasive behavior (Mehrabian & Russell, 1974) Based on SOR theory, PJF, POF and PSS as the stimulation sources of the paper, job satisfaction as the organism, and the employee loyalty of the Bank of China as shown in Figure 1 below

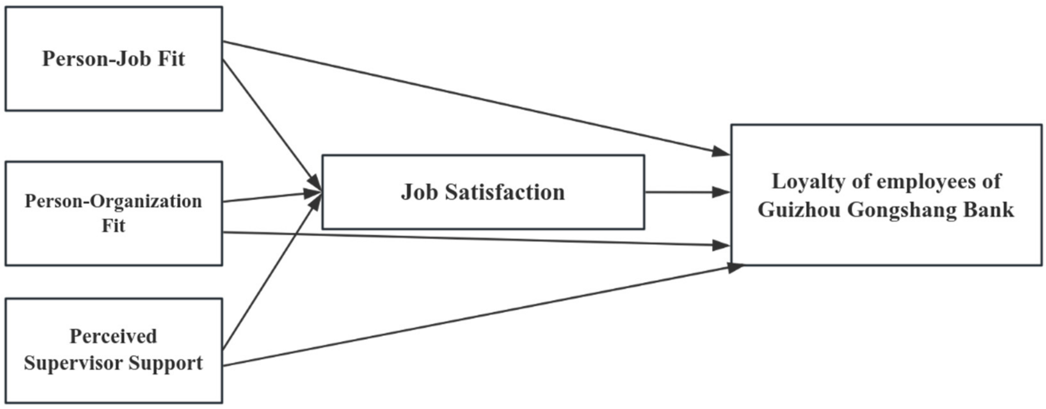

Fig 1. Hypothesis study model Fig

H1: Personal work fit (PJF) is positively correlated with job satisfaction;

H2: Personal organizational fit (POF) is positively correlated with job satisfaction;

H3: perceived supervisor support (PSS) is positively correlated with job satisfaction;

H4: Personal work fit (PJF) is positively correlated with Guizhou ICBC employee loyalty;

H5: Personal organization fit (POF) is positively correlated with Guizhou ICBC employee loyalty;

H6: perceived supervisor support (PSS) is positively correlated with Guizhou ICBC employee loyalty;

H7: Job satisfaction is positively correlated with guICBC employee loyalty;

2.2. Literature Research Method

This study uses computer software to analyze, descriptive statistics, reliability, validity, exploratory factor analysis, confirmatory factor analysis, and structural equation modeling.

2.3. Population and Sample Size

From July 2023 to June 2024, an electronic version of the questionnaire was designed through the China online questionnaire platform "questionnaire Star APP" and distributed to the internal employees of Guizhou Industrial and Commercial Bank of China. A total of 420 questionnaires were distributed, 400 valid questionnaires were obtained, with an effective rate of 95.2%. Now, the valid sample data are analyzed and tested.

2.4. Questionnaire Design

After reviewing a large amount of literature, scales related to PJF, POF, PSS, job satisfaction and Guizhou employee loyalty were analyzed, and the questionnaire was designed in combination with the study objectives. The questionnaire was divided into two parts. The demographic details of the respondents, including age, gender, management level, occupational profile, and years of experience, were sought in Part I. The second part states the selected constructs in the form of a rating scale.

We used the existing standardized scale to measure the selected constructs for two main reasons. First, these scales were originally developed to measure specific constructs and are therefore best suitable for our study. Secondly, these scales have been extensively tested, and they show good psychometric properties (Hui and Yee, 2015). Respondents were asked to rate all items on a Likert five-point scale fixed between strongly different (by 1) and strong consent (by 5).

3. The Results

3.1. Basic Information

As for the years of service in Guizhou ICBC, more than half (51.75%) of the respondents have less than 5 years, showing certain liquidity, while the number of employees working for more than 11 years is relatively low, indicating that there are relatively few employees with long-term employment.

According to Table 3, the krenbach alpha values of all dimensional variables were greater than 0.8, indicating that the reliability of the scale is good and that the reliability and credibility of the questionnaire data are high. Therefore, we can perform a further analysis with more confidence.

Factor analysis was used for informative enrichment studies. First, the data of this study are applicable to the factor analysis. Table 4 shows a kmo value of 0.945> 0.7 with high validity, indicating that this data can be used for factor analysis studies. This data passed the Bartlett sphericity test ($p < 0.05$), indicating that the data of this study are suitable for factor analysis.

According to the table 5 above for the factor extraction and information extraction, 5 factors are extracted from the factor analysis, and the characteristic root value is greater than 1, and the variance interpretation rate of the 5 factors after rotation is [41.358,10.652,7.896,6.662,5.055] % respectively, and the cumulative variance interpretation rate is 71.622%.

Table 1. frequency analysis

name	option	frequency	percentage	Cumulative percentage
1.Gender	Female	211	52.750%	52.750%
	Male	189	47.250%	100.000%
2.Age below	50-59 years old	30	7.500%	7.500%
	20-29 years old	243	60.750%	68.250%
	30-39 years old	91	22.750%	91.000%
	40-49 years old	36	9.000%	100.000%
3. Education level	High school (technical secondary school) and below	36	9.000%	9.000%
	Junior college	103	25.750%	34.750%
	Master and above	43	10.750%	45.500%
	Undergraduate	218	54.500%	100.000%
4. Occupation	Others	101	25.250%	25.250%
	Executive/Manager	27	6.750%	32.000%
	Financial officer	74	18.500%	50.500%
	Technical staff	40	10.000%	60.500%
	administration staff	158	39.500%	100.000%
5.How long have you worked in Guizhou ICBC?	11~15 Years	48	12.000%	12.000%
	16~20 Years	34	8.500%	20.500%
	More than 21 years	32	8.000%	28.500%
	Under 5 years	207	51.750%	80.250%
	6~10 Years	79	19.750%	100.000%

Table 2. Descriptive statistics of indicators/items.

descriptive statistics					
variable name	sample size	minimum value	max.	standard deviation	average value
PJ1.I think my skills and abilities are perfect for the current job.	400	1	5	1.292	3.228
PJ2.My job responsibilities are highly consistent with my professional interests.	400	1	5	1.319	3.288
PJ3.I feel comfortable with the current task	400	1	5	1.292	3.268
PJ4.My job requirements match my ability to work.	400	1	5	1.335	3.272
PJ5.I think my current work is of great help to my personal development	400	1	5	1.341	3.208
PJ6.I find my work content rich, challenging and attractive.	400	1	5	1.275	3.250
PJ7.I can apply the knowledge and skills that I have learned in my work.	400	1	5	1.34	3.218
PJ8.My work contributes to my strengths.	400	1	5	1.265	3.332
PO1.I think my values are highly consistent with the culture and values of the company.	400	1	5	1.294	3.325
PO2.I agree with the company's goals and vision.	400	1	5	1.328	3.398
PO3.I think the company's policies and regulations meet my expectations.	400	1	5	1.301	3.295
PO4.I think the working environment provided by the company is perfect for me.	400	1	5	1.278	3.288
PO5.I think the company's business philosophy is consistent with my career ideal.	400	1	5	1.279	3.448
PSS1.My supervisor gave me full support in my work.	400	1	5	1.317	3.268
PSS2.My supervisor gave me positive feedback and recognition on my job performance	400	1	5	1.311	3.190
PSS3.My supervisor cares about my career development and growth.	400	1	5	1.274	3.325
PSS4.My supervisor respected and trusted me in the work.	400	1	5	1.288	3.245
JS1.I am satisfied with the current compensation and benefits.	400	1	5	1.286	3.355
JS2.I think my work content is very interesting and challenging.	400	1	5	1.302	3.378
JS3.I am satisfied with the promotion and development opportunities of the company.	400	1	5	1.287	3.418
EL1.I would like to work in the company for a long time.	400	1	5	1.272	3.322
EL2.Even with a better job opportunity, I am not willing to leave the company.	400	1	5	1.313	3.225
EL3.I would like to recommend the company as a good place to work.	400	1	5	1.256	3.312
EL4.I think the company is worth my effort and loyalty.	400	1	5	1.294	3.258
EL5.I have full confidence in the future development of the company, and I am willing to grow together with the company.	400	1	5	1.327	3.250
Person-Job Fit	400	1	5	1.066	3.258
Person-Organization Fit	400	1	5	1.116	3.350
Perceived Supervisor Support	400	1	5	1.088	3.257
Job Satisfaction	400	1	5	1.129	3.383
Loyalty of Employees	400	1	5	1.108	3.274

3.2. Reliability Analysis

Table 3. Reliability analysis of variables

dimension	Cronbach α coefficient
Person-Job Fit	0.928
Person-Organization Fit	0.913
Perceived Supervisor Support	0.859
Job Satisfaction	0.846
Loyalty of Employees	0.909

3.3. Exploratory Factor Analysis

Table 4. KMO and Bartlett's Test

KMO test and Bartlett		
Bartlett Sphelicity test	KMO value	0.945
	Approximate chi square	6506.349
	df	300
	P	0.000

Table 5. Table of the variance interpretation rate

Table of the variance interpretation rate						
Factor number	latent root			Rate of variance interpretation after rotation		
	atent root	Variance interpretation rate%	accumulate%	latent root	Variance interpretation rate%	accumulate%
1	10.339	41.358	41.358	10.339	41.358	41.358
2	2.663	10.652	52.010	2.663	10.652	52.010
3	1.974	7.896	59.905	1.974	7.896	59.905
4	1.665	6.662	66.567	1.665	6.662	66.567
5	1.264	5.055	71.622	1.264	5.055	71.622
6	0.540	2.162	73.784	-	-	-
7	0.480	1.919	75.703	-	-	-
8	0.459	1.836	77.539	-	-	-
9	0.453	1.813	79.352	-	-	-
10	0.441	1.764	81.116	-	-	-
11	0.435	1.740	82.856	-	-	-
12	0.407	1.628	84.484	-	-	-
13	0.390	1.559	86.043	-	-	-
14	0.370	1.481	87.523	-	-	-
15	0.360	1.438	88.962	-	-	-
16	0.346	1.382	90.344	-	-	-
17	0.327	1.307	91.651	-	-	-
18	0.308	1.230	92.881	-	-	-
19	0.297	1.189	94.070	-	-	-
20	0.286	1.146	95.216	-	-	-
21	0.277	1.109	96.325	-	-	-
22	0.255	1.022	97.347	-	-	-
23	0.233	0.932	98.279	-	-	-
24	0.216	0.865	99.144	-	-	-
25	0.214	0.856	100.000	-	-	-

As can be seen from Table 6, all variables have a good extraction degree, indicating that the strong correlation between the extracted variables and the original variables, and have good explanatory power for the original variables.

The fitting index is generally judged by the goodness of fit index (GFI), comparative fit index (CFI), increasing fitting index (IFI) relative fit index (TLI) and other indicators. The data values of these fitting exponents are between 0-1. The closer the index is, the better the fit of the model. Generally, it is considered that their values above 0.9 indicate the better fit between the data and the theoretical model.

According to the aggregation validity Table 8, the standardized path coefficient of each question item is above 0.7. In addition, the average variation extraction AVE value of each variable reached the required level of 0.5, and the combined reliability CR exceeded 0.7, indicating that the aggregate validity was reliable.

From Table 9, the absolute value of the correlation coefficient between any two factors is smaller than the square root of the corresponding factor, that is, there is a degree of difference, meaning that the discriminatory validity of the scale is reliable.

After the model of the structural equation model is established, the standardized path coefficient, C.R. the critical proportion value and the significance P value are obtained. In general, if the value of C.R. is greater than 1.96, and the p-value is less than 0.05, the path coefficient can pass the significance test within the 95% confidence interval

Table 6. Table of the factor load coefficient after rotation

Table of the factor load coefficient after rotation					
definition	Factor load coefficient				
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
PJ1.I think my skills and abilities are perfect for the current job.	0.16	0.78	0.153	0.085	0.187
PJ2.My job responsibilities are highly consistent with my professional interests.	0.082	0.765	0.059	0.074	0.233
PJ3.I feel comfortable with the current task	0.021	0.754	0.129	0.134	0.227
PJ4.My job requirements match my ability to work.	0.08	0.774	0.165	0.118	0.113
PJ5.I think my current work is of great help to my personal development	0.133	0.766	0.197	0.176	0.154
PJ6.I find my work content rich, challenging and attractive.	0.003	0.778	0.093	0.114	0.16
PJ7.I can apply the knowledge and skills that I have learned in my work.	0.126	0.792	0.173	0.149	0.073
PJ8.My work contributes to my strengths.	0.152	0.756	0.135	0.144	0.177
PO1.I think my values are highly consistent with the culture and values of the company.	0.09	0.158	0.827	0.156	0.176
PO2.I agree with the company's goals and vision.	0.102	0.175	0.806	0.168	0.185
PO3.I think the company's policies and regulations meet my expectations.	0.091	0.154	0.819	0.094	0.144
PO4.I think the working environment provided by the company is perfect for me.	0.145	0.194	0.805	0.145	0.164
PO5.I think the company's business philosophy is consistent with my career ideal.	0.134	0.165	0.78	0.146	0.161
PSS1.My supervisor gave me full support in my work.	0.158	0.155	0.117	0.783	0.226
PSS2.My supervisor gave me positive feedback and recognition on my job performance	0.027	0.165	0.141	0.801	0.179
PSS3.My supervisor cares about my career development and growth.	0.105	0.157	0.21	0.773	0.209
PSS4.My supervisor respected and trusted me in the work.	0.113	0.202	0.171	0.741	0.16
JS1.I am satisfied with the current compensation and benefits.	0.803	0.143	0.119	0.141	0.203
JS2.I think my work content is very interesting and challenging.	0.82	0.164	0.133	0.118	0.199
JS3.I am satisfied with the promotion and development opportunities of the company.	0.827	0.123	0.19	0.084	0.179
EL1.I would like to work in the company for a long time.	0.126	0.274	0.199	0.242	0.736
EL2.Even with a better job opportunity, I am not willing to leave the company.	0.162	0.236	0.183	0.179	0.783
EL3.I would like to recommend the company as a good place to work.	0.223	0.215	0.229	0.174	0.752
EL4.I think the company is worth my effort and loyalty.	0.128	0.267	0.184	0.197	0.774
EL5.I have full confidence in the future development of the company, and I am willing to grow together with the company.	0.264	0.244	0.207	0.256	0.678
Note: Blue indicates absolute value of load factor greater than 0.5					

communality		
	initial	draw
PJ1.I think my skills and abilities are perfect for the current job.	1.000	0.7
PJ2.My job responsibilities are highly consistent with my professional interests.	1.000	0.655
PJ3.I feel comfortable with the current task	1.000	0.655
PJ4.My job requirements match my ability to work.	1.000	0.659
PJ5.I think my current work is of great help to my personal development	1.000	0.698
PJ6.I find my work content rich, challenging and attractive.	1.000	0.652
PJ7.I can apply the knowledge and skills that I have learned in my work.	1.000	0.7
PJ8.My work contributes to my strengths.	1.000	0.665
PO1.I think my values are highly consistent with the culture and values of the company.	1.000	0.773
PO2.I agree with the company's goals and vision.	1.000	0.753
PO3.I think the company's policies and regulations meet my expectations.	1.000	0.732
PO4.I think the working environment provided by the company is perfect for me.	1.000	0.754
PO5.I think the company's business philosophy is consistent with my career ideal.	1.000	0.701
PSS1.My supervisor gave me full support in my work.	1.000	0.728
PSS2.My supervisor gave me positive feedback and recognition on my job performance	1.000	0.721
PSS3.My supervisor cares about my career development and growth.	1.000	0.721
PSS4.My supervisor respected and trusted me in the work.	1.000	0.658
JS1.I am satisfied with the current compensation and benefits.	1.000	0.74
JS2.I think my work content is very interesting and challenging.	1.000	0.771
JS3.I am satisfied with the promotion and development opportunities of the company.	1.000	0.775
EL1.I would like to work in the company for a long time.	1.000	0.73
EL2.Even with a better job opportunity, I am not willing to leave the company.	1.000	0.761
EL3.I would like to recommend the company as a good place to work.	1.000	0.744
EL4.I think the company is worth my effort and loyalty.	1.000	0.76
EL5.I have full confidence in the future development of the company, and I am willing to grow together with the company.	1.000	0.698

3.4. Confirmatory Factor Analysis

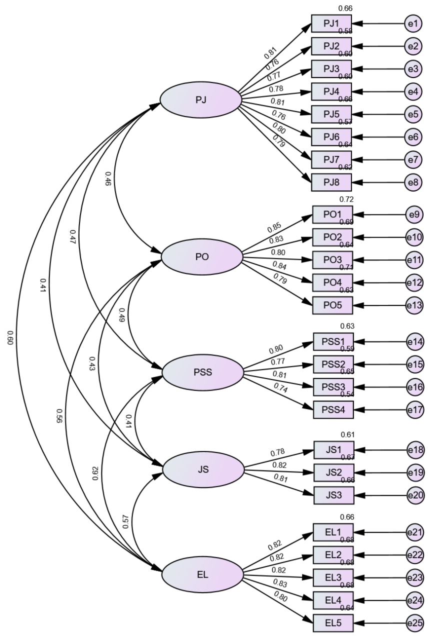

Fig 2. Confirmatory Factor Analysis

Table 7. Confirmatory factor fitting index

Commonly used indicators	χ2/df	RMSEA	GFI	NFI	IFI	TLI	CFI
criterion for judgement	<3	<0.08	>0.9	>0.9	>0.9	>0.9	>0.9
numerical value	1.197	0.022	0.940	0.952	0.992	0.991	0.992

Table 8. Gathering efficiency

Subactive variables	Question item	Standardized factor loading	CR	AVE
PJF	PJ1	0.811	0.928	0.6172
	PJ2	0.764		
	PJ3	0.773		
	PJ4	0.775		
	PJ5	0.813		
	PJ6	0.757		
	PJ7	0.802		
	PJ8	0.788		
POF	PO1	0.851	0.9131	0.6779
	PO2	0.829		
	PO3	0.8		
	PO4	0.843		
	PO5	0.792		
PSS	PSS1	0.796	0.8596	0.6052
	PSS2	0.769		
	PSS3	0.807		
	PSS4	0.738		
JS	JS1	0.779	0.8462	0.6473
	JS2	0.82		
	JS3	0.814		
EL	EL1	0.815	0.9098	0.6686
	EL2	0.824		
	EL3	0.823		
	EL4	0.826		
	EL5	0.8		

Table 9. Discrimination validity

	EL	JS	PSS	PO	PJ
EL	0.818				
JS	0.574	0.805			
PSS	0.625	0.410	0.778		
PO	0.559	0.429	0.488	0.823	
PJ	0.598	0.407	0.474	0.464	0.786

3.5. Structural Equation Model Analysis

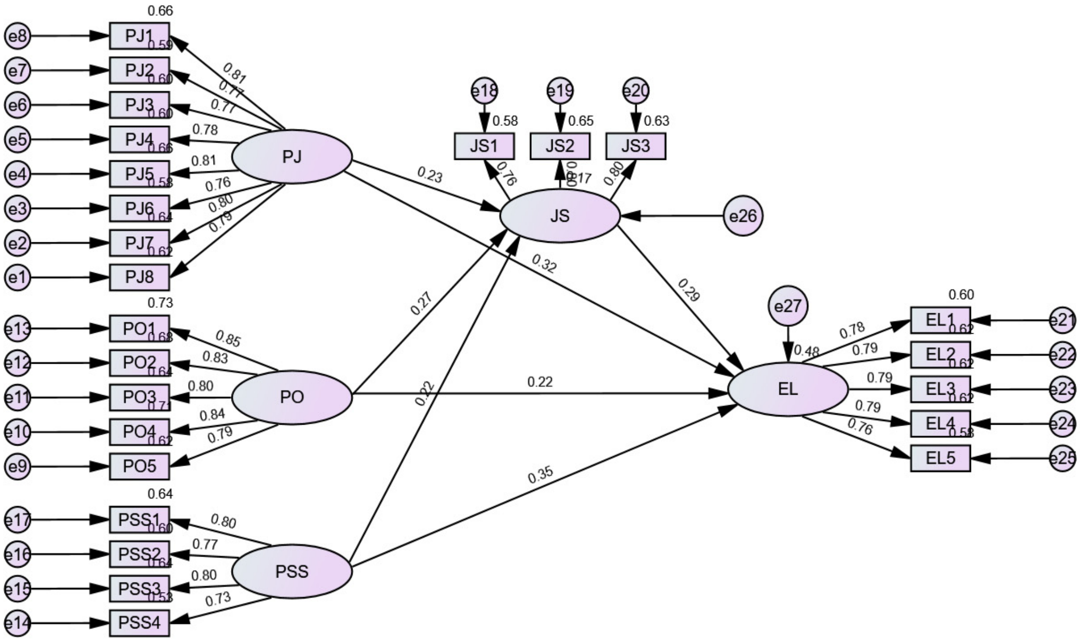

Fig 3. SEM Path model diagram

Table 10. Structural equation model fitting index

Commonly used indicators	χ2/df	RMSEA	GFI	IFI	TLI	CFI
criterion for judgement	<3	<0.08	>0.9	>0.9	>0.9	>0.9
numerical value	1.926	0.048	0.904	0.961	0.956	0.961

The ratio of χ 2 / df of this model is 1.944, less than 3, and the results are ideal; the values of GFI, IFI, TLI, and CFI are greater than 0.90; the RMSEA is 0.049, less than 0.08, indicating that the model fit is good.

Table 11. Structural equation path test

suppose	path	off-standard path coefficient	standardization path coefficient	S.E.	C.R.	P
H1	Personal job fit- -> Job satisfaction	0.219	0.232	0.052	4.218	***
H2	Personal organization fit- -> Job satisfaction	0.247	0.265	0.052	4.754	***
H3	Perceived supervisor support- - -> job satisfaction	0.216	0.216	0.057	3.784	***
H4	Personal work fit- -> Employee loyalty	0.295	0.323	0.044	6.648	***
H5	Personal organization fit- -> employee loyalty	0.201	0.224	0.043	4.685	***
H6	Perceived supervisor support- - -> Employee loyalty	0.335	0.347	0.05	6.74	***
H7	Job satisfaction- - -> Employee loyalty	0.275	0.286	0.053	5.244	***

4. Conclusion and Discussion

4.1. Discussion of Information Disclosure

4.1.1. Discussion on Personal Work fit (PJF), Personal Organization fit (POF), and Perceived Supervisor Support (PSS)

According to the validation questionnaire data from the path analysis of the structural equation model, personal work fit (PJF) was positively associated with job satisfaction (β =0.232, Pp <0.005); personal organizational fit (POF) was positively correlated with job satisfaction (β =0.247, P <0. 005), with a positive relationship between perceived supervisor support (PSS) and job satisfaction (β =0.216, P <0. 005), assuming H1, H2 and H3 are established; in short, the stronger the personal work fit (PJF), personal organization fit (POF), perceived supervisor support (PSS), the higher the employee job satisfaction; this is the same as the above conclusion of Yu Fenghua (Yu, 2019), the more transparent the information, the stronger the perceived trust, and the greater the acceptance of green credit.

Table 12. Assuming that the results

NO.	Hypothetical content	Result
H1	Personal work fit (PJF) was positively correlated with job satisfaction;	Accept
H2	Personal organizational fit (POF) is positively correlated with job satisfaction;	Accept
H3	Perceived supervisor support (PSS) was positively correlated with job satisfaction;	Accept
H4	Personal work fit (PJF) is positively correlated with Guizhou ICBC employee loyalty;	Accept
H5	Personal organization fit (POF) is positively correlated with guICBC employee loyalty;	Accept
H6	Perception supervisor support (PSS) is positively correlated with Guizhou ICBC employee loyalty;	Accept
H7	Job satisfaction is positively correlated with Guizhou ICBC employee loyalty;	Accept

4.1.2. Discussion on Job Satisfaction

According to the validation questionnaire data of structural equation model path analysis, personal work fit (PJF) was positively associated with ICBC employee loyalty (β =0.295, Pp <0.005); personal organization fit (POF) was positively associated with ICBC employee loyalty (β =0.201, P <0. 005), a positive correlation between perceived supervisor support (PSS) and ICBC employee loyalty (β =0.335, P <0. 005), assuming H4, H5, H6 are established; this is consistent with the above conclusion of Swati Dhir(Swati et al., 2020), indicating that personal work fit (PJF) personal organizational fit (POF), higher perceived supervisor support (PSS), and stronger personal job satisfaction.

4.1.3. Discussion on the Employee Loyalty of Guizhou ICBC

According to the validation questionnaire data from path analysis of structural equation model, job satisfaction showed a positive correlation between employee loyalty (β =0.275, P <0. 005), assuming that H7 is established, which is consistent with the conclusion of Swati Dhir (Swati et al., 2020)above, indicating that the higher the employee satisfaction is and the stronger the employee loyalty of Guizhou ICBC.

4.2. Conclusion

According to the above discussion, this study verifies the willingness of the new energy industry to obtain green credit. Next, we detail the research issues of this paper:

(1) in this study, questionnaire analysis, description line statistical analysis, reliability validity test, exploratory factor analysis, validation factor analysis, structural equation model to test the effective data, the final verification personal work fit (PJF) personal organization fit (POF), competent support (PSS) and job satisfaction is positive correlation;

(2) this study using questionnaire analysis, description line statistical analysis, reliability validity test, exploratory factor analysis, validation factor analysis, structural equation model to test the effective data, finally verify personal work fit (PJF) personal organization fit (POF), perception of support (PSS) and industrial and commercial bank of Guizhou employee loyalty positive correlation;

(3) In this study, questionnaire analysis, description line statistical analysis, reliability validity test, exploratory factor analysis, verification factor analysis and structural equation model were used to test the effective data, and finally verified that job satisfaction was positively associated with Guizhou ICBC employee loyalty;

4.3. Suggestion

1. Optimize the fit between talents and jobs (Person-Job Fit), and provide regular professional training to ensure that employees' skills are consistent with the job requirements. Encourage employees to continue learning and self-improvement, while assisting them in understanding their career trajectory within the company, and providing career planning guidance to align their work with their personal career goals. Improve job satisfaction and accomplishment by designing challenging tasks that enable employees to leverage their strengths and interests.

2. Improve the compatibility between talent and organizational culture (Person-Organization Fit), spread the company's core values and culture through various channels (such as internal activities, training, etc.), and help employees to better understand and identify with the company's culture. Encourage employees to participate in the decision-making process of the company, and actively listen to their opinions and suggestions to enhance their sense of belonging and identity. Establish fair and transparent policies and procedures to ensure that all employees feel fair in their work.

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