

Exploring the Digital Empowerment of Morning Meetings at Branches of Joint-Stock Banks

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Abstract: Upon observing operational management practices within joint-stock commercial banks, the author identified a widespread trend among them: the diminishing efficacy of morning meetings across various branches. This paper conducts a comprehensive analysis of the inefficiencies observed in these meetings, probing into their underlying causes. It highlights the rapid adoption of online financial services, the challenge of adapting to industry changes among branch managers, and the increasing youthfulness and higher educational levels of bank employees in the modern era as the primary factors contributing to this decline. Building on this analysis, the study proposes that branch managers should prioritize continuous learning and proactive strategies. Emphasizing digital empowerment emerges as a pivotal approach to enhancing the quality and effectiveness of morning meetings.

Keywords: Joint-Stock Commercial Banks; Morning Meetings; Operational Inefficiencies; Digital Empowerment; Digital Finance

1. Introduction

Branch offices are the primary channels for customer acquisition and service delivery in joint-stock commercial banks. For employees, the morning meeting is an essential daily ritual that marks the beginning of their workday. Each morning, as the first rays of sunlight illuminate their surroundings, employees gather—whether at the entrance, in the lobby, or at the service counters—to start their busy and fulfilling day with the morning meeting. These meetings once served as a rallying call for staff, a golden key to unlock a day of productivity, and the starting point for coordinated marketing and service initiatives.

As one of the most widely utilized management tools at grassroots branches, the morning meeting played a crucial role in boosting

employee morale, organizing branch operations, and enhancing service quality. It was a critical instrument for branch management [1]. However, with the rapid rise of electronic technologies and the increasing digitization of banking services, including counter operations, self-service, and online banking, the importance of morning meetings has gradually diminished. As a result, the once pivotal role of these meetings in improving operational efficiency has weakened. What was once an essential management tool has now become something that is underappreciated, though still difficult to abandon. Given this shift, finding ways to conduct high-quality and effective morning meetings has become an important issue for branch offices to address.

2. Main Manifestations of Inefficiency in Bank Morning Meetings

As one of the most widely used management tools at grassroots bank branches, the morning meeting should, in theory, be highly valued by both branch managers and employees. However, in reality, the effectiveness of this tool is gradually diminishing. The once clear and prominent role of "small morning meetings, big platforms" is becoming increasingly marginalized and blurred. Branch managers are now indifferent toward the morning meetings, finding them neither particularly useful nor easily dismissed. The traditional functions of these meetings are gradually weakening, and the level of recognition among participants is dropping, resulting in a diminishing impact on the operational efficiency of the branches.

First, the traditional functions of morning meetings in joint-stock banks are weakening. Currently, banking services are increasingly shifting to online platforms, with a significant rise in the proportion of off-counter transactions. According to the *2022 China Banking Industry Service Report* and the *2023 China Banking Industry Service Report* published by the China Banking Association, the number of off-counter

transactions in the banking sector reached 450.644 billion in 2022 and 491.439 billion in 2023, with total transaction amounts of 2375.89 trillion yuan and 2363.82 trillion yuan, respectively. The industry's average electronic channel diversion rate stood at 96.99% in 2022 and 93.86% in 2023. The considerable increase in off-counter transaction volumes, total amounts, and electronic channel usage shows a sharp decline in the foot traffic at branch service counters. As offline competition within the banking sector intensifies, grassroots branches face mounting operational pressure. Under this pressure, branch managers have increasingly turned morning meetings into platforms for performance reviews and the delegation of marketing tasks. The contrast between high marketing goals and sparse customer traffic has severely undermined employee morale. As a result, the traditional functions of morning meetings—boosting morale, organizing work, and improving service quality—are gradually being eroded.

Second, the level of recognition and engagement among morning meeting participants is steadily decreasing. The banking industry has high entry barriers, and employees at grassroots branches generally have higher educational backgrounds, with many holding undergraduate degrees or above. Campus recruits, in particular, have passed multiple rounds of rigorous exams and interviews to secure their positions. These highly educated, capable employees often perceive themselves as overqualified for their roles. Empirical research and meta-analyses, including recent Chinese and international studies, have consistently shown that a sense of overqualification can lead to higher turnover rates [2]. As branch managers increasingly treat morning meetings as tools for marketing and performance enhancement, these educated, high-ability employees feel disengaged by command-style, task-oriented management. They become skeptical of the methods used for branch marketing and feel that their personal value is not being realized. This leads to low levels of recognition for the morning meetings, which in turn undermines their effectiveness.

Third, the impact of morning meetings on improving branch operational efficiency is limited. Bank branches are the most fundamental operational units and the most traditional channels for customer outreach. Their operational efficiency is crucial for overall bank

management. Several factors affect the operational efficiency of a branch, and morning meetings could traditionally enhance efficiency by motivating staff, improving standardized service delivery, and arranging tasks in a scientific manner [3]. However, due to the rise of online financial services, the weakening of traditional morning meeting functions, and declining employee enthusiasm, the ability of morning meetings to improve branch operational efficiency has diminished. For many grassroots branches, morning meetings have become rigid in format, stale in content, and ineffective in their impact. Both managers and participants often frown and groan at the mere mention of a morning meeting.

3. Analysis of the Reasons Behind the Weakening Role of Morning Meetings in Joint-Stock Banks

The decline in the effectiveness of morning meetings in bank branches is primarily the result of a series of profound and multifaceted changes within the banking industry in recent years. These shifts have had both internal and external impacts on how banks operate and how they interact with customers.

Firstly, the rapid shift towards online financial services has significantly weakened the role of physical branches as key hubs for customer service and marketing. Online banking and financial transactions allow customers to complete complex services from the comfort of their homes, eliminating the need to spend time waiting at branch counters. This shift has made banking more convenient and accessible, leading to a growing preference for online services. In comparison to state-owned and urban commercial banks, joint-stock banks are leaner in staff and have a greater reliance on online transaction processing. As a result, the bustling scenes of crowded bank branches have become rare, and the traditional role of these branches as primary points for marketing and customer service has diminished. In this new service landscape, traditional commercial banks struggle to effectively reach and market to customers through physical branches or even online banking, making it harder to engage customers the way they once did [4]. Under the traditional financial model, banks relied on a steady flow of customers visiting their branches. In this environment, the primary focus was on retaining customers through high-quality financial

services and marketing additional products to those who entered the branch. The morning meetings, particularly those aimed at improving service levels, played a vital role in this process. However, with the rapid advancement of technology and the widespread shift to online banking, the volume of customers visiting branches has significantly decreased. As a result, the traditional model of attracting and retaining customers through in-branch services has become less effective. This shift has led to a weakening of the grassroots branches' role as key hubs for both marketing and customer service.

Secondly, bank branch managers have struggled to adapt to the rapidly changing industry dynamics. Technological innovation is reshaping the banking sector, with fintech and digital finance becoming key drivers of development. However, these transformative shifts tend to happen at the head offices or provincial branches of joint-stock banks, where new technologies and strategies are introduced first. This innovation has not always been effectively communicated or implemented at the branch level, leaving branch managers to rely on traditional management methods and tools. At the grassroots level, bank branches still depend heavily on support from head offices and provincial branches to adopt new technology, often using existing models that are replicated rather than innovated upon. This gap in technological capabilities has created difficulties in meeting the growing demand for digital solutions, particularly when it comes to providing tailored services to local businesses. Consequently, branch-level staff are left with limited resources and support, and the integration of new technologies into their operations remains slow [5].

Lastly, the increasing youthfulness, knowledge-driven nature, and streamlining of staff at grassroots bank branches have acted as catalysts for the weakening of the morning meeting functions. The younger generation of bank employees, who have grown up in the new era, are dynamic and tech-savvy. They are always at the forefront of technological advancements, firmly supporting and practicing innovation. However, the rigid morning meeting processes, the stifling performance reviews, and the traditional methods of learning at the bank's grassroots branches make these young employees reluctant to engage in morning

meetings. Moreover, in the context of technological advancements, the staff at grassroots branches of joint-stock banks are even more streamlined, further diminishing the atmosphere of the morning meetings. As a result, the core functions of these meetings cannot be effectively realized at the grassroots level.

4. Enhancing the Quality and Effectiveness of Morning Meetings in Joint-Stock Banks through Digital Empowerment

The diminishing role of traditional morning meetings in bank branches stems from profound underlying reasons, not from any inherent inadequacy of these meetings as management tools. Instead, it highlights the imperative for grassroots bank managers to embrace technological innovation, thereby leveraging digital empowerment to enhance the quality and effectiveness of these meetings.

Firstly, leveraging digital empowerment for operational enhancement at grassroots bank branches is crucial. With the national push for digital economy development and specific directives within financial forums to advance digital finance, the banking sector's digital transformation is accelerating. In 2020, off-counter transactions in the banking sector totaled 2308.36 trillion yuan, with nearly 90% of transactions conducted off-counter, and a significant reduction in bank ATMs and branch closures following suit [6]. Against this backdrop, grassroots bank branches must undergo digital transformation to enhance operational capabilities. This involves standardizing and smartifying branch operations through digital tools, gradually equipping frontline staff with advanced operational management skills. Only through such digital empowerment can the management functions of morning meetings in banks receive robust support [7].

Secondly, utilizing digital panoramic views for efficient task management is essential. The rapid development of financial technology has significantly enhanced banks' data analytics capabilities, enabling deeper insights into operational data at grassroots branches [8]. By visualizing operational data through intuitive formats like graphs and tables on large screens or tablets, grassroots branches can clarify and streamline task assignments. This approach makes tasks more comprehensible and readily accepted by modern banking professionals,

enabling them to perform tasks with greater purpose, initiative, and efficiency [9].

Thirdly, employing digital tools for precision marketing to enhance employee satisfaction. The sharp decline in branch foot traffic necessitates a transformation in bank branch marketing strategies. Banks need to conduct in-depth analyses of existing and target customer bases, leveraging data mining to continuously optimize marketing models. This intellectual support aids grassroots branch staff in conducting more focused and professional marketing efforts, thereby increasing the likelihood of marketing success. The more digital empowerment provided to grassroots staff for marketing purposes, the greater their potential achievements and sense of accomplishment [10]. Fourthly, utilizing digital platforms for learning and reflection to enhance employee morale. Today's young employees prioritize participation and are avid supporters and practitioners of technological innovation. Encouraging their involvement in morning meetings through digital tools rich in technological elements promotes learning, reflection, and competitive evaluation. Increased participation and integration with contemporary technology enhance grassroots employees' sense of ownership and enable them to realize their full potential. Consequently, the quality and effectiveness of morning meetings naturally improve.

5. Conclusions

The morning meeting has historically been a crucial management tool for joint-stock banks. However, due to profound changes in both internal and external banking environments, the traditional roles of morning meetings—motivating employees, boosting morale, coordinating branch tasks, and enhancing service quality—have weakened. Digital transformation in banking, however, presents an excellent opportunity for grassroots branches to enhance the quality and effectiveness of their morning meetings. Bank managers at the grassroots level must be astute and adaptable, proactively embracing digital tools. By leveraging digital technology, they can empower branch operations, efficiently organize task assignments through digital panoramic views, delve deeply into data, and use digital platforms for learning and reflection, thus

empowering employees in marketing activities. Through digital transformation, the morning meeting can once again become a powerful tool for improving operational efficiency.

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