

Self-efficacy, work motivation, and work values among bank employees

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Abstract

This study conducted a survey among 493 valid participants (initially recruited as 512) from various types of banks in China, aiming to explore the relationships among self-efficacy, work motivation, and work values. The survey results indicate that the gender composition of the study participants aligns with the gender distribution of bank employees, demonstrating a reasonable distribution. In terms of gender and age, no significant differences were observed in self-efficacy, work motivation, or work values. Further analysis reveals that participants with lower annual incomes exhibit higher self-efficacy and higher extrinsic motivation compared to those with higher incomes. In terms of correlation, self-efficacy shows a significant positive correlation with the overall scale and its subscales of work motivation; similarly, a significant positive correlation exists between the overall scale and its subscales of work motivation and work values. Additionally, self-efficacy demonstrates a significant positive correlation with the overall scale and its five subscales of work values. However, in regression analysis, self-efficacy has a significant negative impact on work values, while work motivation, especially extrinsic work motivation, has a significant positive impact. Based on these important findings, this study has designed an intervention program aimed at enhancing career development and job satisfaction by improving self-efficacy. This program has been validated and evaluated by the bank's human resources department prior to implementation.

Keywords: bank employees, self-efficacy, work motivation, work values

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1. Introduction

With the development of China's economy and changes in social structure, the banking industry has become increasingly important in the national economy. Self-efficacy, work motivation, and work values significantly impact the job performance, living standards, and well-being of bank employees, making it crucial to study this sector. Employees with high self-efficacy are better equipped to face challenges and improve their performance; work motivation is at the core of employees' efforts; work values affect employees' engagement and satisfaction. Studying the relationships among these factors helps in formulating effective human resource management strategies, enhancing employee satisfaction and organizational performance, and promoting the healthy development of the banking industry. This has significant implications for personal growth, the optimization of bank human resource management, and the practical application of psychological theories.

The financial industry, led by the banking sector, is crucial for China's real economy. However, the banking industry has faced unprecedented challenges since 2020 due to the COVID-19 pandemic and issues in the domestic real estate market. China's banking financial institutions are categorized into large commercial banks, joint-stock commercial banks, urban commercial banks, rural financial institutions, and other types such as policy banks, private banks, and foreign banks. Within the banking industry, job functions include Risk Management and Compliance, Customer Service and Sales, Back Office Support, and Management. Bank employees in China face demanding tasks, varying salary differences, and both external and internal challenges. As a banking professional, I aim to explore how psychology principles like self-efficacy and work motivation influence work values, aiming to enhance job performance and benefit both employees and organizations.

Self-efficacy is a concept first introduced by psychologist Albert Bandura in 1977, defined as "an individual's belief in their own ability to achieve their goals." This concept encompasses two primary types: general self-efficacy and specific self-efficacy. General self-efficacy refers to the core belief held by an individual when facing various challenges or new situations, which is grounded in specific self-efficacy, i.e., the belief formed through successful experiences and positive outcomes achieved in different domains. In this study, self-efficacy is defined as "an individual's judgment and belief in their own abilities in general situations." For bank employees, high self-efficacy enables them to maintain a positive attitude when facing work challenges, thereby improving job performance. Therefore, by studying the self-efficacy of bank employees, we can gain deeper insights into how they cope with challenges and enhance their performance in high-pressure and demanding work environments. Self-efficacy is significantly related to both intrinsic and extrinsic motivation because it is closely linked to personal motivation, achievement, and attribution (Ni, 2022). For example, employees with high self-efficacy are less likely to give up when faced with difficulties and are more likely to exert additional effort. Even in the face of failure, they tend to attribute the reasons to external factors rather than internal factors such as lack of ability or effort. In contrast, employees with low self-efficacy are more prone to giving up or avoiding challenges when encountering difficulties and usually attribute failure to their own internal factors.

Work motivation is a series of deeply ingrained psychological states that catalyze and direct behaviors closely related to job performance. This driving force not only reflects the specific forms, paths, and enduring endurance of behavior but is also shaped by both internal and external environments. Specifically, work motivation is supported by two pillars: intrinsic motivation (such as a sense of achievement, personal interests, and career growth pursuits) and extrinsic incentives (like salary and benefits, job security, work environment, and workplace interpersonal relationships). Currently, managers are increasingly recognizing that intrinsic work drive is the key spark that ignites employee enthusiasm and motivates their activity. Only by deeply tapping into and stimulating employees' intrinsic work motivation can enterprises build a solid and sustainable performance

foundation, thereby gaining a favorable position in the fiercely competitive market.

In the highly competitive and rapidly evolving Chinese banking industry, employees' work motivation directly impacts service quality and customer satisfaction, which in turn affects the bank's sustained development. Factors such as job satisfaction, organizational culture, leadership style, and compensation and benefits can all influence employees' work motivation. Studies show that work motivation significantly affects employees' engagement and performance, and understanding this can help identify employees' needs and expectations, leading to the development of more effective motivational measures to enhance work enthusiasm and satisfaction. Furthermore, research has found a significant positive correlation between work motivation and work values (Chen, 2019). Employees with strong work motivation are often more inclined to pursue tangible job outcomes, seek intrinsic satisfaction, build harmonious relationships, engage in innovation, and have clear long-term career goals. Such employees typically hold more positive work values. Therefore, boosting employee work motivation not only helps cultivate a positive work attitude but also improves organizational performance.

Work values constitute a pivotal extension of the notion of values within the realm of management studies, having been initially introduced by Super in 1957 to delineate the objectives and inclinations that employees strive for in their professional endeavors. In this study, work values are defined as the preferences and judgment criteria exhibited by employees within a company, rooted in their comprehension of work principles and beliefs. This conceptualization underscores the profound impact that employees' work values exert on their conduct and decision-making processes within the workplace setting. Empirical research has shown that work values of organizational members vary with educational levels (Xia et al., 2019). Specifically, individuals with master's degrees or higher place more emphasis on working conditions and convenience, while those with associate degrees or lower are more focused on job remuneration. This finding underscores the influence of educational level on shaping work values. In the Chinese banking industry, employees' work values directly affect service quality and customer satisfaction. These values are influenced by various factors such as job satisfaction, training quality, work environment, leadership style, and personal characteristics. Therefore, this study highlights the importance of enhancing self-efficacy and work motivation in optimizing bank employees' work values, offering effective pathways for personal development and career growth. Moreover, this research provides strategies for bank management to improve employee performance, service quality, and competitiveness through training and motivational measures, thus contributing to the healthy development of the banking industry. This has significant implications not only for individual career growth but also for the optimization of human resource management in banks and the practical application of psychological theories.

Objectives of the Study - This study explored the impact of self-efficacy and work motivation on the work values of bank employees, as well as the potential relationships among these variables. Specifically, the paper first analyzed various demographic variables of bank employees, including the nature of the bank, gender, age, marital status, education level, job position, years of service, and annual income. Next, the study identified the self-efficacy, work motivation, and work values of the respondents and statistically tested the differences in these variables across different demographic categories. Additionally, the paper examined the correlations between self-efficacy, work motivation, and work values, investigated the specific effects of self-efficacy and work motivation on work values, and proposed intervention strategies to address issues related to the work values of bank employees.

2. Methods

Research Design - In exploring the topic of "self-efficacy, work motivation, and work values among bank employees," researchers employed descriptive survey methodology to gather quantitative data. Descriptive surveys, as a widely used research tool, focus on collecting and organizing factual information, aiming to accurately reflect the objective conditions of the market. They typically cover demographics, habitual preferences, and behavioral patterns of the surveyed individuals, addressing questions of "what." Compared to exploratory surveys, descriptive surveys offer a deeper and more detailed perspective. Descriptive surveys are

also significant in academic research, exemplified by studies such as Sun's (2019) analysis of entrepreneurs' social attitudes and Zhao's (2019) study on consumers' catering safety risk prevention capabilities, which demonstrate the depth and breadth of descriptive surveys.

Researchers chose descriptive survey methodology because it enables efficient and rapid data collection from a large number of participants while maintaining data consistency, facilitating comparisons among different participants. In the study of "self-efficacy, work motivation, and work values among bank employees," the specific applications of descriptive survey methodology are reflected in data collection. Researchers distributed structured questionnaires to broadly and deeply gather opinions, feelings, attitudes, and behavioral information related to self-efficacy, work motivation, and work values, ensuring the breadth and representativeness of the data (Chen, 2022). The use of standardized questionnaires also helps ensure consistency in data collection, making comparisons among different participants possible and assisting researchers in discovering commonalities and differences in employees' psychological variables. Furthermore, descriptive survey methodology allows researchers to conduct quantitative analysis of complex psychological variables such as self-efficacy, work motivation, and work values. This quantitative analysis reveals potential patterns and relationships among these variables, providing powerful support for a deeper understanding of their interactions in the context of China's banking industry (Deng, 2022). In summary, descriptive survey methodology played a pivotal role in the study, providing rich data support and facilitating a deeper understanding of the variables and their interactions among bank employees.

Participants of the Study - This study meticulously selected participants from China's banking industry, covering a wide range of financial institutions such as city commercial banks, state-owned banks, joint-stock banks, and rural commercial banks. During the screening process, emphasis was placed on the breadth and representativeness of the sample, incorporating both front-line marketing and back-office administrative support personnel. In brief, the criteria were strictly confined to personnel from different institutions and positions within the banking industry, ensuring comprehensive and accurate survey results. During the data collection phase, with the assistance of the "Wenjuanxing" platform, a total of 512 responses were obtained, with 493 valid samples, representing a response rate of 96.3%, indicating good data quality. To ensure wide coverage, questionnaires were distributed through multiple channels, including sharing links in WeChat work groups, dissemination via classmates and colleagues, and posting messages on banking forums. These measures effectively improved the recovery rate and level of participation. Participation in the survey was voluntary and confidential, with strict measures taken to protect the privacy information of the respondents. To encourage more banking professionals to participate, some respondents who completed the survey were provided with corresponding compensation as a gesture of appreciation and respect.

Measures

General Self-Efficacy Scale (GSES), translated and revised into Chinese by Wang Caikang et al. (2001), consists of 10 items and uses a 4-point Likert scale: 1 indicates "Not at all true," 2 indicates "Slightly true," 3 indicates "Moderately true," and 4 indicates "Exactly true." Higher scores reflect stronger self-efficacy. The original scale, developed by Schwarzer and colleagues, initially included 20 items designed to measure individuals' confidence across various issues and contexts. After long-term use, the scale was condensed to 10 items covering the dimensions of quantity, strength, and breadth of self-efficacy. Wang Caikang's Chinese translation and revision of the scale demonstrated good reliability and validity under a unidimensional structure. Given the GSES scale's authoritative background and well-validated reliability, and since the study did not set special conditions where dimensional analysis would be significant, the unidimensional general self-efficacy scale was used for subsequent research. In the study "The Impact of Work Values and Self-Efficacy on Deviant Innovative Behavior among New Generation Knowledge Workers: The Moderating Role of Perceived Organizational Support," the GSES designed by Schwarzer and translated by Wang Caikang was employed. The Cronbach's Alpha coefficient was 0.929, meeting reliability standards, and factor analysis results showed that all item factor loadings exceeded 0.5, confirming the scale's good validity (Hu, 2022). Therefore, this scale is

considered reliable and effective for subsequent research.

The Work Preference Inventory (WPI) developed by Amabile in 1994 quantifies intrinsic and extrinsic motivation with a total of 30 items and has demonstrated strong reliability and validity. For this study, the WPI was adapted and shortened to 17 items to better fit the cultural context of China, with items divided into two dimensions: intrinsic motivation (items 1-9) and extrinsic motivation (items 10-17). The questionnaire uses a 5-point Likert scale, where 1 indicates "Strongly Disagree" and 5 indicates "Strongly Agree." Yue (2019) used the modified WPI in her study "The Relationship between Work Motivation, Work Performance, and Work Will among Employees." The study reported an overall reliability of 0.89 (Cronbach's Alpha), indicating high internal consistency and stability; the overall validity was 0.90, further confirming its effectiveness (Yue, 2019). The WPI was chosen as the measurement tool because it effectively covers both intrinsic and extrinsic motivation dimensions. The WPI allows for a comprehensive assessment of employees' intrinsic motivation (e.g., personal achievement, work interest) and extrinsic motivation (e.g., monetary rewards, career advancement). This provides researchers with detailed data to analyze how self-efficacy and work motivation influence work values, and how different motivational factors shape employees' work performance and overall work attitudes.

New Generation Work Values Inventory was developed by Hou Xuanfang (2014) and colleagues to measure work values. The scale consists of 20 items covering five dimensions: Utilitarian Orientation (items 1-4), Intrinsic Preference (items 5-8), Interpersonal Harmony (items 9-12), Innovation Orientation (items 13-16), and Long-Term Development (items 17-20). Participants evaluated these items based on their personal experiences using a 5-point Likert scale, where 1 indicates "Strongly Disagree" and 5 indicates "Strongly Agree." In the study by Gong (2023), titled "The Impact of Millennial Knowledge Workers' Work Values and Self-Efficacy on Deviant Innovative Behavior: The Moderating Role of Perceived Organizational Support," the scale demonstrated an overall Cronbach's Alpha coefficient of 0.85, indicating good internal consistency and reliability. Additionally, the overall validity of the scale was reported as 0.52. The choice of this scale for measuring work values in this study is due to its comprehensive coverage of multiple dimensions relevant to millennial employees. It has been validated to possess high reliability and validity and is well-suited to the practical needs of millennial employees in the Chinese context. Its development aligns with the actual demands of millennial workers, making it highly relevant and adaptable for this research.

Data Gathering Procedure - The present study employed a survey method, with questionnaire survey being one of the vital means of obtaining actual conditions, conducted in the form of questionnaires to collect data. To achieve this objective, researchers chose to use the questionnaire star mini-program to create survey questionnaires and collected data. Participants could conveniently and flexibly participate in the survey by scanning the QR code on the questionnaire. This method not only facilitated participants' engagement in the survey but also reduced the likelihood of survey refusal, allowing researchers to gain in-depth insights into participants' views on the researched phenomena and issues. The key to the questionnaire survey method lay in the meticulous design of the questionnaire; therefore, the content of the questionnaire used in this study was partially derived from and optimized based on mature motivation scales and self-efficacy scales available domestically and internationally to ensure the validity and reliability of the questionnaire.

Data Analysis - The study will utilize SPSS 27.0 software to process and analyze the collected data, employing specific statistical analysis methods as follows: Pearson correlation analysis will be used to explore the relationships among the various items and dimensions in the questionnaire, allowing for the assessment of the strength and direction of linear relationships between different variables by calculating correlation coefficients. Additionally, the Kruskal-Wallis method will be applied to investigate the potential impact of demographic variables on job motivation, self-efficacy, and work values among employees in the Chinese banking industry, aiding in the identification of significant differences in these psychological variables across different demographic characteristics. Furthermore, linear regression analysis will be conducted to examine the relationships between self-efficacy and work values, as well as between job motivation and work values, enabling the evaluation of the predictive effects of self-efficacy and job motivation on work values through the

regression models.

Ethical Consideration - Before the commencement of this study, it is imperative to undergo the review and approval process by the Ethical Committee of the University of the Philippines Diliman Campus. Throughout the research process, we will adhere to ethical guidelines to ensure that the rights of the participants are fully protected, encompassing principles such as voluntary participation, confidentiality, and avoidance of harm. The personal identity of the participants will be kept strictly confidential, presented only in the form of codes or numbers in the data sheet to maintain the confidentiality and anonymity of the participants. This approach not only aids in safeguarding individual privacy but also enables us to conduct meaningful statistical analysis and interpretations of the research findings.

3. Results and discussion

Table 1
Percentage Distribution of the Respondents Profile(N=493)

Profile Variables	Frequency	Percentage %
The nature of bank:		
Nationalized bank	137	27.8
Stock-holding bank	146	29.6
Policy bank	106	21.5
Local commercial bank	104	21.1
Sex:		
Male	253	51.3
Female	240	48.7
Age:		
Age under 25 years	180	36.5
25-35yrs old	198	40.2
35-45yrs old	51	10.3
Over 45 years old	64	13.0
Marital status:		
Single	201	40.8
Married	179	36.3
Separation	49	9.9
Divorced	64	13.0
Education background:		
Junior college degree	138	28.0
Bachelor's degree	143	29.0
Master's degree	104	21.1
Doctorate degree or above	108	21.9
Work line:		
Risk and compliance management	142	28.8
Customer service and sales	138	28.0
Logistic support	119	24.1
Manager	94	19.1
Years of working:		
Less than 3 years	126	25.6
3-5 years	156	31.6
5-10 years	102	20.7
10 years and above	109	22.1
Annual income:		
Less than 50000 yuan	138	28.0
50000-80000 yuan	145	29.4
80000-120000 yuan	91	18.5
120,000 yuan or more	119	24.1

Table 1 displays the distribution of the profiles of the subjects. This study collected data from 512 subjects. After removing invalid data, there were 493 valid subjects, resulting in a questionnaire efficiency rate of 96.3%, which is considered good. In terms of gender, 51.3% of the respondents were male and 48.7% were female, indicating a reasonable gender distribution among the subjects (Jiang, 2020). The majority of respondents were under 35 years old, which is due to the age requirements for bank recruitment, as banks typically require applicants to be under 35 years old. Additionally, women in the banking system can apply for internal retirement

at 48 and officially retire at 50, while men can apply for internal retirement at 52 and officially retire at 60 (Li, 2022; Xu, 2022).

About 40.8% of the respondents were single. This is attributed to the high work pressure faced by young people today, which leaves them little time for dating. Additionally, young people's views on relationships are changing (Ni, 2022). The educational distribution of the subjects was relatively even, as banks have specific educational requirements for applicants during recruitment. Regarding the job function variable, the distribution of respondents was quite balanced, reflecting the banks' clear allocation of human resources across different job functions, which aligns with China's current economic conditions.

From the perspective of work experience, 77.9% of the respondents had less than 10 years of work experience. This is because a large number of people fall into this age group, and due to the nature of the work and internal retirement policies, many employees around the age of 50 have opted for internal retirement. The annual income of respondents mainly fell below 80,000 yuan, but overall, the distribution was relatively even. This can be explained by the fact that those earning below 50,000 yuan are typically outsourced service personnel, those earning 50,000 to 80,000 yuan are formal employees with fewer years of service, those earning 80,000 to 120,000 yuan are experienced banking staff, and those earning above 120,000 yuan are generally in management or senior management positions (Jiang, 2020).

Table 2
Self-Efficacy Scale (GSES) (N=493)

Items	Mean	Std Dev	Interpretation	Rank
1. If I try hard, I can always solve problems.	2.2170	0.89916	Average	
2. Even if others oppose me, I still find ways to get what I need.	2.1724	0.86526	Average	
3. For me, sticking to ideals and achieving goals is easy.	2.2028	0.89683	Average	
4. I am confident in my ability to effectively deal with any unexpected situation.	2.2150	0.91199	Average	
5. With my intelligence, I can handle unexpected situations.	2.2475	0.92152	Average	
6. If I make the necessary effort, I can solve most problems.	2.2576	0.92205	Average	1
7. I can calmly face difficulties because I can rely on my ability to handle problems.	2.2252	0.91510	Average	
8. When faced with a problem, I can usually find several solutions.	2.2495	0.90202	Average	3
9. When there is trouble, I can usually think of some ways to deal with it.	2.2231	0.91227	Average	
10. No matter what happens to me, I can handle it smoothly.	2.2556	0.89465	Average	2
Composite Mean	2.2266	0.62545		

Legend: 1.0-1.49(Completely Incorrect), 1.5-2.49(Somewhat Correct), 2.5-3.49(Mostly Correct) and 3.5-4.0(Completely Correct)

Table 2 provides a detailed breakdown of the participants' scores on the General Self-Efficacy Scale (GSES). The GSES adopted in this study is an assessment tool comprising 10 items, each scored on a four-point Likert scale, comprehensively measuring individuals' sense of self-efficacy. It is noteworthy that the Chinese version of the General Self-Efficacy Scale (CSES) retains the original scale's uni-dimensional characteristic without adding sub-scales, ensuring consistency and accuracy in the assessment.

In this study, through statistical analysis of the participants' data, we obtained an overall average score for self-efficacy of 2.23 ± 0.63 . This figure indicates that the self-efficacy level of the new generation of bank employees in China is moderate. Self-efficacy, as an individual's belief in their ability to organize and execute specific tasks and achieve success, is crucial for employees' work attitudes, performance, and resilience in facing challenges (Ni, 2022). Therefore, this moderate level of self-efficacy may imply that the new generation of bank employees are neither overly confident nor overly pessimistic when confronting daily work and career development challenges, instead adopting a relatively balanced and rational attitude to cope with them. This finding aligns with previous research on the self-efficacy of the new generation of employees in China. For instance, Ni (2022) pointed out that with the rapid socio-economic development and increasingly fierce professional competition in China, the new generation of employees exhibited a relatively stable and moderate level of self-efficacy. Similarly, Lin (2023) emphasized this moderate state of self-efficacy among the new generation of employees, suggesting that it may be related to their exposure to modern education, vocational

training, and accumulated social experience. Furthermore, Hu (2022) also mentioned a similar phenomenon and pointed out that this moderate level of self-efficacy helps the new generation of employees maintain a positive mindset and stable career performance in the workplace.

Table 3
Work Preference Inventory (WPI) (N=493)

Sub-variables	Mean	Standard Deviation	Interpretation	Rank
Intrinsic	3.2810	0.97935	<i>Average</i>	3
Extrinsic	3.2880	0.96190	<i>Average</i>	1
WORK PREFERENCE	3.2843	0.95417	<i>Average</i>	2

Legend: 1.0-1.49(Completely Inconsistent), 1.5-2.49(Comparatively Inconsistent), 2.5-3.49(Uncertain) 3.5-4.49(Comparatively Consistent) 4.5-5.0(Fully Consistent)

In the study presented in Table 3, a detailed survey was conducted among 493 valid participants from various types of banks in China, selected from an initial recruitment pool of 512. Through in-depth data analysis, a series of intriguing findings were uncovered: In terms of work motivation, the average score for intrinsic motivation among the new generation of Chinese bank employees was 3.28 ± 0.98 , while the average score for extrinsic motivation was 3.29 ± 0.96 . The overall average score for work motivation was 3.28 ± 0.95 (with higher scores indicating higher levels of motivation). This data clearly outlined the motivational state of these employees in their work, presenting a balanced approach that was neither overly aggressive nor passive, demonstrating their stability and adaptability in the workplace environment. When comparing the work motivation scores of this study with the measurement results of Chinese bank employees' work motivation in recent years, we were pleasantly surprised to find a high degree of consistency among these data. For instance, the 2024 China Banking Industry Survey Report published by KPMG China provides a macro background, pointing out that Chinese bank employees have demonstrated a resilient stance in facing various challenges and opportunities which indirectly reflects their level of work motivation. Meanwhile, specific studies such as that by Zheng (2022) on job satisfaction among new-generation employees at China Bank J Branch also clearly indicate that the overall work motivation level of Chinese bank employees is moderately high, and that extrinsic motivation has a significant positive impact on employees' job satisfaction. These studies not only provide strong evidence for the reliability of our study but also highlight the universal importance of work motivation among employees in the Chinese banking industry.

Table 4
Work Values Inventory (WVI) (N=493)

Sub-variables	Mean	Standard Deviation	Interpretation	Rank
Utilitarian	3.8149	1.44499	High	
Intrinsic	3.8316	1.44199	High	
Interpersonal Harmony	3.8555	1.42487	High	1
Innovation Orientation	3.8357	1.43698	High	3
Long Term Development	3.8403	1.43365	High	2
WORK VALUES	3.8356	1.39220	High	

Legend: 1.0-1.49(Strongly Disagree), 1.5-2.49(Disagree), 2.5-3.49(Uncertain) and 3.5-4.49(Somewhat Agree) 4.5-5.0(Somewhat Agree)

Table 4 presents the scores of the participants on the Work Values Inventory (WVI). This inventory contains 20 items, measured on a five-point Likert scale, and includes five dimensions: utilitarian orientation, intrinsic preference, interpersonal harmony, innovation orientation, and long-term development. The average score across these five dimensions is 3.84 ± 1.39 , indicating a high level of work values.

The scores presented align closely with the work values exhibited by Chinese banking employees in recent years, as observed by Ni (2022), further validating their profound comprehension and orientation towards work values. Additionally, they offer valuable insights into comprehending the work attitudes of employees across the entire financial industry. As Xu (2022) profoundly elaborated in his research, with the continuous deepening of financial industry reforms and intensifying market competition, Chinese banking employees' cognition and attitudes towards work have undergone significant and profound transformations. They are no longer merely content with basic material needs, but instead prioritize personal growth, career development, and the

harmonious balance between work and life, which are intuitively reflected in their work values scores. Gong (2023) research further underscores the far-reaching impact of work values on employee behavior patterns and work performance. His study revealed that employees with high levels of work values tend to confront various workplace challenges with a more positive mindset, exhibiting greater enthusiasm for work and remarkable creativity, thereby achieving more outstanding performance in their careers. This finding coincides with the observation in the study that high-level work values are typically represented by participants with higher scores. Meanwhile, Hu's research also revealed significant differences in work values among employees of different generations (Gong, 2023).

As the new generation of employees gradually emerges and becomes the mainstay of the workplace, their expectations and value orientations towards work are also quietly evolving. The participants in the study are likely representatives of this new generation of employees, whose high levels of work values not only reflect their persistent pursuit and lofty ideals for work but also mirror the earnest expectations and positive contributions of the new generation of employees towards the future development of the financial industry. Therefore, the high levels of work values observed in the study are not only indicative of the participants with higher scores but also a vivid portrayal of the new generation of employees' profound understanding and active pursuit of work values. This result not only provides important insights and references for the management of banking employees but also offers beneficial guidance and a basis for other financial sectors in recruiting, training, and managing the new generation of employees. By deeply examining the intrinsic links and interactions between self-efficacy, work motivation, and work values among the new generation of Chinese banking employees, the study gains a more comprehensive understanding of how these factors collectively shape and influence employees' work behavior and performance. This, in turn, provides powerful information support and a decision-making basis for financial institutions to formulate more scientific, reasonable, and effective management strategies, thereby further enhancing employees' job satisfaction and overall performance levels.

Table 5
Difference of Responses on Self-Efficacy when Grouped According to Profile (N=493)

Variable	Self-efficacy		
	H/U-value	p-value	I
Nature of bank	66.533	0.000	S
Gender	28900.000	0.351	NS
Age	0.106	0.745	NS
Marital Status	10.238	0.017	S
Educational Background	68.773	0.000	S
Work Line	57.358	0.000	S
Years of Working	61.043	0.000	S
Annual Income	70.343	0.000	S

Table 5 presents the score differences in self-efficacy levels across various profiles of the subjects. As shown in the table, this study examines the differences in self-efficacy scores among university students based on factors such as the type of bank, gender, age, marital status, education level, job functions, years of experience, and annual income. Firstly, regarding the type of bank, there are significant differences in self-efficacy scores among employees from different types of banks. Post hoc tests (LSD) reveal that employees from state-owned banks have significantly higher scores than those from policy banks. State-owned banks, with their high degree of operational autonomy, can flexibly adjust strategies to meet market and customer demands, thus enhancing employees' subjective initiative and self-perception. In contrast, policy banks mainly execute government-designated projects with limited decision-making space, which restricts employees' self-efficacy. State-owned banks, through comprehensive performance evaluations and incentive mechanisms, link performance with compensation and career development, thereby enhancing employees' self-efficacy, work enthusiasm, and sense of achievement. Conversely, policy banks rely mainly on policy-oriented incentives, which are less effective, thus affecting employees' self-efficacy. In a competitive market environment, state-owned banks continuously innovate and improve service quality to maintain market share, stimulating employees' creativity and confidence. Policy banks, on the other hand, lack the market competition dynamics

and challenges due to their focus on policy projects, leading to lower self-efficacy.

Additionally, employees at state-owned banks have significantly higher self-efficacy scores compared to those at local commercial banks. This is because state-owned banks, with their abundant resources and comprehensive support systems (such as funding, technology, training, and development opportunities), help employees perform with greater confidence and efficiency. In contrast, local commercial banks have limited resources and inadequate support systems, leading to more challenges and uncertainties for their employees, which affects their self-efficacy. State-owned banks provide extensive training and career development opportunities, enhancing employees' professional skills and managerial capabilities, and boosting their confidence in facing challenges. Local commercial banks, with limited training and development opportunities, restrict employees' skill enhancement and career growth, resulting in lower self-efficacy. Furthermore, state-owned banks have more refined performance evaluation and incentive mechanisms, which promptly recognize and reward employees' efforts and achievements, further enhancing their self-efficacy and encouraging proactive behavior. In contrast, local commercial banks' incentive mechanisms are less sophisticated, potentially leading to insufficient recognition of employees' performance, which impacts their self-efficacy. Overall, state-owned banks, due to their strong brand and market position, as well as a positive work environment and culture, can boost employees' self-efficacy. Local commercial banks, with weaker brand and market position, conservative work environment, and fewer opportunities for teamwork and personal development, tend to have a more limited impact on employees' self-efficacy.

The score of joint-stock banks (292.35) is significantly higher than that of policy banks (179.54). This is because joint-stock banks, with their high degree of operational autonomy and flexibility, can quickly adjust strategies, allowing employees more decision-making power and space for innovation, which results in higher self-efficacy. In contrast, policy banks implement fixed government policies and projects, which limits employees' decision-making space and results in lower self-efficacy. Joint-stock banks enhance self-efficacy through comprehensive performance evaluations and incentive mechanisms that promptly recognize and reward employees' efforts and achievements. On the other hand, policy banks' incentive mechanisms rely mainly on policy orientation and administrative orders, which are less effective, thereby impacting employees' self-efficacy. In a competitive market environment, joint-stock banks continuously innovate and improve service quality, enabling employees to develop their abilities and confidence through challenges, leading to higher self-efficacy. Conversely, policy banks, serving national policy projects, lack market competition pressure, with fixed job content and objectives, which diminishes motivation and challenges, resulting in lower self-efficacy. Additionally, joint-stock banks provide extensive training and career development opportunities, enhancing employees' professional skills and management capabilities, thereby boosting confidence and self-efficacy. In contrast, policy banks have limited training and career development opportunities due to their specialized tasks and functions, resulting in fewer chances for employees to enhance self-efficacy.

Moreover, employees at joint-stock banks have significantly higher self-efficacy scores compared to those at local commercial banks. This is because joint-stock banks, with their abundant resources and comprehensive support systems (such as funding, technology, and training), help employees improve confidence and work efficiency, thereby enhancing self-efficacy. In contrast, local commercial banks, with limited resources and weaker support systems, present more challenges to employees, resulting in lower self-efficacy. Joint-stock banks' performance evaluations and incentive mechanisms are more refined, recognizing and rewarding employees in a timely manner, which stimulates their motivation and confidence, further improving self-efficacy. In contrast, local commercial banks' incentive mechanisms are less effective, and employees' performance may not be adequately recognized, impacting their self-efficacy levels. Additionally, joint-stock banks offer ample training and career development opportunities, aiding employees in skill enhancement and management capabilities, thus increasing self-efficacy. In contrast, local commercial banks provide fewer opportunities for professional development, limiting employees' career growth and leading to lower self-efficacy. Joint-stock banks, through continuous innovation in response to market competition, help employees improve their abilities and confidence through challenges, resulting in higher self-efficacy. Conversely, local commercial banks face

less market competition pressure, with insufficient innovation motivation and limited growth opportunities for employees, resulting in lower self-efficacy. Overall, joint-stock banks create a positive work environment and innovative culture, emphasizing teamwork and personal development, which is conducive to increasing employees' self-efficacy. In contrast, local commercial banks have a more conservative work environment and culture, with fewer opportunities for teamwork and personal development, leading to lower self-efficacy levels.

Secondly, regarding gender differences, there are no statistically significant differences in self-efficacy scores between different genders. This may be attributed to the deep-rooted gender equality concepts in modern society, leading to more similar self-efficacy assessments between men and women across various fields (Hu,2022). Although individual differences may still exist, these differences are no longer statistically significant from a statistical perspective, reflecting significant progress and changes in social culture regarding gender equality. Regarding age, the differences in self-efficacy scores among subjects of different ages are not statistically significant. This may be due to a balance of experience and skills, equal training opportunities, a supportive work environment, and similar psychological adjustment abilities. These factors collectively reduce the impact of age on self-efficacy.

Regarding marital status, there are differences in self-efficacy scores among individuals with different marital statuses (Ni, 2022). Participants who are single have significantly higher self-efficacy scores compared to those who are separated, as single individuals generally experience more stable emotional states, while those who are separated may endure additional stress due to marital issues. Single individuals may also be more independent, contributing to higher self-efficacy. The self-efficacy score for single participants (259.65) is also higher than that for divorced participants (198.55), as divorced individuals might still be dealing with emotional trauma, affecting their self-efficacy. Furthermore, single individuals may benefit from a broader social support system. Married participants have significantly higher self-efficacy scores compared to those who are separated, because married individuals typically enjoy stable emotional support and assistance from their partners, whereas separated individuals lack such support. Married individuals often experience more stability in their lives, reducing uncertainty and stress. The self-efficacy score for married participants is also significantly higher than that for divorced participants, as married individuals receive ongoing support from their partners, whereas divorced individuals may lack this support. Divorced individuals might face challenges related to rebuilding their lives, which can negatively impact their self-efficacy.

Regarding educational background, there are differences in self-efficacy scores among participants with varying levels of education. Participants with a college diploma have significantly higher self-efficacy scores compared to those with a master's degree. This is because college diploma holders often occupy more junior positions with lower expectations, leading to a stronger sense of achievement. In contrast, individuals with a master's degree typically have higher expectations and face more professional pressures and challenges. College diploma holders may also enter the workforce earlier, gaining practical experience that enhances their confidence. Additionally, college diploma holders have higher self-efficacy scores compared to those with doctoral degrees or higher, as doctoral and higher degree holders face intense competition in the banking industry, higher expectations, more complex job tasks, and greater performance demands, which contribute to higher stress levels. College diploma holders often have more realistic goals and a stronger sense of accomplishment. Participants with a bachelor's degree have a significantly higher self-efficacy score (295.78) compared to those with a master's degree (185.28), as bachelor's degree holders generally experience less work-related pressure, whereas master's degree holders face more competition and promotion pressures. Bachelor's degree holders often achieve stable positions and recognition earlier in their careers, leading to higher job satisfaction. Furthermore, bachelor's degree holders also have significantly higher self-efficacy scores compared to those with doctoral degrees or higher. This is because doctoral and higher degree holders may be engaged in high-level management or complex professional roles in the banking sector, resulting in greater stress and lower self-efficacy. In contrast, bachelor's degree holders tend to enter the workforce earlier and secure stable positions, contributing to higher career stability.

Regarding job functions, participants in risk management and compliance roles have significantly higher self-efficacy scores compared to those in logistical support positions. This is because risk management and compliance roles directly impact the bank's operations and regulatory adherence and are considered core positions with higher work achievement and value. Additionally, these roles require high levels of specialized knowledge and skills, which garner more professional recognition and respect, thereby enhancing self-efficacy. The decision-making influence and strong sense of responsibility associated with risk management and compliance roles further boost personal confidence and self-efficacy. The self-efficacy score for participants in risk management and compliance roles (292.89) is also significantly higher than that for managers (182.54). This is because risk management and compliance roles demand specialized knowledge and skills, leading to a strong sense of professional accomplishment. In contrast, managerial roles may be more generalized, resulting in relatively lower professional achievement. Managerial positions often involve team management and handling diverse tasks, which may introduce higher pressure and challenges, potentially leading to lower self-efficacy. Furthermore, risk management and compliance roles are relatively independent, with higher authority in professional judgment and decision-making, which enhances self-efficacy. In contrast, managerial roles require coordination and management of others, which can affect self-efficacy.

Regarding work experience, participants with less than 3 years of experience have significantly higher self-efficacy scores compared to those with 5-10 years of experience. Employees with less than 3 years of experience are typically more enthusiastic and motivated, and they approach new challenges with greater confidence. New employees often have lower expectations for themselves, which can make it easier for them to experience a sense of accomplishment and satisfaction (Chen,2022). The self-efficacy score for participants with less than 3 years of experience (290.71) is significantly higher than that for those with over 10 years of experience (188.68), as employees with more than 10 years of experience may face career burnout and fatigue from repetitive tasks. Experienced employees often bear more responsibility and pressure, which can affect their self-efficacy.

In terms of annual income, participants with an income of less than 50,000 have significantly higher self-efficacy scores compared to those with an income of 80,000-120,000. Individuals with an income of less than 50,000 generally have lower income expectations and are more likely to feel satisfied and accomplished. Conversely, those earning 80,000-120,000 may experience higher work pressure and greater career expectations, impacting their self-efficacy. The self-efficacy score for participants with an income of less than 50,000 (297.33) is significantly higher than that for those earning over 120,000 (167.84). Higher-income individuals often have greater living and work responsibilities and face more pressure. They are typically engaged in more complex and demanding work, which can lead to lower self-efficacy.

Table 6 presents the differences in scores for job motivation across the subjects' profiles. In terms of intrinsic motivation scores, significant differences exist among employees of different types of banks. Specifically, employees in state-owned banks have significantly higher intrinsic motivation scores (348.98) compared to those in policy banks (112.35). This difference is due to state-owned banks typically offering a more stable work environment and clear career development paths, which enhance employees' intrinsic motivation. In contrast, policy banks, being more influenced by policy directives and project-based nature, tend to have lower intrinsic motivation levels. State-owned banks focus on long-term stability and service orientation, aligning more closely with employees' values, thus boosting their intrinsic motivation. Policy banks, on the other hand, emphasize short-term goals and project execution, which may diminish employees' intrinsic motivation.

Employees in state-owned banks also exhibit significantly higher intrinsic motivation scores compared to those in local commercial banks. This is because state-owned banks often have a stronger brand influence and market position, resulting in higher employee identification and sense of belonging, which directly enhances their intrinsic motivation. Local commercial banks may lack in this regard. Additionally, state-owned banks typically offer more extensive career development and learning opportunities, providing employees with greater growth and development potential, further enhancing their intrinsic motivation. Local commercial banks, due to

their smaller scale or resource limitations, might not provide as many opportunities.

Table 6

Difference of Responses on Work Preference when Grouped According to Profile (N=493)

Variable	Intrinsic Motivation			Extrinsic Motivation			Work Preference		
	H/U-value	p-value	I	H/U-value	p-value	I	H/U-value	p-value	I
Nature of bank	397.122	0.000	S	399.161	0.000	S	410.714	0.000	S
Gender	29770.000	0.681	NS	29062.000	0.367	NS	29440.000	0.524	NS
Age	1.069	0.301	NS	0.442	0.506	NS	0.794	0.373	NS
Marital Status	136.233	0.000	S	147.544	0.000	S	141.929	0.000	S
Educational Background	404.157	0.000	S	405.934	0.000	S	419.832	0.000	S
Work Line	404.464	0.000	S	412.217	0.000	S	421.835	0.000	S
Years of Working	399.811	0.000	S	403.856	0.000	S	414.723	0.000	S
Annual Income	396.677	0.000	S	402.925	0.000	S	411.428	0.000	S

Employees in joint-stock banks have significantly higher intrinsic motivation scores compared to those in policy banks. This is because joint-stock banks often focus more on market competition and efficiency, with a more flexible and market-oriented corporate culture that better stimulates employees' intrinsic motivation. In contrast, policy banks, being heavily influenced by policy directions, might have relatively lower intrinsic motivation. Joint-stock banks are likely to have more flexible and effective incentive mechanisms and reward systems, which better stimulate employees' intrinsic motivation to pursue individual and team goals, whereas policy banks may face more constraints due to their policy-driven nature. Moreover, joint-stock bank employees also score significantly higher in intrinsic motivation compared to those in local commercial banks. This is because joint-stock banks might have more efficient management and quicker decision-making processes, allowing employees to experience a greater sense of urgency and accomplishment in their work, thus enhancing intrinsic motivation. Local commercial banks may face lower management efficiency and decision-making speed due to regional limitations or structural reasons. Joint-stock banks, with more market competition and business expansion, are likely to offer more career development and promotion opportunities, providing employees with greater growth potential and motivation, which directly boosts intrinsic motivation. In contrast, local commercial banks may have more limited career development paths.

Finally, the intrinsic motivation scores of policy bank employees are similar to those of employees in local commercial banks. This similarity may be attributed to the comparable public service orientation and sense of social responsibility between policy banks and local commercial banks, which could lead to similar intrinsic motivation levels among their employees. Despite their different nature, both types of banks may share similarities in management culture and organizational values, producing comparable effects on employees' intrinsic motivation. There are also statistically significant differences in extrinsic motivation scores among employees from different types of banks. Specifically, employees in state-owned banks have a significantly higher score (349.81) for extrinsic motivation compared to those in policy banks (111.39). This is because state-owned banks generally offer more generous and stable compensation and benefits, due to their larger scale and government support, which better attract and motivate employees' extrinsic motivation. In contrast, policy banks' compensation and benefits are constrained by policy and project nature, resulting in lower levels of extrinsic motivation. Employees in state-owned banks tend to rely more on external factors (such as salary and benefits) to maintain work motivation due to the stable career environment and higher job security. Policy bank employees may experience fluctuations in extrinsic motivation due to the nature of their projects and policy changes.

The extrinsic motivation score for employees in state-owned banks is also significantly higher than that of employees in local commercial banks, as state-owned banks typically offer more substantial compensation and benefits, effectively meeting employees' material needs and thus enhancing their extrinsic motivation. Conversely, local commercial banks, due to their smaller scale or resource constraints, may provide compensation and benefits that fall short compared to state-owned banks. State-owned banks usually have stronger brand influence and market competitiveness, which makes employees more inclined to work for such institutions and enjoy the external recognition and rewards, directly boosting their extrinsic motivation.

Employees in joint-stock banks score significantly higher in extrinsic motivation than those in policy banks, as joint-stock banks typically have more flexible and market-oriented incentive mechanisms and reward systems, which more effectively stimulate employees' extrinsic motivation. In contrast, policy banks are more limited by policy directives and project nature, resulting in relatively fixed and constrained incentive measures. Joint-stock banks face greater market competition and need to attract and retain talent through competitive compensation and benefits, directly enhancing employees' extrinsic motivation. Joint-stock bank employees' extrinsic motivation score is also significantly higher than that of local commercial bank employees, due to the former's ability to offer more generous and competitive compensation and benefits, driven by their market-oriented business model and larger scale. In contrast, local commercial banks may offer more limited compensation and benefits due to their smaller scale or resource constraints. Joint-stock banks' stronger market position and brand influence lead employees to prefer working for such institutions and enjoy the external recognition and rewards, directly boosting their extrinsic motivation.

Regarding work motivation variables, there is no statistically significant difference in scores between different genders. This is likely due to the widespread acceptance and recognition of gender equality in modern society, where there is increasing awareness of the importance of individual achievement, personal growth, and self-fulfillment, which are the main drivers of intrinsic motivation. Modern society places more emphasis on unique talents and sources of motivation rather than categorizing work motivation based on gender. Although extrinsic motivators such as salary and rewards still play a crucial role in career development, the differences in pursuit of extrinsic incentives between genders are gradually narrowing due to the diversification of career choices and the evolution of social roles. Society is moving towards a greater emphasis on individual abilities and values rather than gender-based allocation of external incentives. In summary, the modern recognition and promotion of gender equality, along with diverse educational and career opportunities, are key reasons why there are no statistically significant differences in work motivation scores between genders (Hu,2022). These factors collectively drive a more diverse and individualized assessment of work motivation, moving beyond simple gender stereotypes.

In the variable of work motivation, the difference between different age groups was not statistically significant. This may be due to the fact that they are at a similar stage of career development, enjoy uniform company policies and culture, have equal access to training and career development opportunities, and work together to enhance motivation in a work environment of teamwork and mutual support. These factors work together to dilute the effect of age on work motivation. Work motivation shows significant differences based on marital status (Ni, 2022). Among the different marital statuses, single participants have a significantly higher score for intrinsic work motivation compared to those who are separated. This is because single individuals may be more focused on personal career development and self-fulfillment, leading to higher intrinsic motivation at work. In contrast, separated individuals may be affected by family issues and emotional stress, which can reduce their intrinsic motivation for work. Single participants also score higher in intrinsic work motivation (284.28) compared to those who are divorced (117.90). This is because single individuals, free from marital constraints, can devote more energy and time to their work, resulting in higher intrinsic motivation. Divorced individuals may experience emotional and financial pressures due to the failure of their marriage, leading to diminished intrinsic motivation at work.

Married participants have a significantly higher score for intrinsic work motivation compared to those who are separated. This is because married individuals typically benefit from a stable family support system, which helps them maintain higher intrinsic motivation at work. In contrast, separated individuals might face family conflicts and emotional disturbances, leading to lower focus and intrinsic motivation at work. Married participants also score significantly higher than divorced participants in intrinsic work motivation because married individuals generally receive support and encouragement from a stable family environment, which contributes to higher intrinsic motivation at work. Divorced individuals, on the other hand, may experience significant decreases in intrinsic motivation due to the emotional trauma and life pressures following the dissolution of their marriage.

In terms of extrinsic motivation, single participants score significantly higher than those who are separated. Single professionals in the Chinese banking industry often face fewer family conflicts and emotional issues, allowing them to focus more on their work and pursue external rewards such as salary and promotions. In contrast, separated individuals might be affected by family issues, which can reduce their focus on and investment in extrinsic motivation. Single participants also score higher in extrinsic work motivation (289.15) compared to those who are divorced (116.62). This is because single professionals, without marital and family constraints, can invest more energy into their work and seek external rewards. Divorced individuals may have reduced pursuit and investment in extrinsic motivation due to the emotional and financial pressures resulting from their marital breakdown. Married participants score significantly higher in extrinsic work motivation compared to those who are separated. Married individuals typically benefit from stable family support and fewer emotional troubles, which enables them to focus more on work and pursue external rewards such as salary and promotions. In contrast, separated individuals may be affected by family conflicts, which diminishes their pursuit and investment in extrinsic motivation. Married participants also score significantly higher than divorced individuals in extrinsic work motivation. This is because married individuals, enjoying a stable family environment, can pay more attention to external rewards in their work, while divorced individuals might be affected by the emotional trauma and financial pressures of their marital dissolution, impacting their pursuit and investment in extrinsic work motivation.

In terms of education level, the intrinsic motivation scores of participants with an associate degree (352.29) are significantly higher than those with a master's degree (110.05). This is because participants with an associate degree may focus more on tangible achievements and job responsibilities, resulting in higher intrinsic motivation. In contrast, those with a master's degree might have more career options and higher expectations, leading to lower intrinsic motivation for their current job (Chen,2022). The intrinsic motivation scores of associate degree holders are also higher than those with a doctoral degree or higher, as associate degree holders may concentrate more on practical work and career growth, which enhances their intrinsic motivation, whereas doctoral degree holders might have lower intrinsic motivation due to their academic background and higher career aspirations. Bachelor's degree holders have significantly higher intrinsic motivation scores compared to those with a master's degree. This is because bachelor's degree holders may focus more on growth and achievement in their current positions, resulting in higher intrinsic motivation. Master's degree holders might have higher career expectations and a broader range of career choices, leading to lower intrinsic motivation for their current roles. Furthermore, bachelor's degree holders score significantly higher in intrinsic motivation than those with a doctoral degree or higher, as they are typically more focused on practical application and career development in their work. In contrast, doctoral degree holders might have lower intrinsic motivation for their current jobs due to their academic background and expectations for higher-level positions.

In terms of extrinsic motivation, participants with an associate degree have significantly higher scores (353.36) compared to those with a master's degree (109.07). This is because associate degree holders may rely more on external rewards, such as salary and promotion opportunities, for motivation, given that their education and skills may limit their career development options. Master's degree holders, having more career choices and development opportunities, tend to depend less on extrinsic motivation. Associate degree holders also score higher than those with a doctoral degree or higher in extrinsic motivation, as they place greater value on external rewards and recognition, which have more practical significance for them. In contrast, doctoral degree holders, with their higher academic qualifications and broader career options, are less dependent on extrinsic motivation. Bachelor's degree holders score significantly higher in extrinsic motivation compared to those with a master's degree. This is because bachelor's degree holders in the Chinese banking industry may place more emphasis on external incentives, such as salary, promotions, and other material rewards, which significantly impact their job satisfaction and motivation. Master's degree holders, due to their higher education and more career opportunities, might rely less on external motivation. Bachelor's degree holders also score significantly higher than those with a doctoral degree or higher in extrinsic motivation. This is because they are more likely to depend on external rewards to boost job enthusiasm and career satisfaction, as these rewards are crucial for their career development and

financial situation. In contrast, doctoral degree holders, with their advanced education and broader career prospects, may rely less on external motivation and focus more on intrinsic values and self-fulfillment in their work.

In terms of job functions, participants in risk management and compliance roles have significantly higher intrinsic motivation scores compared to those in logistics support roles. This is because risk management and compliance positions typically involve more complex and challenging tasks, and the professionalism and sense of responsibility associated with these roles can enhance intrinsic motivation. In contrast, logistics support roles tend to be more monotonous and have fixed responsibilities, leading to lower intrinsic motivation. The intrinsic motivation score for risk management and compliance roles (351.73) is also significantly higher than that for managerial roles (108.79), as risk management and compliance professionals often derive greater satisfaction and a sense of accomplishment from the critical and challenging nature of their work, which enhances their intrinsic motivation. Conversely, while managerial roles also carry significant responsibilities, the managerial pressure and administrative tasks can result in relatively lower intrinsic motivation. In the extrinsic motivation subscale, participants in risk management and compliance roles score significantly higher than those in logistics support roles. This is because risk management and compliance roles, due to their importance and high professional demands, usually offer higher salaries, bonuses, and other external rewards, leading to higher extrinsic motivation scores. In contrast, logistics support roles, being more basic and supportive, offer fewer external rewards, resulting in lower extrinsic motivation scores. The extrinsic motivation score for risk management and compliance roles (352.70) is also significantly higher than that for managerial roles (109.31), as risk management and compliance roles often receive more attractive external rewards, such as higher salaries and performance bonuses, due to their critical and high-risk nature. On the other hand, while managerial roles are important, the rewards might be more dispersed due to the extensive management responsibilities, leading to relatively lower extrinsic motivation scores.

On the intrinsic motivation subscale, participants with less than 3 years of work experience have significantly higher scores (350.37) compared to those with 5-10 years of experience (110.08). This is because those with less than 3 years of experience are often new to the workforce, filled with enthusiasm and fresh perspectives, and are eager for learning opportunities and career growth, which boosts their intrinsic motivation. In contrast, those with 5-10 years of experience may have adapted to their work environment and face burnout or repetitive tasks, resulting in lower intrinsic motivation. Participants with less than 3 years of experience also score significantly higher than those with over 10 years of experience, as they are typically in the early stages of their careers, with a strong desire for self-fulfillment and career growth, leading to higher intrinsic motivation. On the other hand, those with over 10 years of experience may have diminished novelty and challenges in their work, resulting in lower intrinsic motivation (Yue, 2019). In the extrinsic motivation subscale, participants with less than 3 years of work experience have significantly higher scores (351.38) compared to those with 5-10 years of experience (109.76). This is because those with less than 3 years of experience, being in the early stages of their careers, have higher expectations and needs for external rewards such as salary, promotions, and bonuses, which leads to higher extrinsic motivation scores. In contrast, participants with 5-10 years of experience may have reached a certain stage in their career and thus have reduced sensitivity and dependence on external rewards. They also score significantly higher than those with over 10 years of experience, as those with less than 3 years of experience are more urgent in their needs for external rewards, such as salary, bonuses, and promotion opportunities, leading to higher extrinsic motivation scores (Yue, 2019). In contrast, those with over 10 years of experience may have more stable career situations and rely less on material incentives, focusing more on job stability and intrinsic satisfaction.

Regarding annual income, on the intrinsic motivation subscale, participants with an annual income of less than 50,000 exhibit significantly higher scores compared to those with an annual income of 80,000-120,000. This is because participants earning less than 50,000 are likely to place greater emphasis on intrinsic satisfaction and a sense of achievement from their work, as they have fewer material rewards and need to derive motivation from the intrinsic value and meaning of their work. In contrast, participants earning 80,000-120,000 may focus more on material returns and thus have a lower reliance on intrinsic motivation. Participants with an annual income of less

than 50,000 also score significantly higher (348.10) compared to those earning over 120,000 (103.00), as those with lower incomes are more likely to rely on intrinsic motivation for career satisfaction and a sense of achievement, while those earning over 120,000 might focus more on external rewards due to their substantial material returns, leading to relatively lower intrinsic motivation. On the extrinsic motivation subscale, participants with an annual income of less than 50,000 score significantly higher than those with an annual income of 80,000-120,000. This is because participants earning less than 50,000 have a higher demand for material rewards such as salaries and bonuses due to greater economic pressure, making them more reliant on extrinsic motivation. Conversely, participants earning 80,000-120,000 have relatively stable incomes and better meet their material needs, thus placing less emphasis on extrinsic motivation. Participants with an annual income of less than 50,000 also score significantly higher (349.23) than those earning over 120,000 (106.9), as those with lower incomes are more eager to use extrinsic rewards to improve their quality of life and career satisfaction, resulting in higher extrinsic motivation scores. In contrast, participants earning over 120,000 have achieved a higher economic level and are less dependent on extrinsic rewards, focusing more on intrinsic satisfaction and long-term development.

Table 7 presents the differences in scores on work values across different subjects' profiles. On the work values scale, there are statistically significant differences based on the type of bank. For instance, on the utilitarian orientation subscale, employees of state-owned banks score significantly higher (351.57) than employees of policy banks (103.25). This is because employees at state-owned banks often face higher market competition and performance evaluations, leading them to place greater emphasis on utilitarian goals to achieve career advancement and salary increases. In contrast, employees at policy banks focus more on policy implementation and social benefits, resulting in lower scores on utilitarian orientation. Additionally, employees at state-owned banks also score significantly higher than those at local commercial banks. This is due to the larger scale and more intense competition at state-owned banks, which heightens the importance of personal performance and achievements, leading to higher scores on utilitarian orientation. Conversely, employees at local commercial banks work in a more relaxed environment with less performance pressure, resulting in lower utilitarian orientation scores (Xu,2022).

Table 7
Difference of Responses on Work Values when Grouped According to Profile (N=493)

Variable	Utilitarian Orientation			Intrinsic Preference			Interpersonal harmony			Innovation Orientation			Long Term Development			Work Values		
	H/U	p	I	H/U	p	I	H/U	p	I	H/U	p	I	H/U	p	I	H/U	p	I
Nature of bank	406.59	.000	S	413.863	.000	S	412.551	.000	S	411.795	.000	S	406.683	.000	S	409.729	.000	S
Gender	28808.0	.282	N	28630.0	.231	N	29083.0	.375	N	29177.5	.413	N	29049.0	.364	N	29076.0	.374	N
Age	0.568	.451	N	0.669	.413	N	0.978	.323	N	0.588	.443	N	0.502	.479	N	0.578	.447	N
Marital Status	140.299	.000	S	143.047	.000	S	130.229	.000	S	151.950	.000	S	138.493	.000	S	142.302	.000	S
Education	411.309	.000	S	419.528	.000	S	417.281	.000	S	417.170	.000	S	415.033	.000	S	416.869	.000	S
Work Line	412.393	.000	S	421.222	.000	S	418.454	.000	S	419.023	.000	S	416.375	.000	S	418.131	.000	S
Years of Working	409.031	.000	S	414.486	.000	S	412.785	.000	S	416.956	.000	S	416.564	.000	S	416.838	.000	S
Annual Income	410.698	.000	S	414.811	.000	S	414.043	.000	S	414.853	.000	S	406.400	.000	S	413.405	.000	S

Furthermore, employees at joint-stock banks have significantly higher scores on the utilitarian orientation subscale compared to employees at policy banks. This reflects the characteristics of joint-stock banks, which emphasize market competition and economic efficiency. Joint-stock banks typically focus more on profit and shareholder returns, leading employees to pursue personal benefits and career development, contrasting with the role of policy banks, which prioritize the implementation of national policies. Additionally, employees at joint-stock banks score significantly higher than those at local commercial banks, indicating that joint-stock banks may have more flexible management and incentive mechanisms that boost employee motivation. This is in contrast to local commercial banks, which focus on regional services and local economic development, resulting in different professional cultures and behavioral orientations (Gong, 2023).

In the intrinsic preference subscale, employees of state-owned banks score significantly higher than employees of policy banks. This may reflect the emphasis that state-owned banks place on stability, public

responsibility, and adherence to national strategies. State-owned banks often have the responsibility of implementing important national policies and providing inclusive financial services, which aligns employees' intrinsic career motivations with national interests and public responsibilities. Additionally, employees of state-owned banks (score: 352.21) also score significantly higher than employees of local commercial banks (score: 107.96), indicating that state-owned banks may place a stronger emphasis on national mission and collective interests in their organizational culture and values. This contrasts with the local commercial banks, which are more closely associated with regional and local economic development.

Employees of joint-stock banks score significantly higher in intrinsic preference than employees of policy banks. This reflects that joint-stock banks may have a more open and market-oriented management and culture, with employees more inclined towards personal achievement and career development. In contrast, employees of policy banks are often influenced by national policies and collectivist values, focusing more on national missions and public interests. Joint-stock bank employees also score significantly higher than employees of local commercial banks. This suggests that joint-stock banks may have more competitive and motivating incentive mechanisms and management cultures, leading employees to seek personal growth and career development opportunities. On the other hand, employees of local commercial banks, due to their regional focus and service to the local economy, may have career motivations more aligned with regional economic development and local social responsibility (Xu, 2022).

In the Interpersonal Harmony subscale, employees of state-owned banks score significantly higher than employees of policy banks. This may reflect that state-owned banks place a greater emphasis on teamwork, internal coordination, and maintaining good employee relationships within their management and organizational culture. Due to their large scale and important national tasks, collaboration and team spirit among employees are crucial for effectively implementing national policies and serving clients. The score for employees of state-owned banks (351.49) is also significantly higher than that of employees of local commercial banks (107.33), indicating that state-owned banks may invest more resources in employee management and cultural development to foster harmonious relationships and a positive work environment. In contrast, employees at local commercial banks may experience more influence from regional culture and characteristics, leading to a lower overall level of interpersonal harmony compared to state-owned banks. Employees of joint-stock banks score significantly higher in interpersonal harmony than employees of policy banks. This suggests that joint-stock banks may focus more on fostering harmonious and cooperative relationships among employees through a more flexible and market-oriented management approach. Joint-stock banks often encourage employee interaction and team spirit, contrasting with the policy banks, which are primarily focused on executing national policies. Additionally, joint-stock bank employees score significantly higher than employees of local commercial banks. This indicates that joint-stock banks may invest more in management and cultural development, creating a better work environment and team collaboration. In contrast, local commercial banks, due to their regional focus and smaller scale, may face more local management challenges, resulting in lower interpersonal harmony among employees.

In the Innovation Orientation subscale, employees of state-owned banks score significantly higher than those of policy banks. This reflects that state-owned banks may have stronger resources and capabilities for driving and supporting innovation, often playing a key role in leading industry development and advancing national strategic technological innovations. Unlike policy banks, which focus on national policy execution, state-owned banks may prioritize technological innovation and market competitiveness. The score for employees of state-owned banks (351.49) is also significantly higher than that of employees of local commercial banks (107.33), indicating that state-owned banks may be more forward-looking and strategic in their organizational culture and innovation management, providing more opportunities and resources for innovation. In contrast, local commercial banks may face more regional business challenges and have limited innovation capabilities due to their scale and regional focus. Employees of joint-stock banks score significantly higher in innovation orientation compared to those of policy banks. This may reflect that joint-stock banks adopt more flexible and market-oriented management practices, enabling quicker responses to market changes and customer needs, thus

enhancing employees' enthusiasm and sense of achievement in innovation. In contrast, policy banks, focused on national policy execution and major strategic services, may have weaker demands and incentives for innovation. Joint-stock bank employees also score significantly higher than employees of local commercial banks, indicating that joint-stock banks invest more in organizational structure and culture to encourage innovation, providing more space and support for innovative activities. Conversely, local commercial banks may face limitations in fostering innovation due to their smaller scale and regional focus, resulting in lower scores in innovation.

In the Long-Term Development subscale, employees of state-owned banks score significantly higher (352.59) than employees of policy banks (108.51). This likely reflects that state-owned banks provide more institutional support and resource investment in employee career development and long-term planning. They typically have well-established talent development systems and career paths, offering more promotion opportunities and long-term career prospects. This contrasts with policy banks, which are primarily focused on executing national policies. The score for employees of state-owned banks is also significantly higher than that of employees of local commercial banks, suggesting that state-owned banks may have more in-depth and systematic talent management and long-term development strategies, effectively attracting and retaining talent. In contrast, local commercial banks may provide limited support and resources for long-term development due to their smaller scale and regional characteristics, leading to lower scores in long-term development.

Employees of joint-stock banks score significantly higher than employees of policy banks in long-term development. This likely reflects that joint-stock banks have more flexible and market-oriented mechanisms for talent development and career advancement, better meeting employees' personal career needs. In contrast, policy banks may have more rigid and centralized approaches to talent management and career development due to their role in executing national policies, resulting in lower long-term development scores. Joint-stock bank employees also score significantly higher than employees of local commercial banks, indicating that joint-stock banks may invest more in talent development and long-term strategies, providing broader career advancement opportunities. Conversely, local commercial banks may have weaker support for long-term development due to their smaller scale and regional focus, resulting in lower scores in this area.

In the work values scale, there was no statistically significant difference in the scores of subjects of different genders and ages. In the Utilitarian Orientation subscale, the score for single practitioners (286.78) is significantly higher than that for practitioners in a separated status (117.61). This suggests that single practitioners place more emphasis on practical benefits and short-term rewards at work, possibly focusing more on rapid career advancement and financial gains. In contrast, practitioners in a separated status might experience a reduced utilitarian need due to the complexities of their personal lives. The score for single practitioners is also higher than that for divorced practitioners, indicating that single practitioners are more pronounced in their utilitarian orientation compared to divorced individuals. Divorced practitioners may have experienced major life changes and are more inclined to seek job stability and life balance rather than solely pursuing material benefits. Additionally, married practitioners have a significantly higher score compared to those in a separated status, suggesting that married practitioners also emphasize practical benefits and short-term rewards, likely focusing on financial stability and career development to support their families. In contrast, practitioners in a separated status might have a diminished utilitarian need due to personal complexities. Married practitioners also score significantly higher than divorced practitioners, indicating that married individuals are more pronounced in their utilitarian orientation compared to those who are divorced. Divorced practitioners, having undergone significant life changes, may prioritize job stability and life balance over material benefits.

In the Intrinsic Preference subscale, single practitioners score significantly higher than those in a separated status. This indicates that single practitioners are more focused on intrinsic motivations at work, such as personal growth, job satisfaction, and career achievement, whereas those in a separated status may have a lower intrinsic preference due to the complexities of their personal lives. The score for single practitioners (288.06) is also higher than that for divorced practitioners (117.60), further showing that single practitioners are more significant in their intrinsic preferences compared to divorced individuals. Divorced practitioners may have experienced

major life changes and are more inclined to seek job stability and life balance rather than purely pursuing intrinsic satisfaction. Married practitioners also score significantly higher than those in a separated status, reflecting that married individuals emphasize intrinsic motivations at work, such as personal growth, job satisfaction, and career achievement. Practitioners in a separated status might experience a reduced focus on intrinsic preferences due to personal complexities. Additionally, married practitioners have a significantly higher score than divorced practitioners, indicating that married individuals are more pronounced in their intrinsic preferences compared to divorced individuals. Divorced practitioners might seek job stability and life balance over intrinsic motivation satisfaction due to significant life changes.

In the Interpersonal Harmony subscale, the score for single practitioners (284.47) is significantly higher than that for practitioners in a separated status (122.35). This suggests that single practitioners place greater emphasis on harmonious relationships with colleagues and supervisors at work, potentially investing more time and effort into maintaining positive interpersonal connections. In contrast, practitioners in a separated status might experience reduced engagement in workplace relationships due to the complexities of their personal lives. Single practitioners also score higher than divorced practitioners, indicating that single individuals are more pronounced in their focus on interpersonal harmony compared to divorced individuals. Divorced practitioners may have undergone significant life changes and are more likely to focus on emotional recovery and life reconstruction, leading to less emphasis on workplace relationships. Married practitioners have a significantly higher score compared to those in a separated status, suggesting that married individuals also place greater importance on maintaining harmonious relationships at work. The stability provided by marriage might encourage them to invest more in interpersonal relationships. In contrast, practitioners in a separated status may reduce their focus on workplace relationships due to personal complexities. Married practitioners also score significantly higher than divorced practitioners, reflecting a stronger emphasis on interpersonal harmony compared to those who are divorced. Divorced individuals may prioritize emotional recovery and life stability over workplace relationships.

In the Innovation Orientation subscale, the score for single practitioners (288.97) is significantly higher than that for practitioners in a separated status (112.86). This indicates that single practitioners place a stronger emphasis on innovation at work, being more willing to embrace new methods and ideas. Practitioners in a separated status may, due to personal complexities, invest less in workplace innovation. Single practitioners also score higher than divorced practitioners, suggesting that single individuals are more prominent in their innovation orientation compared to those who are divorced. Divorced practitioners may focus more on achieving stability in work and life, leading to less emphasis on innovation. Married practitioners also score significantly higher than those in a separated status, indicating that married individuals place a stronger emphasis on innovation, likely due to the stability and responsibility brought by marriage. In contrast, practitioners in a separated status might invest less in innovation due to personal complexities. Married practitioners score significantly higher than divorced practitioners, highlighting a stronger emphasis on innovation orientation compared to divorced individuals. Divorced practitioners may prioritize stability over innovative efforts.

In the Long-Term Development subscale, the score for single practitioners (287.04) is significantly higher than that for practitioners in a separated status (118.92). This suggests that single practitioners are more focused on long-term career development, potentially due to their more independent and flexible lifestyle, which allows them to invest time and effort in planning and pursuing long-term career goals. In contrast, practitioners in a separated status might have lower focus on long-term development due to personal complexities. Single practitioners also score higher than divorced practitioners, indicating a stronger emphasis on long-term development compared to divorced individuals. Divorced practitioners, having undergone significant life changes, might focus more on achieving stability in work and life, with less emphasis on long-term career planning. Married practitioners score significantly higher than those in a separated status, reflecting a greater focus on long-term career development. The stability and sense of responsibility associated with marriage might encourage married individuals to invest more in career planning and development. In contrast, practitioners in a separated status may have a reduced focus on long-term development due to personal complexities. Married practitioners also score significantly higher than divorced practitioners, indicating a more pronounced emphasis

on long-term development compared to divorced individuals. Divorced practitioners might prioritize stability over long-term career planning.

In the Utilitarian Orientation subscale, practitioners with a college diploma score significantly higher than those with a master's degree. This suggests that individuals with a college diploma place greater emphasis on practical benefits and short-term returns in their work. This may be because their career paths are more dependent on quickly achieving economic gains and promotion opportunities. In contrast, those with a master's degree, due to their higher educational background, may have relatively fewer utilitarian needs and focus more on long-term career development and intrinsic fulfillment. The score for practitioners with a college diploma (355.28) is also higher than that for those with a doctoral degree or higher (106.67). This indicates that individuals with a college diploma are more pronounced in their utilitarian orientation compared to those with doctoral or higher degrees. Practitioners with doctoral degrees typically have a higher academic background and specialized knowledge, and they may place greater importance on research outcomes, academic value, and professional mission rather than purely material interests. Practitioners with a bachelor's degree score significantly higher than those with a master's degree, suggesting that those with a bachelor's degree are more focused on practical benefits and short-term returns in their work. This may be because bachelor's degree holders, in the early stages of their careers, are more concerned with achieving economic gains and career advancement through practical work results, while those with a master's degree might be more inclined to pursue long-term career development and professional achievements due to their higher level of education. The score for practitioners with a bachelor's degree is also significantly higher than for those with doctoral degrees or higher, indicating that bachelor's degree holders are more pronounced in their utilitarian orientation. Practitioners with doctoral degrees or higher generally possess deep academic backgrounds and research capabilities and may focus more on research results and academic value rather than utilitarian economic benefits.

In the Intrinsic Preference subscale, practitioners with a college diploma score significantly higher (355.71) than those with a master's degree (106.48). This indicates that individuals with a college diploma are more focused on their personal intrinsic preferences and value orientations at work. This may be because college diploma holders, with more attention to practical operations and specific work scenarios, are more inclined to achieve personal intrinsic satisfaction through hands-on experience. In contrast, those with a master's degree might be more inclined towards theoretical and academic research, with relatively less emphasis on practical operations. The score for practitioners with a college diploma is also higher than that for those with doctoral degrees or higher, suggesting that college diploma holders show an advantage in intrinsic preferences. Practitioners with doctoral degrees typically have a stronger academic background and research capability and may focus more on academic and theoretical achievements, with less attention to practical operations and intrinsic preferences. The score for practitioners with a bachelor's degree is significantly higher than that for those with a master's degree, indicating that bachelor's degree holders are more focused on personal intrinsic preferences and value orientations. This may be due to their greater exposure to practical operations and specific situations in their work, allowing them to experience and achieve personal intrinsic satisfaction through practical experience. In contrast, those with doctoral degrees might focus more on theoretical research and academic achievements with relatively less attention to practical operations. The score for practitioners with a bachelor's degree is also significantly higher than for those with doctoral degrees or higher, reflecting an advantage in intrinsic preferences. Practitioners with doctoral degrees or higher typically have a stronger academic background and specialized knowledge, focusing more on academic research and theoretical exploration, with less attention to specific practical operations and intrinsic preferences.

In the Interpersonal Harmony subscale, practitioners with a college diploma have a score (353.70) significantly higher than those with a master's degree (108.23). This indicates that individuals with a college diploma place more emphasis on harmonious interpersonal relationships at work. This may be because those with a college diploma, who are typically in the early stages of their careers, need good interpersonal relationships to support and advance their professional growth and teamwork. In contrast, practitioners with a master's degree may focus more on enhancing their specialized knowledge and skills, with relatively less

attention to maintaining interpersonal relationships. The score for practitioners with a college diploma is also higher than for those with a doctoral degree or higher, which indicates an advantage in interpersonal harmony for the former group. Individuals with doctoral degrees generally possess deep academic and professional expertise and may focus more on academic research and theoretical exploration, with relatively less emphasis on everyday interpersonal interactions and collaboration.

In the Innovation Orientation subscale, practitioners with a college diploma score significantly higher (355.62) than those with a master's degree (104.27). This suggests that individuals with a college diploma exhibit a stronger orientation towards innovation. This might be because college diploma holders are often more skilled in practical application and are better able to translate innovative ideas into actionable projects or solutions. In contrast, practitioners with a master's degree might focus more on theory and in-depth research, with less attention to the practical application of innovation. The score for those with a college diploma is also higher than for practitioners with doctoral degrees or higher, indicating a distinct advantage in innovation orientation. Doctoral degree holders, with their extensive academic background, may concentrate more on academic research and theoretical exploration, and thus might show less focus on the practical application of innovation.

In the Long-Term Development subscale, practitioners with a college diploma score significantly higher (355.77) than those with a master's degree (108.78). This suggests that individuals with a college diploma are more aware of and actively plan for long-term career development. This may be because college diploma holders, typically in the early stages of their careers, focus on developing practical skills and planning their career paths. In contrast, practitioners with a master's degree might prioritize deepening their specialized knowledge and engaging in theoretical research, with less emphasis on long-term career planning. The score for those with a college diploma is also higher than for practitioners with doctoral degrees or higher, highlighting a significant advantage in long-term development awareness and planning. Doctoral degree holders generally have a robust academic background and may focus more on specialized academic research and less on practical career development and long-term goals. The score for practitioners with a bachelor's degree is significantly higher than for those with a master's degree, indicating that bachelor's degree holders show a more pronounced focus on long-term development. This may be due to their emphasis on practical skills and career path planning, whereas master's degree holders may concentrate more on academic research and theoretical knowledge, with less attention to long-term career development. The score for practitioners with a bachelor's degree is also significantly higher than for those with doctoral degrees or higher, reflecting a notable advantage in long-term development focus. Doctoral degree holders, being specialized in highly professional fields and academic research, may devote less attention to practical career development and long-term goal setting (Gong, 2023).

In the Utilitarian Orientation subscale, practitioners in risk management and compliance have a score (353.01) significantly higher than those in logistics support (105.83). This indicates that risk management and compliance professionals exhibit a stronger utilitarian orientation. This could be because their job responsibilities directly relate to protecting the bank's interests and controlling risks, necessitating a strong focus on utilitarian principles to ensure effective decision-making and actions. Their score is also significantly higher than that of managers, highlighting a notable advantage in utilitarian orientation. Managers may focus more on team management and business development, with relatively less emphasis on utilitarian concerns, whereas risk management and compliance professionals, due to their roles, are more inclined toward utilitarian thinking and behavior.

In the Intrinsic Preference subscale, practitioners in risk management and compliance score significantly higher (353.72) than those in logistics support (108.23). This suggests that risk management and compliance professionals exhibit a stronger intrinsic preference. Their work requires high levels of specialized knowledge and meticulous analytical skills, leading to a greater sense of intrinsic satisfaction and professional interest. In contrast, logistics support professionals are more engaged in administrative and logistical tasks, which typically results in a lower score for intrinsic preference. The score for risk management and compliance professionals is also notably higher than that of managers, indicating a significant advantage in intrinsic preference. Managers

may focus more on team management and business expansion, deriving intrinsic satisfaction from management outcomes and team performance, while risk management and compliance professionals are more likely to find intrinsic fulfillment in enhancing their professional skills and achieving success in risk control.

In the Interpersonal Harmony subscale, practitioners in risk management and compliance score significantly higher (353.81) than those in logistics support (109.33). This indicates that risk management and compliance professionals are more focused on maintaining harmonious interpersonal relationships. Their roles often require close collaboration with multiple departments and individuals to ensure compliance and risk control, making interpersonal harmony a higher priority. Conversely, logistics support professionals work more independently and have fewer opportunities for collaboration, resulting in a lower score for interpersonal harmony. Risk management and compliance professionals also score significantly higher than managers, demonstrating a notable advantage in interpersonal harmony. Although managers are responsible for team management, they may focus more on business objectives and team performance, with relatively less emphasis on interpersonal harmony. Risk management and compliance professionals, on the other hand, prioritize communication and collaboration across departments to ensure smooth operations.

In the Innovation Orientation subscale, practitioners in risk management and compliance score significantly higher (353.82) than those in logistics support (107.96). This suggests that risk management and compliance professionals exhibit a stronger orientation toward innovation. Their roles require continually seeking new methods to identify and address risks and ensure compliance, making them more inclined toward innovative thinking and solutions. In contrast, logistics support professionals are primarily responsible for routine administrative and logistical tasks, resulting in a lower need for innovation. Risk management and compliance professionals also score significantly higher than managers, indicating a notable advantage in innovation orientation. Although managers need to focus on business expansion and management, they may place relatively less emphasis on innovation. Risk management and compliance professionals, however, need to find innovative ways to address new risks and compliance challenges in a constantly changing environment.

In the Long-Term Development subscale, practitioners in risk management and compliance score significantly higher than those in logistics support, indicating that they are more focused on long-term career development. Their work involves complex risk assessments and compliance management, requiring ongoing professional skill enhancement and career development planning, thus showing a higher concern for long-term career growth. Logistics support professionals, engaged more in routine administrative and logistical tasks, tend to invest less in long-term career planning, resulting in a lower score. Risk management and compliance professionals' score (352.60) is also significantly higher than that of managers (106.58), highlighting a significant advantage in long-term development. Although managers focus on business management and strategic decisions, they may emphasize short-term performance and team management, with less attention to long-term career development. Risk management and compliance professionals, however, need to continually adapt to new risks and compliance requirements, leading to a greater focus on long-term career development and skill enhancement.

In the utilitarian orientation subscale, the score of employees with less than 3 years of experience (352.64) is significantly higher than that of employees with 5-10 years of experience (107.54). This may reflect that employees who are new to the industry or at the junior stage place more emphasis on personal growth, career prospects, and showcasing their abilities. As work experience accumulates, employees may focus more on long-term career development, stability, and recognition of their contributions by the organization. The score is also significantly higher than that of employees with over 10 years of experience, indicating that with increasing years of service, individuals may place less emphasis on utilitarian orientation. Long-term employees might be more focused on the in-depth development of their careers, internal satisfaction from personal achievements, and contributions to industry values, rather than just short-term accomplishments or personal benefit maximization.

In the intrinsic preference subscale, the score of employees with less than 3 years of experience is

significantly higher than that of employees with 5-10 years of experience. This may reflect that new employees are more focused on emotional identification with their work, the challenges of job content, and their enthusiasm and novelty regarding career choices. As employees gain more experience, they may engage in deeper reflection on their work environment and career, leading to a decrease in intrinsic preference scores. Employees with less than 3 years of experience (352.93) also score significantly higher than those with over 10 years of experience (108.59), suggesting that as years of service increase, the focus on intrinsic preferences tends to diminish. Long-term employees may place more importance on career stability, integration into organizational culture, and work-life balance, focusing more on the sustainability of career development and alignment with long-term corporate goals, compared to newer employees.

In the interpersonal harmony subscale, the score of employees with less than 3 years of experience (352.02) is significantly higher than that of employees with 5-10 years of experience (107.30). This may reflect that new employees find it easier to integrate into teams and establish good interpersonal relationships and collaboration patterns, as they are more open and proactive in adapting to new work environments and colleague relationships. With increasing years of experience, employees may focus more on their professional development and career level, leading to a gradual decrease in interpersonal harmony scores. The score is also significantly higher than that of employees with over 10 years of experience, which may indicate that long-term employees face more complex challenges in managing interpersonal relationships, including power dynamics, competition, and organizational politics, which could affect their evaluation of interpersonal harmony. Long-term employees might tend to maintain personal space and professional distance, making it harder to sustain the same high level of interpersonal harmony as newer employees.

In the innovation orientation subscale, the score of employees with less than 3 years of experience (353.79) is significantly higher than that of employees with 5-10 years of experience (107.14). This may reflect that new employees are more open to new ideas, methods, and technologies, as they have not yet established fixed working patterns and are more willing to try innovative approaches. As work experience grows, employees might stabilize in their careers, leading to a relative decrease in innovation orientation. The score is also significantly higher than that of employees with over 10 years of experience, which may suggest that long-term employees may lean towards conservatism and stability, relying more on established methods and processes. Compared to newer employees, long-term employees might score lower in innovation orientation, reflecting that innovation in the banking industry might rely more on the drive and adoption by younger generations (Gong, 2023).

In the long-term development subscale, the score of employees with less than 3 years of experience is significantly higher than that of employees with 5-10 years of experience. This may reflect that new employees have higher ambitions and expectations for career development, actively pursuing promotions and career achievements, thus scoring higher in long-term development assessments. In contrast, employees with 5-10 years of experience may have already experienced some growth and stability in their careers and may have a more realistic and cautious approach to career development expectations and assessments. Employees with less than 3 years of experience (353.43) also score significantly higher than those with over 10 years of experience (107.27), indicating that younger employees, who are relatively new, are more hopeful about future development and put more effort into promotion and personal growth. Long-term employees, who have largely reached stable positions with limited upward mobility, may lack the learning agility and motivation compared to younger employees. Therefore, employees with less than 3 years of experience place significantly more emphasis on future development compared to those with over 10 years of experience (Xu, 2022).

In the Utilitarian Orientation subscale, the score of employees with an annual income of less than 50,000 to 80,000 is significantly higher (351.10) than that of employees earning over 120,000 annually (100.70). This indicates that lower-income employees place greater emphasis on material rewards and economic benefits from their work, reflecting their urgent need for salary and other material gains. In contrast, high-income employees, facing less economic pressure, may focus more on intrinsic satisfaction and career development. In the Intrinsic

Preference subscale, employees with an annual income of less than 50,000 to 80,000 have a significantly higher score (351.34) compared to those earning over 120,000 annually (103.34). This suggests that lower-income employees place more importance on intrinsic satisfaction and self-realization at work. They may seek greater meaning and a sense of accomplishment through their work, while higher-income employees, having their basic needs met, might focus more on other aspects such as external rewards and specific career opportunities (Hu, 2022).

In the Interpersonal Harmony subscale, employees with an annual income of less than 50,000 to 80,000 have a significantly higher score (350.73) compared to those earning over 120,000 annually (98.74). This suggests that lower-income employees are more notable for their focus on interpersonal harmony. These employees may place higher value on relationships and team collaboration at work, believing that good interpersonal relationships can compensate for the lack of economic income, thus enhancing their job satisfaction and happiness. Conversely, higher-income employees might be more focused on personal career achievements and economic benefits, with relatively less concern for interpersonal relations, as their material satisfaction is already high and they perceive interpersonal harmony as having a lesser impact (Xu, 2022). In the Innovation Orientation subscale, employees with an annual income of less than 50,000 to 80,000 have a significantly higher score (351.04) compared to those earning over 120,000 annually (101.08). This indicates that lower-income employees are more prominent in terms of innovation orientation. They may seek to enhance their value and career prospects through innovation, showing a greater tendency to improve their work with new ideas and methods to stand out in the competition. On the other hand, high-income employees may have already found satisfactory returns in their current work methods and positions and may prefer to maintain the status quo rather than risk innovation.

In the Long-Term Development subscale, employees with an annual income of less than 50,000 to 80,000 have a significantly higher score (350.30) compared to those earning over 120,000 annually (99.64). This suggests that lower-income employees place greater emphasis on long-term career development. They may be motivated to improve their economic situation and quality of life through continuous effort and career growth. In contrast, high-income employees, having achieved greater economic stability, may have relatively less focus on long-term development (Xu, 2022).

Table 8
Correlational Matrix of SES, WPI and WVI (N=493)

		WPI						WVI					
		IM		EM		WPI		UO					
		r _s	p-value	I	r _s	p-value	I	r _s	p-value	I	r _s	p-value	I
SES		.483**	0.000		S	0.000		.483**	0.000	S	.486**	0.000	S
WPI	IM										.949**	0.000	S
	EM										.955**	0.000	S
	WPI										.961**	0.000	S
		WVI						LTD					
		IP		IH		IO		LTD				WVI	
		r _s	p-value	I	r _s	p-value	I	r _s	p-value	I	r _s	p-value	I
SES		S	0.000	S	.469**	0.000	S	.486**	0.000	S	.480**	0.000	S
WPI	IM	.954**	0.000	S	.955**	0.000	S	.954**	0.000	S	.955**	0.000	S
	EM	.959**	0.000	S	.957**	0.000	S	.960**	0.000	S	.963**	0.000	S
	WPI	.968**	0.000	S	.964**	0.000	S	.968**	0.000	S	.969**	0.000	S

** . Correlation is significant at the 0.01 level (2-tailed).
* . Correlation is significant at the 0.05 level (2-tailed).

Table 8 presents the findings from the correlation study on self-efficacy, work motivation, and work values. The results reveal a significant positive correlation between self-efficacy and both the overall work motivation scale and its two subscales (Chen, 2022; Ni, 2022). Theoretical analysis indicates that: Firstly, regarding intrinsic motivation, self-efficacy directly enhances an individual’s intrinsic work motivation (Kang et al., 2020). Intrinsic motivation refers to the drive and satisfaction individuals experience from the inherent interest, autonomy, and challenge of the task itself. This motivation stems from internal values and self-driven forces. Individuals with high self-efficacy believe they can effectively control and complete their tasks, which increases the likelihood of

them being driven by intrinsic interest and a sense of accomplishment. Consequently, they are more engaged in their work and strive for higher levels of performance and achievement. Specifically, self-efficacy boosts an individual's interest and involvement in tasks, making them more proactive and enthusiastic when facing challenges.

Secondly, concerning extrinsic motivation, the correlation between self-efficacy and extrinsic motivation is also significant, though the pathways and mechanisms differ slightly. Extrinsic motivation is typically driven by external rewards, pressures, or goals, such as salary, reward systems, or social recognition. Individuals with high self-efficacy may show greater responsiveness and effort when faced with external incentives because they believe they can achieve the expected rewards or recognition through their efforts. Thus, they maintain and enhance their level of work motivation. Self-efficacy increases individuals' confidence in dealing with external pressures and rewards and allows them to use external resources and opportunities more effectively to achieve their goals. According to social cognitive theory, self-efficacy reflects the extent to which individuals believe they can successfully execute specific behaviors or tasks. This belief not only influences individuals' choices and levels of effort but also moderates their perception of task difficulty and challenges, thereby affecting their performance and achievements at work. Individuals with high self-efficacy are more likely to choose challenging tasks and invest more effort in completing them. Additionally, self-efficacy can enhance positive emotions and mental states while reducing anxiety and stress, thereby improving work performance.

In summary, self-efficacy significantly promotes the formation and performance of work motivation by enhancing individuals' confidence in their abilities and moderating the sources of motivation, whether driven by intrinsic interest in the work itself or by extrinsic factors like compensation and social recognition. This theoretical analysis not only aids in understanding individual behavior and motivational patterns in the workplace but also provides crucial theoretical support and guidance for improving organizational and individual performance management. Moreover, there is a significant positive correlation between the total scale of work motivation and its subscales and the total scale of work values and its subscales. This is because a utilitarian orientation in work values refers to employees valuing tangible outcomes and benefits in their work, including salary, promotion opportunities, and so on. Research has shown that both intrinsic motivation and extrinsic motivation are significantly positively correlated with a utilitarian orientation in work values (Chen, 2019). This means that employees driven by either intrinsic interest and achievement (intrinsic motivation) or external rewards (extrinsic motivation) are more likely to value the tangible benefits that work provides. These employees focus more on the actual returns and promotion opportunities that work brings as they pursue their career goals.

Intrinsic preference refers to the importance employees place on opportunities for self-fulfillment and personal development within their work. Employees with high intrinsic motivation are more likely to seek intrinsic satisfaction and the realization of self-worth in their work. Conversely, employees with high extrinsic motivation are also motivated by opportunities for self-development at work, thus demonstrating a higher value on work. Both intrinsic and extrinsic motivations are significantly related to intrinsic preferences, indicating that regardless of the source of motivation, employees value achieving self-worth through their work. Interpersonal harmony refers to the importance employees place on harmonious relationships with colleagues and supervisors. Research has found that both intrinsic and extrinsic motivations are positively related to interpersonal harmony. This suggests that both intrinsically and extrinsically motivated employees value a positive work environment and teamwork. Employees with high intrinsic motivation strive to maintain good relationships with colleagues due to their internal emphasis on harmony, while those with high extrinsic motivation may focus more on interpersonal relationships due to their desire for social recognition and rewards.

Innovation orientation in work values refers to the importance employees place on innovation and creativity in their work. Employees with high intrinsic motivation are usually interested in opportunities for innovation and actively seek innovative approaches. Similarly, employees with high extrinsic motivation are motivated by the external rewards that innovation brings, thus displaying a higher orientation towards innovation. The significant

positive correlation between both intrinsic and extrinsic motivation and innovation orientation indicates that employees, regardless of their motivation, are willing to engage in innovative activities to achieve personal and organizational advancement. Long-term development refers to the importance employees place on the long-term goals of their career development. Both intrinsic and extrinsic motivations are positively correlated with long-term development, indicating that employees driven by either motivation value continuous growth and development in their careers. Employees with high intrinsic motivation strive to improve themselves due to their pursuit of long-term achievements, while those with high extrinsic motivation may focus on long-term development due to external rewards and promotion opportunities.

The significant positive correlation between intrinsic and extrinsic work motivation and various aspects of work values suggests that these types of motivation not only affect employees' daily work behaviors but also profoundly influence their perceptions and pursuit of work values. Understanding these correlations can help organizations develop more effective incentive and management strategies to support employees in achieving personal values and career goals, thereby enhancing overall performance and satisfaction. The significant positive correlation between the overall work motivation scale and the overall work values scale indicates that employees' work motivation directly impacts their attitudes and beliefs about work. Employees with strong work motivation are more likely to pursue tangible work results, seek intrinsic satisfaction, build harmonious relationships, attempt innovation, and have clear long-term career goals, thus holding more positive work values overall. This significant positive correlation emphasizes the importance of enhancing employee work motivation for cultivating positive work attitudes and improving organizational performance.

Self-efficacy is significantly positively correlated with the overall work values scale and its five subscales. Self-efficacy refers to an individual's belief in their ability to successfully complete tasks. It greatly influences an individual's attitudes and beliefs about work. Employees with high self-efficacy generally have strong confidence in their abilities and are more likely to set ambitious goals and pursue tangible work outcomes such as compensation and promotion opportunities. This confidence in their own abilities drives them to put in greater effort, thereby enhancing their Utilitarian orientation toward work values. High self-efficacy employees also exhibit high levels of intrinsic motivation, seeking personal satisfaction and self-fulfillment from their work. They believe that their abilities can lead to positive work outcomes, making them more inclined to find intrinsic joy and meaning in their tasks. This intrinsic motivation is closely related to their self-efficacy, forming a significant positive correlation (Wang,2022). Employees with strong self-efficacy are more adept at handling interpersonal issues. Their confidence and positive attitude enable them to build strong relationships with colleagues and supervisors effectively. This confidence and positivity contribute to a harmonious work environment, facilitating teamwork and communication, which in turn enhances the value they place on interpersonal harmony. Furthermore, employees with high self-efficacy are more willing to accept challenges and try new methods and strategies. They believe they can tackle various work challenges and succeed in innovative processes. This innovation-oriented work value not only increases personal job satisfaction but also boosts the organization's innovation capability and competitiveness.

High self-efficacy employees have clear goals and confidence regarding their career development. They believe that with continuous effort and learning, they can achieve their career goals and make ongoing progress in their professional lives. This pursuit of long-term career development is closely related to self-efficacy, driving employees to continually improve and strive for higher career achievements. The significant positive correlation between self-efficacy and the overall work values scale indicates that an individual's belief in their ability to successfully complete tasks directly affects their attitudes and beliefs about work. Employees with high self-efficacy are more likely to set ambitious goals, pursue tangible outcomes, seek intrinsic satisfaction, build harmonious relationships, attempt innovations, and have clear long-term career development goals, resulting in a more positive overall work value perspective. This notable positive correlation highlights the importance of enhancing employees' self-efficacy, which contributes to fostering more positive and constructive work attitudes and behaviors (Hu, 2022).

Table 9 presents a significant negative regression effect of self-efficacy on work values ($t = -6.710$, $p < 0.001$). The regression equation is: $\text{WORK VALUES} = -0.631 + (-0.139) * \text{GSES} + 0.198 * \text{Extrinsic} + 0.879 * \text{WORK PREFERENCE}$. The significant negative regression effect of self-efficacy on work values indicates that a high level of self-efficacy may lead individuals to place less emphasis on the external rewards and long-term development opportunities provided by their work (Li et al., 2022). Specifically, employees with high self-efficacy often believe that their abilities are sufficient to overcome various challenges at work and achieve self-set goals. As a result, they may not rely heavily on external rewards such as compensation and promotions. This belief leads them to focus more on intrinsic satisfaction and self-realization rather than utilitarian orientation or external indicators of long-term development.

Table 9
Regression Analysis (N=493)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-0.631	0.064		-9.881	0.000
	GSES	-0.310	0.046	-0.139	-6.710	0.000
	Extrinsic	0.287	0.087	0.198	3.277	0.001
	WORK PREFERENCE	1.283	0.090	0.879	14.223	0.000

Dependent Variable: WORK VALUES

Excluded Variables (not good predictors of WORK VALUES): Intrinsic motivation

Firstly, employees with high self-efficacy, due to their strong confidence in their ability to complete tasks, focus more on personal value and capability rather than on external material rewards. This intrinsic motivation drives them to seek fulfillment and a sense of achievement from the work itself rather than from mere material rewards. Consequently, they place less importance on external work values, resulting in a negative effect in the regression analysis. Secondly, employees with high self-efficacy generally have strong confidence in their future career development. They believe that their abilities will lead to continuous improvement and success throughout their careers. Therefore, they may not view long-term career development as dependent on the current job's conditions or opportunities. Instead, they trust that their own efforts and abilities will enable them to reach their ideal career goals. This belief results in a relatively lower emphasis on long-term development work values, as their focus is more on personal capabilities and efforts rather than on external career planning. Additionally, regarding interpersonal harmony, employees with high self-efficacy may be more inclined to solve problems independently and take responsibility on their own. This independence may lead them to rely less on support and collaboration from colleagues or teams, resulting in a lower emphasis on the work value of interpersonal harmony. Their confidence and independence make them more self-reliant in managing workplace relationships, rather than depending on an external harmonious environment.

In summary, the negative regression effect of self-efficacy on work values can be understood as high self-efficacy employees focusing more on intrinsic achievements and self-realization while relatively neglecting external material rewards, long-term career planning, and interpersonal harmony. This intrinsic-driven work attitude leads to a lower emphasis on external factors in the evaluation of work values, causing the observed negative regression effect. Therefore, employees with high self-efficacy are likely to be driven by intrinsic motivation in their work performance rather than relying on external work values. This phenomenon reflects the deep psychological mechanisms through which self-efficacy influences employees' work attitudes and behaviors (Li, 2021). At the same time, it was found that work motivation has a significant positive regression effect on work values ($t = 14.223$, $p < 0.001$). Specifically, external work motivation shows a significant positive regression effect on work values ($t = 3.277$, $p < 0.001$).

Work motivation refers to the internal and external forces that drive employees to invest effort and pursue goals in their work. It not only affects employees' work attitudes and behaviors but also has a profound impact on their work values. By analyzing the positive regression effect of work motivation on work values, we can gain a clearer understanding of how work motivation shapes employees' professional attitudes and behaviors.

Firstly, work motivation significantly enhances employees' instrumental work values. Instrumental-oriented employees focus on tangible outcomes and external rewards from their work, such as compensation and promotion opportunities. External motivation, such as economic rewards and career development opportunities, directly encourages employees to pursue excellent performance to achieve material rewards and career advancement. Internal motivation, such as a sense of achievement and recognition, further enhances employees' effort levels, leading them to exhibit higher goal orientation and competitiveness at work. Work motivation, by satisfying both external and internal needs, strengthens employees' alignment with instrumental work values.

Secondly, work motivation has a significant positive impact on employees' intrinsic preference work values. Employees with high work motivation not only seek external rewards but also value intrinsic satisfaction and self-realization in their work. Intrinsic motivation, such as interest, sense of achievement, and self-fulfillment, drives employees to seek meaning and accomplishment in their work. They focus not only on task completion but also on obtaining intrinsic satisfaction and a sense of achievement. Therefore, work motivation, by enhancing employees' recognition of intrinsic motivation, strengthens their intrinsic preference work values. Work motivation also positively affects employees' work values related to interpersonal harmony. Employees with high work motivation tend to show stronger willingness to collaborate and team spirit. They are more proactive at work and willing to establish good relationships with colleagues and superiors. Intrinsic motivations, such as a sense of belonging and recognition, make employees place greater importance on interpersonal relationships at work and contribute to team harmony and cooperation. External motivations, such as team rewards and collective honors, further promote collaboration and communication among employees. Thus, work motivation, by fulfilling employees' social needs and team recognition, fosters interpersonal harmony.

Additionally, work motivation significantly enhances employees' innovation-oriented work values. Intrinsic motivations, such as curiosity and achievement drive, encourage employees to seek opportunities for innovation and creative problem-solving at work. They are willing to try new methods and strategies to address work challenges and changes. External motivations, such as innovation rewards and career development opportunities, further motivate employees to pursue innovative outcomes. This innovation-oriented value not only increases employees' job satisfaction but also enhances the organization's innovation capability and competitiveness.

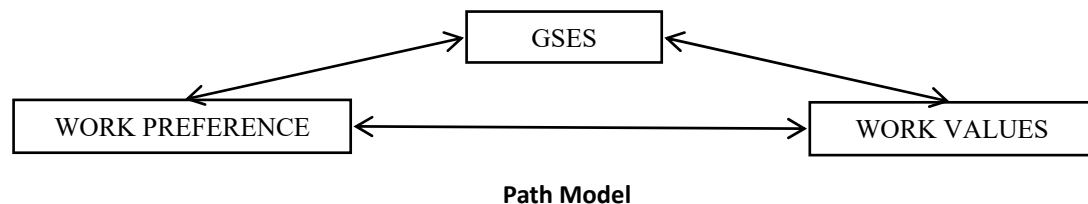
Finally, work motivation has a significant positive impact on employees' long-term career development work values. Employees with high work motivation are more likely to plan and pursue their career development goals. Intrinsic motivations, such as a sense of achievement and self-fulfillment, drive them to continuously improve their skills and knowledge to achieve career objectives. External motivations, such as career advancement and long-term rewards, also prompt employees to place greater emphasis on long-term career development. This long-term development value drives employees to make continuous progress at work, promoting both personal and organizational growth.

In summary, work motivation significantly influences employees' work values by enhancing their utilitarian orientation, intrinsic preferences, interpersonal harmony, innovation orientation, and long-term development goals. These positive work values not only contribute to individual career development but also positively impact organizational performance and competitiveness. Therefore, in the sample group of this study, the positive regression effect of work motivation on work values remains significant (Chen,2019). Based on the report analysis of Table 10, the estimated indirect effect value of -0.161 indicates that work motivation has a negative indirect impact on work values through general self-efficacy. This impact is statistically significant ($P < 0.001$), suggesting that an increase in work motivation may adversely affect work values by reducing general self-efficacy. The mediation effect percentage is 9.34%, implying that 9.34% of the total effect is realized through the intermediary variable of general self-efficacy. The estimated direct effect value of 1.562 demonstrates a positive direct influence of work motivation on work values. This influence is also statistically significant ($P < 0.001$), indicating that an enhancement in work motivation can directly elevate work values. The direct effect percentage is 90.66%, showing that 90.66% of the total effect is directly produced by work motivation (Yang, 2022).

Table 10*Mediation Table (N=493)*

Effect	Estimate	SE	Z	p	% Mediation
Indirect	-0.161	0.0253	-6.35	<.001	9.34
Direct	1.562	0.0304	51.32	<.001	90.66
Total	1.401	0.0184	76.17	<.001	100.00

The estimated total effect value of 1.401 indicates that the overall impact of work motivation on work values is positive. This impact is highly significant statistically ($P < 0.001$). The total effect is comprised of both direct and indirect effects, with the direct effect dominating.



Based on the data analysis results, we can construct the following pathway model: Work Motivation → General Self-Efficacy → Work Values. This model reveals how work motivation influences work values through the intermediary variable of general self-efficacy. Specifically, an increase in work motivation may directly elevate work values (direct effect) but may also indirectly adversely affect work values by reducing general self-efficacy (indirect effect). However, from the perspective of the total effect, the overall impact of work motivation on work values remains positive (Yang, 2022).

This study demonstrates that work motivation has a significant positive impact on work values, but this impact is partially transmitted through the intermediary variable of general self-efficacy. Specifically, organizations can strengthen employees' general self-efficacy by providing training and development opportunities, establishing positive feedback mechanisms, and other means, thereby further promoting the elevation of work values. Meanwhile, this study also reminds us that when understanding and intervening in the relationship between work motivation and work values, it is necessary to comprehensively consider multiple factors and their interactions to achieve more effective management and motivation (Wang, 2019).

4. Conclusions and recommendations

The gender distribution among the study participants was reasonable and aligned with the gender distribution of banking professionals. The majority of participants were under 35 years old. 77.9% of the participants had less than 10 years of work experience. The annual income of the participants was mainly concentrated below 80,000, but the overall distribution remained relatively balanced. A frequency analysis of the demographic variables indicated that the distribution of the study participants was generally reasonable and adequately represented the overall conditions of banking professionals. The participants' self-efficacy and work motivation were at an average level, providing a good reference and applicability for future research. Their work values were at a high level, making the findings relevant for participants in the high-score group. Self-efficacy exhibited significant differences in all aspects except for gender and age. Work motivation displayed significant differences in all aspects except for gender and age, including bank type, marital status, education level, job function, work experience, and annual income. Similarly, work values also showed significant differences in all aspects except for gender and age, encompassing bank type, marital status, education level, job function, work experience, and annual income. Self-efficacy was significantly positively correlated with both the overall scale and its two subscales of work motivation. Significant positive correlations were also observed between the overall scale and subscales of work motivation and the overall scale and subscales of work values. Additionally, self-efficacy was significantly positively correlated with both the overall scale and the five subscales of work values. However, self-efficacy had a significant negative regression effect on work values, whereas work motivation had a significant positive regression effect. Specifically, external work motivation demonstrated a

significant positive regression effect on work values.

For Employers: Employers were advised to focus on employees' self-efficacy and work motivation, as these factors directly impacted work values and overall performance. To enhance employee motivation and satisfaction, employers implemented effective incentive policies and supportive training to boost self-efficacy, thereby improving career development, performance, and the organizational atmosphere. Managers adopted differentiated management approaches to address employees' diverse needs: for performance-oriented employees, they offered performance-based rewards; for innovation-oriented employees, they provided innovation training and challenging tasks; for those focused on long-term development, they offered training and promotion opportunities; and for employees who valued interpersonal harmony, they created a harmonious work environment. Strengthening emotional investment and humanistic care enhanced employees' sense of belonging and well-being. Additionally, optimizing promotion mechanisms and compensation benefits was crucial to ensure fair career development opportunities and competitive salaries. An Employee Assistance Program (EAP) was established to provide psychological support for work and personal issues, further improving employees' well-being and performance.

For Employees: To enhance work values, banking employees focused on improving their self-efficacy and work motivation. Firstly, they boosted self-efficacy by continuously learning and upgrading their skills, thereby increasing their confidence and competence in their roles. Secondly, they set clear career goals and actively participated in training and development programs to stimulate intrinsic work motivation. Additionally, establishing good work habits and maintaining a positive attitude towards work helped sustain enthusiasm and engagement. By taking these measures, employees not only improved their job satisfaction but also found greater value and meaning in their work. **For State-Owned Banks:** They focused on strengthening employees' self-efficacy by providing systematic training and career development programs to enhance their professional skills and confidence. Additionally, they established effective incentive mechanisms to boost employees' work motivation and foster enthusiasm and commitment.

For Policy Banks: They emphasized enhancing employees' sense of mission and responsibility through policy-oriented training and projects. This helped employees better understand and align with policy goals. They provided ongoing professional education and development opportunities to support and execute national policies more effectively. **For Joint-Stock Banks:** They paid attention to employees' career development and growth opportunities by offering clear promotion paths and career planning support. They used flexible incentive mechanisms and diverse benefit schemes to stimulate employees' innovative capabilities and work enthusiasm, thereby increasing their sense of belonging and identification with the bank. **For Urban Commercial Banks:** They strengthened localized training and employee community involvement to enhance their understanding and adaptability to the local market. They created a positive work environment and fostered a team-oriented culture to improve job satisfaction and teamwork, contributing to the bank's stable development. Future research could further explore the complex relationships between self-efficacy, work motivation, and work values, particularly within the context of different types of banks. Such studies could enrich existing theories by revealing psychological and behavioral pattern differences among employees in various types of banks. Additionally, these investigations could provide empirical evidence for banking management practices, helping to develop more effective human resource management strategies, enhance employee job satisfaction and organizational performance, and ultimately promote the sustainable development of the banking industry.

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