

BANKERS EXPERIENCE ON CORPORATE COMMUNICATION IN COMMERCIAL BANKS OF KATHMANDU VALLEY

A Dissertation submitted to the Office of the Dean, Faculty of Management in partial
fulfilment of the requirements for the Master's Degree

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CERTIFICATE OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled **“Bankers Experience on Corporate Communication in Commercial Banks of Kathmandu Valley”**. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor has it been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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REPORT OF RESEARCH COMMITTEE

Mr. Bijaya Shahi has defended research proposal entitled “**Bankers Experience on Corporate Communication in Commercial Banks of Kathmandu Valley**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Dinesh Basnet and submit the thesis for evaluation and viva voce examination.

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APPROVAL SHEET

We, the undersigned, have examined the dissertation entitled “**Bankers Experience on Corporate Communication in Commercial Banks of Kathmandu Valley**” presented by Mr. Bijaya Shahi for the degree of Master of Business Studies (MBS) and conducted the Viva Voce examination of the candidate. We hereby certify that the dissertation is acceptable for the award of degree.

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ABBREVIATIONS

A. D	: Anno Domani
ATM	: Automated Teller Machine
CC	: Corporate Communication
CCFM	: Core Corporate Service Facilities Management
CRM	: Customer Relationship Management
CS	: Corporate Service
CTSS	: Compatible Time-Sharing System
DEA	: Data Envelopment Analysis
e.g	: Example
EB	: Employees' Behavior
EDI	: Electronic Data Interchange
Etc	: Etcetera
GRP	: Graduate Research Project
i.e	: That is
ICT	: Information and Communication Technology
IT	: Information Technology
KFI	: Key Informant Interviews
KMO	: Kaiser-Meyer-Olkin
Ltd	: Limited
MIS	: Management Information System
MS	: Marketing and Sales
NRB	: Nepal Rastra Bank
TU	: Tribhuvan University

ABSTRACT

Communication is the medium of exchange information through a system of symbols, signs and behavior. Communication process was begun with human interaction in the working area which has been dramatically evolved and renovated through electronic method. The practice of communication in bank create strong bond between employees and bank. The paradigm shift in communication technology becomes prominent factor in Corporate industry. Therefore, the main purpose of this research is to analyze the condition of communication in bank with respect to employee's experience. This paper aims to focuses on identifying the factor of Corporate system, employees' behavior and core- Corporate service facilities management. This research is based on exploratory research design as it shows causal relationship between dependent and independent variable. The analysis is based on descriptive and inferential statistics. The research prepares systematic questionnaires to interview respondent. Sample data were collected from 272 employees of bank by using purposive sampling techniques. The result indicates employees are moderately aware about Corporate communication. This study estimates Corporate communication intensity and employee's performance using combination of primary and secondary data. Correlation and Regression analysis are used to measure relationship between variables. The result of structural equation modeling signifies practice of e- Corporate service facilities improves performance of employees and encourages commercial banks to adopted advance and updated technologies. Also, financial service management, human resource management, corporate influence and organizational regulators are prominent factor which improve Corporate system. Similarly, the strong communication culture and responsiveness enhance employee's behavior. Whereas, core Corporate service facilities management focus on the promotion of e-Corporate service facilities and organizational functioning.

Keywords: Corporate Communication, Corporate System, Employees Behavior, Core Corporate Services facilities management, Customer relationship management and Marketing and sales strategies

CHAPTER-I

INTRODUCTION

1.1 Background of the Study

Communication serves as a vital medium for conducting meetings and discussing issues related to functions and activities. Communication strategies play a crucial role in effectively managing central bank policies. The central bank addresses four communication issues: economic conditions, policy decisions, strategies guiding communication policies, and the outlook for future policies. These elements enhance transparency and the effectiveness of communication policies.

In the process of corporate change, there is need for building trust and engagement among the employees. This as described by Ruwini and Pushpika (2024)) is strongly supported by transparent communication fosters trust between management and employees. When employees feel that their opinions and concerns are valued, they are more likely to engage positively in the change process and actively support the organization's efforts. Organizational communication facilitates collaboration and providing clear direction towards enhancing implementation of the change. According to Gupta (2023) effective communication enables collaboration and coordination among different teams and departments, ensuring everyone is on the same page and working towards the shared vision of the change. Communication also enables clarity on the roles and responsibilities of employees during the change process, preventing confusion and ensuring that everyone understands their part in achieving the change objectives (Bista et al. (2023).

The means of communication is used to hold meetings and have conversations with one another about problems pertaining to the tasks and activities. Communication tactics are important for the efficient administration of the core policies that the central bank oversees. Four issues pertaining to communication within the central bank have been announced by the central bank. The first topic for communication is economic conditions, which gathers data on the state of the economy at the moment. The central bank's policy decision to focus present operations is the second communication problem. The central bank's plan for implementing the public communication

policy is described in the third communication issue. The view of the future policy, which typically improves openness and the successful stabilization of the communication policy, is the fourth type of communication discussion. It is crucial to accomplish sustainable development goals. One of the key industries for achieving development objectives is Corporate. The central bank's policy decision to focus present operations is the second communication problem. The central bank's plan for implementing the public communication policy is described in the third communication issue. The view of the future policy, which typically improves openness and the successful stabilization of the communication policy, is the fourth type of communication discussion. It is crucial to accomplish sustainable development goals. One of the key industries for achieving development objectives is Corporate (Shrestha et al.,2020).

Communication is an ongoing process that forms significant relationships with family members, neighbors, relatives, friends, colleagues, and others in the workplace. Within Corporate organizations, various barriers, such as perceptual, language, emotional, physical, and cultural barriers, may hinder communication. To overcome these barriers, organizations emphasize politeness, good manners, positive attitudes, and respectful behaviors. Psychological barriers arising from differences in opinions, status, consciousness, attitudes, and emotions, as well as content barriers, which include assertive behavior and personal biases, are also addressed through measures like perception alignment, noise reduction, simple language use, and constructive feedback (Gautam & Sah, 2023).

Effective communication strengthens connections with various stakeholders, including customers, suppliers, managers, employees, and the community. The evolution of communication patterns, from telephone, email, and fax to instant messaging, virtual worlds, social networking sites, wikis, Twitter, blogs, and more, has facilitated the transfer and preservation of information in the workplace. Communication now encompasses a wealth of forms, including facial expressions, body language, verbal and text messages, voice calls, video conferences, and more (Mishra, 2023).

Moore et al. (2018) revealed that merging the communication and marketing departments in a bank can improve communication strategies, both internally and externally, fostering collaboration with investors and skilled employees. Corporate organizations have integrated with information technology, resulting in the development of digital platforms that attract new customers. Emphasized that customer satisfaction depends on employee behavior, which is influenced by training, technical support, empowerment, rewards, recruitment, performance reviews, motivation, and employee selection. Additionally, employees' perceptions impact service quality on an international level, with five internal service orientation dimensions promoting effective Corporate communication: employee training, service performance, service concept development, organizational knowledge, and customer service orientation.

Theorin et al. (2017) explained that Management Information Systems (MIS) initially aimed to enhance individual work performance in the information age. The adoption of database management systems improved individual efficiency, and the Expectation Communication System analyzed database management system designs. This led to increased human resources efficiency and employee satisfaction. Integrated management systems were subsequently developed, incorporating communication audits, management control systems, individual and group development, and organizational analysis and development (Ruwini & Pushpika, 2024).

Tamrakar et al. (2022) noted that advanced information technology has revolutionized the Corporate industry, introducing automation and transformative changes on a global scale. The introduction of ATMs, microprocessor chips with smart cards, and Electronic Data Interchange (EDI) has brought significant change to the financial sector. E-Corporate has redefined how customers access Corporate services, with online platforms enabling bill payments, fund transfers, and account monitoring. This technological advancement has also facilitated new relationships with various stakeholders and regulatory authorities, resulting in increased profitability and efficiency. Ultimately, it has offered a competitive advantage, transitioning business transactions from physical to digital realms (Berger, 2018).

1.2 Problem Statement

In the context of commercial banks, However, there is a significant lack of empirical research focusing on bankers personal experiences and perceptions of corporate communication strategies within their institutions corporate communication is a crucial factor influencing organizational effectiveness, employee satisfaction, and overall institutional success. This research aims to fill this gap by exploring how bankers experience and interpret corporate communication and the implications these experiences have on their work environment and performance.

Effective communication is essential for successful management, especially in today's competitive business environment. Over time, communication channels have evolved into electronic avenues, promoting e-Corporate through internet, mobile, and telephone services. This shift to electronic formats has streamlined clerical work, reducing costs and increasing customer satisfaction. E-Corporate encompasses various modern communication tools such as Point of Sales (POS), Automated Teller Machines (ATMs), Internet Corporate, and Mobile Corporate (Tamrakar, 2022). Unlike traditional communication, e-Corporate offers 24/7 service, enabling customers to check balances, access account information, pay bills, transfer funds, apply for loans, view check images, and make deposits at any time. Effective Corporate communication also lowers operational costs, enhances customer satisfaction, and bolsters an organization's reputation (Mohammedi, 2015).

Nepal Bank Limited, established in 1937, introduced credit card services in the 1990s, followed by Himalayan Bank's introduction of Automated Teller Machines (ATMs) and telephone Corporate in 1995. Internet Corporate took longer to arrive in Nepal, with Kumari Bank launching it in 2002 (Mishra, 2023). In Nepal, many customers still prefer traditional Corporate methods due to a lack of knowledge, awareness, and familiarity with online Corporate technology (Ramasamy et al., 2024). Younger customers tend to be more receptive to e-Corporate, while males are more inclined to use internet Corporate. Customer satisfaction in this context is determined by the quality and reliability of the internet, electricity availability, concerns about theft or password loss, and trust in websites. From a Corporate perspective, the main challenges in Corporate communication revolve around customer trust, privacy, internet security, awareness, customer knowledge, infrastructure, and security.

Despite the adoption of Corporate communication in commercial banks, they face challenges such as irregular Corporate activities, electricity issues, speed and reliability concerns, user-unfriendly websites, limited familiarity with online Corporate and computer technology, inadequate computer availability in banks, and doubts about internet Corporate security and trustworthiness. Customers also encounter problems related to internet security, password theft or loss, privacy concerns, online infrastructure, internet Corporate training, trust issues, electricity problems, and the adoption of internet Corporate in the country (Paudel, 2021). This study examines how effective Corporate communication enhances employee efficiency and addresses the challenges they encounter in the workplace. Effective Corporate communication helps shape the employee culture, increasing effectiveness and productivity while building the organization's reputation for honesty and reliability.

In the context of Nepal, several questions have arisen regarding employees' experiences with Corporate communication in commercial banks in the Kathmandu Valley. These questions include: How do employees perceive Corporate communication? What are their attitudes toward adopting IT-based Corporate services? What factors affect Corporate communication in the Nepalese context? How can we analyze employees' perspectives on organizational service quality orientation? How does gender inequality impact organizations and communication? Why do customers switch to other banks? How can we improve managerial communication and organizational effectiveness? This paper aims to frame employees' perceptions of Corporate communication in commercial banks and identify key research questions as mentioned above.

In the context of the Nepalese Corporate sector, there is a recognized need to investigate and understand the dynamics of Corporate communication as perceived by bankers within commercial banks. Despite the increasing reliance on communication technologies and evolving customer expectations, there is limited empirical insight into the experiences of bankers regarding communication practices within these financial institutions. This study aims to explore and analyze the challenges, effectiveness, and overall experiences of bankers in the realm of Corporate communication, identifying potential gaps and areas for improvement. By delving into the perspectives of Corporate professionals, this research seeks to contribute valuable insights that can

inform strategies to enhance communication processes, foster a more efficient work environment, and ultimately improve the overall performance and service delivery of commercial banks in Nepal. This study therefore deals with the following issues in the context of Nepalese banks. What are the effects of Corporate system on Corporate communication of Nepal?

- i. What are the current states of banking system, employs behaviors banking system, employee's behavior, core banking service facilities management, customer relationship management, marketing and sales strategies and corporate communication in Nepalese commercial bank?
- ii. Is there any relationship between banking system, employee's behavior, core banking service facilities management, customer relationship management, marketing and sales strategies and corporate communication in Nepalese commercial bank?
- iii. What are the effect of behaviors banking system, employee's behavior, core banking service facilities management, customer relationship management, marketing and sales strategies and corporate communication in Nepalese commercial bank?

1.3 Objectives of the Study

The general objective of this study is to analyze banker 's experience on Corporate communication in Nepal. In with this, the specific objectives are as follows.

- i. To identify the current states of banking system, employs behaviors banking system, employee's behavior, core banking service facilities management, customer relationship management, marketing and sales strategies and corporate communication in Nepalese commercial bank.
- ii. To examine the relationship between banking system, employee's behavior, core banking service facilities management, customer relationship management, marketing and sales strategies and corporate communication in Nepalese commercial bank.
- iii. To analyze the effect of behaviors banking system, employee's behavior, core banking service facilities management, customer relationship management, marketing and sales strategies and corporate communication in Nepalese commercial bank.

1.4 Rationale of the Study

The study, which focusses mostly on the experiences of bankers, can fill in knowledge gaps in the literature about Corporate communication in Nepal. This adds to the body of knowledge regarding Corporate communication tactics and procedures in developing nations. The research can offer theoretical insights into communication models and frameworks that are appropriate to the Corporate industry, especially in the context of Nepal, by examining how communication affects different aspects of Corporate. The emphasis on Kathmandu, a significant metropolitan center in Nepal, is a distinctive case study that can deepen research on Corporate communication worldwide and possibly serve as a benchmark for comparable studies in other areas.

The results of this study have the potential to enhance the communication strategies and practices of commercial banks operating in Kathmandu, resulting in increased operational efficiency, enhanced customer happiness, and better customer service. The study's conclusions can be applied to create training curricula that specifically target bank staff members, improving their ability to communicate with customers and their general efficacy in dealing with them. For bank management and legislators, the study can offer helpful suggestions on how to handle communication-related issues and put best practices into effect. The integration of digital tools and platforms can be informed by knowledge about bankers perceptions of and adaptations to new communication technology, enabling banks remain competitive in a market that is changing quickly. The study offers insights unique to Kathmandu, considering the socioeconomic, linguistic, and cultural aspects of the area that affect Corporate communication. Having a localized perspective is essential to creating strategies that appeal to the community. Understanding how cultural quirks impact communication helps banks modify their strategies to be more effective and attentive to cultural differences, which is crucial in a multicultural area like Kathmandu. Positive client relationships and efficient internal operations are fostered by effective communication, which in turn supports the long-term survival of Corporate institutions. The study may have an impact on industry standards and best practices in Corporate communication, as well as act as a benchmark for other banks in the area.

1.5 Limitations of the Study

Some of the limitations of my study are:

- i. The researcher has limited time span to complete Dissertation. Concern on those problems only Kathmandu Valley selected as the area of study. There are 4 classes of bank in Nepal though the research is based on commercial bank of Kathmandu only.
- ii. Bankers are busy in their working schedule and face-to-face interview might consume more time as so purposive sampling technique is used to know perception of employees toward Corporate communication.
- iii. Employees might not fill questionnaires 'sincerely, which might reveal different result and prediction. These are some of the limitation of our study.
- iv. Although the study contains both qualitative and quantitative analysis, the use of statistical tools may be limited to certain extent.
- v. The number of banks in Nepal is relatively small compared to other countries, which can limit the generalizability of the findings. A small sample size can also limit the statistical power of the analysis, making it difficult to detect significant differences or relationships.
- vi. Also, limitation of cooperation in obtaining the right information from management employees emanating from lack of understanding can be observed.

CHAPTER-II

LITERATURE REVIEW

The literature review is included in the second chapter of the study. An overview of the viewpoints expressed by earlier researchers on the issue and related subjects is given in this section. The chapter explores the goals, approaches, and findings of every researcher's work. There are three main sections to the literature review. First, conceptual reviews are provided, which clarify definitions of important terminology used in the research. The papers that were looked at from both a national and international perspective are then summarized by the researcher, making up the empirical review. This chapter concludes with a section that discusses research gaps, also known as reviewed gaps. This is accomplished by outlining the gaps found in previous, current, and upcoming evaluations, which adds to a thorough grasp of the corpus of knowledge already in existence.

2.1 Conceptual Review

Effective communication is essential in the more technical and informed world of today (Gyawali, 2014). The majority of people in Nepal still seem to have trouble communicating. They will impede the progress of the organization as well as themselves if they are unable to communicate effectively in social and professional contexts as well as in interpersonal relationships. Effective communication skills should be highly valued in Nepalese organizations. Proficiency in communication skills can facilitate smoother business operations and facilitate employee interaction.

Decision-making is a regular duty for almost any management, and the quality of the decision affects the survival of the organization. Communication is seen as the lifeblood of an organization. Executives in Nepal are well aware of the fact that making wise decisions at work results in the accomplishment of a number of objectives. Nevertheless, most Nepalese managers have a propensity to only offer a few viable ideas. Even though managerial communication has been a problem for Nepali financial institutions and has been progressively getting better in the

country's commercial banks, most Nepalese managers still run into some problems in the organization when making decisions (Madalina, 2017).

According to Parajuli et al. (2020), organizational communication as a whole affects services and performance within the organization, making the exchange of information between sender and recipient crucial. Managers who communicate well will undoubtedly aid in the decision-making process and will also perceive the same information differently. Thus, information is passed from one person to another via conversation in order to support organizational operations. Strong power delegation in a corporation promotes the efficient and proper running of the business (Shrestha et al., 2020). A manager needs to be able to multitask in order to maintain goal focus, inspire staff, and make choices that will improve the company's financial situation. Any organization's ability to succeed depends on its ability to communicate effectively. Since communication now plays a significant role in the creation and implementation of policies and programs, communicators need to reflect the objectives of the populace and establish a relationship of trust with the audience.

Working in corporate communication is a creative and demanding profession. The study will assist in analyzing the factors impacting and enhancing managerial communication in an organization's decision-making process, particularly in the banking sector in Nepal. Furthermore, it aids in determining the implications that need to be considered in order to meet standards during the decision-making process. The study is structured as follows. After the first portion's introduction, the second section reviews the literature, and the third section's statistics and methodology are discussed. The fourth segment unleashes the data presentation and analysis, and the last section concludes with a discussion and recommendation Tamrakar et al. (2022).

2.2 Theoretical Review

Thematic review is a prevalent method in qualitative research, particularly in analyzing data related to specific themes or topics. It involves a comprehensive examination of various elements such as data description, statistical models, organizational structures, and more. Thematic review delves into both implicit and explicit data, offering insights into human experiences and perceptions within a particular study context. One of the key aspects of thematic review is its ability to provide a holistic view of the research topic. By identifying and analyzing themes within

the data, researchers can uncover patterns and gain a deeper understanding of the subject matter. Furthermore, thematic review highlights conceptual frameworks, classification systems, and historical backgrounds relevant to the study.

2.2.1 Corporate Communication

Corporate communication encompasses the relationship between communication strategies and the Corporate industry. Effective communication management in Corporate is crucial for ensuring customer satisfaction and fostering loyalty. Financial institutions, including banks, recognize the importance of communication management in driving economic development, managing risks, evaluating projects, mobilizing savings, and facilitating transactions (Keyton et al. 2013).

In the realm of Corporate, communication is the exchange of information, ideas, and knowledge among individuals within and outside the organization. Given the diverse backgrounds of employees, including cultural, linguistic, and religious differences, effective communication plays a vital role in enhancing productivity and efficiency. It enables employees to collaborate more effectively and navigate the complexities of the Corporate sector.

The definitions indicated that, Corporate communication shows relationship between communication management and Corporate system. Proper Corporate communication create customer satisfaction promote economic development. Moreover, Corporate communication inter change information, ideas and knowledge inside and outside the banks. Effective communication successfully collaborates the interpersonal relationship with employees and enhance their working efficiency (Thomas et al., 2009). Thus, the importance of Corporate communication is increase day by day in Corporate system of Nepal.

2.2.2 History of Banks in Nepal

Nepal Bank Limited holds the distinction of being the first commercial bank in Nepal, inaugurated by King Tribhuvan Bir Bikram Shah Dev on the 30th of Kartik, 1994 B.S. (approximately 1937 A.D.). It marked a significant milestone in the country's financial landscape, with a paid-up capital of Rs 892 thousand and authorized capital of Rs 10 million. During its inception, Nepal Bank

Limited played a pivotal role as the primary financial institution, especially in the absence of a central bank. The establishment of Nepal Rastra Bank (NRB) on Baisakhi 1, 2013 B.S. (April 26, 1956 A.D.) was a watershed moment in Nepal's Corporate history. As the central bank of the country, NRB was tasked with regulating and supervising the Corporate sector, thereby laying the foundation for its growth and development. Subsequent to the establishment of NRB, efforts were made to diversify and strengthen Nepal's Corporate sector. The Industrial Development Bank was established to promote the industrial sector, later transforming into the Nepal Industrial Development Corporation (NIDC) in 1959 A.D. Rastriya Baniyas Bank followed suit in 2022 B.S. (1965 A.D.), focusing on fostering commercial activities.

Recognizing agriculture as the backbone of Nepal's economy, Agricultural Development Ltd. was founded in 2021 B.S. (1968 A.D.) to support the agricultural sector's growth and development. The evolution of Nepal's Corporate sector saw the emergence of the first privately-owned commercial bank, Nabil Bank Limited, established in 2041 B.S. Subsequently, between 2051 B.S. and 2063 B.S., four additional commercial banks were established, further diversifying the Corporate landscape and contributing to the country's economic growth.

2.2.3 Communication and Employee Retention

Globalization has brought about significant changes in organizational management, ushering in an era of intense competition. The advent of modern technology, particularly advanced communication technologies, has elevated employee performance by facilitating seamless communication within organizations. It's important to recognize that both organizations and individuals are inherently social beings, inherently interconnected with each other. Effective communication within organizations has been shown to enhance job satisfaction, directly contributing to increased productivity. Consequently, organizational communication plays a crucial role in integrating different units and functions within an organization. Regular communication of performance standards and expectations allows for the observation of employee activities and provides valuable feedback, as highlighted by Aral et al. (2013). Furthermore, effective internal communication is instrumental in strategically managing organizations, engaging employees, and achieving objectives. Communication serves to identify corporate strategies, guiding organizations toward their goals. Setting common goals through

communication fosters alignment and focus, ultimately aiding in achieving desired organizational objectives.

Enhanced communication between employees fosters trust within organizations, which is integral to their success. Open communication channels between supervisors and coworkers facilitate the exchange of information, representing best practices in communication management. Maintaining strong communication links between employees and the organization enhances organizational performance, as emphasized by Kurland and Bailey (2000). However, ineffective communication practices among management can lead to organizational challenges, including a lack of data and weak action plans. Poor communication skills among managers can result in organizational losses and decreased motivation among employees, ultimately impacting work efficiency, as discussed by Power and Rienstra (1990). Corporate communication plays a vital role in enabling managers to identify and address real issues and problems within organizations. Over time, communication becomes a tool for coordinating internal control systems and guiding organizations toward success, as noted by Thomson and Hecker (2001) and Saida et al. (2016).

The flow of communication within organizations shapes their goals, values, and objectives, laying the groundwork for strategic planning. Positive relationships between communication and employees have been established, contributing to overall organizational functioning, sound management practices, greater coordination, and effective interaction among workers, as supported by Smythe (1996) and Thomas et al. (2009). Moreover, the integration of e-Corporate communication within banks has further improved worker performance and efficiency, reflecting the evolving landscape of organizational communication in the digital age, as highlighted by Svensson (2004).

2.2.4 Importance of Corporate Communication in Corporate sector

Communication stands as an indispensable element of effective management, dictating the success or failure of organizations. It serves as a two-way channel for transmitting ideas, plans, commands, reports, and suggestions, influencing organizational outcomes towards desired objectives. Quality decision-making hinges upon quality communication, as it forms the basis for delegating

instructions and orders within an organization. Effective communication enhances the smoothness and efficiency of organizational operations, fostering unity of action towards common objectives.

Instrumental in transferring goals, desires, allocating duties, issuing instructions, and evaluating staff performance, communication significantly boosts managerial efficiency. Moreover, communication fosters cooperation and industrial peace by facilitating collaboration between employers and employees. Effective communication between managers and subordinates is foundational to leadership, serving as a mediator to maintain interpersonal relationships.

Communication also plays a vital role in motivation, morale, effective control, and managerial capacity. It enhances productivity, reduces costs, increases job satisfaction, and promotes democratic management practices. In the contemporary landscape, effective communication extends to investors and highly skilled employees. The integration of information technology in Corporate organizations has transformed communication, with a focus on customer satisfaction reliant on employee behavior. Employee performance is influenced by various factors such as training, technical support, empowerment, rewards, recruitment, performance reviews, motivation, and employee selection.

As organizations evolve and modernize, the importance of communication continues to grow. Communication metrics now gauge employee behavior, Corporate system efficiency, and the adoption of new technologies. Consequently, communication studies have become integral to management practices across organizations, emphasizing its necessity for further study and development.

2.3 Empirical Review

Ramasamy et al. (2024) investigated through social media, consumers can conduct their Corporate operations and services thanks to Social Media Corporate (SMB), an electronic Corporate channel. Few Indian banks provide services linked to social media Corporate, although the majority use social media for customer interactions, product and service marketing communications, and advertisement. This paper's primary goal is to investigate the impact of demographic profiles and

the bankers viewpoint on the social media Corporate services offered by Indian banks. A systematic questionnaire was used to gather primary data in order to accomplish the aforementioned goal. The study looked at a few public and private sector banks, and the use of social media in banks, as well as the advantages and difficulties faced by SMBs, were important factors. In order to gather data from 402 bank bankers who provide social media Corporate services to their clients, the researcher used a straightforward random sampling technique. The Independent sample t- test and ANOVA test were the statistical techniques employed to meet the study's objectives. The study's findings, which came from Corporate experts whose banks provided SMB services, demonstrated the importance of demographic factors in influencing social media adoption in banks as well as the advantages and difficulties of SMB. The study's conclusions give banks and regulators understanding of the advantages and difficulties of social media Corporate, allowing them to establish standards and a broad framework for social media Corporate. The researcher advises the banks that creating effective and faultless models for their clients can be facilitated by understanding the advantages and difficulties of social media Corporate. Finally, the report recommends that consumers use social media to communicate with banks and get real-time complaint resolution.

Ruwini and Pushpika (2024) examined the Corporate industry has been greatly impacted by the Information and Communication Technology's (ICT) rapid advancement. Even though mobile Corporate service (MBS) was brought to Sri Lanka twenty years ago, very few users actually conduct transactions with it. Banks advertise mobile Corporate services using a variety of communication channels, but more people still need to sign up for the service. The issue is whether banks are communicating with clients about MBS in an adequate manner and whether the information is reaching the intended audience. To address this issue, this study conducted a comparison analysis of 91 consumers' responses from two selected Sri Lankan banks. According to the study, respondents learnt about MBS from personal contacts including bank employees, relatives, and acquaintances. On the other hand, banks frequently advertise MBS on television and on social media. Only a small percentage of responders said they raised awareness of MBS through Facebook and broadcast ads.

Gonu et al. (2024) analyzed the relationship management (CRM) strategies is crucial to getting an advantage in the corporate world. CRM has been utilized globally in the Corporate sector to establish, cultivate, and preserve solid client relationships. This article aimed to establish the effects of CRM practices on organizational performance, with an emphasis on the hierarchically mediating roles of customer happiness and loyalty, given the fierce competition among Ghanaian commercial banks. The study was guided by positivist philosophy, quantitative technique, and descriptive survey design. 420 clients who were chosen through a multi-stage sampling process made up the sample. The tool that was employed was a questionnaire. Partial least square structural equation modelling was used to examine the data and test the research model. The findings showed that CRM procedures have a beneficial impact on organizational effectiveness. But when loyalty and customer happiness operate as hierarchical mediating factors in the relationship between CRM and organizational performance, the effects get stronger. According to the study's findings, the performance of commercial banks in Ghana will significantly improve whenever these variables mediate the relationship between CRM practices and organizational performance in a hierarchical fashion. This study sheds light on several areas where organizations—commercial banks in particular—could significantly improve their performance. Its findings might serve as inspiration for other service-related organizations. Based on its findings, the study recommends that branch managers responsible for customer relationship management (CRM) create, foster, and sustain appealing CRM practices as an administrative framework to assist increase customer satisfaction and loyalty, respectively.

Mishra (2023) examined the condition of green Corporate practices at the moment and the variables influencing their adoption in Nepal's commercial banks. Among the five independent variables, Brand Image has the highest mean value of 3.596, suggesting that it is thought to be the most significant factor influencing the adoption of green Corporate practices, according to the descriptive findings from the data analyzed using SPSS software. Financial Benefits (mean = 3.462), Regulatory Policies (mean = 3.338), Environmental Interest (mean = 3.332), and Stakeholder's Demand (mean = 3.076 – lowest) come next. Additionally, the mean of the dependent variable, the adoption of green Corporate practices, is 3.382, indicating that respondents generally concur that the independent variables—that is, the demand from stakeholders, regulatory policies,

environmental interest, financial benefits, and brand image—have an impact on the adoption of green Corporate practices. Among the variables studied, brand image had the highest mean score, indicating its significance as the most influential factor. Furthermore, data showed that Nepalese commercial banks have a generally supportive environment for green Corporate practices.

Bista et al. (2023) examined the relationship between learning orientation and the performance of Nepal's commercial banks, this study will specifically look at the mediating function that customer relationship management (CRM) plays in this relationship. KOBO Toolbox was used to facilitate the convenient sampling and explanatory research design used to gather data from 260 individuals. A quantitative assessment of the data was conducted using both descriptive and inferential statistics. According to the findings, CRM mediates the relationship between learning orientation and Corporate performance, which has theoretical significance for organizational learning theory. The results highlight how critical it is for the Corporate sector to survive to have elements like customer happiness and skills that empower and enable clients. To improve their performance, banks should place a high priority on providing exceptional customer service and a great customer experience. This paper's focus is on the empirical examination of the connections among learning orientation, CRM, and performance within a particular setting. Additionally, it offers theoretical and practical insights into the topic of organizational learning within the Corporate sector.

Gautam and Sah (2023) analyzed the relationship and effects of online Corporate service methods on e-customer loyalty and e-customer satisfaction. It also seeks to examine the mediating function of e-loyalty and e-satisfaction with online Corporate service practices. The online Corporate service quality (OBSQL) was measured by the research using the E-S-QUAL model in five dimensions: e-customer service, the organization's website, website efficiency, user-friendliness, security, and privacy. Its foundation is a quantitative research methodology that uses a structured questionnaire to acquire primary data through stratified random sampling. 384 of the 475 distributed questionnaires that were deemed usable were analyzed using SPSS and AMOS. The dimensions of the quality of online Corporate services were verified by an exploratory factor analysis, and the parameters and structure were estimated using structural equation modelling. The outcome clarified that user-friendliness, security and privacy, and the organization's website were the next most important aspects of online Corporate service practices, after the effectiveness of the website

and e-customer care. E-satisfaction mediates the relationship between online Corporate services and e-customer loyalty, which is a major concern for bankers, users, and legislators for ongoing development. E-customer satisfaction strongly influences e-customer loyalty. In developing South Asian nations, the quality of online Corporate services has an impact on electronic client happiness and loyalty. This study offers a way to measure this impact.

Tamrakar et al. (2022) analyzed the managerial communication affects Corporate sector decision-making in the Kathmandu Valley. In the business sector, managerial communication has always been important since a company cannot thrive without having good communication with its stakeholders. In a similar vein, decision-making is regarded as a crucial management function since it is a regular duty for all managers and the effectiveness of a choice affects the continued survival of an organization. According to the study, managerial communication can significantly aid in decision-making, foster organizational creativity in practice, and raise performance levels. The Corporate industry's decision-making is significantly and favorably impacted by managerial communication. This study concluded that one of the key factors in decision-making that could lead to an organization's increased productivity and performance is managerial communication.

Dhakal et al. (2022) analyzed looks into the general structure of bankers and factors that affect their perceptions of the performance of green Corporate. The data was collected in the Kathmandu Valley, Nepal, from several banks in June to October 2019. Purposive sampling was used to choose the 326 financial representatives that make up the sample. This study uses an explanatory research strategy to gather primary and secondary data and evaluates the causal link between dependent and independent elements. The assessment methods used in the paper are inferential and descriptive. An index has been created to help comprehend the bankers awareness of green finance. The findings indicate that while just 5% of respondents were aware of green Corporate procedures, a significant portion of bankers are less aware of green financial practices in their institutions. The Probit regression results show that the following factors have significant and positive effects on green financial practices in banks: education, getting ready for green Corporate, fixed expenses, client fascination, connected parties' directives, and climate security.

Paudel et al. (2021) examined the best strategies for fostering efficient managerial communication in the Kathmandu Valley's Corporate industry. Any organization that wants to improve and perform efficiently must have an efficient managerial level. Similarly, effective management communication is necessary to foster positive relationships between managers and their subordinates. In banks, effective communication goes a long way in supporting staff members by fostering a respectful work environment. For this study, a descriptive cross-sectional research approach was used. A structured questionnaire survey utilizing the KOBO Toolbox was used to choose 405 managers of commercial banks in the Kathmandu Valley as a sample, consisting of 383 branch managers and 22 operational managers. In order to evaluate managers' communication and decision-making abilities in the Corporate industry, this study creates and applies a managerial communication index. The value of the Managerial Communication Index indicates how well-aware the Corporate sector managers in the Kathmandu valley are when it comes to decision-making, negotiation and adaptability, and identification factors. Some management tactics discovered for promoting successful managerial communication include bringing clarity to speaking or talking (69.13%), consistently receiving feedback for improvement (16.54%), and modifying behavior and perception as appropriate (12.34%).

Shrestha et al. (2020) examined the communication experiences of bankers working in commercial banks. The exploratory research design utilized in this study demonstrates the causal link between latent and observable variables. Using the purposive sample technique, the research creates a systematic questionnaire to interview 355 individuals. The outcome is derived from the Awareness Index and descriptive analysis. According to the Employees Awareness Index, 12% of workers are not sufficiently informed about Corporate communication, followed by 46% of workers who are still somewhat aware and 37% of workers who are sufficiently aware. This study showed that banks should concentrate on organizational regulator and financial service management to enhance the Corporate system. Banks should priorities organizational culture, responsiveness, and communication culture in order to effectively manage employee behavior. E-Corporate service facilities should also be reviewed by core Corporate service facilities management.

Table 1
Summary of Empirical Review

S.N	Author	Objective	Methodology	Finding
1	Ramasamy et al. (2024)	To their customers, and the statistical tools used to attain the objectives	The researcher adopted a simple random sampling method to collect the data from 402 bank bankers who offer social media Corporate- related service.	The study's findings provide regulators and banks with insight into the benefits and challenges of social media Corporate, enabling them to implement a generalized framework and guidelines on social media Corporate
2	Ruwini and Pushpika (2024)	To the Rapid improvement of Information Communication Technology (ICT) has significantly influenced the Corporate sector	Primary data were collected through structured and semi-structured interviews. Structured interviews were conducted with 91 customers from the two banks	The findings reveal that despite a high level of awareness, less than half of the respondents actually use MBS
3	Gonu et al. (2024)	To the Customer relationship management (CRM) practices are essential for gaining a competitive edge in the business environment. CRM has been used worldwide in the Corporate industry to acquire, create, and maintain strong customer relationship	The sample used was 420 customers who were selected using multi-stage sampling techniques. A questionnaire was the instrument used	findings could also be a source of motivation for other organizations in the service sector
4	Mishra (2023)	To investigate the current state of green Corporate practices along with the factors influencing them in commercial banks in Nepal.	The research employed descriptive inferential statistics on primary survey data	The findings from the data analyzed through SPSS software revealed

				the descriptive findings indicate that among the five independent variables
5	Bista et al. (2023)	To investigate the relationship between learning orientation and	pe Using an explanatory research design and convenient sampling, data was collected from 260 participants with the aid of KOBO Toolbox	The findings emphasize the importance of factors that empower and enable customers, such as customer skills and satisfaction, for the survival of the Corporate industry
6	Gautam and Sah (2023)	To investigate the association and impact between online Corporate service practices one-customer satisfaction, and e-customer loyalty	It is based on quantitative research approach with a structured questionnaire through primary data collection by stratified random sampling. Out of 475 questionnaires distributed, 384 usable questionnaires were used	This research presents a model to recognize the quality of online Corporate services that affects electronic customer loyalty and satisfaction in developing countries of South Asia
7	Tamrakar et al. (2022)	To determine the influence of managerial communication in decision making of Corporate sector in Kathmandu Valley.	This section looks at the age, gender, educational level work experience, salary level, and marital status of bank managers in Kathmandu Valley	The study found that managerial communication could help a lot in decision making and that enhance organizational creativity in its practice and thereby increase in its level of performance

8	Dhakal et al. (2022)	To investigate banker's overall arrangement and elements influencing their viewpoint on green Corporate performances	The sample of 326 financial representatives has been gathered by utilizing a purposive sampling technique. Collecting primary and secondary data,	The outcomes show that large numbers of the bankers are less mindful of green financial practices in their banks, while just 5% of respondents know about green Corporate practices
9	Paudel et al. (2021)	To any organization for well function and betterment of the organization	A descriptive cross-sectional research design has been applied for this study where 405 managers (383 branch managers and 22 operating managers) of commercial Banks in Kathmandu Valley	Managerial Communication Index value shows that managers of Corporate sector in Kathmandu valley are highly aware of managerial communication in terms of identity factor
10	Shrestha et al. (2020)	To analyze Bankers experience on communication in the commercial banks	The research prepares systematic questionnaire to interview 355 respondents by using purposive sampling technique	The Employees Awareness Index depicts that 12% of employees are inadequately aware about Corporate communication

2.4 Research Gap

Examine the efficacy of the corporate communication tactics used by Kathmandu Valley's commercial banks during times of crisis. Examining case studies or speaking with bankers who have dealt with crisis communication scenarios could be part of this. Compare the corporate communication strategies used by banks in the Kathmandu Valley with those in other areas or

nations. This might draw attention to particular difficulties and effective approaches that are appropriate for the Kathmandu setting. Examine the state of corporate communication training programs now offered by the commercial banks in the Kathmandu Valley and evaluate the effect they have on the productivity and job satisfaction of bankers. Analyze the effects of digital transformation on corporate communication strategies used by commercial banks in the Kathmandu Valley. This can entail researching the use of digital tools, modifications to the way information is communicated, and any advantages or disadvantages that may arise.

It's evident from the literature review that there's a gap in understanding and implementing effective Corporate communication practices, particularly in the context of Nepal. While e-Corporate services have revolutionized communication patterns in the Corporate sector, there's still a lack of awareness and understanding among employees regarding their proper use.

The transformation brought about by e-Corporate has not only altered traditional communication hierarchies but has also increased cooperation among employees. Effective communication is crucial for analyzing problems and finding solutions collaboratively within the organization. Despite the importance of Corporate communication, there's limited research conducted in Nepal specifically addressing this topic. Therefore, this study aims to fill that gap by exploring the perceptions of bankers regarding communication practices in the present context. Additionally, the study seeks to improve administrative, managerial, and operational performance within Corporate institutions. The study will focus on the long-term implications of communication within organizations. Key discussion themes include employees' perceptions of e-Corporate implications, attitudes towards IT-based Corporate services, perceptions of the working environment, organizational service quality orientation, and organizational commitment, customer perceptions of communication, gender inequality, and customer switching behavior.

CHAPTER-III

RESEARCH METHODOLOGY

This chapter is designed or planned for the achievement of objective which is described in first chapter. In the studies of this nature, coherent and logical arrangement of material is very vital. This chapter therefore explains the methodology employed in this study. This chapter has been divided into five sections. Section one provides a description of research plan and design used in this study. Second section describes the population and sample along with the selection of enterprise for the purpose of study. Section three describes nature and sources of data and data collection procedure. Section four, explains the method of analysis including the empirical methods and variables and their measurement criteria finally section five presents the limitation of the study.

3.1 Research Design

This study used both descriptive and causal research design. Descriptive research design has been used to assess banker's expression on corporate communication. Casual research design has been used to examine the relationship between management on banking communication of Nepal and to analyze the effects of marketing and sales strategies on banking communication of Nepal. To improve the report's informative value, comparative data be added. The researcher prepares systematic questionnaires with respondent which allow raising issues and question. The study was related to the banker 's experience on Corporate communication in Kathmandu Valley. The research design sets the strategy on the necessary information, the strategies to be applied to gather and break down this information, and how the entirety of this is going to respond to the research question.

3.2 Descriptive of Sample

The population of this study was employees of commercial bank in Kathmandu valley. There are all together 20 commercial banks in Nepal, which include government owned, private, and joint venture. Due to time limitation and requirement of university schedules we have collected data only inside the Kathmandu Valley. Moreover, most of the head banks of commercial bank lie in Kathmandu Valley, which makes our research stronger regarding Corporate communication.

Therefore, sampling has been based on the employees in commercial banks in Kathmandu Valley. The study was based on primary data collection through the questionnaire's based on the dependent and independent variables using structured questionnaire's model. Moreover, the study used simple random sampling for survey.

The numbers of observations are determined through sample size determination. The sample size population determines confidence intervals and errors in statistical hypothesis testing. As per the target of statistical test the sample are collected (Lwanga et al. 1991). Sample size determination is also essential for measuring inferences in population sample. Thus, confidence interval and confidence level can be determining through sample size determination which helps to measure significance level.

The main sources of data are Corporate and financial statistics published by Nepal Rastra Bank, annual reports of different sample banks, and supervision report of Nepal Rastra Bank. The data from 272 were collected from those banks for the further study with below formula:

The following formula was used to work out the sample size. $n = z^2 pq / l^2$ (Lenth, 2001)

Where,

n_0 = sample size required for study,

Standard tabulated value for 5% level of significance (z) = 1.96

p = Prevalence or proportion of an event 50 % = 0.5 (More et al., 2012)

So, $P = 0.5$

$q = 1 - 0.5 = 0.5$

Allowable error that can be tolerated (e) = 5 % Total population for the study $n_0 = z^2 pq / l^2$

$= (1.96)^2 \times 0.5 \times 0.5 / (0.05)^2$

$= 384.16$

Non-response error 5%, i.e. $384.16 \times 5 / 100$

$= 19.20$

Thus, sample size taken for study was $(384.16+19.20) = 403.36(\approx 403)$

Though, if, Allowable error that can be tolerated (e) = 6 % then the sample size will be, Total

population for the study $n_0 = z^2pq/l^2$

$$= (1.96)^2 \times 0.5 \times 0.5 / (0.06)^2$$

$$= 266.78$$

Non-response error 5%, i.e. $266.78 \times 5/100$

$$= 13.34$$

Thus, sample size taken for study was $(266.78+13.34) = 280.12 (\approx 280)$ (Lenth,2007)

Based on the sampling this study has surveyed 272 bank employees from Kathmandu valley of Commercial Bank. This study attempted to collect 280 respondents in order to meet the allowable error of 6% but the study cover only 272 sample population due to limited time constraints. The number of respondents is sufficient when our observed error is 6%. Therefore, this study covers 272 employees of commercial banks in Kathmandu, Nepal.

3.3 Nature and Sources of Data

The research methodology employed a combination of primary and secondary data collection methods to gather comprehensive insights into the study objectives. Here's a breakdown of how both primary data were utilized.

Primary Data Collection

A key element of research technique is primary data collection, which entails getting original data directly from subjects, participants, or experimental sets. The design and application of data collection methods and instruments, such as structured questionnaires, are part of this process. The main goal is to gather information that is pertinent to the study goals, making sure that the data is precise, up to date, and directly related to the research questions being answered. Researchers can obtain precise and comprehensive data using this kind of data gathering, which captures the subtleties and complexity of the research issue.

3.4 Instrument of Data Collection

To gather primary data for this study, a survey instrument in the form of a questionnaire has been prepared and implemented for the data collection. The questionnaire is a document crafted by the

researcher, comprising a series of inquiries that pertain either directly or indirectly to the research problem. The questionnaire is formatted as a Likert scale, multiple choice, subjective, ranking, and dichotomous questions. A questionnaire was sent to "A" grade bank staff members. The questionnaires address topics like the financial system, staff conduct, and essential banking services. The goal of this study is to overabundance financial communication information.

3.5 Data Collection Method

The Kathmandu Valley's commercial bank staff provided the primary data. The researcher obtained permission from the branch manager or other authorized individuals to collect data from bank personnel in order to obtain information from them. Holding accurate and precise information without any delay. Consequently, those with varying age group, gender, and educational level make up the study's population.

3.6 Data Analysis Techniques

The collected primary data was analyzed using SPSS software and Microsoft Excel. To generate the outputs in line with the objectives, several tests were applied which suited the nature of the question. The test/analysis used in study are one-sample t-test, independent sample t-test and ANOVA. Apart from tests, frequency analysis and cross-tabular analysis have also been used.

3.7 Research Framework and Definition of Variable

The advancement of information and communication technology (ICT) is profoundly reshaping the Corporate sector, leading to significant changes in working styles and service delivery methods. Electronic Corporate, which leverages electronic channels such as mobile phones, the internet, and telephone, has become a cornerstone of modern Corporate practices (Sharma, 2011). This shift towards electronic Corporate is driven by the need for cost-cutting measures while maintaining reliable customer services.

E-Corporate services represent a fusion of conventional Corporate practices, social computing, and internet Corporate, with a strong focus on enhancing profitability and employee performance (Sikar et al., 2015). As a result, electronic Corporate has become ubiquitous across the global Corporate industry, serving as a catalyst for digitalization and networking technologies (Mansour et al., 2016). The Corporate sector's adoption of electronic Corporate reflects its pivotal role in the financial sector and its direct impact on economic development.

Figure 3.1*Research framework*

Independent variables

Dependent Variable

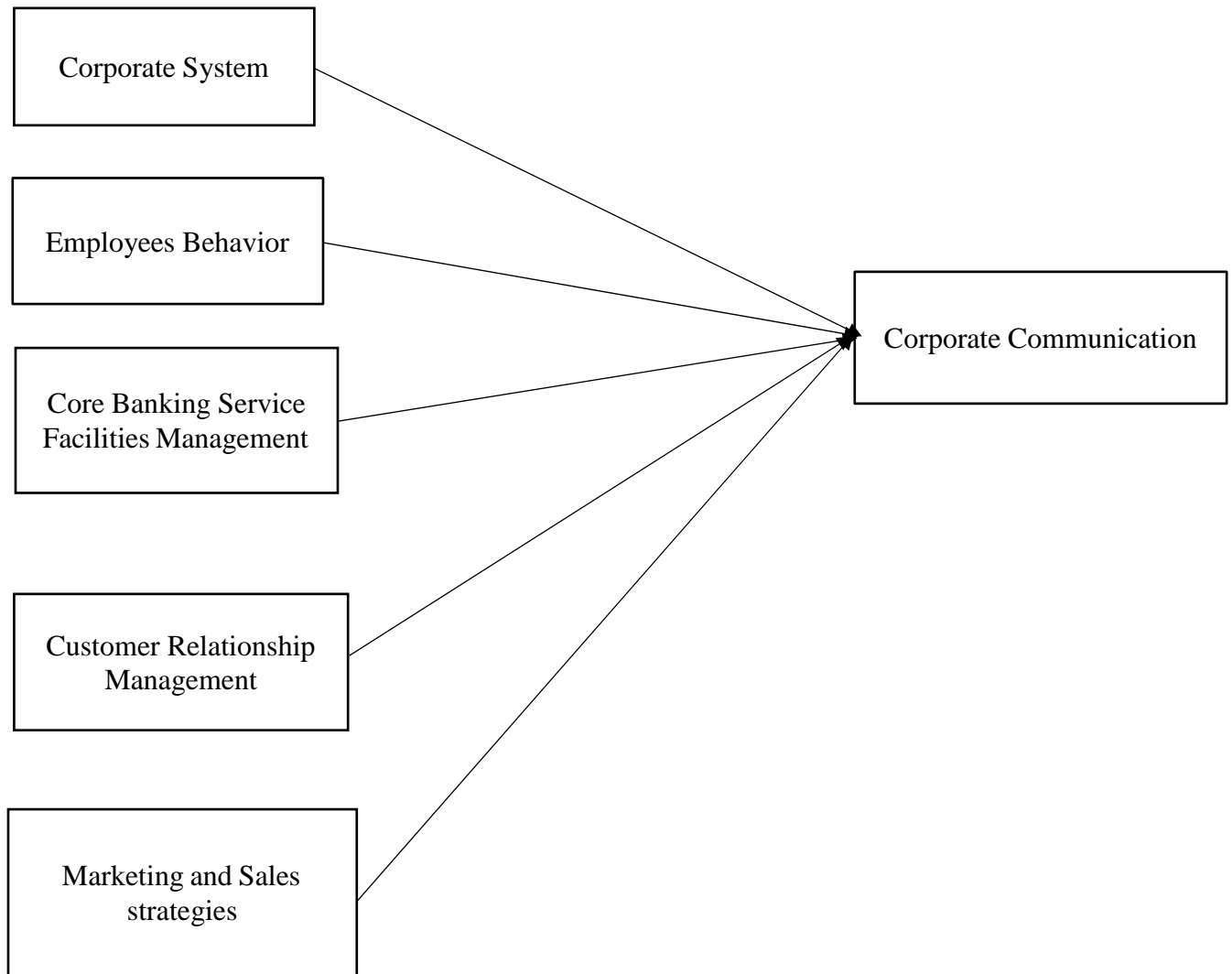
*Source. Shrestha et al. (2020)*

Figure 3.1 show the independent variables are default loans that consider (Corporate system, employee's behavior, core Corporate services facilities management, customer relationship management and marketing and sales strategies) and dependent variable is Corporate communication. The figure shows the formula on the basis of which variables used in the study are computed.

The figure 3.1 shows different independent variables that are used in this study to measure the impact on dependent variables. Some variables are used as independent variable as Corporate system, employee's behavior, core Corporate services facilities management, customer relationship management and marketing and sales strategies). Dependent variable is measured with the help of the Corporate communication. The conceptual framework shown in figure 3.1 elaborates the impact among dependent variables and independent variables.

Corporate System

The Corporate system refers to the overall infrastructure, processes, and regulations that govern the operations of banks and financial institutions. In terms of communication, the Corporate system encompasses internal communication channels used by banks to disseminate information, policies, and updates to employees. It also includes communication with regulatory bodies and stakeholders to ensure compliance and transparency. Effective communication within the Corporate system is vital for coordinating activities, implementing strategic initiatives, and fostering trust among employees and stakeholders (Gautam and sah, 2023).

Employees Behavior

Employees' behavior refers to the attitudes, actions, and interactions exhibited by individuals working within the Corporate sector. Communication plays a crucial role in shaping employees' behavior within banks. Clear and transparent communication channels facilitate collaboration, teamwork, and a positive organizational culture. Effective communication fosters engagement, motivation, and loyalty among employees. Moreover, feedback mechanisms and open communication channels allow banks to address employee concerns, resolve conflicts, and promote a conducive work environment (Dhakal, et al. 2023).

Core Corporate Services Facilities Management

Core Corporate services facilities management involves the management and optimization of essential Corporate services and facilities, such as account management, transactions, loans, and customer service. Communication is essential for delivering core Corporate services effectively. This includes providing clear instructions and guidance to customers on how to use Corporate facilities, resolving queries and complaints promptly, and communicating changes or updates to

Corporate services. Effective communication with customers enhances their experience, builds trust, and fosters loyalty. Internally, communication channels facilitate coordination between different departments involved in delivering core Corporate services, ensuring seamless operations and customer satisfaction (Ruwini and Pushpika, 2024).

Customer Relationship Management

Customer Relationship Management (CRM) refers to the strategies, processes, and technologies used by banks to manage and analyze customer interactions throughout the customer lifecycle. Communication lies at the heart of CRM in Corporate. Banks utilize various communication channels, such as emails, phone calls, social media, and in-person interactions, to engage with customers, understand their needs, and personalize their Corporate experience. Effective communication allows banks to build and nurture long-term relationships with customers, anticipate their needs, and offer tailored products and services. Moreover, CRM systems facilitate communication by providing centralized databases and analytics tools to track customer interactions and preferences (Gonu et al. 2024).

Marketing and Sales Strategies

Marketing and sales strategies in Corporate involve the planning and execution of activities to promote Corporate products and services, attract new customers, and drive revenue growth. Communication is integral to marketing and sales strategies in Corporate. Banks leverage various communication channels, including advertising, promotions, direct mail, digital marketing, and sales presentations, to reach out to existing and potential customers. Effective communication conveys the value proposition of Corporate products and services, addresses customer needs and pain points, and persuades customers to act. Additionally, communication plays a vital role in sales interactions, where bankers communicate product features, benefits, and terms to customers, answer their questions, and overcome objections to close deals (Mishra, 2023).

Corporate Communication

Over the past few decades, central bank communication has emerged as a key component of monetary policy frameworks. Since the Great Financial Crisis, central banks have had to maintain

monetary stimulus and have increased the size and scope of their communication programs due to extremely low nominal interest rates. It is quite difficult to conduct an empirical evaluation of the effectiveness of central bank communication due to a variety of reasons. These include the scarcity of economic data, the incompleteness of knowledge regarding interest rate policies of central banks, the dynamic nature of communication tactics, and the variety of marketplaces and market players. We extend this arrangement in two dimensions to investigate communication between central banks. First, we assume that our experiment's automated central bank occasionally maintains its interest rate at its current level. The data frequently shows zero interest rate fluctuations, which coincide with a portion of the major central banks' fixed-date monetary policy statements.² The fact that central banks can release information both in the presence and absence of changes in interest rates highlights the function of central bank communication as a stand-alone tool for monetary policy.

CHAPTER-IV

RESULT AND DISCUSSION

Chapter four provides systematic presentation, interpretation and analysis of secondary data to deal with various issues associated with determinants of default loan and cost efficiency in the context of Nepalese commercial banks. The purpose of this chapter is to analyze and interpret the data collected during the study. The analysis part helps result to make clearer and more understandable. It provides the systematic and organized presentation and analysis of data that well put light upon the impact of Corporate communication.

This chapter revolves around the outcomes derived from the primary variables, delineated across different sections where an examination was conducted using a questionnaire administered to diverse professionals in Nepal. The data analysis was rooted in the research goals and questionnaire components, employing a statistical instrument to produce tables depicting frequency distribution, means, charts, graphs, and the ensuing analysis outcomes. Data presentation and analysis are structured into two distinct segments: descriptive and inferential. In the descriptive section, analysis is facilitated through tables, charts, and figures. Conversely, the inferential segment encompasses a range of statistical tests and the outcomes garnered from SPSS software.

4.1 Result

4.1.1 Descriptive Analysis

Descriptive analysis seeks to offer a concise overview of the gathered samples and the procedures conducted within a specific study (Parajuli, 2019). This method is commonly utilized to present a straightforward quantitative analysis of data (Thompson, 2009). This segment is subdivided into four distinct categories. The initial section presents insights derived from socio-demographic factors pertaining to the respondents who participated in this study. The subsequent section delves into the factors influencing consumer purchasing behavior towards eco-friendly packaged products in the Kathmandu Valley.

Table 2

Descriptive Analysis

Variable	Detail	Frequency	Percent
Gender	Male	146	53.70
	Female	126	46.30
Total		272	100.0
Age	Below 20 years	1	0.37
	20-30	159	58.67
	30-40	98	36.16
	Above 40 years	14	5.15
Total		272	100.0
Marital	Married	158	58.09
	Unmarried	114	41.91
Total		272	100.0
Level Education	Intermediate	2	0.74
	Bachelors	109	40.07
	Above Master	161	59.19
Total		272	100.0

(Source: Field Survey, 2024)

Table 2 shows the several demographic factors that are connected. The respondent type details are divided into two categories: male and female. There are 146 male respondents, or 57.70% of the total sample, are male. The female respondent is 126 in number and 46.30% out of 100 %. The percentage of respondents "between" the ages of 20 and 30 is 58.67%. The percentage of respondents "between" the ages of 30 and 40 is 36.16%. the older than 40, making up 5.15 percent of the total. Each indicates the respondent's level of education; they belong to distinct educational

groups. They hold Intermediate, Bachelors and Above master although. There are 0.74% intermediate. There are 40.07% Bachelors. There are 59.19% Above Master.

4.1.2 Socio-Demographic Statistics

Socio-demographic statistics primarily encompass the individual traits of the participants. Various aspects like gender, age, marital status, educational attainment, and professional experience were examined. Among the 272 consumers sampled and surveyed through questionnaires, all individuals diligently completed and returned the questionnaires for data analysis across the three districts: Kathmandu, Lalitpur, and Bhaktapur. These details are elaborated upon in the subsequent section.

Table 3

Socio-demographic statistics

Variables	N	Mean	Std. Dev
Corporate System	272	4.144	0.6364
Employees Behavior	272	4.21	0.6732
Core Corporate Service Facilities Management	272	4.268	0.6546
Customer Relationship Management	272	4.346	0.5924
Marketing and Sales Strategies	272	4.415	0.5872

Table 3 shows the descriptive statistics derived from 272 distinct investor observations. The dependent variables, Corporate Communication, and the independent factors, Corporate System, Employees Behavior, Core Corporate Services facilities management, Customer relationship management and Marketing and sales strategies are calculated here along with their mean, and standard deviation. The computation of the mean, and standard deviation is dependent on the questionnaire response from the respondent. The respondent's mean, and standard deviation in this case are 4.144 and 0.6364, respectively, regarding their Corporate system. The respondent's mean, and standard deviation in terms of Employees 'Behavior are 4.21 and 0.6732 respectively. The respondent's Core Corporate services facilities management are as follows: 4.268 and 0.6546 for the mean, and standard deviation, respectively. The respondent's mean, and standard deviation of

Customer Relationship management are, respectively, 4.346 and 0.5924. The present state of the all variables, as indicated by the table, demonstrates that respondent responses are as consistent as good as possible due to the extremely low research standard deviation, which also indicates extremely low data variance.

4.1.3 Reliability

In this study, the focus was on assessing the reliability of data collection. A data set is deemed reliable if the Cronbach's alpha value equals or exceeds 0.7. To ascertain the instrument's consistency in accurately measuring its intended attributes, a reliability test, as recommended by Ojo (2013), was conducted. The reliability statistics yielded Cronbach's Alpha values of 0.884 for a set of 5 items, and 0.894 for Cronbach's Alpha based on standardized items.

Table 4

Reliability Statistics

Variables	Cronbach's	Decision
Corporate Communication	0.856	Highly Reliable
Corporate System	0.746	Highly Reliable
Employees Behavior	0.726	Highly Reliable
Core Corporate Services Facilities Management	0.846	Highly Reliable
Customer Relationship Management	0.912	Totally Reliable
Marketing and Sales Strategies	0.925	Totally Reliable

According to the established results, every variable has strong internal consistency since every alpha value is above 0.70. Stated differently, the Corporate experience variables exhibit a high degree of reliability when employed to elucidate their respective roles in the communication.

4.1.4 Correlation

The analysis of Pearson correlation coefficient entails evaluating the direction and strength of the relationship between two variables. This coefficient can vary from -1 to +1, where values closer

to +1 or -1 signify a more robust relationship between the variables. A negative correlation suggests that an increase in one variable corresponds to a decrease in the other, while a positive correlation implies that the values of both variables either rise or fall together.

Table 5

Correlation

		Correlation					
		CS	EB	CCFM	CRM	MS	CC
CS	Person Correlation	1	0.614**	0.532**	0.537**	0.684**	0.518**
	Sig. (2-Tailed)		0.000	0.000	0.000	0.000	0.000
	N	272	272	272	272	272	272
EB	Person Correlation	0.614**	1	0.636**	0.567**	0.721**	0.611**
	Sig. (2-Tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	272	272	272	272	272	272
CCFM	Person Correlation	0.532**	0.636**	1	0.753**	0.734**	0.703**
	Sig. (2-Tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	272	272	272	272	272	272
CRM	Person Correlation	0.537**	0.567**	0.753**	1	0.568**	0.808**
	Sig. (2-Tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	272	272	272	272	272	272
MS	Person Correlation	0.557**	0.537**	0.624**	0.723**	1	0.892**
	Sig. (2-Tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	272	272	272	272	272	272
CC	Person Correlation	0.518**	0.611**	0.703**	0.808**	0.792**	1
	Sig. (2-Tailed)	0.000	0.000	0.000	0.000	0.000	0.000
	N	272	272	272	272	272	272

The table presented above depicts the correlation between the independent variables and the dependent variable through the utilization of Pearson Product-moment correlation coefficient. Notably, a robust correlation is observed between Corporate service and Corporate communication ($r=.518^{**}$, $N=272$). A significant relationship is also observed between employees' behavior and Corporate communication ($r=.611^{**}$, $N=272$). Similarly, the table illustrates a significant correlation between core Corporate service facilities and purchase intention ($r=.703^{**}$, $N=272$). Moreover, the data highlights a strong correlation between customer relationship management and Corporate communication ($r=.808^{**}$, $N=272$). Moreover, the data highlights a strong correlation between marketing and sales strategies and Corporate communication ($r=.892^{**}$, $N=272$).

4.1.5 Multiple Regression Analysis

Multiple regression analysis was used to test the relationship between the variables where it shows how the dependent variable is influenced by the independent variables.

Model Summary

The results for the coefficient of determination and the coefficient of adjusted determination are presented in the table below.

Table 6

Model Summary

Model	R	R Square	Model Summary	
			Adjusted R Square	Std. Error of the Estimate
1	0.833	0.694	0.689	1.74728

- a. Predictors: (Constant), CS, EB, CCFM, CRM, MS

The model summary provides insights into the predictive power of the regression model used in the analysis

The model summary displays information about the regression model being assessed. The coefficient of multiple correlations, denoted as (R), represents the strength and direction of the

linear relationship between the predictor variables and the dependent variable. In this case, ($R = 0.833$), indicating a strong positive correlation. R square, also known as the coefficient of determination, (R square) measures the proportion of the variance in the dependent variable that is predictable from the independent variables. Here, (R square = 0.694), meaning that approximately 69.4% of the variability in the dependent variable is accounted for by the independent variables in the model.

The adjusted (R square) value adjusts the (R square) value for the number of predictors in the model. It provides a more accurate estimate of the proportion of variance explained, especially when comparing models with different numbers of predictors. In this case, the adjusted (R square = 0.689).

This metric represents the standard deviation of the residuals, or the difference between the observed and predicted values of the dependent variable. It provides a measure of the accuracy of the regression model in predicting the dependent variable. Here, the standard error of the estimate is (1.74728).

The predictors in the model include BS (Corporate System), EB (Employee's Behavior), CB (Core Corporate Services Facilities Management), CRM (Customer Relationship Management), and MS (Marketing and Sales Strategies).

Overall, the model summary indicates that the regression model has a good fit and explains a significant portion of the variability in the dependent variable, with a strong correlation between the predictors and the dependent variable.

Consequently, it can be inferred that the remaining 31.1% of Corporate communication is influenced by other factors not considered in this research. Therefore, further investigation into unexplored factors is necessary to address this gap.

Table 7
ANOVA

Model		Sum of Squares	df	Means	f	Sig.
1	Regression	4.982	5	0.612	1.749	0.00
	Residual	6.302	456	0.0147		
	Total	11.284	449			

It is noticed from the ANOVA results that there is no significant relation between communication banking trading experience in stock and their Employees' Behavior ($F=1.749$, $p>0.05$). It can be interpreted here that the experience of investors does not make any significant difference in their Employees' Behavior.

4.1.6 Coefficient of Determination

The research employed regression coefficients to determine the individual impact of variables on organizational performance. The following table provides a concise overview of this process:

Table 8

Coefficient of Determination

		Coefficient				
Model		Unstandardized Coefficients		Standardized Coefficient	T	Sig.
		B	Std. Error	Beta		
1	(Constant	1.348	0.069		2.391	0.001
	CS	0.783	0.008	0.019	2.430	0.000
	EB	0.257	0.007	0.017	3.634	0.002
	CCFM	0.495	0.006	0.026	2.225	0.004
	CRM	0.946	0.003	0.030	3.327	0.000
	MS	0.842	0.006	0.036	2.879	0.004

a. Dependent Variables: Corporate Communication

From coefficient table below, the regression ($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$) was: $Y = 1.348 + 0.783X_1 + 0.257X_2 + 0.495X_3 + 0.946X_4 + 0.842X_5 + e$

Where;

Y = Corporate Communication β_0 = Constant

X_1 = Corporate System X_2 = Employee's Behavior

X_3 = Core Corporate Services Facilities Management X_4 = Customer Relationship Management

X_5 = Marketing and Sales Strategies

The coefficients (B) indicate the change in the dependent variable (Corporate Communication) for a one-unit change in each predictor variable, holding all other variables constant.

A one-unit increase in the Corporate System (CS) variable leads to a 0.783 increase in the Corporate Communication score, holding all other variables constant. A one-unit increase in the Employee's Behavior (EB) variable leads to a 0.257 increase in the Corporate Communication score, holding all other variables constant. A one-unit increase in the Core Corporate Services Facilities Management (CB) variable leads to a 0.495 increase in the Corporate Communication score, holding all other variables constant.

A one-unit increase in the Customer Relationship Management (CRM) variable leads to a 0.946 increase in the Corporate Communication score, holding all other variables constant. A one-unit increase in the Marketing and Sales Strategies (MS) variable leads to a 0.842 increase in the Corporate Communication score, holding all other variables constant.

These coefficients represent the standardized effect of each predictor variable on the Corporate Communication variable. The coefficient table above indicates a significant relationship between Corporate system and Corporate communication, with a value less than zero falling within the range of $P \leq 0.000 - 0.05$. Furthermore, a significant relationship is observed between employees' behavior and Corporate communication, with a value less than zero in the range of $P \leq 0.00 - 0.05$. Similarly, there is a significant relationship between the factors of core Corporate service facilities management and Corporate communication, with a value less than zero within the range of $P \leq 0.00 - 0.05$.

Similarly, there is a significant relationship between the factors of customer relationship management and Corporate communication, with a value less than zero within the range of $P \leq 0.00-0.05$. Lastly, a significant relationship is noted between marketing and sales strategies and Corporate communication, with a value less than zero in the range of $P \leq 0.00-0.05$.

4.1.7 Result of Hypothesis Testing

The summary of hypothesis testing is presented below:

H1: There is significant relationship between Corporate service and Corporate communication.

The correlation result indicates that there is positive relationship between Corporate service and Corporate communication. Thus, H1 is accepted.

H2: There is significant relationship between employees' behavior and Corporate communication.

The correlation result indicates that there is positive relationship between employees' behavior and Corporate communication. Thus, H1 is accepted.

H3: There is significant relationship between core Corporate services facilities and Corporate communication

The correlation result indicates that there is positive relationship between core Corporate services facilities and Corporate communication. Thus, H1 is accepted.

H4: There is significant relationship between customer service management and Corporate communication

The correlation result indicates that there is positive relationship customer service management and Corporate communication. Thus, H1 is accepted.

H5: There is significant relationship between marketing and sales strategies and Corporate communication

The correlation result indicates that there is positive relationship between marketing and sales strategies and Corporate communication. Thus, H1 is accepted.

4.2 Discussion

The finding of this study shows that there is positive relationship between corporate system on corporate communication in commercial banks of Kathmandu valley. This result is consistent with the result of Dhakal et al. (2022) who also found a positive relationship between CS and CC concluding Bankers experience in commercial banks of Kathmandu valley.

The finding of this study shows that there is positive relationship between employees behavior on corporate communication. this result is not aligned with Bista et al. (2023) who discovered that EB and CC have positive relationship concluding Bankers experience in commercial banks of Kathmandu valley.

The regressions result indicates that there is positive relationship between core Corporate services facilities management and Corporate communication. The result is similar to the finding of Mishra (2023) who pointed out, there is positive relation between CB and CC in their study.

The regressions result indicates that there is positive relationship customer relationship management and Corporate communication. The result is similar to finding of Shrestha et al. (2020).

The regressions result indicates that there is positive relationship between marketing and sales strategies and Corporate communication. The result is similar to the finding of Gonu et al. (2024) who pointed out, there is positive relation between MS and CC in their study. Because of technological advancements, globalization, and unstable economies, banks are offering a wider range of services. The Corporate system becomes a bank's pillar, evenly and successfully boosting Corporate activity. The globalization of technology and the economic downturn have made it more difficult to manage the financial system (Ramasamy et al. (2024)). Banks are equally encouraging the development of competitive advantages through the efficient operation of the Corporate system, which primarily consists of human, technological, administrative, and regulatory resources. In order to assess the state of financial communication, this article also examines the Corporate system. The terms "Corporate system" are defined by financial service management, human resource management, corporate influence, and organizational regulators in Shrestha et al.'s study. The findings also reveal that, when compared to human resource management and corporate influence, Corporate communication has a stronger relationship with financial service management. Financial service management has been discussed in relation to cost-effectiveness, attracting customers, accelerating service delivery, raising profit, and reducing stationary costs.

The primary factor in determining an employee's attitude towards the bank is their behavior. Performance, efforts, social influence, perceived quality of e-Corporate services, and motivation are the main factors influencing employee behavior (Gautam and Sah (2023). Positive and unfavorable perceptions of employees are created by their actions, attitudes, work output, and efforts. These elements need to keep an eye on the passing of time in order to renew and maintain the organization's efficiency. This study delves into the topics of employee behavior, specifically focusing on communication culture, responsiveness, and organizational culture. In a similar vein, responsiveness has a significant role in promoting order, cutting down on resource waste, and protecting the environment, but organizational culture can be bolstered by gender equality, power parity, stereotyping, class, manners, racism, customs, language, and anxiety.

Most account holders make regular use of internet services. The process of globalization has converted clerical labor into an electronic one. When considering the current situation, facilities management and core Corporate services become important topics of conversation. Employees must have a thorough understanding of online Corporate, including its benefits and security, in order to communicate to customers about this Corporate service. Through electronic channels including the internet, mobile, and phone, electronic Corporate is able to conduct a variety of Corporate operations. In order to save time and boost organizational performance, banks are introducing a variety of technologies, including point of sale, Internet, mobile, and automated teller machines (ATMs) (Khatri and Dhungar, 2013). Therefore, the focus of this paper is on core Corporate service facilities management, which includes organizational functioning, communication encounters, and e-Corporate service facilities. It is observed that only e- Corporate service facilities management has a significant relationship with core Corporate service facilities management, which includes things like online, mobile, electronic bill payment, and internet Corporate. With this kind of conversation finds that e-Corporate customers are more content with their banks than non-customers are, more eager to spread good word-of-mouth, and are less likely to move to a different bank. This study found that Corporate communication manages the tasks associated with. This study found that Corporate communication manages the tasks associated with Corporate-related concerns. The relationship between communication management and overall Corporate communication is demonstrated by Corporate communication.

The goal of effective Corporate management communication is to foster bank loyalty and client pleasure. Financial organizations such as banks support the promotion of Corporate communication management because it promotes economic development through risk management, manager oversight, and Project evaluation, savings mobilization, and transaction facilitation.

CHAPTER-V

SUMMARY AND CONCLUSION

This chapter provides a comprehensive overview and conclusion of the study titled "Banker's Experience on Corporate Communication in Commercial Banks of Kathmandu Valley." It is structured into five sections for clarity and organization. The first section offers a summary of the study, encapsulating its key findings and implications. Following this, the second section delves into the contributions made by the research, highlighting its significance in the field of Corporate communication. Moving forward, the third section outlines the chapter details and identifies research gaps discovered during the study, shedding light on areas for future investigation. Subsequently, the fourth part delves into recommendations derived from the descriptive, awareness level, and inferential statistics obtained, offering actionable insights for stakeholders in the Corporate sector. Lastly, the concluding sub-section presents avenues for further research, suggesting potential areas of exploration to deepen understanding and address remaining questions within the realm of Corporate communication.

5.1 Summary

This study delves into the intricate realm of Corporate communication, emphasizing its pivotal role in fostering mutual understanding and relationships among participants. Communication within the business sphere holds significant sway, facilitating coordination across various levels, departments, and stakeholders. Effective communication not only enhances managerial efficiency but also promotes cooperation and industrial harmony.

The research focuses on unraveling the experiences of bankers with Corporate communication in Nepal. It aims to gauge bankers comprehension of Corporate communication, identify factors influencing effective communication, assess the benefits of Corporate communication for effective management, and explore potential managerial solutions. Additionally, the study seeks to analyze

how Corporate communication contributes to enhancing the bank's image, improving customer service and satisfaction, reducing costs, fostering customer loyalty, enhancing employee satisfaction and retention, countering foreign competition, minimizing queues, and boosting sales. The findings of this research hold promise for the banks of Nepal, offering insights that could inform policy-making by the Nepal Rastra Bank (NRB) and guide Corporate practices.

The literature review encompasses various thematic, theoretical, empirical, and policy aspects related to Corporate communication. It synthesizes existing knowledge on perception, theories, empirical studies, and policy frameworks pertinent to Corporate communication. The conceptual framework elucidates the interplay between dependent and independent variables, encapsulating the essence of Corporate communication across multiple dimensions.

Employing an exploratory research design, the study formulates hypotheses based on the causal relationships between latent and observed variables. Through systematic questionnaires and structural equation modeling, it assesses bankers' perceptions of Corporate communication and their awareness levels. The descriptive statistics reveal nuanced insights into demographic factors and awareness levels among employees, while inferential statistics validate significant relationships between latent and observed variables.

The results underscore the importance of effective Corporate communication in driving organizational efficiency and customer satisfaction. They highlight the positive correlations between various aspects of Corporate systems, employee behavior, and core Corporate service facilities management. Moreover, the findings shed light on the challenges posed by modernization, including digitalization and cultural diversity, and underscore the imperative of adopting updated technology while addressing associated barriers.

In essence, this study underscores the vital role of Corporate communication in fostering organizational success and recommends strategic interventions to enhance communication effectiveness and mitigate associated challenges.

5.2 Conclusion

This paper delves into the experiences of bankers regarding Corporate communication within commercial banks in Kathmandu Valley. It aims to explore various dimensions of communication and its role in strategic management to attain competitive advantages. The overarching objective is to analyze bankers' experiences with Corporate communication in "A" grade banks in Kathmandu Valley, with specific sub-objectives guiding the study towards achieving this aim.

These sub-objectives include identifying bankers understanding of Corporate communication, assessing factors determining effective communication from bankers perspectives, identifying the benefits of Corporate communication for effective Corporate system management, and exploring managerial solutions for enhancing communication effectiveness.

The study employs both primary and secondary sources, utilizing various methods such as awareness index, structural equation modeling, descriptive analysis, and qualitative analysis to analyze the data and derive meaningful insights. The research is structured into five chapters, covering introduction, literature review, research methodology, data presentation and analysis, and chapter conclusion.

The findings indicate a satisfactory model fit for explaining Corporate communication, with significant relationships observed between dependent and independent variable, as evidenced by p-values less than 0.01, 0.05, and 0.1. Notably, regression analysis reveals that only all of the dependent variables are significantly related to each other. This suggests that effective core Corporate service facilities management hinges on attracting customers, leveraging updated technology, adhering to communication protocols, and enhancing awareness levels among both employees and customers. Thus, effective Corporate communication management is contingent upon the synergy between Corporate system dynamics, employee behavior, and core Corporate service facilities.

The main conclusion drawn from the data is that effective Corporate communication is crucial for the efficient functioning and management of commercial banks in Kathmandu Valley. Significance of Communication: Corporate communication plays a vital role in facilitating coordination between different levels, departments, customers, suppliers, stakeholders, managers, clients, board of directors, and employees. Managerial Efficiency: Effective and efficient communication enhances managerial efficiency, promotes cooperation, and fosters industrial peace within the organization. Benefits of Corporate Communication: The study identifies various benefits of Corporate communication, including increased productivity, cost reduction, improved job satisfaction, democratic management, and enhanced customer service and satisfaction.

Challenges and Solutions: While modernization has introduced digital communication techniques, it has also brought challenges such as language barriers, multicultural difficulties, and data security concerns. However, these challenges can be mitigated through harmonization, teamwork, updated technology, and effective conflict resolution strategies.

Gender and Education: The analysis indicates that male employees are more aware of Corporate communication compared to female employees. Additionally, higher levels of education correlate with higher awareness levels, suggesting the importance of education in understanding Corporate communication. **Management Implications:** The findings underscore the importance of managerial efforts to promote effective communication through training and development opportunities, transparent corporate policies, efficient transaction processing, and quality communication encounters.

Overall, the study emphasizes the critical role of Corporate communication in promoting organizational efficiency, customer satisfaction, and sustainable growth. It suggests that effective communication strategies are essential for navigating the challenges of modern Corporate and fostering positive relationships with stakeholders.

5.3 Implications

The implications of the study are multifaceted and extend to various stakeholders involved in the Corporate sector, including commercial banks, regulatory bodies, policymakers, employees, and customers. Here are some key implications. **Improved Communication Strategies:** Commercial banks can use the findings to enhance their communication strategies internally among employees and externally with customers, suppliers, and other stakeholders. This could involve investing in training and development programs to improve communication skills among employees. **Technology Adoption:** The study highlights the importance of adopting modern communication technologies, such as electronic Corporate services, to streamline operations, improve customer service, and remain competitive in the market. **Customer Relationship Management:** Banks can leverage the insights to refine their customer relationship management practices, including gathering and utilizing customer feedback to enhance communication strategies and personalize interactions.

Policy Formulation: Regulatory bodies like the Nepal Rastra Bank (NRB) can use the study findings to formulate policies and guidelines aimed at promoting effective communication practices within the Corporate sector. This could include regulations related to customer data privacy, technology adoption, and employee training. **Support for Training Initiatives:** Policymakers may consider providing support for training initiatives focused on improving communication skills among Corporate employees, thereby contributing to overall sectoral development.

Professional Development: Employees can benefit from the study by recognizing the importance of effective communication in their roles and seeking opportunities for professional development in this area. This could involve participating in training programs or pursuing further education to enhance their communication skills. **Awareness of Challenges:** The study raises awareness among employees about common challenges in communication, such as language barriers and multicultural difficulties, prompting them to proactively address these issues through collaboration and teamwork.

Enhanced Service Experience: Customers stand to benefit from improved communication practices within banks, leading to a more seamless and satisfying service experience. Clear and timely communication can help address customer inquiries, resolve issues efficiently, and build trust and loyalty. **Economic Growth:** Effective Corporate communication contributes to the overall economic growth of Nepal by facilitating efficient financial transactions, promoting investment, and supporting business development. **Social Impact:** Improved communication practices within banks can have a positive social impact by fostering transparency, accountability, and trust in the financial system, ultimately benefiting society as a whole.

Overall the implications of the study extend beyond the individual level to encompass broader organizational, regulatory, and societal dimensions, with the potential to drive positive change and enhance the overall functioning of the Corporate sector in Nepal.

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APPENDIX QUESTIONNAIRE

Dear Sir/Madam,

Namaste, I am Bijaya Shahi student of a Master of Business Studies at Tribhuvan University. This research is a part of a Master's thesis work conducted under the objective "To understand bankers experience on Corporate communication in Nepal".

This academic survey is targeting employees of Corporate sectors. The response will have high contribution for the research outcome. I would be thankful for your commitment on filling information of this questionnaire that could be useful for my study. All your information will be kept secret and reaction will be utilized distinctly for scholarly reason. Your cooperation and participation is intentional/ voluntary and you have full right to take part or not to take an interest right now and also can stop this overview anytime you wish. The questionnaire comprises of inquiries identified with your understandings on your satisfaction after merger and acquisition.

Part A: Individual Characteristics

Please tick the box that corresponds to your answer for question

Gender

- Male
- Female

Age

- Below 20 years
- 20-30
- 30-40
- Above 40 years

Marital Status

- Married
- Unmarried

Level Education

- intermediate
- Bachelors
- Above Master

Part B: Opinion Statement

This Section intends to identify your opinion regarding total quality management by noting your response through rating scale statements.

Please mark one appropriate answer/opinion to successive statements as follows:

1. Strongly Disagree

2. Disagree

3. Neutral

4. Agree

5. Strongly Agree

S.N.	Opinion Statement	1	2	3	4	5
1.	Corporate System					
	Financial service management impact the overall efficiency of Corporate communication					
	Employee training and development influence communication skills in my Corporate interactions					
	Corporate policies contribute to or hinder effective communication with customers					
	Efficient transaction processing contributes to a positive customer experience					
	am satisfied with the training and development opportunities provided by the human resource department for effective communication					
2.	Employees Behavior					
	I feel communication culture influence positive interactions with customers					
	Timely and responsive communication contribute to customer satisfaction					
	Organizational culture influence communication strategies with clients					
	Organization promote a communication culture that values transparency and clarity					
	Organization promote a communication culture that values transparency and clarity					
	Effective conflict resolution skills contribute to a positive communication climate in the workplace					
3.	Core Corporate Services Facilities Management					

	E-Corporate communication impact overall customer satisfaction					
	Organization is doing well on effectiveness of communication through e-Corporate service facilities					
	The overall efficiency of organizational functioning in facilitating effective communication I am satisfied with the quality of communication encounters I experience in my role					
4.	Customer Relationship Management					
	CRM practices impact communication strategies and interactions with clients					
	The organization use customer feedback to enhance communication strategies					
	Multi-channel communication contributes to effective communication with customers					
	The accessibility of customer information through CRM contribute to personalized communication					
	The consistency in customer interactions influence their perception of the bank's communication practices					
5.	Marketing and Sales Strategies					
	Marketing and sales strategies influence customer communication and engagement					
	The alignment of marketing messages influences the clarity of communication with customers					
	Promotional campaigns contribute to increased communication with customers					
	Positive customer perception of marketing efforts contributes to favorable communication outcomes					
	The organization's adaptation to market trends impact					

	the effectiveness of communication with customers					
6.	Corporate Communication					
	Clarity of communication positively impact customer understanding and satisfaction					
	Timely communication contributes to positive customer experiences and perceptions					
	Consistency in communication across channels contribute to customer trust					
	The integration of customer feedback impacts the enhancement of communication strategies					
	Perceived trustworthiness influence customer loyalty and retention					

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ABSTRACT Communication is the medium of exchange information through a system of symbols, signs and behavior.

Communication process was begun with human interaction in the working area which has been dramatically evolved and

renovated through electronic method. The practice of communication in bank create strong bond between employees and

bank. The paradigm shift in communication technology becomes prominent factor in Corporate industry. Therefore, the main

purpose of this research is to analyze the condition of communication in bank with respect to employee's experience. This