



Bankers' Communication Know-how: An Analysis from Commercial Banks of Kathmandu Valley

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Abstract

Background: In the modern era, communication has changed the way of working styles, banking sectors are practicing banking communication in order to make work easier, faster, comfortable and accurate. Banking communication plays the role of mediator in between bank, customer, government, shareholder, suppliers, client, board of directors and employees that strengthen connection between them. Therefore, bankers' experience on banking communication enhances banking system, employees' behavior and core banking service facilities management.

Objective: This study aims to analyze Bankers' experience on communication in the commercial banks.

Methodology: This study is based on exploratory research design showing causal relationship between latent and observed variables. The research prepares systematic questionnaire to interview 355 respondents by using purposive sampling technique. The result is based on descriptive analysis and Awareness Index.

Results: The Employees Awareness Index depicts that 12% of employees are inadequately aware about banking communication followed by 46% of employees remaining moderately aware and 37% of employees are adequately aware about banking communication.

Conclusion: This study revealed that, in order to improve banking system, the banks should focus on financial service management and organizational regulator. For smooth control on employees' behavior banks should concentrate on communication culture, responsiveness and organizational culture. Similarly, core banking service facilities management should overview on e-banking service facilities.

Originality: This paper is original and not published anywhere else.

Keywords: Banking System, Employees' Behavior, Core Banking Service Facilities, Banking Communication, Bankers' Experience

Paper Type: Research Paper

JEL Classification: D₈₃, G₂₁, O₁₄, G₅₃

Introduction

While communicating within the banking organization numerous barriers are formulated such as perceptual, language, emotional, physical and cultural. In order to discourage and overcome these communication barrier organizations are found to be mandatorily developing the provision of politeness, good manners, positive attitude and respectful behavior (Van Eemeren & Grootendorst, 2016). For this, Thussu (2018) argued that effective banking communication can strengthen the connection between customer, suppliers, stakeholders, managers, client, employees, board of directors, neighbor, community and nation. Effective communication fosters ideas building common ground to develop complex interpersonal relationships. The communication pattern has changed telephone, email and fax into instant messaging/chat, virtual words, social networking sites, wikis, twitter, blogs in the workplace which become very beneficial to transfer information from one place to another place and save data and information. In this regard, Austin & Pinkleton (2015) contented that communication becomes the wealth of information which can be in the form of facial expressions, body language, verbal, text, messages, voice message, video call and video conferencing. Again, B.K. et al. (2019) argued human capital as strong foundation for any organization and for banks as well.

Contextually, Moore et al. (2018) revealed that communication strategies can be improved when the banks merge the communication department and marketing department and work together for the common vision..., the banking organization has intergraded with the information technology. Now, the banking sector developing digital platform for its services the transformation results attract new customer. In this sense, Ishaq Bhatti et al. (2011) explained that banking communication focuses on the customer satisfaction, which mainly depends on the employees' behavior towards customer. Moreover, Aral et al. (2013) discussed that information technology has tremendously progressed and changed the banking industry. The automation and revolutionary changes changed financial and banking scenario globally. The availability of ATM, smart chips embedded with microprocessor chip, Electronic Data interchange (EDI) bring revolutionary changes in banking sector. For such scenario, Berger (2018) asserted that the tremendously changed in technology has provided competitive advantage, which has advanced the business deal from paper money to the plastic money with boundaryless network. Thus, understanding banking communication has become crucial part in banking sector.

In Nepal, communication history is not a new phenomenon (Paudel et al., 2018). In this regard, Bastola (2007) mentioned that advanced in information technology and telecommunications have created circumstances to introduce various channels for the products and services of Nepalese commercial banks. More significantly, Khatri & Upadhyaya-Dhungel (2013) have provided the fact and argued that Nepal Bank Limited, established in 1937, introduced internet banking service in Nepal after 65 years of its banking activities around 2002 AD. Also, Kumari Bank launched internet banking for the first time in Nepal in 2002 (Mishra, 2008). Moreover, customers are also getting problem from banking communi-

cation regarding internet security, theft or loss of password, concerned about the private information, online infrastructure, training about internet banking, trust issues, electricity problems and adoption of internet banking in the country (Khatri & Upadhyaya, 2013). Thus, banking communication builds employees' culture and increased effectiveness and productivity of employees, which assists to create brand name, honesty and reliability (Akmajian, et al., 2017). In this sense, Sapkota et al. (2018) have significantly argued that Information and Communication Technology have eased banks' top management to have greater visibility and control, which is also supportive for multiple financial options in a borderless way, pushing all banking services and products beyond local market. Despite such significant situation of information technology in banking services Pikkarainen et al. (2002) made an argument that lack of knowledge, awareness and familiarity about online banking technology have led the customers to be less accustomed to use the e- banking services. Now in the context of Nepal, Bastola (2007) again, giving an illustration, argued that Machhapuchhre Bank developed digital communication technology in late 1990s providing high-speed transmissions over standard copper telephone wiring. In this regard, several questions have been emerged on employees' experience of banking communication in commercial banks of the Kathmandu Valley like: What are the employees' perceptions towards banking communication? What are employees' attitudes towards adoption of IT based banking services? What are the factors effecting banking communications in Nepalese Context? How we can analyze employees' perspective of organizational service quality orientation? How gender inequality creates problem in organization and affects communication? Why customers switch to another bank? How can we improve managerial communication and organizational effectiveness? Thus, this paper frameworks the perception of employees toward the banking communication in commercial banks with the aims to explore the bankers' experience on banking communication in commercial banks. The article further proceeds as: Section 2 reviews the literature more closely related to this area; section 3 discusses methodology, section 4 analyzes the data, section 5 makes the discussion and finally section 6 provides conclusion with recommendations.

Review of Literature

Banking Communication & Employee Relation

Austin & Pinkleton (2015) have put the viewpoints on the globalization and its impacts on organizational management development and communication technology. Effective communication improves job satisfaction, which directly improves in productivity. Thus, organizational communication and worker performance integrate different units and functions of an organization communicating performance standard and expectation regularly observe activities of employees and provide them feedback (Aral et al., 2013). More importantly, the means of communication set common goal in the organization, which focuses on achieving desired objectives in organization (Ahmad, 2006; Alleyne et al., 2007).

Generally and contextually, communication management maintains the connection between employees to employees and employees to organization. Thus, it increases performance of organization effectively and efficiently (Hargie et al., 2002; Kurland & Bailey, 2000). However, most of the managers are poor at communication is one of the defects of organization. Their improper communication leads to the organizational losses (Power & Rienstra, 1990). As a result, their working efficiency will be decreased. Whatever that is, banking communication plays vital role to help managers to investigate real issues and problem in organization. Consequently, with the passage of time, communication becomes tools to coordinate internal control system and drive organization into successful path (Thomson & Hecker, 2001; Saida et al, 2016).

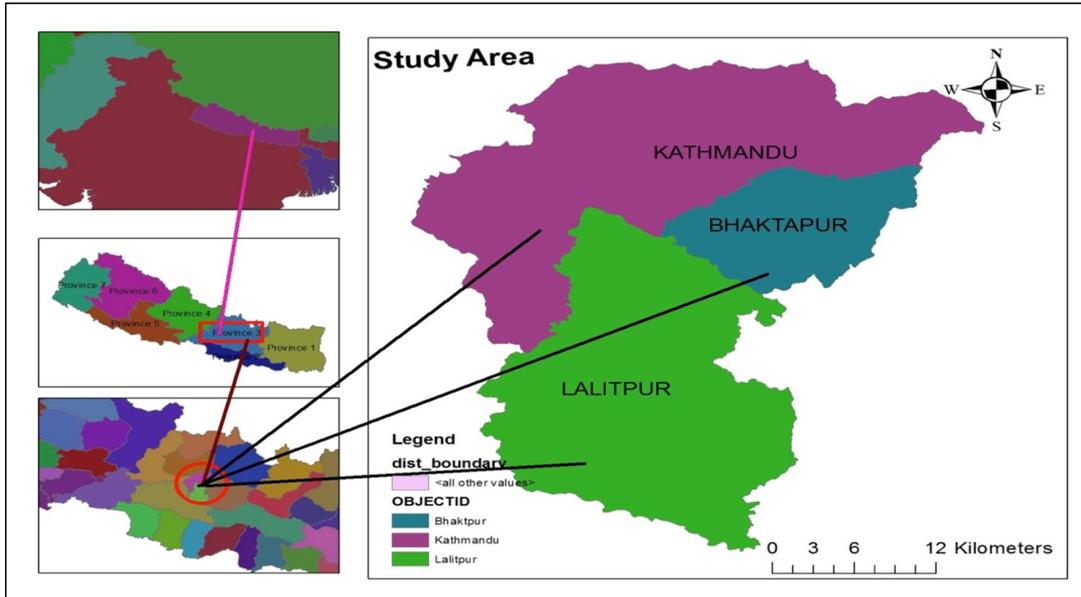
Moreover, there is a positive relationship between communication and employees (Smythe, 1996; Thomas et al., 2009). In addition, effective communication increases overall organizational functioning, foundation of sound management, greater coordination and effective interaction among workers. Now, the placement of e-banking communication in bank improves performance of workers and increases efficiency in work (Svensson, 2004). Shrestha et al. (2019) stated that quality work life also impacted on how worker communicates in their organization. So, banks should focus on providing quality work life balance to their employees.

Research Methods

Study Area

The study covers Kathmandu, Lalitpur and Bhaktapur districts, which is commonly known as Kathmandu valley. Pant and Dangol (2009) mentioned the fact about Kathmandu valley lying between the latitudes 27° 32' 13" and 27° 49' 10" North and longitudes 85° 11' 31" and 85° 31' 38" East, which is found to be located at a mean elevation of about 1,300 meters. Likewise, in Kathmandu valley there are altogether 150 local administrative units, which consist both Village Development Committees and Municipalities. In the context of Nepal there are all together 28 commercial banks. Our research considers banking communication in commercial banks especially inside Kathmandu valley. Because there are number of banks available in Kathmandu Valley and for our study the sample collected from Kathmandu valley will recognize the perception of employees of the country. Moreover, the target population of the study will be 350 bank employees who contribute intellectual and technical skills daily basis in banking sector. The study area is selected on these areas is due to fact that no studies have been conducted on this topic in this area. The researcher has selected this topic because banking communication becoming one of the prominent factors, which drive the country economy.

FIGURE 1: Study Area



All the employees working in commercial banks of Nepal are considered as sample population for the study. Because of time constraints our study area only represents Kathmandu valley. The non-probability sampling technique is used in this study because the sample population based on the subjective judgment rather than random selection (Schillewaert et al. 1998). This study covers only employees' experience on banking communication. Thus, the research only selects specific area form the population where they are interested. This study covers employees of 28 commercial banks of Nepal in Kathmandu valley.

Sampling, Questionnaire and Data Collection

This research is based on exploratory research design, which shows casual relationship between dependent and independent variables. The research is based on the primary and secondary data. The primary data has been collected from employees of commercial banks in Kathmandu valley. For the collection data from employees of banks researcher asked permission with branch manager or authorized persons so that employees will provide information without any delay holding correct and precise information. Thus, the people of different age group, gender and education group are the population of the study. A set of questionnaire has been prepared and filled by the different level of bank employees and implement for the data collection. These questionnaires are prepared to support all the objectives of this research. A questionnaire has been prepared and implemented for the data collection. The secondary information is used for background, literature review, research methodology and data analysis. While secondary data has strengthened the research and its finding collected from different

sources like National Planning Commission (NPC), Ministry of Finance (MOF), Nepal Rastra Bank (NRB), Bankers Association of Nepal, and BAFIA.

KII was made during methodological development phase and questionnaires development. Key Informant Interviews were conducted with 3 Key informants who are experts in the area in banking sector. KII for understanding whether the current research has covered issues related to the field. It is conducted before starting research methodology. KII has conducted with the experts. A questionnaire has been prepared and implemented for the data collection. The interview is based on the structural questionnaire where the respondents fill the questionnaires based on their assumption and their preference. Moreover, bank employees are the respondents in our research area. The questionnaire type is in form of likert scale, multiple choices question, subjective questions, and ranking questions and dichotomous. Questionnaires were distributed among the employees of "A" grade banks. The questionnaires cover area such as banking system, employees' behavior and core banking service facilities. This study tries to excess the information of banking communication.

The population of this study includes employees of commercial bank in Kathmandu valley. There are all together 28 commercial banks in Nepal, which include government owned, private, and joint ventures. 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 determined through sample size determination that helps to measure significance level. The following formula was used to work out the sample size.

$$n = z^2pq/l^2 \text{ (Lenth, 2001)}$$

Where, n = sample size required for study, z = Standard tabulated value for 5% level of significance, p = Prevalence or proportion of an event (More et al., 2012), $q = 1 - p$, Allowable error that can be tolerated = e . Based on the sampling, this study has surveyed 355 banks employees from commercial banks of Kathmandu valley. This study attempted to collect 403 respondents in order to meet the allowable error of 5% but the study covered only 355 sample population due to limited time constraints and access to data source. However, the number of respondent is sufficient when our observed error is 6%. Therefore, this study covers 355 employees of commercial banks in Kathmandu, Nepal.

Data Analysis

Data analysis section includes three sections as given below:

Socio Demographic Characteristics: Bankers' personal characteristics of population expressed statistically such as age, sex education level and working experience. Data collection of the demographic factors associated with every member of the population surveyed from primary data collection.

Banker's Perception Level on Banking Communication in Kathmandu Valley: Bankers' perception level in banking communication in Kathmandu valley measures the perception level of employees toward the banking communication. The perception level has been divided into three parts: effectiveness level, frequency level and communication difficulty level.

Factor Determining Effective Communication among Bankers: Banking system, Employees' behavior and Core banking service facilities management are the factors which determine effective communication among bankers. Banking communication is the channelling, expression, receiving and interchanging of ideas in the banking industries that influence employees positively or negatively. Thus, effective communication strongly determines the effectiveness of communication between employees. So, such factors are tried to be analyzed in this section.

Managerial Solution on Effective Communication: Effective communication exchange information, convey messages and understand the emotion behind those information. Communication is the way to express information in broader areas and facilitates the flow of information. The flow of information plays vital role for the managerial effectiveness and also helps in decision-making. Moreover, communication removes misunderstanding and makes the people clear about thought and expression. Therefore, there are some managerial solutions which increase effectiveness of communication flow. They are rules for effective communication, strategies to promote e-banking communication, advance technology to promote e-banking communication, rules and policy developed by Bank, NRB and Government agencies for effective regulation and suggestion to improve e-banking communication.

Bankers' Awareness Level: Banking Employees' Awareness is to study the level of awareness of bankers toward the banking communication. For that, the questionnaires are collected from 355 sample respondents. The questionnaires are framed related banking communication. In order to understand awareness of employees' questionnaire is collected based on financial service management, human resource management, corporate influence, organizational regulators, communication culture, responsiveness, organizational culture, e-banking service facilities, organizational functioning and communication encounters. The general form to identify adult awareness on banking communication among customers is presented as:

$$Y(\text{Awareness}) = \begin{cases} Y = 0, \text{If ScaleScore} < 50\% \\ Y = 1, \text{If } 50\% < \text{ScaleScore} < 75\% \\ Y = 2, \text{If ScaleScore} > 75\% \text{ above} \end{cases}$$

Data Analysis and Results

Socio Demographic Characteristics

The analysis displays still the male employers (54%) in bank are more than female employees (46%). Most of the employees working in banks are postgraduate followed by undergraduate and intermediate level. The majority of respondents as 219 out of 355 (62 %) are in the group

of 20-30. Only 30 (8%) respondents are in the age 40-50 followed by 14(4%) respondents in the age of above 50. It also indicates youths are more attracted toward the banking industries in order to pursue their career in banking industries. In such scenario, in their empirical work in Bangladesh Newaz & Zaman (2012) have revealed facts about married 25-34 years old and married 25- 45+ years old full time and contractual male and female employees occupying entry level and mid & top-level management positions respectively. This study observes that, there are altogether 155 male respondents who have invested their 1-20 years in the organization. Likewise, 129 female respondents have spent 1-20 years of their lifetime in banking organization. Baden et al (1994) substantially evidence female employees' growing enrollment in labor market. Hossain & Kusakabe (2005) asserted that female labor force in banks in Bangladesh were found restricted due to socio-cultural stigma in the past, but now females are enrolled more in labor market, even in banking sectors. However, Tabassum et al. (1994) argued that despite their entry into banking business every day, females are still defenseless and marginalized. After all, Rahman et al. (2006) significantly argued about the rise of females joining the banking profession in developing countries. The trend shifts downward then after because after getting working experience more than 20 years they are well known about the bank and financial institution industry working procedure. Further some of them will get promotion some of them will retire and some of them will start their own business.

TABLE 1: Socio-demographic Characteristics

Attributes	Distribution	Frequency	Percentage
Gender	Male	190	54%
	Female	165	46%
Education	Higher Secondary Level	15	4.22%
	Bachelors'	122	34.36%
	Masters'	218	61.40%
Age	20-30	92	26%
	30-40	219	66%
	40-50	30	8%
	50 and Above	14	4%
Work Experience	Below 1 year	34	9.5%
	1 - 20 years	284	80%
	20 - 30 years	36	10.14%
	Above 40 Years	1	0.2%

Bankers' Perception Level on Banking Communication in Kathmandu Valley

The effectiveness level can be measured through five level where 1= Extremely Effective, 2= Highly Effective, 3= Moderate, 4= Less Effective, and 5= Very less Effective. The result

explains that banking communication trainings are highly effective in order to operate effective communication. Similarly, effective communications is highly effective to achieve better work performance where most of the respondents think better communication results for better work performance. Moreover, communication plays vital role in career goal. Those employees who are forward in communication with other employees can easily maintain public relation with other. In this sense, how communication is important in the operation of any organization is argued by Fearn (2016) historical and comprehensive elaboration that the zigzags, lines, dots and semi-circles on the walls of caves as first written communications of prehistoric man, 40,000 years ago has now been replaced and updated by social Facebook, Twitter, YouTube, Flickr, Instagram, blogs, and other communication technologies, which have led large and small businesses, as well as non-profit and other organizations to incorporate social media into their organizational communication activities. Furthermore, they also have adequate knowledge regarding communication as they exchange knowledge with other employees. Thus, communication is highly important in career goal. On the other hand, informal communication also affects in organizational target. Informal communication plays vital role in maintaining organizational target, which emphasizes on fostering emotional connection, love, bond, sharing happiness and celebration. These informal communications build sense of attachment that increase organizational performance of employees in organization. Thus, informal communication highly affects to achieve organizational target. Similarly, modernization has changed technology into advance level. Furthermore, the practice of e-banking communication increases efficiency level of employees. The use of e-banking communication reduces resource waste, attracts customers, accelerates service delivery, reduces stationary cost and ultimately raises profit in organization. For such technological environment, Mols (1998) mattered on the fact that as an indispensable aspect of current banking system the use of e-banking technologies comprising of Automated Teller Machines (ATMs), Tele-banking, home banking and internet banking are making conveyance of banking product and services easier and comfortable. Furthermore, as informational services (Bradley and Stewart, 2002), banking services can be easily automated and digitized (Porter and Millar, 1985).

Most of the respondents have faced conflict with customers. Higher the conflict level the greater the dissatisfaction. The reasons behind non-satisfied customers are because of behavior of employees, service and product delivery process and attitude of customer toward the organization. Most of the employees committed that they have faced moderate level of conflict with customers. The organization can decrease conflict level by focusing on betterment of organizational service and product and improving the communication level of employees with customers. Moreover, it also solves communication problem with customers as well. Customer care is one of the tools to increase goodwill of organization. In this sense, how communication in banking system is significant is argued by Laketa et al. (2015) talking about the rapid changes in technology and alteration in customers' everyday life that has led bankers to employ proper customer relation management and innovative forms of

communication, this, in turn, has raised quality of business and communication between customers and banks. Therefore, satisfied customers spread positive word of mouth among others, which also works as promotional strategy. In the context of Nepal, there are different kind of culture, system, language, religion, caste, tradition and creed. Hence, there is cultural diversity in bank and financial institution. Sometimes employees have to face multi-cultural difficulty because of gender, power, stereotyping, class, manner, racism, customs, language and anxiety. Furthermore, sometimes there is communication problem among staff because of work division, interpersonal conflict, information and data are not communicated timely.

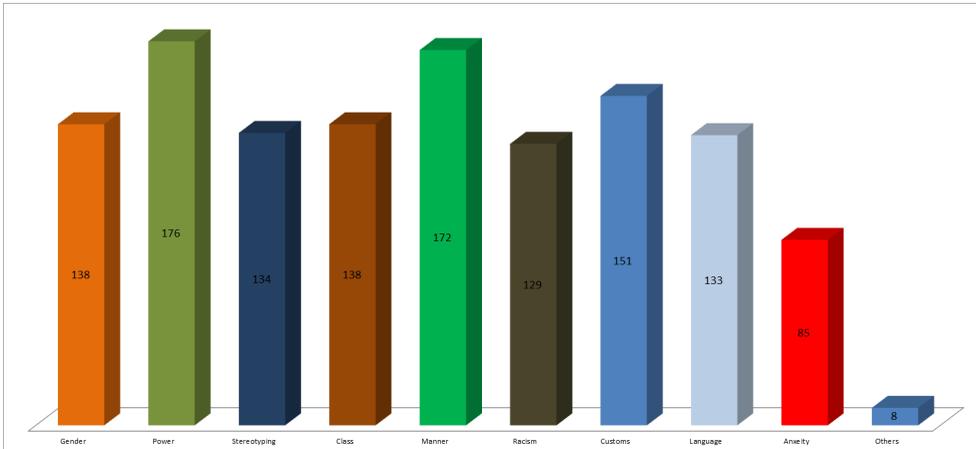
Working in multi-cultural environment is difficult to handle. The moderate indicator of the difficult level indicates that there are multi-cultural difficulties in the bank. Banking organization has announced different rules to handle multi-culture difficulty level. Banks set the policies of equality to all. Banks can have authority to hire employees only through examination process. Moreover, Government bank like ADBL bank, RBB bank, NBL bank has also focus on the lower level class adding Janjati Kota for their betterment and career expo. Moreover, banks also provide reward and incentives to the best employees of the bank for their better performance in future as well. For this, Laketa et al. (2015) further asserted that while communicating to target group customer relation strategy provides the advantages leading to the higher performance products and services meeting customer needs. Employees might have problem with another employees to handle these problem they conduct discussion forum so that they can share their inner feeling among others. Sometimes, employees have to face conflict with customers that increase level of difficulties in organization. For these, the managers continuously monitor employees and take feedback from them about complain and problem occurring in the organization. The use of electronic technology shifts hand-work effort. The result shows that, it was highly difficult to handle modern technology for the employees. The employees should have to fast-forward that become highly difficult for paradigms shift. On the other hand, e-banking communication has reduced carbon footprint that definitely contributes toward sustainable development. In spite of these, maintaining sustainable development is still difficult. Thus, e-banking communication also focuses on the achievement of sustainable development. In this regard, Robinson (2000) asserted obviously that many of the banks are inclined to adopt e-banking technology as a way to improve three aspects of their activities- efficiency, performance and service quality.

Factor Determining Effective Communication among Bankers

Understanding employees' behavior is difficult in itself. However, behavior of employees should be checked time and again for achievement of effective communication. The factor effecting employees' behavior are communication problems, conflict reason and communication culture. In this regard, Argyris (1994) made an argument for the needful involvement of every one, leaders and subordinates and in corporate communication. Similarly, effective service delivery works as the promotional strategies in banking organization. Bank has provided various services to both customers and employees. Now, bank has changed their tradi-

tional service into digitalization that saves time, money and effort of the employees and customer. As a relatively new term (Moenaert and Lievens, 2000), practitioners and researchers of e-banking have formed a common ground that e-banking denotes to the system allowing banks to make access for their customers to transact business and obtain information via electronic communication channels (Daniel, 1999; Keyes, 1999; Pikkarainen et al., 2006; Lassar et al., 2005) comprising of Automated Teller Machines (ATMs), tele-banking, home banking and internet banking (Turban, 1999).

FIGURE 1: Communication Culture in Bank



Managerial Solution on Effective Communication

According to survey, half of the sample population has suggested for efficient flow of information. Communication plays role of bridging the gap among personalities. Hence, bank employees transmitted, studied, analyzed, interpreted and stored information and data for the decision making activities and performing day-to-day activities. Some of the rules followed by banking organization are effective flow of information through upward, down ward and horizontal communication. The bank should use standard format and memo to communicate effectively. These memos are also used for the evidence in future. The information should be managed and organized in proper manner. Moreover, the professional attitude should be maintained in order to deliver right information to the right person on right time. About, 59% of the employees provide announced coordination as one of the rules of communication. Effective coordination with the employees creates sense of togetherness. Thus, team work can be possible when there is effective coordination between employees. Furthermore, chain of command can be possible which enhances the speed of the flow of information. On the other hand, greeting behavior employees to senior and junior also build respect toward each other. The employees are career focus because of that 180 respondents replied learning management skills is one of the important aspects of communication. Furthermore, professionalism is another aspect of communication. Employees should use circulars, mem-

os, letters and standard formats in order to deliver message to employees and customers. These practice of professionalism helps to convey message clearly and effectively. Moreover, employees should check understanding level of employees and customers while they deliver message, which indicate the receiver, are aware about information. Thus, learning management skills facilitates flow of ideas, perception, advice information, opinion, orders and instruction to others.

Likewise, 220 respondents think that employees should prepare to accept change in future. However, bank should also convince individuals to adopt new changing rules. The banks need to aware about the e-banking policies to the employees. In this sense, Lymperopoulos and Chaniotakis (2004) argued that as crucial elements bank staffs' perception and expectations function as development of successful e-banking implementation projects. For this, Lymperopoulos & Chaniotakis (2005) further made an assertion that common problem in banking sector is bank staffs' resistance to technology adoption. Hierarchy of the communication should be followed which helps to deliver right information to the right person. Moreover, individual to transformation from up level to down level and down level to up level should use formal communication. Managers and employees should have to respect each other and exchange their ideas, thoughts and perception with each other. Thus, effective meeting procedure should be organized so that every employee can raise his or her word for the betterment of organization. Therefore, two fourth of the sample population believe communication can build because of good human relations. Moreover, celebrating birthday party, festivals, foot ball tournaments also develop good human relation as well as play role of refreshment among employees. Activities like training and meeting encourage the ideas of employees. Employees should be motivated toward the developing new ideas. The discussion forum with those employees also boosts employees for delivering their ideas among all. Consequently, 100 respondents suggest encouraging ideas of subordinates in order to make the communication channel more effective. Employees can share information without hesitation if organization creates safe and peaceful environment. Thus, managers should know about the ideas, thought, comments, attitudes and reaction of subordinates of all department.

Moreover, 79% of employees suggest mobile banking as important component of e-banking followed by online banking, ATM, electronic bill payment, tele-banking service, cashless transactions, bank smart, e-credit card, fone bank, online account opening application with the respondents of 75%, 34%, 31%, 28%, 23%, 22%,20%,, 17%, and 17% respectively. Beside these strategies other strategies also play significant role in promotion of e-banking such as, ethical banking suggested by 9% respondents, e-loan suggested by 14% employees, e-saving account suggested by 16%, digital signature recommended by 11%, employees, SMS banking advised by 14% employees, 6% employees suggested e-governance and direct mail and 8% employees suggest web banner. From these, entire mobile banking, online banking, ATM and Electronic Bill Payment are the most popular services provided by the banking organization. Therefore, employees also advocated to promote e-banking communication. Some of such strategies which promote e-banking communication are mobile banking, SMS banking, tele banking service,

Viber banking, e-governance handling, ATM, ABBS, Email, Web banner, direct mail, digitalization, cashless transaction, bank ex, Bank smart, fone bank, digital signature, online account opening application, ethical banking, e-mortgage, e-loan, e-credit card, e-saving, electronic bill payment, paperless banking, core banking system and providing training about information of new product and services. More than half of the population recommended adopting advance technology (56%), focusing on online service delivery (51%) and adopting digitalization process (51%). Moreover, 150 respondents propose to provide training to employees to build skilled manpower. In bank there is high chance of loss of data and information. Therefore, 25% of respondents advise that banks have to focus on data security and privacy issues for promotion of banking communication. However, in spite of acknowledging such benefits of e-banking technology, some banks in Arabian country, like banks in Libiya are less inclined to adopt integrated e-banking within its existing banking system (Khalfan and Akbar, 2005), such low level of adoption can be accredited to banking staffs' resistance to new technologies (Khalfan and Alshawaf, 2004). Moreover, in this study, 6% of the employees of bank proposed for solar and wind energy to mitigate the problem of power shortage in bank.

Bank should assess the risk periodically; check accuracy, integrity, consistency, validity completeness, accessibility and timeliness. Moreover, Bank should have security setting in operating system, system software and firewall. Likewise, store data and information in electronic form such and data warehouses, databases and data achieve. In order to make security tighter CCTV should be installed at each ATM location. Additionally, banks should have to focus on sustainable development as well which can be possible by reduced paper consumption, recycle waste properly, sponsor tree plantation, spend in e-banking publicity, launch electronic product and services try to reduce carbon foot print. For the client protection, KYC is compulsory in every bank as it works on policies as customer identification procedures, customer acceptance policy, monitoring of transaction and risk management. Furthermore, other policies adopted by bank and financial institutions are BAFIA, BASEL, SWIFT, Core Banking System, Money Laundering, Monetary policy, Fiscal policies and so on. E-banking communication should be improved time and again.

Some of the suggestions to improve e-banking communication in commercial banks are providing training and awareness to employees and customers, focus on customer satisfaction, follow rules and regulation prescribed by NRB, launch new product and service, e-banking training, focus on digital marketing, promote e-banking components, fast internet and adequate power supply, use update version of technology, strong back up system, focus on software development and web based programming, instant alert to customer using email, SMS and automated voice calls, update data information timely, contribute in sustainable development as well, implement policy related to e-banking, conduct discussion forum, compulsory use of application, launch customer awareness program, accountability and transparency, more secrecy and efficiency, regular updates, prioritization of critical business activities, recovery, testing and training, emphasis on online payment system, security setting in operating system, firewalls and system software, focus on green banking system, practice

of paperless banking and adopt the policies guided by NRB and Government.

Awareness level on Banking Communication

Awareness level of respondents indicates that 46% (162) employees are moderately aware about banking communication. Similarly, 50% (179) employees are moderately aware about banking system followed by 57% (204) employees and 43% (154) employees are moderately aware with the employees' behavior and core banking service facilities. The results depicted that employees are moderately aware about financial service management, human resource management, corporate influence, organizational regulator, communication culture, responsiveness, organizational culture, e-banking service facilities, organizational functioning and communication encounters. In this scenario, Aladwani (2001) more comprehensively suggested for the need of analysis of any factors for any country that hinder and motivate customers' attitudes in the process of adopting banking technological systems. On this situation, Abukhzam & Lee (2010) blame the lack of know-how and general IT expertise as some of the biggest obstacles to the adoption and diffusion of e-banking technologies. The results illustrate 29 % of employees are less are about employees' behavior. Similarly, 25% of employees are less aware about core banking service facilities. Thus, in order to make strong communication, those factors which are less aware should be taken in consideration and try to shift awareness level from low aware to moderate aware and moderate aware to highly aware. Therefore, awareness index also works as an indicator of data analysis for making decision.

TABLE 2: Awareness Level on Banking Communication

Variables	Overall Awareness	Banking System	Employee's Behavior	Core Banking Service Facilities
Inadequate awareness (Less than 50%)	41 (12%)	47 (14%)	103 (29%)	89 (25%)
Moderate awareness (50% to 75%)	162 (46%)	179 (50%)	204 (57%)	154 (43%)
Adequate awareness (More than 75%)	152 (37%)	129 (36%)	48 (14%)	112 (32%)

Discussion

Banks are expanding their services due to globalization, economic instability and technological process. The banking system becomes pillars of bank which equally promoting banking activities effectively and efficiently. With the globalization technological change and economic crisis maintaining banking system also becomes challenging job (Rus et al. 2016). Banks are equally promoting to develop competitive advantages through smooth running of banking system that mainly includes administrative, technical, regulatory and human resources. This paper also analyzes the banking system in order to analyze the condition of banking communication. Financial Service management, human resource management, corporate influence and organizational regulators are the variables that define banking system in this

study. The results also announce that banking communication is strongly connected with financial service management in comparison to human resource management and corporate influence where financial service management discussed about reducing stationary cost, attract customers, accelerate service delivery, raise profit, reduce paper consumption and cost effectiveness.

Employees' behavior is the crucial part of bank which derived the attitude of employees toward organization. The behavior of employees is generally determined by performance, efforts, social influence, perceived e-banking service quality and motivation (Yaseen & Orien, 2018). The behavior of employees, attitude, performance and efforts are the factors, which create positive and negative thought of employees. These factors should monitor time and again to refresh and run the organization smoothly. This paper also mentions issues related to employees behavior discussing about communication culture, responsiveness and organizational culture in detail. Similarly, responsiveness is major factor, which advocates cleanliness, reduce resource wastage and protect environment, where as, organizational culture can be promoted through gender equality, equal distribution of power, stereotyping, class, manner, racism, customs, language and anxiety.

The majority of accounts holders use internet services for the daily use. The globalization has transformed clerical work into electronic process. Over viewing the current scenario, core banking service facilities management become major issues of discussion. The awareness about internet banking, its benefit and security become prominent factors where employees need to understand clear in order make customers clear about the banking service. The electronic banking can perform various banking activities through electronic channels like internet, mobile and telephone. Thus, bank is launching different technologies such as Automated Teller Machine (ATM), Internet banking, Mobile Banking, Telephone Banking and point of sales which save time and increase effectiveness in organization (Khatri and Dhungel, 2013). Thus, this paper concerns on core banking service facilities management which generally covers e-banking service facilities, organizational functioning and communication encounters items and it is seen that only e-banking service facilities management is significantly related with core banking service facilities management which cover items like online banking, mobile banking, electronic bill payment and internet banking. With such discourse, Mols (1998) finding is more remarkable such that e-banking users, in comparison to non-users, are seen more satisfied with their banks who are excited to provide more positive word-of-mouth communication and have low tendency to switch to another bank.

In this study, it has been observed that banking communication handles the activities that are related with banking issues. Banking communication shows relationship between communication management and overall banking communication. The proper banking management communication emphasizes to create customer satisfaction and bank loyalty. Financial institutions like banks encourage promoting banking communication management because it fosters economic development as it manages risks, helps to monitor managers,

evaluate project, mobilize saving and facilitating transaction. Moreover, effective communication successfully collaborates the interpersonal relationship with employees and increase working efficiency. Thus, technological development had changed the strategies of banking services. They focus on both commercial and individual customer through qualitative service. Thus, the importance of banking communication is increasing day by day in the banking system of Nepal.

Conclusion and Recommendations

Findings of the study conclude that employees are moderately aware on banking communication. Also, strategies like using updated technologies, schemes to attract and retain customers, following proper communication tools to aware both employees and customers can help bank to serve and manage core banking facilities efficiently. Therefore, banking communication management depends on banking system, employees' behavior and core-banking service facilities.

As majority of employees (46%) are moderately aware on banking communication bank should now focus on increasing their awareness level through best practices. Various communication trainings can be provided on latest technologies that banks are using like e-banking, viber banking, online fund transfer etc. so that they can convey these information to customers effectively. Also, information regarding banks services should be properly disseminated among employees as they are crucial part of the banks. The study even shows numbers of male employees are higher (55%) in top level compared to female. Therefore, banks should also include female employees in decision making procedure which could be helpful to understand needs of female employees and communicate well with them.

Further, banks should train their staffs on conflict management as there are high chances of conflict (major or minor) with customers or among employees which should be handled very diplomatically. Likewise, green banking has been actively being adopted by banks these days but still banks are found to use excessive amount of papers daily, only less percentage of waste are used for recycle and sponsor tree plantation. Thus, banks should focus on practice of green banking policy which helps to promote social responsibility, advocate cleanliness, reduce resource wastage, support government law and uphold ethics in business. Hence, further study can be conducted including variables used in this study as well as additional variables increasing the scope of financial institutions and study area.

Conflict of Interest

Authors declare no conflict of interest while preparing and publishing this research article.

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