

**Report**

**on**

**Communicating with Customers: A Study on Sadma Fashion Ltd.**

**[Submitted to]**

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**Subject: Submitting of Course Report on Communicating with Cu.**

Dear Mam,

I am very pleased to submit my report title as, “Communication in Banking Sector: A Systematic Review**”  by *Sulochana Shrestha*** which was required for graduation from the BBA program of Jahangirnagar University.

In presenting this report, I have tried my level best to include all the relevant information and the explanation, to make the report informative and comprehensive.

Within a short time, I have to make this report as comprehensive as possible. I would like to express my sincere appreciation and thanks for your help while doing the report. I shall be glad to answer any queries that you may have in this regard.

Kind Regards,  
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…………………….  
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# Executive Summary

With the passage of time, computers and technologies havechanged the traditional method of communication system. Banks are now using windows, world processing system, excel, computer operating system, DOS, database management system, data planning and database design, data security, internet, intranet, extranet service and email system which increase working performance.

Bank managers need to understand importance of communi-cation skills in order to increase effectiveness of internal communication be-tween manager and employees.

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**Chapter 1**

# Introduction

## 1.1 Background

Effective banking communication strengthens the relationshipbetween customer, suppliers, stakeholders, manager, client, employees and board of directors. Banker’s experience on banking communication enhanc-es banking system, employee’s behavior and core banking services facilities management. Banking communication improves organizational effectiveness through training, knowledge management, risk management, internal control system and data security management. In modern era, communication chan-nel is transformed into electronic channel promoting e-banking which includes internet banking, mobile banking and e-payment system. Moreover, clerical work shifted into electronic form, which cut costs and satisfy customer.

## 1.2 Objective

### 1.2.1 General Objective

This paper explores how banker’s experience effects on bankingcommunication in commercial banks, which enhances their understanding level and determines effective communication in workplace.

### 1.2.2 Specific Objective

Extensive desk reviews followed by related literature were carriedout to gain better insight regarding the field of study.

## 1.3 Scope

With the passage of time, computers and technologies havechanged the traditional method of communication system. Banks are now using windows, world processing system, excel, computer operating system, DOS, database management system, data planning and database design, data security, internet, intranet, extranet service and email system which increase working performance.

## 1.4 Limitations of this Report

This report is based on the “communication of in Banking sectors:A sytemetic review” by *Sulochana Shrestha Seeprata Parajuli and Udaya Raj Paudel* which is a online review company. The whole communication described in this report can be applied only in the garments sector. We can't relate this report information with other sectors.

Human relationship is indispensable part of communication. The origin of communication beganwith the human interaction. Communication in the working area has been dramatical-ly evolved. Face to face communication has been renovated through development of land-line phones, computers, mobile phones, Internet and sooner into virtual reality (Akmajian et al., 2017). In 1961 Massachusetts Institute of Technology (MIT) developed Compatible Time Sharing System (CTSS) for the first time in the operating systems. The time sharing system arrange requirement of user and coordinate their schedule and project in order to communicate regularly for information and maintain high productivity (Aladwani, 2001). The personal computers were introduced in marketplace in 1975, then in 1991 Aug 6 World Wide Web went to live and officially internet connection begun. After that employees started to communicate through via email and online message boards. In this way, history of com-munication in workplace began. These technologies kept employees virtual activities in office ( Van Eemeren & Grootendorst, 2016).

Moreover, effective communication can strengthen the connection between customer, suppliers, stakeholders, managers, client, employees, board of directors, neighbors, com-munity and nation. Business communication is a complete package of bi- directional and transformational process (Thussu, 2018). Effective communication fosters ideas and build common ground to develop complex interpersonal relationships. The communication pat-tern has changed in form of telephone, email and fax into instant messaging/chat, virtual words, social networking sites, wikis, twitter, blogs in the workplace which become very ben-eficial to transfer information from one place to another place and save data and information (Rahman&Masoom, 2015). Thus, communication become the wealth of information which can be in the form of facial expressions, body language, verbal, text, messages, voice message, video call, video conferencing and so on (Abdul-Wahab & Haroon, 2017). Furthermore, ef-fective communication facilitates cooperation; increases managerial efficiency; promotes co-operation and industry peace, smooth and efficient running of organization, job satisfaction, public relation; increases productivity and reduce cost, democratic management and basis of decision making and planning (Austin &Pinkleton, 2015).

Communication is the medium to conduct meeting, discuss with each other regard-ing issues based on the functions and activities. Communication strategies play significant roles in effective management of fundamental policy govern by central bank. The central bank has announced four issues related to the communication in the central bank. The first communication issue is economic conditions, which collect information related to the cur-rent conditions of the economy (Amato, 2002; Berenstein& Campbell, 2002). The second communication issue is policy decision made by central bank to target current operating. The third communication issue is the description of the strategy guided by the central bank to carry out the communication policy to the general. The fourth type of communication debate is outlook of the future policy, which generally increases transparency, and effective stabilization of the communication policy (Amato et al. 2002; Amato et al., 2015). To achieve sustainable development goals is important (B.K. et al, 2019). Bank is one of the important sectors to achieve development goals. There is still a gap in banking communication practice

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in workplace. The workers would like to adopt traditional method of record keeping infor-mation and data rather than adoption of modern technology. Moreover, there is difference in culture, language, caste, norms and ethnic group create communication gap between em-ployees ( Cujoe et al., 2015; Deshmukh, 2004).

Ishaq Bhatti et.al (2011) explained banking communication focus on the customer satis-faction mainly depends on the employee’s behavior towards customer. Moreover, employees performance depend on training, technical support, empowerment, rewards, recruitment, performance reviews motivation and selection of employees. Additionally, the employee’s perception changes the service quality in international level. There are five internal service orientation dimensions which promote effective banking communication namely employees’ training, employees service performance, service, concept, development and positioning, or-ganizational knowledge and customer service orientation (Bennett &Kottasz, 2012).

Banking communication is a relationship between communication management and banking system (Rai et al., 2019). Proper banking management communications create customer satisfaction and bank loyalty. Financial institutions like banks are encouraged to promote banking communication management because it fosters economic development as it manages risks, monitors managers, evaluates project, mobilizes saving and facilitates transaction (Keyton et. al. 2013). Banking communication is the process of interchanging information, ideas, and knowledge within or outside banks. The organization consists of different types of employees come from different sections of the society. Moreover, they have different cultural backgrounds guided by norms, religion, language, and ethnicity. The ef-fective communication enhances productivity and efficiency of the employees (Turner, Biehi, Golochinsky & Black , 2010).

Effective communication successfully collaborates the interpersonal relationship with employees. Interpersonal communication depends on the willingness of the individual commu-nication. Social bonds, attention awareness and commitment increase inter personal behaviors (Nardi, 2005). Banking communication channels are not getting replaced; it is modified and updated with present scenario. Technological advancement enhances individual communica-tion practices and attitudes in workplaces. Communication technologies have strengthened the working environment in workplace. Technological development changed the strategies of bank strategies of banking services. They focus on both commercial and individual customers through qualitative service. Bank expands their service quality implementing marketing strat-egies to enhance revenues; customer retention and cross sell ratios. Likewise, quality service delivery increases customers’ loyalty to bank. Now, banking communication becomes compet-itive advantage in banking industries. (Scornavacca&Hoehle, 2007).

Form the evidence mentioned above, we conclude that banking communication shows relationship between communication management and banking system. Proper banking communication creates customer satisfaction and promotes economic development. More-over, banking communication interchange information, ideas and knowledge inside and out-side banks. Effective communication successfully collaborate the interpersonal relationship with employees and enhance their working efficiency (Thomas et al., 2009). Thus, the impor-tance of banking communication is increase day by day in banking system.

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This paper aims to explore how banker’s experience affect banking communication in commercial banks that enhances their understanding level and determines effective commu-nication in workplace. Likewise, the remaining part of the paper is organized in four sections. The following section reviews the relevant literature, followed by materials and methods used, then discussion of key findings and finally conclusion of the study.