AN ASSESSMENT OF THE CHALLENGES OF INTERNAL COMMUNICATION AND ITS RELATIONSHIP TO SUCCESSFUL PRODUCT IMPLEMENTATION IN COMMERCIAL BANKS

BY

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DECLARATION

I, the undersigned, declare that this dissertation is a preparation of my original research work and that it has not submitted or being concurrently submitted in candidature for any degree. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature and acknowledgement of collaborative research and discussions.

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APPROVAL

This dissertation by Oscar K Sakala has been approved as fulfilling the requirements for the award of the degree of Masters of Business Administration by the University of Zambia.

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All research participants are greatly appreciated for taking time to respond to my questionnaire and contributing immensely to the completion of this research.

I would like to also recognise the support and encouragement from my mother Noreen Sakala, my brothers; Chaka and Musenge and, my friends.

DEDICATION

This dissertation is dedicated to my parents Masautso and Noreen Sakala, and my brothers Chaka and Musenge Sakala. Without your encouragement and sacrifices I would never have endeavoured to undertake this academic journey.

ABSTRACT

When internal communication is not efficient and effective in an organisation, it can lead to low product uptake, disconnect between knowledge of products and services on offer, bad customer experience and even penalties and sanctions. It is on this basis that this study aimed at assessing the challenges of internal communication in a commercial bank and its relationship to successful product implementation with a case study of Stanbic Bank Zambia. A quantitative approach was used in the study and involved engaging different using a structured survey questionnaire. The research model that was used to develop the questionnaire and to guide the study was the Shannon and Weaver model on communication. This model looks at the effectiveness of communication from the sender to the receiver encompassing the aspects of the channel/technology used, feedback and noise during the communication process. The researcher received responses from 55 staff. The data was analysed using Pearson correlation coefficient and P-value analysis with the Statistical package for the Social Sciences (SPSS version 16.0) and Microsoft Excel. This involved the use of frequencies and percentages on relevant data, as well as the application of Pearson correlation and two tailed significance (0.05 level of significance) tests on necessary variables. Through analysis of data it was found that biological factors and social systems did not have significant influence on effective communication. This was validated by Pearson correlation coefficient of -0.259 with P-value 0.056 for gender, Pearson correlation coefficient of -0.263 and P-value 0.053 for age and, correlation coefficient of 0.047 with P-value 0.734 for social systems (department). While communication skills of sender or receiver (correlation coefficient of 0.490 and P-value of 0.000 for management), technology or channel used to communicate (correlation coefficient of 0.440 and p-value 0.001) and feedback (correlation coefficient 0.382 and p-value 0.004) all had influence on the effectiveness of internal communication. Other factors influencing the effectiveness of communication were bad reading culture by staff, bad communication practices from management, ineffective communication channels and delayed communication when there are changes to products or services. This shows that there is clear room to come up with a more effective approach to internal communication so as to ensure the right people are receiving the correct information and at the appropriate time.

Keywords: Internal Communication, Product Implementation, Challenges, Commercial banks, Shannon and Weaver model

TABLE OF CONTENT

LIST OF TABLES

LIST OF FIGURES

CHAPTER ONE: INTRODUCTION

1.1 Introduction

Internal communication can be described as an organisation's managed communication system, where employees are regarded as an internal public or stakeholder group (Vercic et al. 2012). Other terms used to mean internal communication include; employee communication, organisational communication and internal marketing. An organisation's managed communication system may include a variety of channels and activities but not limited to newsletters, notice boards, staff briefings and intranets (Yeomans and FitzPatrick, 2017). Looking at it from a management perspective employee engagement suggests building a two-way trusting relationship with internal publics, with the goal of improving organisational effectiveness. This is a strategic concern for leaders (Yeomans and Carthew, 2014) and practitioners (FitzPatrick and Valskov, 2014).

Strategies of Internal communication include; downward or upward (vertical), horizontal, formal, and informal communication. Shifting from lower level to higher level communications results in messages that can be further differentiated such as formal, informal, vertical, horizontal, diagonal as well as internal messages related to external communication. Responses to the message or decision are communicated back up the chain of command in reverse order until it reaches the top level (Marcovic' et al. 2013). This is intended to ensure that all levels of the organisation are informed of critical decisions.

Vertical communication generally follows the formal hierarchy within the organization. However, greater size and complexity of organizations increase the need for communication laterally or diagonally across the lines of the formal chain of command. This is referred to as horizontal communication. These communications are informational too, but in a different way than downward and upward communication. Here information is basically for coordination to tie together activities within or across departments on a single school campus or within divisions in a school-wide organizational system (Lunenburg, 2010 p. 5).

On the other hand Formal communication is communication through pre-defined channels set by organizations. They are typically conveyed from top leadership to various departments that funnel down to lower level employees. It is backed by organizational procedure, and it is necessary to fulfil the goals of the organization. In modern society

dynamic and informal messaging along with formal communication is necessary to ensure that the job is done efficiently (D'Aprix, 1996). In addition to this, we can state that formal communication is pre-planned (Enyira and Orokor, 2016). Formal business communication is a strategic exchange of information that supports a clear agenda. This information is traditionally considered as in-house method of communication, but can include structured interactions with people and entities outside the organization (Callaway, 2017).

Informal communication is more relational than formal. It is not backed by any pre-determined channels and can happen anywhere within the organization. The primary goal of this messaging is to preserve and establish relationships with colleagues and superiors and subordinates. Since it is not defined by any channels, messaging moves a lot faster, but it is without any paper trail or official documentation (Ibid). According to Enyira and Orokor (2016), informal communication takes into account, the socio-characteristics of the individual worker in the organization.

Spontaneous interactions spark a 'grapevine' of information shared through informal communication networks. Informal business communication should complement formal networks. Authentic and profitable relationships are solidified through this method. Sometimes, the informal atmosphere can result in casual and careless distribution of information. For this reason, all personnel should be especially careful about sharing sensitive information while communicating informally (Callaway, 2017).

It must further be noted that ideally, internal communication strikes a balance between extremes. Communicating too little creates a vacuum that causes distrust and speculation. However, too much information can result in information overload or the paradox of plenty in which an overabundance of information is ignored. Bartoo and Sias (2004), note that receiving a large amount of information is not necessarily the same as getting the right amount of information. Furthermore, employees can receive the right amount of information that does not contain the right information for them. The right amount, however, is hard to determine. Haas (2006) found that even when the amount of internal communication in organizations was increased, employees still desired more. Effective internal communication strives for adequate information, which refers to the measure of the relationship between information needed and information received (Rosenfeld, Richman and May, 2004).

Internal communication is cardinal to ensure that all members of a business organisation understand various products, projects and services that are being offered to clients (internal and external). This includes changes to existing products. As such it can be noted that internal communication is linked to external communication in ensuring that an organisation maximises on products and services.

Having discussed internal communication and its various forms, it is apparent that without a clear and concise process flow an organisation would be disorganised and relatively inefficient in its processes. It is also clear that the way that information is transmitted within an organisation impacts the way that external communication will be carried out to stakeholders and the way in which products and projects will be implemented to customers. As such it was important to understanding what inhibits effective communication in an organisation and how internal communication may be improved. It is on this backdrop that this study was aimed at assessing the challenges of internal communication in relation to product implementation.

1.2 Background

According to Erlien (2003), there are debates that communication and information are often used interchangeably. She argues that what separates these words is the role or even the consideration of a recipient's presence. There are facts or data travelling from a sender, but when we are dealing solely with information the receiver is inactive. Whereas when we are dealing with communication a reaction or response is expected. This study focuses on internal communication in particular. Internal communication can be defined as "the flow and exchange of ideas and opinions between managers and co-workers, and also the communication between individuals and groups on different levels and divisions or parts of the organization" (Erlien, 2003, p.17). The internal communication processes may differ from organisation to organisation depending on various factors such as size, culture and management structure. This study will look at Stanbic Bank Zambia which which was founded in 1956 and is headquartered in Lusaka, with additional branches in the Copperbelt, Southern, Eastern, Central and North-Western provinces of Zambia. It is a subsidiary of the Standard Bank Group. Stanbic is the acronym for the Standard Bank Investment Corporation, the holding company of the Standard Bank Group (Stanbic Zambia, 2019).

Stanbic Bank operates a network of over 25 branches and service centres in Zambia and offers various personal, business and corporate banking products such as personal savings and investments, fixed term loans, home loans, revolving term loans, vehicle and asset finance, guaranteed overdraft, and revolving line of credit, structured trader finance, which includes export financing, import financing, and stock and inventory finance. In addition, it offers Internet banking, telephone banking, virtual business centre services, and other services (Bloomberg, 2019).

In order for the bank to successful implement these products and services, internal communication is cardinal. Effective internal communication will ensure staff and clients have the right amount of information. The researcher carried out a study on assessing the challenges of internal communication in this bank. This involved looking at various factors that may influence internal communication with reference to existing literature.

1.3 Statement of the Problem

Banks and other financial institutions introduce a number of products through-out the year to enable them gain or maintain a strong position in the market. The introduction of products includes enhancements and modifications to existing products.

In the case of Stanbic it has been observed that most modifications and product introductions are ineffectively or inefficiently communicated within the business units, especially to branch based staff before the product introduction or modification is rolled out or implemented to clients.

This has in many cases caused disconnect between branch staff and Head Office based products teams on product features and capabilities. This has included changes such as the introduction of new charges on customer accounts, the blocking of previously available features on electronic banking and other systems, the mass migration of clients into varying cost segments and the implementation of products and promotions without adequately communicating the information to relevant staff prior to the launch.

Bank staff and clients are as such seen to be relatively slower in taking up new products or embracing changes to existing product parameters. This is despite brochures being made available post the product implementation. According to the Ministry of Finance (2017),

banks in Zambia account for reaching only 25% of adults in the provision of transactional products and services.

The perceived inefficiency in internal communication on product introduction and modification leads to underwhelming product uptake by clients and opens the door for potential sanctions and penalties from the Central Bank due to customers feeling inadequately communicated to prior to pricing changes and product changes. Based on this the study seeks to assess the challenges of internal communication through identifying the challenges being faced with effectively communicating product changes and implementation internally and, how these challenges may be mitigated to ensure efficiency.

1.4 Aim of the Study

The study is aimed at assessing the challenges of internal communication and its relationship to successful product implementation.

1.5 Research Objectives

i. To determine the challenges that lead to perceived ineffective internal communication on products and services
ii. To establish factors that influence the effectiveness of internal communication
iii. To establish ways to improve the internal communication in line with product and service implementation

1.6 Research Questions

i. What are the challenges faced with internal communication?
ii. What factors influence the effectiveness of internal communication?
iii. How can the internal communication on products and services implementation be improved?

1.7 Significance of the Study

The importance of effective communication cannot be over-emphasized as it can directly lead to efficient processes and improved company performance. Institutions operating in Zambia such as Stanbic Bank, are no exception to this and as a company may benefit in the short to medium term from a research such as this one which is aimed at assessing the challenges of

internal communication. In line with this the study may be justified for the following reasons, though not limited to these:

- No study has been conducted on this bank in line with challenges of internal communication and its relationship with successful product implementation
- Results of the study will lead to improved customer experience due to increased speed and accuracy of staff education and knowledge
- The findings of the study are useful in improving internal communication, product implementation, product uptake through 'Delivering the Customer' (DTC) and consequential revenue earning.
- The findings of the research will be beneficial to bank management and shareholders as it may form a premise in their future decision making and practice around internal communication

1.8 Scope and Location of the Research

The study looked at the challenges being faced with internal communication, the factors that influence effectiveness of internal communication and how the internal communication process can be improved in relation to product implementation in the bank. This involved reviewing literature and studies around the topic of effective internal communication and identifying relevant variables that influence internal communication.

This study included staff from all branches in the Stanbic Bank Zambia network and further included staff from different business units i.e Information Technology (IT), Personal and Business Banking (PBB-Head Office), Corporate and Investment Banking (CIB), Human Capital (HC), Risk, Compliance, Operations and Legal. The researcher was based in Lusaka at the Private Banking Pamodzi Branch.

1.9 Organisation of the Dissertation

Chapter One is an introduction to the dissertation by outlining the background to the study, the statement of the problem, research objectives, research questions, significance of the research, the scope and location of the study. Chapter Two looked at the literature review. This involved reviewing empirical and theoretical literature on the topic of internal communication. While Chapter Three described the research methodology through giving an

outline of the research design, research tools and models used to obtain and analyse data during the course of the study. The Fourth Chapter of the study presented the data analysis and research results. This was done through presenting the results of the data analysed in the form of tables and figures (charts and graphs). Further includes discussion of findings and analysis of variables under research in relation to reviewed literature. The final chapter provided a conclusion and recommendations from the findings of the research.

1.10 Chapter Summary

This chapter provided an introduction to the research through defining key terminologies and providing a background to the organisation under study. It further outlined the statement of the problem, aim of the study, research objectives, research questions and the significance of the research. The objectives of the study were to identify the factors that lead to ineffective internal communication and to determine the challenges face by staff in line with internal communication on products and services. The chapter concluded with provided an outline of how the dissertation is organised.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter looks at the related studies and findings of previous scholars on the topic of internal communication. It further reviews theories and models of communication that have guided previous scholars and are relevant to the current study on the issue of effective internal communication. "The literature review is a step-by-step process that involves the identification of published and unpublished work from secondary data sources on the topic of interest, the evaluation of this work in relation to the problem, and the documentation of this work" (Sekaran and Bougie, 2009. p. 38). The literature review is intended to ensure that;

- Important variables that are likely to influence the problem situation are not left out
- To avoid the risk of wasting effort in trying to discover or re-discover something that is already known
- To ensure that the problem being investigated is perceived relevant by the scientific community

2.2 Theoretical Framework (Models)

The theoretical framework consists of principles, constructs, concepts and tenants of a theory or theories (Grant and Osanloo, 2014). In other words the theoretical framework is a structure that summarizes concepts and theories which are developed from previously tested and published knowledge which is intended to provide a theoretical background or basis for data interpretation and analysis (Swanson, 2013). This study looked at the effect model of internal communication, Thayers communication model, Shannon and Weaver model, Osgood and Schramm model, David Berlos S-M-C-R model and the modern model of internal communication.

2.2.1 Effective Internal Communication and Channels

Several researchers claim that two-way symmetrical communication is an ideal characteristic in organizations primarily because it aims at balancing the interest of the organization and its public. It is further argued that internal communication can be regarded as being effective only if the content of the communication meets employees' need to know rather than what the company management need to tell (Welch and Jackson, 2007).

In addition to this, Horn (1999), states that while several organizations realize and understand the significance of good internal communication, they continue finding it difficult to strike a common ground between what gets said and what gets done. In other words, does information communicated lead to tangible results and improved performance by employees. According to Welch (2012), the advent of Web2.0 (a collective term for certain applications of the Internet, the World Wide Web and social media, which focus on interactive sharing and participatory collaboration rather than simple content delivery) is changing the way organizations are communicating with their employees. Crescenzo (2011) discourse various different communication channels including traditional print, phone calls, interpersonal communication including digital and face-to-face communication, and internal social networking sites.

Friedland and Vercic (2011), looked at modern communication channels but have included traditional communication channels such as magazines, corporate television, intranet news, emails and employee meetings; and social media communication channels such as micro-blogs, podcasts, video and photo sharing, and instant messaging platforms. These are becoming increasingly common in large private corporates. According to Stuart and Sarow (2007), the most common and reliable internal communication forms are written and verbal communication, including newsletters, videos, intranet, face-to-face communication, blogs, emails, internet and social media platforms.

Looking at the arguments of Welch and Jackson (2007), Horn (1999), Crescenzo (2011) and Sarow (2007), there is need to strike a balance between the way internal communication is channelled, which are the most reliable channels and what level of information is to be communicated. They all show that there are several communication channels to consider in the modern business environment. However, it may be noted that none of these brought out the factors that may influence the effectiveness of the internal communication process outside of the channel being used.

2.2.2 Effect Model of Internal Communication

The effect model of internal communication was worked out by W. Armbrecht (1992). 1st level (communication), 2nd level (information), 3rd level (motivation), 4th level (integration) and 5th level (identification). The starting point of the step by step process is communication, which is the prerequisite for the individual to judge its internal

surrounding. Communication enables the flow and exchange of such information that originate from the organization. The employee is motivated by the knowledge gained with the possession of the information and it enables him/her to move higher in the hierarchy; to integration and identification. Most of the times managers identify working communication with internal communication, this way communication with the employee is made only in meetings, reports and workshops. The complete or partial lack of internal communication presupposes the following negative effects: losing confidence towards managers, low level of identification, and high level of fluctuation and, spread of informal communication (gossip).

Internal communication should be worked out and made to work based on the mission, philosophy and, strategic goals of the organization. The implementation of the internal communication system requires a substantial investment with the organization, so the payback and efficiency are important factors to be considered (Bogner, 1990).

2.2.3 Thayer's organizational Communication Model

This model assesses the link between the organisational structure and personal business communication. Thayer's model depicted in Figure 2.1 shows that the attempt to accomplish any task through personal communication greatly influences the process of organizational communication.

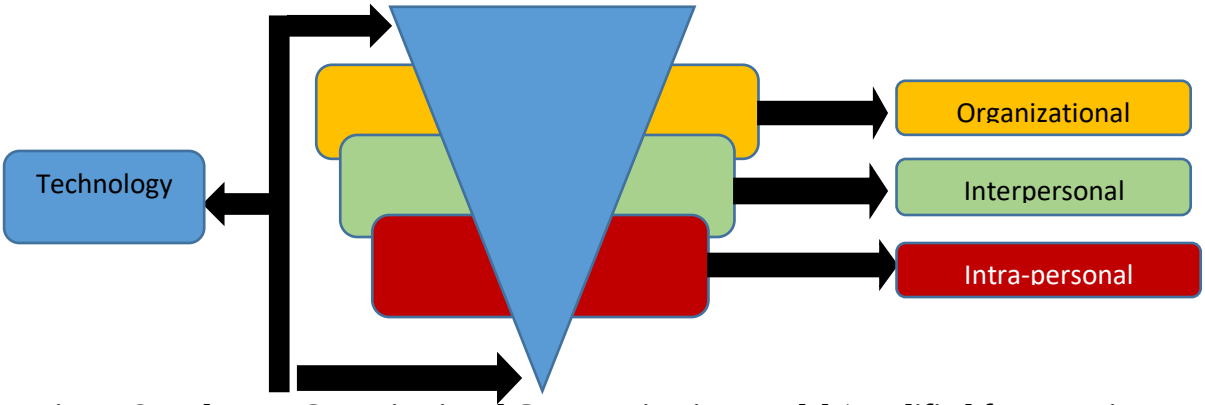

Figure 2.1 Thayers Organisational Communication Model (Modified from Business Communication Coach, 2015)

Thayer identifies four levels; intra-personal or individual, interpersonal, organizational and technological. This model also shows how a person's does communication functions in organizational level. The behaviour of the sender and receiver of information can be

influenced by four elements biological, psychological, social and technological. In other words it can stated that the manner in which communication is sent out and how it is reacted to is influenced by the organisations operational environment. As such this model shows how the communication process is affected by a person in organizational atmosphere (Business Communication Coach, 2015).

2.2.4 Shannon and Weaver's Information Theory Model

This model as expressed in Figure 2.2 shows how information is communicated from the sender to the receiver and back to the sender through feedback and/or reaction. The sender moulds his thought, concept or ideas into message and sends to the receiver. Then the message goes to the receiver through certain media (written, verbal or even electronic) and his brain receives it. After the message being perceived has been interpreted by the receiver, the reaction of the receiver is sent back to the source of the message (Sender). It is however, worth stating that Shanon's model also identifies the presence of 'noise' that may affect how a particular message is interpreted. The model also includes a transmitter that converts the message information into a perceivable signal. The whole process can be interrupted by noise (Ibid).

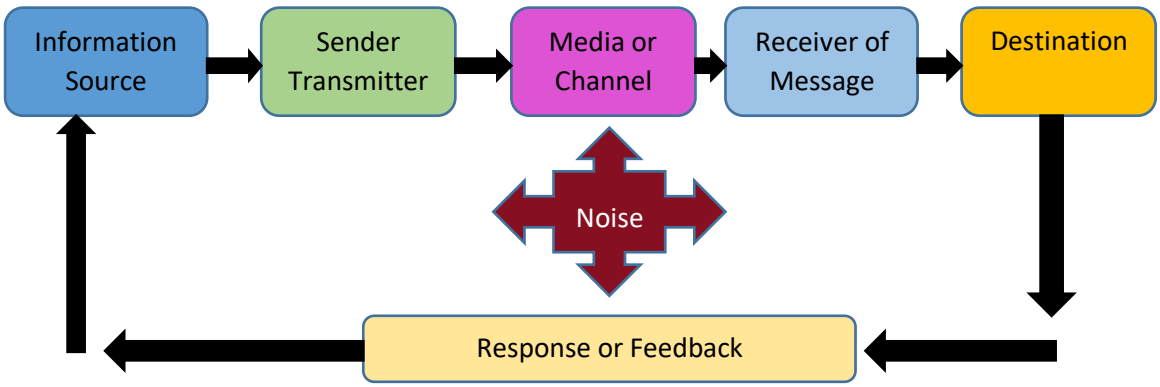

Figure 2.2 Shannon and Weaver's Information Theory Model (Modified from Business Communication Coach, 2015)

It is one of the most comprehensive models of communication as it includes the aspect of feedback from the receiver of the message. This is why it is sometimes referred to as the mother of communication theory (Business Communication Coach, 2015).

According to Amudavalli, the features of this model are:

- A linear process.
- A simple model (Technical)
- Content/message is easy to identify but hard to solve (Semantic)
- Source is dominant factor/decision maker (Impact/Effectiveness)
- Noise, a disturbing factor (Impact/Effectiveness)

2.2.5 David Berlo Model of Communication (1960)

Another famous communication model is Berlo's model. In this model, he stresses on the relationship between the person sending the message and the receiver. According to this model, for the message to be properly encoded and decoded, the communication skills of both the source and the receiver should be good. The communication will be at its best only if the two are skilled. Berlo's SMCR (Source, Message, Channel and Receiver) model has four main components and each component has its own sub components as depicted in Figure 2.3. The major weakness of this model is that it does not identify nor recognise feedback as a key component of communication. In spite of this, the Berlo model states very important sub components under each main component. The sub components are critical in aiding the researcher to understand possible enabling and disabling factors to effective communication (Businesstopia, 2018).

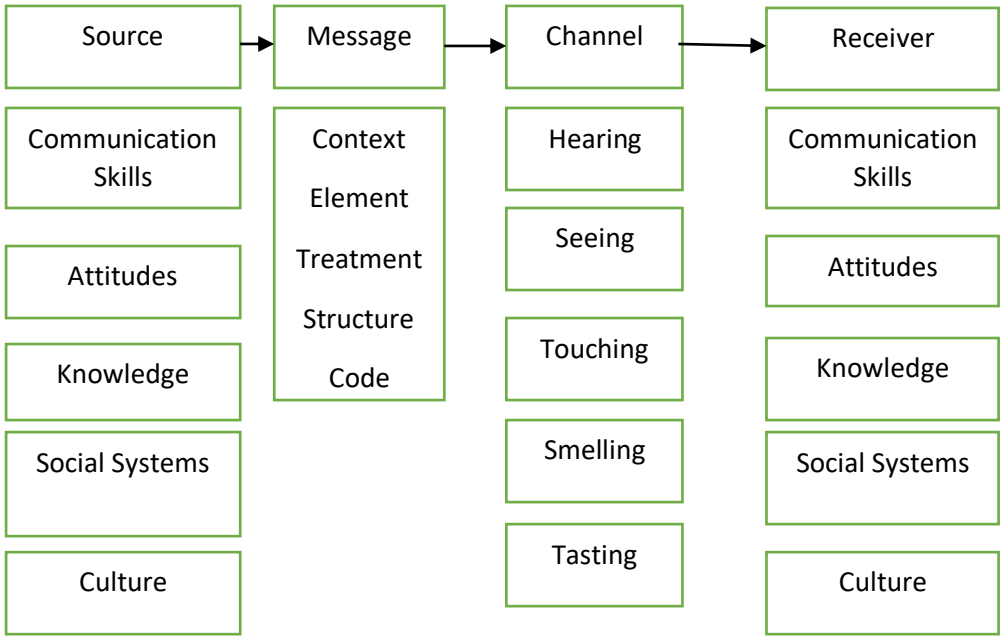

Figure 2.3 David Berlo's Model of Communication (Modified from Businesstopia, 2018)

2.2.6 The Modern Model of Communication

Over time business communication process has been developed a lot. The communication theorists are still investing their endeavour to make the business communication systems more compressive and conceivable by including important and new items or elements in it. This entails including different elements and factors that are seen to be valuable to ensure efficient business communication processes. The modern communication model has important and new items or elements in it as seen in Figure 2.4. Shanon and Weaver's model of information theory provided the foundation for this modern communications model (Business Communication Coach, 2015).

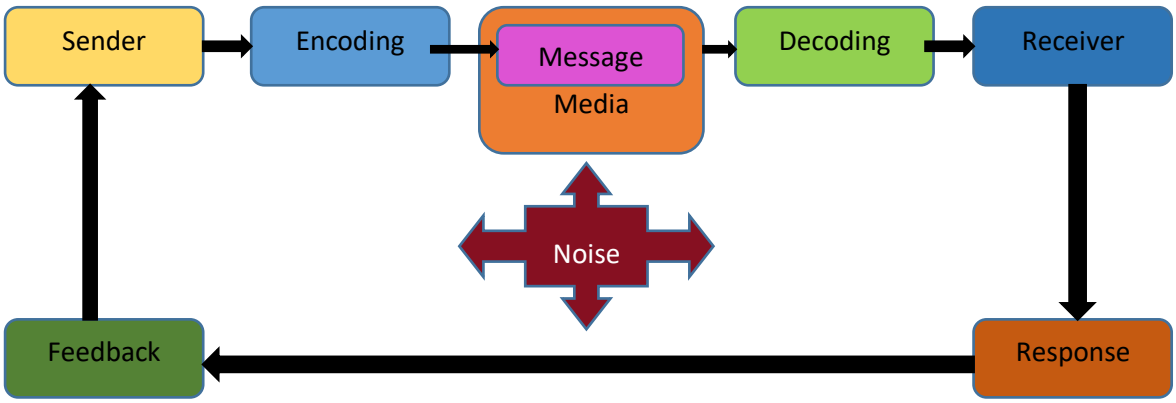

Figure 2.4 Modern Model of Communication (Modified from Business Communication Coach, 2015)

The Modern Business Communication Model includes nine elements and emphasizes duly on the feedback system. The figure shows that the sender and receiver are the major parties in the communication process; message and media are the major communication tools, encoding, decoding, response and feedback are the major communication functions and the last element is noise that can create interruption at stage of the Business Communication Process (Ibid).

Another modern business communication model is that of Wilber Schramm. It was proposed in 1954 and includes theories of Osgood hence it is sometimes called the 'Osgood-Schramm model'. This model stated that information is of no use unless and until it is carefully put into words and conveyed to others. Encoding plays a very important role because it initiates the process of communication by converting the thought into content. When the information reaches the recipient his prime responsibility is to understand what the speaker intends to

convey. Unless and until the second party is able to understand or decode the information what the sender wants to communicate, the message is actually of no use (Juneja, 2015).

Thus, encoding and decoding are the two most important factors of an effective communication without which information can never flow between two individuals. Schramm also emphasizes that the communication is incomplete unless and until the sender receives a feedback from the recipient.

According to Schramm's model, whenever the information reaches the recipient, it becomes his responsibility to give the feedback and let him know if he has downloaded the message in exactly the same manner the speaker wanted. If he is not clear with anything or has any doubts, it must be cleared with the speaker. As such when the speaker conveys any message to the listener, the listener, decodes the message and once again passes the message to the speaker after understanding it and completing the full circle (Ibid). Figure 2.5 shows the structure of the model.

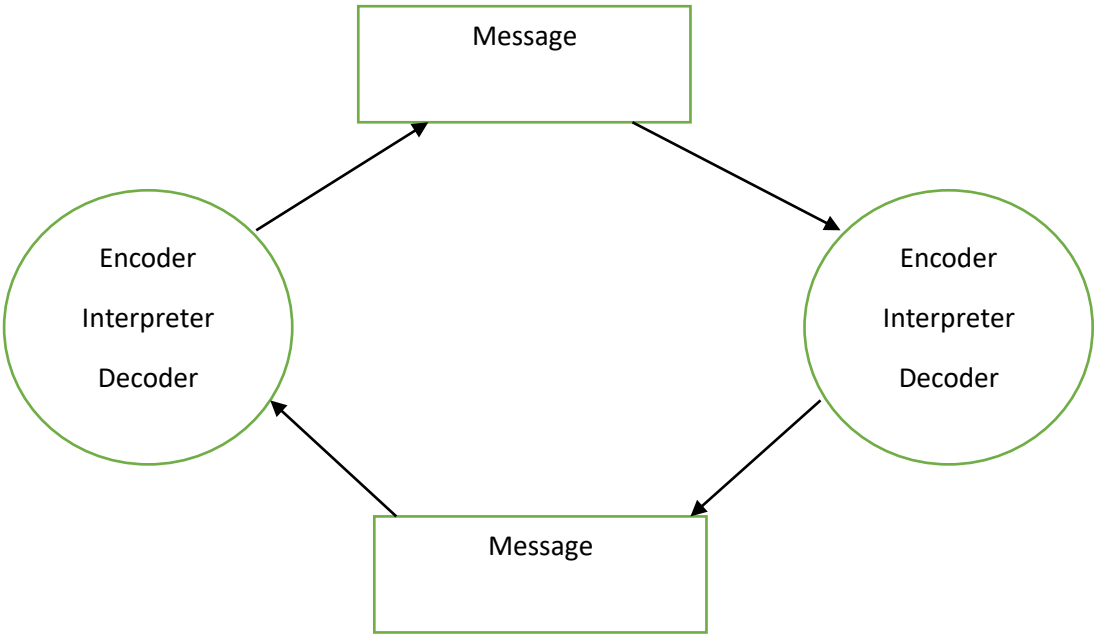

Figure 2.5 Osgood-Schramm Model of Communication (Adopted from Elkins et al. 2012)

According to Communication Theory (2017), in assessing this model it is cardinal to understand its advantages and disadvantages.

Advantage of Osgood- Schramm model of communication

- Dynamic model- Shows how a situation can change
- It shows why redundancy is an essential part of communication
- There is no separate sender and receiver, sender and receiver is the same person
- Assume communication to be circular in nature
- Feedback – central feature.

Disadvantage of Osgood- Schramm model of communication

- This model does not talk about semantic noise and it assumes the moment of encoding and decoding.

Having reviewed the afore-mentioned models and understanding their different contributions to the context of internal communication. It is clear that there are several factors that may influence the way communication is carried out within an organisation. Of particularly importance to this research was the Shannon and Weavers model. Using this model the study observed that the factors that may influence effective communication include; the inherent characteristics of the sender and receiver (especially the source/decision maker) such as the knowledge/expertise of the sender with regards communication, the quality of communication (frequency) and communication environment, the channel used to communicate and the feedback given from receiver to the sender. In addition to this, Shannon and Weaver identified the influence of noise with reference to the effectiveness of communication and communication channels.

2.3 Related Studies on Internal Communication

A research carried out by Welch and Jackson (2007), was focused on helping organisations improve internal communication by proposing theory with the potential to improve practice. This paper identified gaps in the academic literature and addressed calls for discussion and definition of internal communication, for theory on its mandates, scope and focus and to counteract the tendency to treat employees as a uni-dimensional single public. The research findings proposed an Internal Communication Matrix which could be used to supplement other forms of internal situational analysis and as an analytical tool which may be applied to the strategic analysis, planning and evaluation of internal communication.

Another study was carried out by Karanges (2015) and it focused on the influence of internal communication on employee engagement. The study sought to answer two questions: Does internal organisational communication have a direct positive effect on employee engagement and does internal supervisor communication have a direct positive effect on employee engagement? In order to quantify the relationship between internal communication and employee engagement an online survey was used for data collection. After pre-testing of the data collection tool was done an online survey was administered via email to a consumer panel of 2000 comprising males and females aged between 18 to 65+ years. After completion of the online survey and data cleaning, 200 usable responses were obtained. The study used exploratory factor analysis and all constructs were shown to be uni-dimensional. Through the use of linear regression analysis the study found that there is a significant and positive association between internal organisational communication and employee engagement. Further to this, a significant and positive relationship was found between internal supervisor communication and employee engagement. This means that internal organisation communication and internal supervisor communication play a critical role in employee engagement and ultimately employee performance.

The results of this study were supported by the Social Exchange Theory that asserts that when organisations and supervisors provide the right resources, in this case internal communication in a way that is perceived to be beneficial, employees will consider the relationship favourable and reciprocate with positive and beneficial behaviour.

Tariszka-Semegine (2016), looked at organization internal communication as a means of improving efficiency. Her paper looked at the various forms of organization internal communication and how the findings of previous studies and models gave insight into the satisfaction drawn from the different forms of internal communication by the employees and the organization at large. Tariszka-Semegine particularly looked at W. Armbrecht's (1992) Effect model of internal communication. This model identifies five steps of internal communication that are requisite to achieve desired results.

Her study concluded that the consciousness of the resource features of an internal communication system is not at the level that would definitely require the introduction of organizational communicational system. The function of the communicational system is

mainly and systematically to provide information in an adequate and integrated way within an organization. Its implementation naturally means cost to the organization, but is needless to say that information is also a commodity and as such the informational and communicational resources require taking them into account similarly to traditional resources. The relationship between internal communication and efficiency cannot be doubted but the effectiveness of internal communication is dependent on the organizations conditions (Tariszka-Semegine, 2016).

According to Morgan and Shieman's (1983) research in which 30,000 employee were asked, the majority of the employees felt that productivity was not better because of downward communication. The level of satisfaction got lower as we went down the organizational hierarchy. Foehrenbach and Rosenberg (1982) with a survey of 32,000 employees found quite a high level of satisfaction with downward communication. 71% stated that his/her organization informs its staff well 65% agreed that he/she gets enough information for his/her work 51% agreed that downward communication was accurate and honest. They also proved that employees want to hear more organizational news directly from the top management. In the end they found that employees require information from the top management in two major topics of interest – future plans of the organization and research and development.

In addition to this, Allessandra Mazzei (2014), carried out a study to understand if, and how, internal communication strategies can promote strategic employee communicative actions such as to disseminate positive information that enhances the company's reputation. The study was conducted through the use of interviews with internal communication experts; internal communication managers in ten American and 22 Italian companies. Three focus groups in Italy comprised of internal communication managers, scholars and experts. This study found that Employee communicative actions have been categorized into: exploration, interpretation, sharing and acting. Internal communication strategies enable employees to be effective communicators.

In Sweden a study was carried out in 2016 that focused on Exploring communication processes in workplace meetings using a mixed methods study. The aim of this study was to explore communication processes during workplace meetings in a Swedish healthcare organization. In the study communication flow was assessed as a vertical, one-way flow

either downwards or upwards, or as a horizontal, two-way or multi-way communication flow. The one-way, downward communication flow with information from the managers took up almost half the time (46%) and the upward communication flow with information from the employees took up 13% of the time (Bergman et al, 2016).

Vertical and horizontal dialogue and discussions between employees and between managers and employees took up 41% of the time. There was considerable variation: one meeting was dominated by a downward communication flow that took up 87% of the time and another meeting was dominated by a two-way or multi-way communication flow that took up 75% of the time.

In addition to this, for the managers, workplace meetings are a way of disseminating information. A possible strategy for informing the employees was to dedicate one meeting solely to information and another to discussions on predetermined topics. Further information strategies were also employed, such as information letters and emails. A common view among managers was that it was difficult to prioritize within the flow of information communicated from above.

The results from this study showed that although formal workplace meetings are mainly an opportunity for downward, one-way communication or information, they also permitted upward, two-way and multi-way communication where employees have the opportunity to influence the decisions that are being made. It was particularly clear that functional influence was associated with the everyday work of the employees. This was not only expressed by the employees but was also observed.

Krishan Radhe (2011), conducted a study on internal communication in India. This study, in a broad sense, aimed to explore the communication scenario at Central Public Sector Enterprises (CPSE). The primary motive was to understand that in the age of new media and social networking, what are the tools and techniques being developed and adopted by communication professionals at these organisations. Also to understand the steps they are taking to make the internal communication process more effective and cost efficient. This study was conducted on large CPSEs. Corporate communication professionals at these organisations were contacted and the primary data was collected from them. A questionnaire

was designed for this purpose, having a combination of close ended and open ended questions.

After the data collection process, analysis was done. Although there was no purpose to compare the data but still there are few comparative points which need to be noted, e.g. the budget earmarked for communication activities at these organisations. The research found that there is lack of awareness, regarding the new age media and social networking platforms, among the communication practitioners at these CPSEs. They are sticking to the old and traditional communication tools like print publications, e-mails, newsletters etc. The latest tool being incorporated was website. And that is not a dedicated tool for internal communications. The shape and size of the Corporate Communication department also influence the performance and modus operandi of the department (Ibid).

Despite the above study by Krishan Radhe focusing on public sector companies unlike the current one which is focusing on a private company, it still centred on internal communication creating efficiency in operations. It went further to look at the different and more modern forms of internal communication and communication in general that may be adopted to ensure information reaches larger group and appeal to the more youthful employees.

Another study was carried out by Aniisu Verghese (2017), and it focused on internal communication practices and implications. The purpose of the research was to understand the importance of internal communication in organizations and the value, impact and influence that practitioners associate with this function. This study focused on the implications of internal communication from a practitioner's perspective. Data was gathered through an online survey using a convenience sampling method and analysed to identify themes and patterns. Since internal communication as a function is nascent the researcher approached corporate communication practitioners directly on social media and communication forums (SCMS Journal, 2017 p. 103).

The survey was semi-structured and designed to obtain the perspectives of internal communication practitioners at all levels in their organization. The results from this study indicate that internal communication is viewed as important to organizational success although there are barriers that currently prevent the function from flourishing. The biggest barriers that were identified to delivering effective internal communication were the inability

to demonstrate value of the function, low budgets, limited line of sight, poor alignment of employees, lack of commitment from senior leaders, competing priorities and lack of time. Overall, the sentiments were positive about how internal communication is perceived among practitioners. This study is limited to the Asia Pacific region with a bias towards India since a majority of the responses were from the country. Therefore, the results can't be generalized across the practice (Ibid).

Even though the results of Aniisu Verghese study were specific to the Asia Pacific region it can be noted that the barriers identified link strongly to leadership/management being cardinal in the effectiveness of internal communication. This reiterates the findings of Karanges (2015) and Foehrenbach and Rosenberg (1982), which found supervisor engagements and internal communication from top management as being relatively more effective.

Kataria Aarti et al (2013), engaged in a study on effective internal communication with a focus on sustainability. This study intended to gain insight of employees' perceptions on the communication of sustainability practices and identifying the preferred source used for obtaining information about sustainability issues as well as what kind of messages would be most effective to engage employees in sustainability related initiatives. Furthermore, the paper explored how to utilize potential of employees as internal communicators to spread sustainability within the organisation. The paper outlined findings from in-depth interviews with a range of employees from a manufacturing concern in India.

Based on the findings, the employees of the case organization had high level of awareness on sustainability as well as sustainability related initiatives carried out by the organisation. It seems that employees are well communicated about organisation's sustainability policy. The study also reveals that all the employees do not get to participate in these initiatives. And the reasons for putting these issues aside are; being too busy due to work, incomplete or lack of information and unaware about the sustainability activities. To engage all the employees in sustainability related activities, this study recommends tailoring customized messages to diverse groups of employees based on the relevance in their jobs. This is in line with the study done by (Barret 2002; Welch and Jackson 2007) where communicating environmental messages based on what is relevant to employees in their jobs was found influential in engaging them in environmental work.

Particularly, it would be significant to explicitly communicate what different types of employees can do for the sustainability. Furthermore, the findings indicate that well defined and pragmatic messages might encourage employees to implement sustainability initiatives in their jobs. Although the findings were more related to sustainability it is clear that such methods as pragmatism and specificity in employee communications can be applied to various organisations to ensure efficiency and effectiveness in communication.

In 2013, Franklin Titang carried out a study on the impact of internal communication on employee performance. This paper sought "to demonstrate the influence of internal communication on employee job performance in an organization by looking at certain internal communication elements." A survey questionnaire was used to collect data and assess employees' perceptions of the communication climate, quality of information and communication, communication channels and discretionary effort. A mixed approach of both qualitative and quantitative methods was used to describe and analyse the data collected. The data was collected from 17 respondents out of a sample population of 25 participants (Titang, 2013 p. 5).

The findings of the research revealed that internal communication has a significant impact on the overall performance and productivity of employees. Additionally, face to face communication or oral communication was an often utilized communication channel. Through this study it was also discovered that employee performance in the organization was at certain times stifled due to communication structures that were poor and inadequately utilized and the non-involvement of all employees in the decision making process. However, the research also revealed a controversy between rhetoric and actual communication practices. Nonetheless some recommendations were offered by the researcher which included improving the quality of communication resources and designing a communication plan and strategy that will take into consideration the essential parameters of whom, how, when and what information is to be communicated so as to create a conducive and reliable communication environment that will get the best out of employees (Ibid).

Though Titang (2013) study was based on a relatively smaller organisation, it does provide insight into some key factors which include; information that is disseminated being employee specific to avoid 'over-information', the need for organisations to have a communication

strategy and the importance to link face-to-face communication with more formalised information structures.

Wyatt (2004), carried out a study on organizational communication and financial performance. This involved collecting data from 267 leading U.S organizations. The aim of the report was to investigate the impact of communication on financial performance of an organization. The findings of the research showed that better communications resulted in a higher return on investment (ROI), and organizations that communicated effectively, especially internally, dramatically outpaced organizations that did not. In line with this, the study concluded that a significant improvement in communication effectiveness is associated with a 29.5% increase in market value. Companies with the highest levels of effective communication experienced a 26% total return to shareholders from 1998 to 2002, compared to a –15% return for companies that communicated least effectively. In addition, the organizations that communicated effectively were more likely to report employee turnover rates below or significantly below those of their industry peers.

Wyatts study further argued that the main reason that effective communication can be a key driver of superior performance was connections, or favourable organization-employee relationships. These relationships are fostered by effective communication between management and staff. Effective communication helps employees to feel connected to the business and company culture, and to understand how their actions can support it. Through communication, organizations can more quickly connect employees to changing business challenges and facilitate faster adjustments to market conditions. The study concluded that employee communication drives business performance and is a key contributor organizational success (Wyatt, 2004).

Despite this study having been carried out on more than one organization and focusing primarily on ROI, it relates to the current research in that it was looking at how communication (especially internal) can influence performance outcomes. This study concluded that there is a positive relationship between effective internal communication and organizational performance. Based on this the current research is also seeking to establish a correlation between effective communication and product implementation.

Another study that looked at communication within an organisation was carried out by Mumba (2019). The research looked at departmental communication gaps in quasi-

government institutions, with a focus on Zesco limited in Zambia. The study used a quantitative study approach based on a sample space of 150 self-administered survey questionnaires with 83% response from Quasi-Government Institutions. Quantitative data was analysed using Chi-square and P-value statistical analysis with Statistical Package for the Social Sciences (SPSS) software tool.

The study found that there are existing communication gaps due to conflicts within and between departments. Further results revealed that, personal conflicts are not always sorted out quickly by supervisors and managers, poor inter-personal communication, and poor inter-departmental communications are the causes of the existing communication gaps. The study therefore recommended that management should provide conflict resolution training which gives employees more assurance in their capability to resolve both personal and professional conflicts (Ibid).

The study carried out by Mumba (2019) focused more on internal communication on a personal communication level and dwells on issues of inter and intra personal conflicts in the communication process. Different from the current study it looked more at the effectiveness of internal communication from a people to people level and not a process flow level.

According to Horomia (2007), literature specifically referring to the banking industry and internal communication is scarce; however, there is growing recognition of the importance of internal communication within this sector as can be seen by the increase in the number of studies being carried in more recent years.

Asif and Sargeant (2000), carried out a research that was looking at modelling internal communication in the financial services sector. Similar to the current study this research looked at financial institutions. This study took a qualitative approach to examining the nature of the process, the outcomes thereof and those variables that have the capacity to moderate outcomes, in the context of two UK Clearing Banks. This qualitative approach was based on grounded theory has been adopted.

For reasons of confidentiality the two UK clearing banks were not named in the study. A grounded theory approach based on a series of 31 personal interviews was adopted. The interviews were scheduled to take place over a six-month period, with a cross-section of staff from different levels within both organizations. Due to the sizes of the institutions and the

time frame availed it made it impossible for the researcher to capture the entire organization in each case. As a consequence it was decided to focus the research on three identified teams in two geographic regions. It was felt that this would allow a manageable sample to emerge, which was both functionally and geographically diverse.

The interview sample drew on senior and middle management as well as more junior members of staff. The mix was designed to ensure that the perceptions of internal marketing activity, including internal communications, were investigated at all levels throughout both the banks. The study found that there were a number of opportunities to improve on internal communication in the banks and that there is a need to enhance horizontal communication to ensure a common understanding and create a stronger sense of organizational identity. In addition to this, through the review of literature it was found that informal communication can be used as a valuable tool in achieving an appropriate work and communication environment. According to Foreman (1997), the management style being applied in an institution or department is key in the use of informal communication practices effectively and achieving appropriate communication environment. This research also found that further research on the topic of internal communication in relation to the financial sector was required so as to gather more empirical data.

Another study was carried out in 2006 by Woodruffe on the influence of organisational employee engagement strategies on organisations citizenship behaviour within retail banking. This investigated the influence of employee engagement strategies on organisational citizenship behaviour within the retailing banking industry. A survey design was used to realise the research objectives and quantitative methods were employed. The sample population was 180 employees of the retail banking sector in Amatole District. A self-designed questionnaire on employee engagement was used as a measuring instrument together with Gallup's workplace audit questionnaire and Organisational Citizenship Behaviour Measure designed by Podsakoff and MacKenzie (1994). Stratified sampling was used to select respondents and the data was analysed with the SPSS version 19.0 (Woodruffe, 2006, p. 53).

The study identified the chain relationship between employee engagement strategies and organisational citizenship behaviours using the social exchange theory and the results showed that employee engagement leads to increased display of organisational citizenship behaviour

by employees. In addition, employee engagement was found to be in itself a form of behavioural transformation, which had effects on the employee involvement (Ibid).

This study differs from the current study in that it was more focused on employee citizenship and engagement. However, it is related to the current study in that it was identifying the importance and positive results of an effective employee engagement mechanism which directly relates to effectiveness of internal communication and the overall organisational competitive edge. In other words the study was investigating how employee engagement/internal communication can give an organisation a competitive advantage. Similar to this study quantitative methods will be used in the current research.

Kurti and Dollani (2019), carried out a study on employee's perception of effective communication channels in the Albanian banking sector. The identifying and evaluating the means of communication used and the perceived barriers from employees of the banking system in Albania. A structured questionnaire was addressed to 120 employees of 3 different commercial banks in Tirana, Albania, out of which 100 fully answered questionnaires were received. The study found that E-mail is the most used communication tool vertically, whereas phone and e-mail are added at the horizontal one. Employee preferences are mostly for e-mail and face-to-face communication vertically and phone and e-mail horizontally. Time pressure and overload of information are perceived as main barriers vertically, whereas distractions are mentioned as biggest hindrance horizontally. The research findings suggested that the managers of organizations in the banking sector should properly consider these two communication tools and create suitable conditions for their use. The employees themselves use more of those tools as, according to their perception during communication with colleagues, those tools improve their effectiveness.

Another research was carried out by Horomia (2007), carrying out an investigation on internal communication within the New Zealand financial sector. The rationale behind this study was the lack of research on internal communication in New Zealand. The study looked at three major themes within the field of internal communication: internal communication management, the channels utilised within organisations for internal communication and whether measurement of the internal communication was evident. The research followed a qualitative methodological approach where a semi-structured interview with a representative

from each of six participating organisations was conducted, in order to gain the management perspective of internal communication.

The findings indicate that internal communication is a large area of research that differs between organisations with content, structure and management. Additionally, a range of communication channels were used in all of the participant organisations with intranet and emails the most predominant channels, while face-to-face communication was an often underutilised channel. One finding that was not anticipated was the lack of formal measurement undertaken by most of the participants. While informal channels were well accounted for, formal measurement was surprisingly minimal thereby contradicting the advisement of the academic literature (Ibid).

However, even while acknowledging that the study of internal communication was relatively new in New Zealand Horomia (2007) did not seem to look at employee feedback as one of the barriers that may be influencing the effectiveness of internal communication. It did look at whether internal communication was being measured and managed but did not dwell on the factors that may influence its effectiveness outside of the communication channels used and the management involvement.

In 2004 the Royal Bank of Canada undertook a study where they assessed the effectiveness of their employee communication, their return on investment and the external trends affecting communication in general. The study found that four key trends became evident: (1) technology and the speed of access have led to employee demands for two-way communication and honesty; (2) resources allocated for communication were shifting towards outcome rather than output communication, creating initiatives to generate greater revenue or cut costs; (3) employees are more engaged when they have a clear line of sight, that is, when they see where their work fits within the organisation's strategy and objectives and (4) with a line of sight there is alignment between formal communication and organisational actions (Moorcroft, 2006).

Of the 4,200 respondents in the Royal Bank of Canada study, 91 percent stated that online communication was their primary source of information with 79 percent requiring more information about corporate strategies and where they fit into that vision. One surprising result of the survey showed that the organisational magazine, which was the most expensive

and labour intensive channel, was not very valued by employees as a source of information (Ibid).

In 2004, banking group ABN AMRO created an internal communication team to address the issue of employee engagement. Their findings showed that employees were critical of the lack of leadership communication, in particular face-to-face delivery, and were also sceptical as to whether the leadership team could deliver on their strategies. Based on these findings the internal communication team organised more face-to-face meetings as well as clear milestones for strategies to enable employees to see the organisation goals, how they would be achieved and in what timeframe (Wadman, 2006).

First Bank of Nigeria also conducted a case study and review which was presented in 2015. This review looked at effective internal communication/employee branding within the organisation. The review was carried out through studying the internal communication process and how it can lead to employee branding and enhanced organisational performance. It further looked at the organisations internal communication framework, the most effective channels of communication to be used and leadership involvement. The study found that leadership involvement in internal communication is cardinal at all phases of the organisation. It further found that early communication on issues, employee feedback, clarification of roles and employee involvement were tips for successful communication. Potential pitfalls identified in the effectiveness of communication included; delayed communication, relying only on written communication and imposing of changes (Ani-Mumuney, 2015).

Another study was carried out by Akinyi, O.M. (2019), on the internal communication strategies and competitiveness of Commercial Bank of Africa in Kenya. The objective of the study was to determine the internal communication strategies and the competitiveness of commercial bank of Africa in Kenya. A case study approach was adopted and two theories underpinned the research; Constructive theory of communication and the Resource based view theory. The research was qualitative in nature and used an interview guide to collect data while content analysis was used in interpreting the data.

The study found that internal communication strategies were critical in the bank maintaining a strong position in the Kenyan market. It further found that due to the competitive and dynamic nature of the banking environment, effective internal communication strategies are

cardinal. The strategies identified included education and training, internal customer image, quality standards and systems of reward. The study recommended that the policies should be streamlined to ensure that the internal communications strategies are effectively implemented for enhanced results and that management should treat internal communication as a critical part of the banks success strategy (Ibid).

Having reviewed literature around the topic of internal communication it is clear that a lot has been covered in different aspects of internal communication. It is notable that the research done on the topic of culture in relation to internal communication is massive, and literature that describes and categorizes cultures dependent on different characteristics is accordingly (Lewis, 2006; Hofstede, et al. 2010; Trompenaars & Hampden-Turner, 2012).

However, it can be noted that not much research has been done on internal communication in the banking sector in particular. The majority looked at internal communication management through leadership involvement and the utilisation of different channels. There is room for more research on the effectiveness of internal communication through understanding the challenges of internal communication and what factors influence the effectiveness of communication in different industries. None of the previous research found, looked at the aspect of internal communication and how it relates to product implementation in organisations. There is room for more research on internal communication in Zambia. This research looked at challenges of internal communication in relation to product implementation.

2.3.1 Summary of Related Works

The summary of related works is presented in Table 1. This outlines some of the key studies that were reviewed, their findings and the gaps that were identified in relation to the current research. It should be noted that there were additional studies that were reviewed but those expressed in the Table 1 were seen as most similar and appropriate to the current research.

Woodruffe (2006) conducted a study on the influence of organisational employee engagement strategies on organisations citizenship behaviour within retail banking. The study identified the chain relationship between employee engagement strategies and organisational citizenship behaviours using the social exchange theory and the results showed that employee engagement leads to increased display of organisational citizenship behaviour by employees.

In addition, employee engagement was found to be in itself a form of behavioural transformation, which had effects on the employee involvement. This study did not stress the channels of engagement through which organisational citizenship may be best achieved. The study focused more on the relationship between the employee engagement and organizational citizenship. The challenges of the engagement seem not to be brought out clearly as they are key in determining effective employee engagement

Kurti and Dollani (2019), looked at employee's perception of effective communication channels in the Albanian banking sector by identifying and evaluating the means of communication used and the perceived barriers from employees. The study found that employee preferences are mostly for e-mail and face-to-face communication vertically and phone and e-mail horizontally. The study focused more on communication channels and barriers which leaves room for other factors influencing the employee's perceptions to be investigated.

Horomia (2007), looked at three major themes within the field of internal communication: internal communication management, the channels utilised for internal communication and whether measurement of the internal communication was evident. Findings indicated that internal communication practices differed between organisations with content, structure and management. The study further found a range of communication channels were used in all of the participant organisations with intranet and emails the most predominant channels, while face-to-face communication was an often underutilised channel. While formal measurement of internal communication was minimal. Horomia did look at whether internal communication was being measured and managed but did not look at the importance of feedback in internal communication management, channels and measurement. Table 2.1 is a summary of some of the related studies that were reviewed.

Table 2.1 Summary of Related Works

Author	Study	Findings	Gap/s
Woodruffe (2006)	The influence of organisational employee engagement strategies on organisations citizenship behaviour within	The study identified the chain relationship between employee engagement strategies and organisational citizenship	This study did not refer to the channels of engagement through which organisational

	retail banking	behaviours using the social exchange theory and the results showed that employee engagement leads to increased display of organisational citizenship behaviour by employees. In addition, employee engagement was found to be in itself a form of behavioural transformation, which had effects on the employee involvement.	citizenship may be best achieved. The study focused more on the relationship between the employee engagement and organizational citizenship. The challenges of the engagement seem not to be brought out clearly as they are key in determining effective employee engagement.
Kurti and Dollani (2019)	Employee's perception of effective communication channels in the Albanian banking sector	The study found that employee preferences are mostly for e-mail and face-to-face communication vertically and phone and e-mail horizontally. The study further identified barriers to employee communication.	The study focused more on communication channels and barriers which leaves room for other factors influencing the employee's perceptions to be investigated.
Horomia (2007)	An Investigation of Internal Communication within the New Zealand Financial Sector.	Findings indicated that internal communication practices differed between organisations. The	Did not look at the importance of feedback in internal communication management, channels and

	Looked at three major themes within the field of internal communication: internal communication management, the channels utilised for internal communication and whether measurement of the internal communication was evident.	study further found a range of communication channels were used with intranet and emails the most predominant channels, while face-to-face communication was an often underutilised channel.	measurement. Further, despite identifying that there is a challenge, the study didn't identify how the challenges with internal communication measurement could be adequately addressed.

2.4 Chapter Summary

The literature review gives a general overview of previous research done on the topic at hand, internal communication. There are gaps that have been identified in existing related research and this offers the opportunity for future studies to address these gaps. It was cardinal that the current study looks at previous research for guidance.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The methodology looks at the research design and methods used in carrying out the study. This includes the procedure used to collect data, sampling method used, data collection tools used in the study, analysis tools and hypotheses. According to Kallet (2004), the methodology refers to the actions that will be taken to investigate a research problem and the rationale for the application of specific process, and analyse information applied to understanding the problem, therefore allowing a reader to critically evaluate a studies overall validity and reliability.

3.2 Research Philosophy

The researcher adopted a pragmatic approach to the study. Pragmatism argues that concepts are only relevant where they support action or practice (Kelemen and Rumens, 2008). What this means is that the researcher focuses on practical solutions to a problem. In addition to this, Pragmatism recognises that there are different ways of interpreting the world and undertaking research. This research philosophy supports the use of a mixed methods approach as it argues that there can multiple realities to a research problem (Saunders et al. 2009). The current study was looking to provide practical solutions to the research problem thus adopting this research approach.

3.3 Research Design

The research design is the overall strategy that a researcher chooses to integrate the different components of the study in a coherent and logical way. This ensures that the study has an organized and effective approach to addressing the research problem (Kirshenblatt-Gimblett, 2006). The study used the following methods:

Applied Mixed methods research was done which included analysis of mainly quantitative data but some qualitative data was analyzed. Mixed methods are increasingly being used in research studies on complex issues. Combining quantitative and qualitative approaches, this methodology produces in-depth results of great relevance to researchers, professionals, managers, and policy makers at different levels (Nicolau et al, 2017).

This mixed methods approach provides a better and more in-depth understanding of the research problem than using only one method. Further to this, using both quantitative and qualitative methods enables the researcher to offset the weaknesses of one method by using

the other while collecting and analysing more detailed data. Coded closed ended questions in the questionnaire were analysed through quantitative analysis and the open-ended questions and secondary data reviewed were analysed through qualitative methods such as thematic analysis. Univariate, Bivariate and Content data analysis methods were used through the application of Statistical Package for the Social Sciences (SPSS version 16.0) and Microsoft Excel.

The type of mixed methods used in this study is linked to the Triangulation method. This is because the qualitative and quantitative data was used in a complementary manner but while looking at the same topic. According to Patton (1990), the intent of using this design is to bring together the differing strengths and non-overlapping weaknesses of quantitative methods (large sample size, trends and generalization) with those of qualitative methods (relatively small population, detailed and in depth). Triangulation is further used when a researcher wants to expand and validate quantitative results with qualitative data.

The study adopted Purposive sampling. The purposive sampling technique, also called judgment sampling, is the deliberate choice of an informant due to the qualities the informant possesses. It is a non-probability technique that does not need underlying theories or a set number of informants. In other words, the researcher seeks particular data required and selects the respondents that are willing to provide the information by virtue of knowledge or experience (Bernard 2002, Lewis & Sheppard 2006). In this case the study targeted bank employees across the country and from different departments in the organisation.

Survey Questionnaire and document review were used for data collection. The accurate and systematic collection of data is cardinal in conducting scientific research. The main data collection tool was the questionnaire. According to Abawi (2013), a questionnaire is a data collection instrument consistent of a series of questions and other prompts for the purpose of gathering information from respondents.

3.4 Population

A population refers to a set of subjects such as individuals, groups, institutions and, countries to mention a few. It exists if and only if its subjects can be distinguished from other subjects that do not belong to the very population (Plumper and Neumayer, 2013). In this study the population comprised of members of staff from Stanbic Bank Zambia Limited. This organisation has a population of about 600 staff members across the country.

3.5 Data Collection Tools

The primary data was collected through the use of a research questionnaire while the secondary data was collected through document review of existing literature on the subject of study.

3.6 Data Collection Methods

Data collection refers to the process of gathering and measuring information on variables of interest in a systematic manner that allows the researcher the established research questions and test the developed hypotheses. The methods used to collect data may differ depending on the kind of data that is being collected (Kabir (2016). The data collection stage of the study is cardinal in ensuring the research is completed successfully.

3.6.1 Questionnaire Design

The study used a research questionnaire to collect data from Stanbic Bank staff on effective communication. In order for the questionnaire to collect the desired data, it was designed with reference to the reviewed literature as well as the research model that was adopted as most appropriate for the study. The questionnaire was divided into 5 sections each representing a specific variable that may influence effective communication. The sections were; Demographic information (gender and age), Communication Skills (education level and training), Social Systems (departments and quality of information), Technological factors and communication channels and, Feedback and Noise. Each section included several questions around the variable and how it relates to effective communication on product implementation.

According to Sudman and Bradburn (1973), there are nine steps to take when developing a questionnaire. These include; decide the information required, define target respondents, select method of reaching target respondents, decide on question content, develop question wording, organise the questions appropriately, review length of the questionnaire, pre-test the questionnaire and develop a final survey form.

3.7 Sample Size

The study adopted a purposive sampling method. The purposive sampling technique, also called judgment sampling, is the deliberate choice of an informant due to the qualities the

informant possesses. It is a non-probability technique that does not need underlying theories or a set number of informants. In other words, the researcher seeks particular data required and selects the respondents that are willing to provide the information by virtue of knowledge or experience (Bernard 2002, Lewis & Sheppard 2006). In this case the study targeted Stanbic bank employees from different departments in the organisation.

Sample size of a study is determined by electing the number of observations to include in a sample. The sample size is important in any study where the aim is to make general inference on the study findings (Singh and Masuku, 2014).

According to Israel (1992) citing Yamane 1967:886, the simplified formula for calculating sample size is as below:

$$n = \frac{N}{1 + N(e)^2}$$

Sourced from Yamane 1967:886

In this formula, n = sample size, N = the size of the population and e = the error of 10 percentage points. As such the sample size was determined as follows at a confidence level of 90%: 600 / 1 + 600(0.01) = 86. The researcher however, received feedback from 55 questionnaires out of the 86 that were distributed. The respondents were from different departments and feedback was given directly to the researcher.

3.8 Data Analysis Tools

The study used Statistical Package for the Social Sciences (SPSS version 16), Microsoft Excel and literature content analysis. This allowed the researcher to analyse both the nominal data collected as well as the Ordinal and Interval scale data. Correlation analysis was used to analyse relevant relationships between the different variables and effective communication.

Univariate, Bivariate and Content data analysis methods were used through the application of Statistical Package for the Social Sciences (SPSS version 16.0) and Microsoft Excel. According to Canova et al (2017), Univariate analysis has the purpose to describe a single variable distribution in one sample. Whereas bivariate analysis summarise the relationship between two variables (Newman et al, 2012). Content analysis on the other hand is a research

method which allows the qualitative data collected in research to be analysed systematically and reliably so that generalizations can be made from them in relation to the categories of interest to the researcher (Haggarty, 1996).

3.9 Conceptual Framework (Research Model)

The research model adopted to guide this study was the Shannon and Weaver model of communication. An understanding of communication systems directly impacts all facets of life including human and technology interactions. Models based on the Shannon and Weaver Data Transmission Model are the most commonly used communication models at the technical level and have been used extensively in other fields of study as well (Al-Fedaghi, 2012). This model was selected because it includes the concept of feedback as well as acknowledges intrinsic characteristics of the sender and receiver of information during the communication process. The conceptual framework adopted however did not use the cyclic formation of the Shannon and weaver.

This model expressed in Figure 3.1 instead looked at independent variables that influence the effectiveness of internal communication; Biological factors (gender and age), communication skills (which touches on the ability to encode and decode messages communicated), channel or technology used to communicate, social systems from which respondent is from and feedback during the internal communication process. The independent variables are assessed against the dependent variable (internal communication) so as to establish the causal relation that may exist between each independent variable and internal communication.

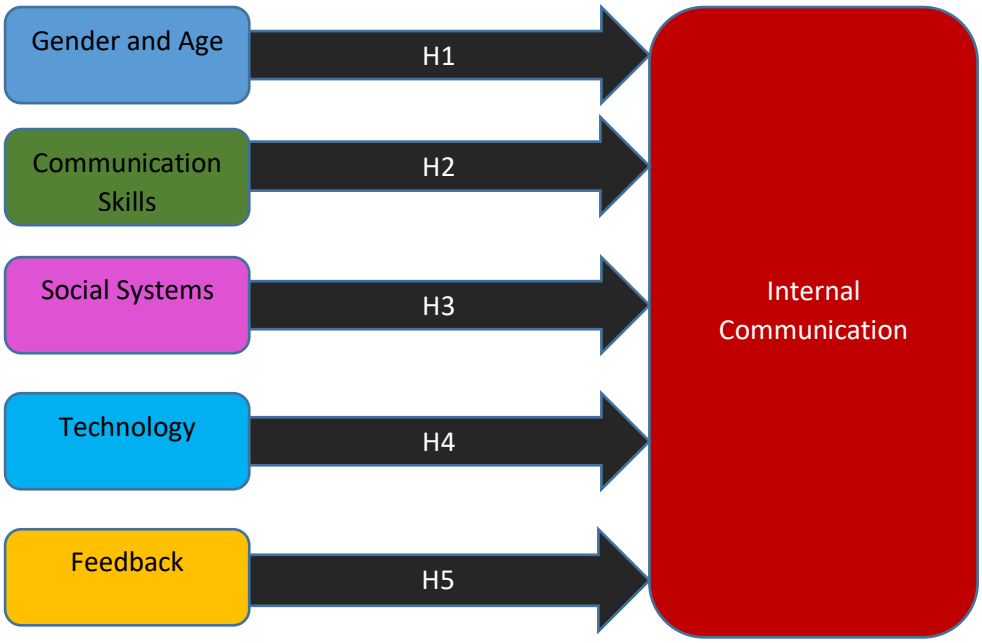

Figure 3.1 Research Model

3.10 Hypotheses

Based on the literature reviewed and the research model adopted, the following Hypotheses were formed on the factors that could be affecting internal communication:

H_1: Gender and Age of sender or receiver of information have an influence on the effectiveness of internal communication

H_0: Gender and Age of sender or receiver of information do not influence the effectiveness of internal communication

H_2: Communication skills of both the sender and the receiver of information influences the effectiveness of internal communication

H_0 Communication skills of both the sender and the receiver of information do not influence the effectiveness of internal communication

H_3: Social systems influence the effectiveness of internal communication

H_0: Social systems do not influence the effectiveness of internal communication

H_4: Technology used has an impact on the effectiveness of internal communication

H_0: Technology used has an impact on the effectiveness of internal communication

H_5: Feedback is an important feature to achieve effective communication

H_0: Feedback is not an important feature to achieve effective communication

3.11 Research Methodology Used

The Table 3.1 below is the study's research design matrix. This is a tabulation of the research objectives, research questions, population and sampling, data collection method and data analysis method.

Table 3.1 Research Design Matrix

Research Questions	Research Objectives	Population and Sampling	Data Collection Methods	Data Analysis
What are the challenges with internal communication?	To establish the factors that lead to perceived ineffective internal communication on product implementation in Stanbic Bank Zambia	Stanbic Bank Zambia staff using purposive sampling	Survey questionnaire	Content analysis and Univariate Analysis
What factors influence the effectiveness of internal communication?	To establish factors that influence the effectiveness of internal communication	Stanbic Bank Zambia staff using purposive sampling	Survey questionnaire	Bivariate Analysis
Why are there challenges with internal communication in line with product implementation?	To understand the challenges faced by staff in line with internal communication on products and services within Stanbic Bank Zambia	Stanbic Bank Zambia staff using purposive sampling	Survey questionnaire	Bivariate Analysis

3.12 Reliability and Validity

The researcher ensured that the results of the study were both reliable and valid. Reliability is referred to as the stability and consistency of findings, whereas validity is represented as the truthfulness of findings of the research (Altheide & Johnson, 1994). Validity and reliability increase transparency, and decrease opportunities to insert researcher bias in the study. In other words, it makes other scholars and recipients of research work more able to trust on the results and findings of a study to a greater extent (Singh, 2014).

3.12.1 Reliability

The reliability refers to a measurement that supplies consistent results with equal values each time. Reliability is about results consistency regardless of the number of times a test is carried out (Blumberg et al., 2005). Reliability measures consistency, precision, repeatability, and trustworthiness of a research (Chakrabartty, 2013). It looks at issues of bias (lack of) and as such allows for consistent results and measurement across time and across various instruments used.

Mohajan (2017) citing (Twycross & Shields, 2004), states that in quantitative research, reliability refers to the consistency, stability and repeatability of results, that is, the result of a researcher is considered reliable if consistent results have been obtained in identical situations but different circumstances. But, in qualitative research it is referred to as when a researcher's approach is consistent across different researchers and different projects. Through collecting and analysing data from staff from different departments the study provided responses from different vantage points. The same data collection tool was used under the same circumstances for each respondent to ensure data received was reliable.

3.12.2 Validity

According to Blumberg et al (2005), Validity is often defined as the extent to which an instrument measures what it asserts to measure. This refers to the accuracy of how an instrument measures exactly what it was designed to measure. Validity of a research instrument assesses the extent to which the instrument measures what it is designed to measure (Robson, 2011). It is the degree to which the results are truthful. So that it requires research instrument (questionnaire) to correctly measure the concepts under the study (Pallant 2011).

It encompasses the entire experimental concept, and establishes whether the results obtained meet all of the requirements of the scientific research method. Qualitative research is based on the fact that validity is a matter of trustworthiness, utility, and dependability (Zohrabi, 2013). This is due to the relatively higher risk of subjectivity in qualitative research methods. Validity can further be defined as an extent at which requirements of scientific research method have been followed during the process of generating research findings. It is a compulsory requirement for all types of studies because it ensures the appropriate science is applied in the carrying out of research (Oliver, 2010).

In the case of the current study it would look at how the various factors (gender/biological factors, communication skills, social systems, technology/channel used and/or feedback) influence effective internal communication, as per outlined and measured through the questionnaire that was used. The data results were reflective of some of the data studied in the literature review (on internal communication in banking institutions and other organisations).

On the other hand, in quantitative research validity is the extent to which any measuring instrument measures what it is intended to measure (Thatcher, 2010). This is how tell an instrument measures what is has been created to measure. While in qualitative research it is when a researcher uses certain procedures to check for the accuracy of the research findings (Creswell, 2014). A comparison of the study results against those of similar studies carried out on banks/financial institutions in the literature review shows a similar trend especially with regards to leadership involvement in the internal communication processed and on communication channels used. There was consistency in the results that can support the validity of the research instrument used and the data collected.

3.12.3 Ethical Issues

According to Fouka and Mantzoru (2011), the major ethical issues when conducting research are informed consent, beneficence (do not harm), respect for anonymity and confidentiality, and respect for privacy. Informed consent is the major ethical issue and it entails a person or respondent, knowingly, voluntarily and intelligently and, in clear manifest way gives his/her consent to take part in the study (Armiger, 1997). This research was focused on the internal communication in a commercial bank. Due to the generally confidential nature of internal bank operations, it was imperative that the study observed various ethical issues including;

confidentiality and privacy, anonymity, honesty and integrity, objectivity, voluntary participation based on informed consent, respect, legality and, protection of rights of participants.

The data collection tool (questionnaire) was distributed to staff who were asked to voluntarily participate in the study without indicating their names anywhere. This was to ensure confidentiality and anonymity. The consent of all respondents was sought prior to the data collection with an explanation as to what the data in question would be used for. This was intended to ensure honesty, voluntary participation and objectivity in the responses.

3.13 Chapter Summary

This chapter outlined the methods used to gather data, the sampling methods applied, the population chosen and the tools used to collect data from this population. This chapter also included the research model and research design matrix as guides to how the study will be conducted. Ethical issues being considered in conducting this research were also reviewed alongside matters of reliability and validity of the research work.

CHAPTER FOUR: DATA ANALYSIS AND RESEARCH RESULTS

4.1 Introduction

This chapter looked at the presentation of the results from the data that was collected and analysed. This will further involve interpretation of the data findings and their implications on the research objectives, research questions and hypotheses that were developed. The results are from responses given through the questionnaires. The study was undertaken so as to assess the challenges of internal communication and its relationship with product implementation, with a case study of Stanbic Bank Zambia. The study received responses from 55 members of staff from across the branch network.

4.2 Data Analysis

The data that was collected was analysed through SPSS version 16.0 and Microsoft Excel. The data was evaluated through the use of frequencies, percentages and, the correlation analysis of relevant variables. The Pearson correlation coefficient was used with an alpha of 0.05 ($\alpha = 0.05$) and 0.3 level of significance.

4.3 Demographic Composition of Respondents

4.3.1 Gender

It was important to understand the socio-demographic characteristics of the sample as the data was being analysed. The gender composition of the study was almost equal with 50.9% of respondents being female and 49.1 respondents being male. Reference is made in Table 4.1 and Figure 4.1.

Table 4.1 Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FEMALE	27	49.1	49.1	49.1
	MALE	28	50.9	50.9	100.0
	Total	55	100.0	100.0	

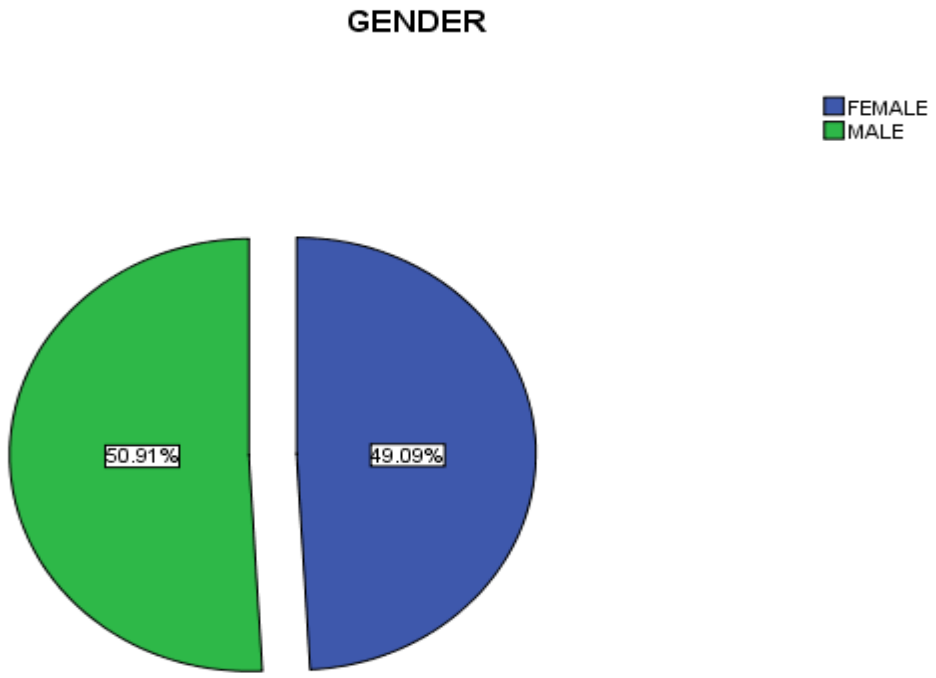

Figure 4.1 Gender Composition of Respondents

4.3.2 Age

The ages of the respondents were also analysed so as to understand the age distribution. The respondents were between 21 to 50 years of age, with the majority being between 31 to 40 years (63.6%). 25.5% of respondents were between 21 to 30 years and 10.9% were between 41 to 50 years. This is depicted in Table 4.2 and Figure 4.2.

Table 4.2 Age Distribution

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21 TO 30	14	25.5	25.5	25.5
	31 TO 40	35	63.6	63.6	89.1
	41 TO 50	6	10.9	10.9	100.0
	Total	55	100.0	100.0	

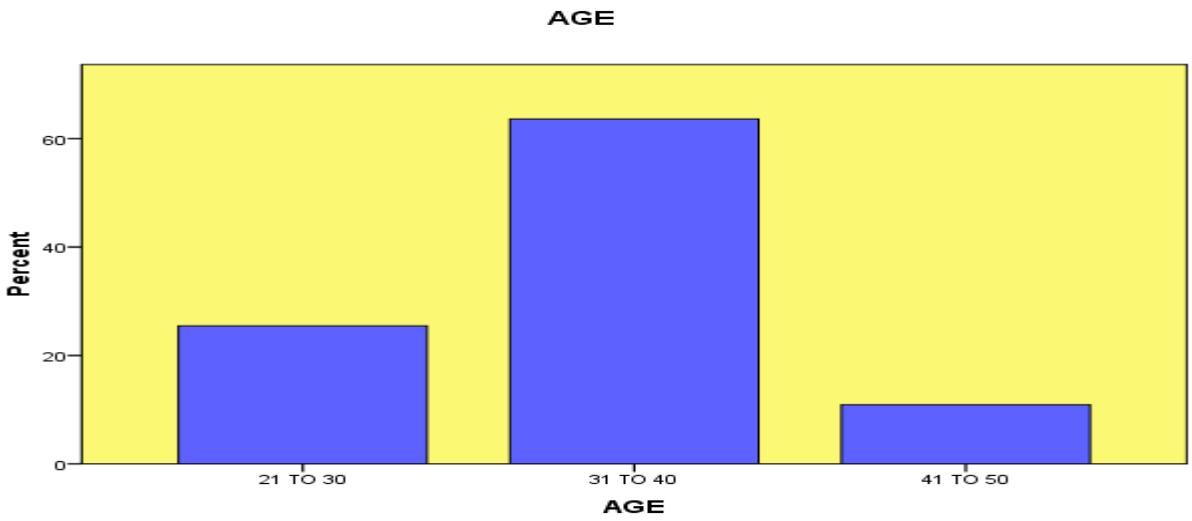

Figure 4.2 Age and Composition of Respondents

4.3.3 Marital Status

The majority of the respondents in the study were married as depicted in Figure 4.3. This accounted for 65.45% (36 respondents) of the total respondents, while 34.55% (19 respondents) of the total respondents were single.

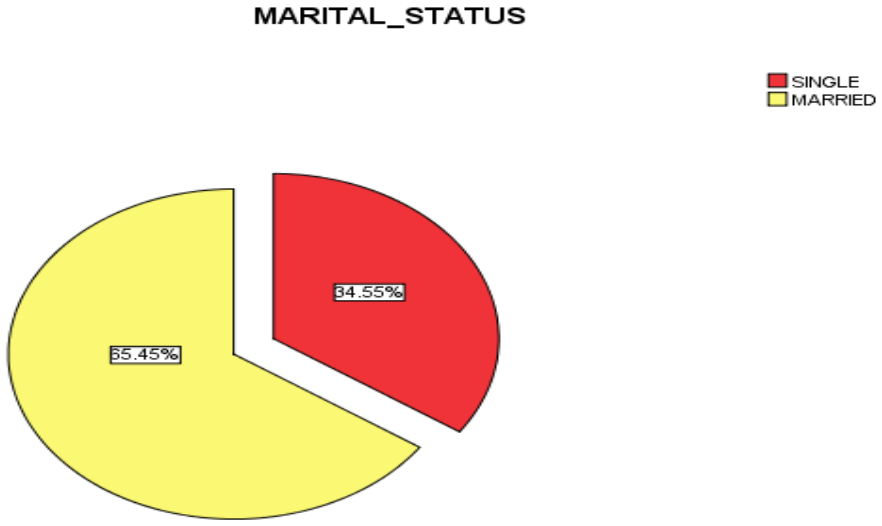

Figure 4.3 Marital Status

4.3.4 Education Level

Table 4.3 shows that the education levels of the respondents were quite good in that the majority had either a professional qualification or higher. 25.5% had a Master's degree, 43.6% had degrees, 18.2% had professional qualifications and 12.7% had diplomas. As such illiteracy cannot be considered as having influence on the quality of data given by respondents in this study as all respondents had up to tertiary level education.

Table 4.3 Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	DIPLOMA	7	12.7	12.7	12.7
	PROFESSIONAL QUALIFICATION	10	18.2	18.2	30.9
	DEGREE	24	43.6	43.6	74.5
	MASTERS DEGREE	14	25.5	25.5	100.0
	Total	55	100.0	100.0	

4.4 Factors That May Influence Effective Internal Communication

As the study proceeds to analyse various relationships (correlations), it is important that the guide for strengths of statistics is availed. Reference is made to Table 4.4.

Table 4.4 Strength of Statistics

Sign of correlation coefficient	Strong	Moderate	Weak	Very Weak or Negligible
+ Values Positive Relationship	0.5 to 1.0	0.3 to 0.45	0.1 to 0.29	0 to 0.09
-Values Negative Relationship	-1.0 to -0.5	-0.49 to -0.3	-0.29 to -0.1	-0.09 to 0

4.4.1 Biological Factors (Gender and Age)

The study sought to establish if there was a relationship between Gender of the respondent and their perceived ability to communicate with other staff. Table 4.5 shows a cross tabulation analysis between gender and a respondent's view of how equipped they are to communicate with fellow staff. Out of The total respondents 45.45% strongly felt that they are well equipped to communicate with other staff members within the bank, while 52.73% felt they were well equipped to communicate and 1.82% were not sure of their communication abilities. The shows that the general feel amongst staff is that they are equipped sufficiently to communicate within the work place.

Table 4.5 Gender/Equipped to Communicate Cross Tabulation

Count

		EQUIPPED_TO_COMMUNICATE			
		STRONGLY AGREE	AGREE	NOT SURE	Total
GENDER	FEMALE	9	17	1	27
	MALE	16	12	0	28
Total		25	29	1	55

In addition to this, the study sought to establish the relationship that exists between gender and how equipped a respondent is to communicate. Correlation analysis revealed that there is a negative correlation between gender and how equipped one is to communicate with others in the organisation. The Table 4.6 below shows a Pearson correlation coefficient of -0.259 which is less than 0.3 and as such shows a very weak negative relationship between the two variables. In addition, it can be noted that our P value (sig. 2 tailed) is 0.056 which is greater than our alpha of 0.05; as such we fail to reject the null hypothesis (there is no statistically significant relationship between gender and how equipped to communicate one is to communicate)

Table 4.6 Gender/Equipped to Communicate Correlation

		GENDER	EQUIPPED_TO_COMMUNICATE
GENDER	Pearson Correlation	1	-.259
	Sig. (2-tailed)		.056
	N	55	55
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	-.259	1
	Sig. (2-tailed)	.056	
	N	55	55

The Figure 4.4 below is a further indication of the relationship between Gender and how equipped one is to communicate. The random presentation of the dots is an expression of the lack of significant correlation between the two variables (Gender and Equipped to communicate).

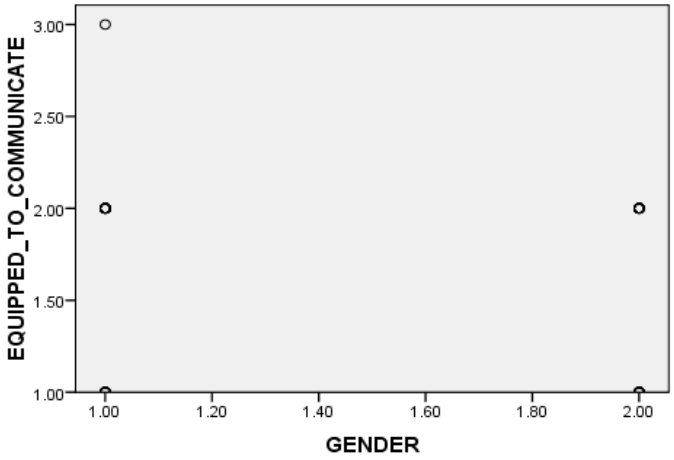

Figure 4.4 Scatter Graph Gender/Equipped to Communicate Correlation

The study further sought to establish if there is a relationship between the age of a respondent and their ability to communicate. The correlation analysis revealed that there is a negative relationship between age and how equipped one is to communicate with others in the organisation. The negative correlation is weak. The Table 4.7 below shows a Pearson correlation coefficient of -0.263 which is less than 0.3 and as such shows a weak negative relationship between the two variables. In addition, it can be noted that our P value (sig. 2 tailed) is 0.053 which is greater than our alpha of 0.05; as such we fail to reject the null

hypothesis (there is no statistically significant relationship between age and how equipped one is to communicate). When on variable increases, the other variable reduces.

Table 4.7 Age/Communication Correlation

		AGE	EQUIPPED_TO_COMMUNICATE
AGE	Pearson Correlation	1	-.263
	Sig. (2-tailed)		.053
	N	55	55
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	-.263	1
	Sig. (2-tailed)	.053	
	N	55	55

4.4.2 Communication Skills of Sender and Receiver of Information

The study also sought to determine if there is a relationship between the communication skills of the sender or receiver of information and effective communication. In line with this the researcher engaged respondents on whether they had ever undergone communication training. Out of the total respondents 80% stated that they had undergone some training in communication while 20% had never undergone any training in communication. These results are depicted in Table 4.8 and Figure 4.5.

Table 4.8 Communication Training

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	44	80.0	80.0	80.0
	NO	11	20.0	20.0	100.0
	Total	55	100.0	100.0	

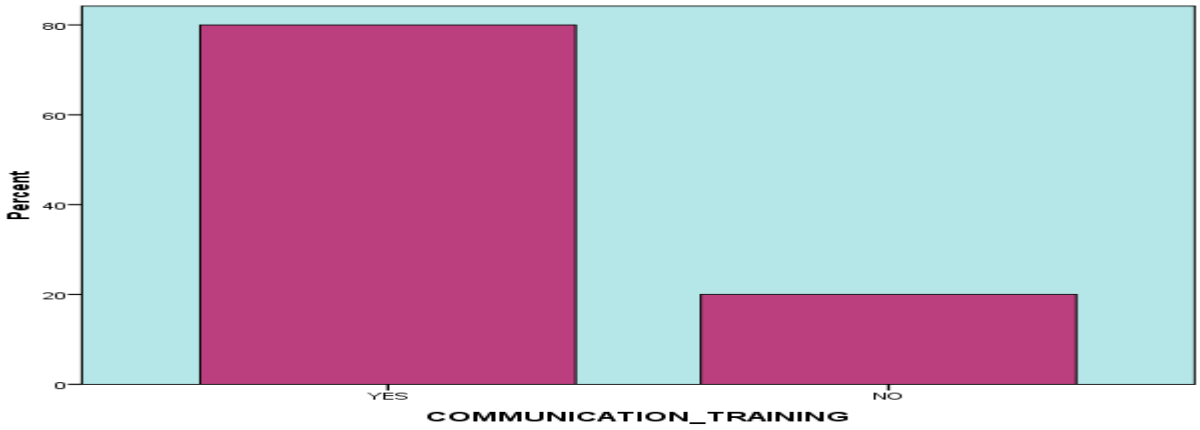

Figure 4.5 Communication Training

Further to this the study attempted to establish whether there is a relationship between communication training and the respondent's ability to communicate. A bivariate correlation analysis was done and it was found that there is a negative correlation between the two variables (communication training and equipped to communicate). Pearson correlation coefficient of -0.17 which is less than 0.3 and as such shows a very weak relationship between the two variables. The P value (sig. 2 tailed) is 0.901 which is greater than our alpha of 0.05; as such we can conclude that based on the data availed there is no statistically significant relationship between attending communication training and how equipped staff feel they are to communicate. This may be because most staff feel they are already equipped and competent to communicate even without attending an additional course on communication. Reference is made to Table 4.9.

Table 4.9 Communication Training/ Equipped to Communicate

		COMMUNICATION_TRAINING	EQUIPPED_TO_COMMUNICATE
COMMUNICATION_TRAINING	Pearson Correlation	1	-.017
	Sig. (2-tailed)		.901
	N	55	55
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	-.017	1
	Sig. (2-tailed)	.901	
	N	55	55

An analysis of the scatter graph in Figure 4.6 further depicts the findings of the bivariate correlation analysis showing no significant relationship between communication training and how equipped a respondent feels they are to communicate with other staff.

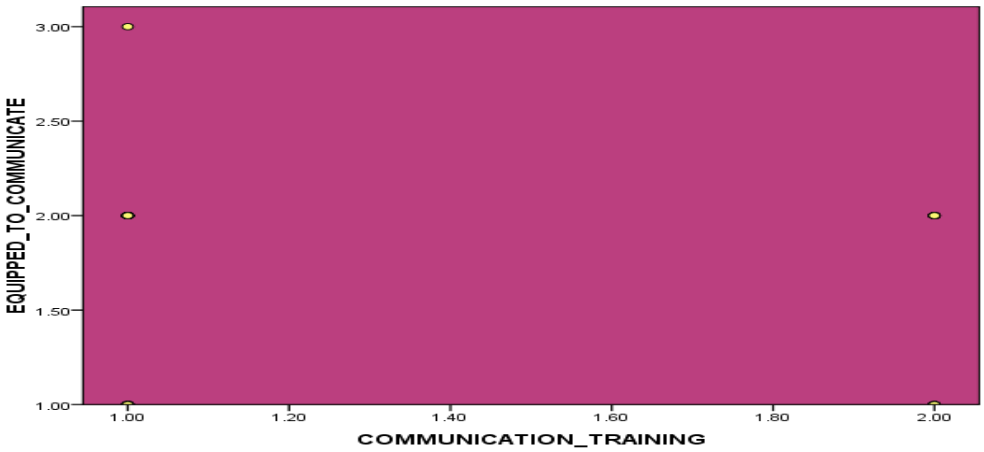

Figure 4.6 Scatter Graph Communication Training/Equipped to Communicate

In an effort to further assess the relationship between communication skills of sender and receiver of information and effective communication, the researcher analysed the relationship between the level of education of the respondents and how equipped they are to communicate. The study found a Pearson correlation coefficient of 0.094 which is less than 0.3 and as such shows that a very weak positive relationship exists between the two variable. In addition, it can be noted that our P value (sig. 2 tailed) is 0.493 which is greater than our alpha of 0.05; as such we can conclude that the level of education does not have a statistically significant relationship or influence on how equipped staff feel they are to communicate.

Table 4.10 Education Level/Equipped to Communicate Correlation

		EDUCATION_LEVEL	EQUIPPED_TO_COMMUNICATE
EDUCATION_LEVEL	Pearson Correlation	1	.094
	Sig. (2-tailed)		.493
	N	55	55
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	.094	1
	Sig. (2-tailed)	.493	
	N	55	55

On the other hand, the study found that there is a significant relationship between level of communication between products team and various units and how adequately equipped respondents feel they are with information on products and services prior to them being rolled-out. Pearson correlation coefficient of 0.454 was found which is greater than 0.3 and as such shows strong correlation between the two variables. In addition, it can be noted that our P value (sig. 2 tailed) is 0.001 which is less than our alpha of 0.05. These results are depicted in Table 4.11. We can thus conclude that based on the data availed the level of communication between the products team and various units has a statistically significant relationship with how adequately equipped staff are with information prior to product roll out.

Based on the bivariate correlation analysis, we can also deduce that high levels of effective communication from relevant departments and individuals to other staff members result in improved confidence and effective communication amongst staff and between staff and clients. The more effective communication is from products team, the more equipped staff are to communicate various products and services to clients and other staff.

Table 4.11 Communication with Products Team/Equipped with Product Information before Launch Correlation

		COMMS_BETWEEN_PRODUCTS_AND_UNIT	ADEQUATELY_EQUIPPED_WITH_PRODUCT_BEFORE_ROLLOUT
COMMS_BETWEEN_PRODUCTS_AND_UNIT	Pearson Correlation	1	.454**
	Sig. (2-tailed)		.001
	N	55	53
ADEQUATELY_EQUIPPED_WITH_PRODUCT_BEFORE_ROLLOUT	Pearson Correlation	.454**	1
	Sig. (2-tailed)	.001	
	N	53	53

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

Further to this, the study sought to establish the quality of communication between the bank products team and other departments. This communication is the most vital as it ensures that other units are well informed on product features and parameters pre and post product implementation. 45 out of the 55 respondents felt that the products teams level of communication was either fair (43.6%), poor (36.4%) or very poor (1.8%). This represented

81.8% of the total respondents. While 1.8% felt the products team's communication was excellent and 16.4% felt it was very good, accounting for 18.2% of responses. This highlights a clear disconnect in terms of communication between the products team and other departments in the bank. The perceived lack of quality communication from the products team can be viewed as a major contributor to the challenges experienced with successful product implementation and uptake. Reference is made to Table 4.12.

Table 4.12 Communication between Products Team and Other Units

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	EXCELLENT	1	1.8	1.8	1.8
	VERY GOOD	9	16.4	16.4	18.2
	FAIR	24	43.6	43.6	61.8
	POOR	20	36.4	36.4	98.2
	VERY POOR	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

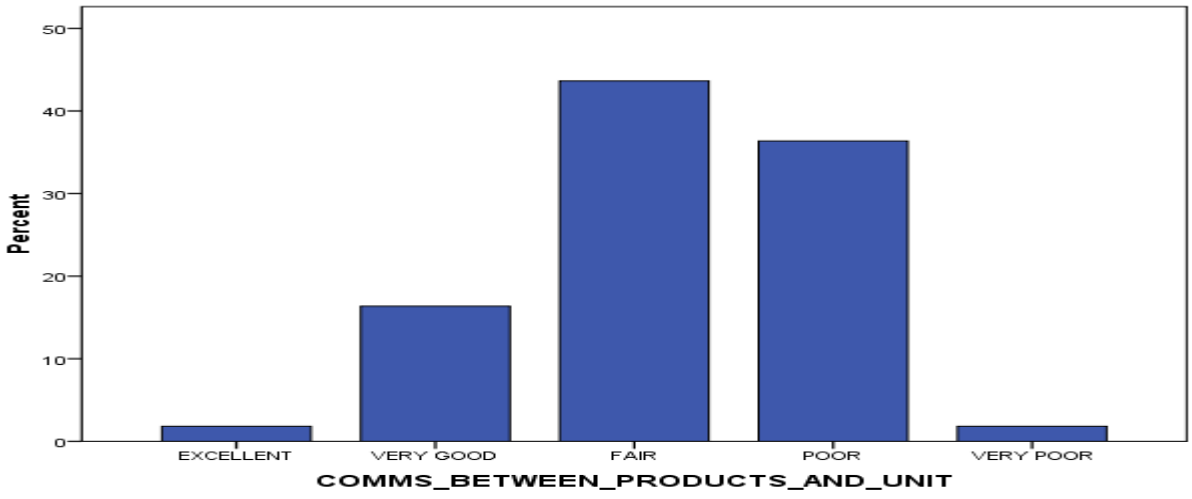

Figure 4.7 Communication between Products Team and Other Units

In relation to this, respondents were engaged on how they perceived the quality of communication from their line managers and from the bank governance committee (company

executives). This was to determine how staff view the communication behaviour/skills of management. Reference is made to Table 4.13 and Figure 4.8.

The ability of managers to communicate to their subordinates is primary to achieving effective communication. Out of the total respondents the general feel was that their line managers were either very good or excellent at communicating with their subordinates. 18.2% stated that their line managers had excellent communications skills, while 47.3% felt that their line managers were very good at communicating, 32.7% felt their line managers were fairly good at communicating and 1.8% were non-responsive. Based on the valid response 65.5% of staff felt that their line managers were either excellent or very good at communicating.

Table 4.13 Line Managers Communication Skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	EXCELLENT	10	18.2	18.5	18.5
	VERY GOOD	26	47.3	48.1	66.7
	FAIR	18	32.7	33.3	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

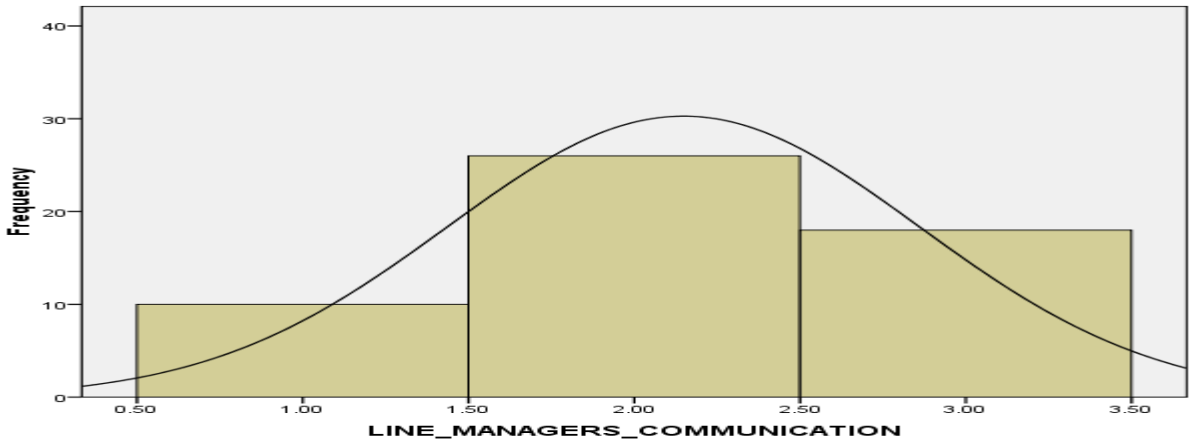

Figure 4.8 Line Managers Communication Skills

The results were similar when staff were asked about the Governance Committees (GOVCO) communication skills. The Bank Governance Committee are the top bank executives including heads of key departments and the bank Chief Executive Officer. Out of all 55

respondents 16.4% felt that the committees communications skills were excellent, while 38.2% felt that their communication skills were very good, 36.4% felt their communications skills were fair, 7.3% felt they were poor and 1.8% felt they were very poor.

Table 4.14 Governance Committee Communication Skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	EXCELLENT	9	16.4	16.4	16.4
	VERY GOOD	21	38.2	38.2	54.5
	FAIR	20	36.4	36.4	90.9
	POOR	4	7.3	7.3	98.2
	VERY POOR	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

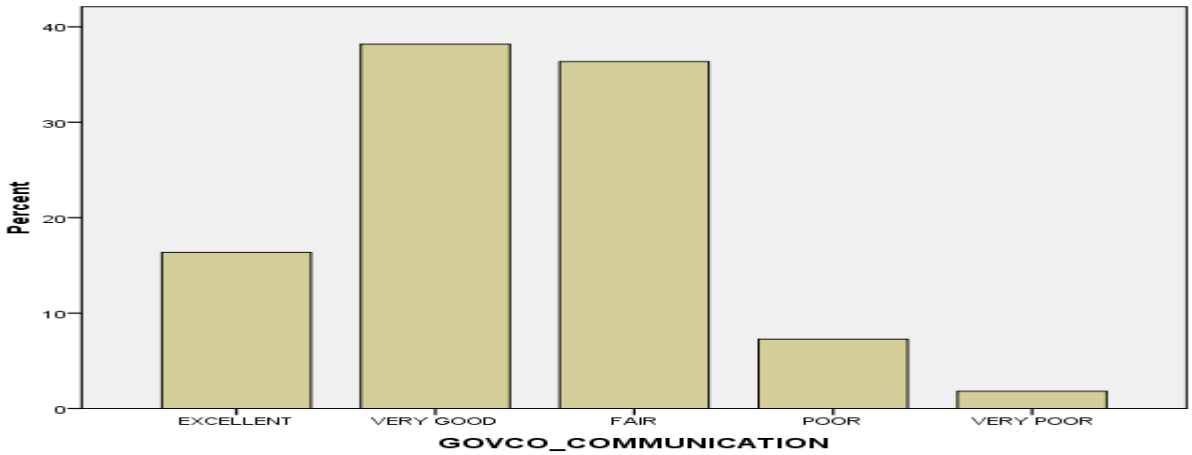

Figure 4.9 GOVCO Communication Skills

It must be acknowledge that in most banking organisations the initiator/sender of communication is frequently the top management of the institution. As such the study sought to establish the correlation between the respondents' impression of the Governance Committees communication skills and the general impression of internal communication in the bank.

Table 4.15 shows a bivariate correlation analysis using Pearson correlation revealed a correlation coefficient of 0.490 which is greater than 0.3 and as such shows moderately strong correlation between the two variables (Communication Skills of GOVCO and

impression on effectiveness of internal communication in the institution). In addition, it can be noted that the P value (sig. 2 tailed) is 0.000 which is less than our alpha of 0.05. We can thus conclude that based on the data availed the communication skills of the GOVCO strongly influences the general impression of the effectiveness of internal communication within the organisation. There is a statistically significant relationship between communication skills portrayed by the top executives and the effectiveness of internal communication.

Table 4.15 Communication Skills of GOVCO/Effectiveness of Internal Communication Correlation

		GOVCO_COMMUNICATION	IMPESSION_OF_INTERNAL_COMMS_IN_BANK
GOVCO_COMMUNICATION	Pearson Correlation	1	.490**
	Sig. (2-tailed)		.000
	N	55	55
IMPESSION_OF_INTERNAL_COMMS_IN_BANK	Pearson Correlation	.490**	1
	Sig. (2-tailed)	.000	
	N	55	55

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

These findings are in line with those of the research done Karange (2017), Foehrenbach and Rosenberg (1982) and, Verghese (2017). The findings of these studies highlighted the importance of leadership involvement in the internal communication process. Foehrenbach and Rosenberg (1982) emphasised for management's direct involvement in relaying messages in organisations.

In relation to this, the researcher carried out a correlation analysis to determine the relationship that exists between the communication skills of line managers and the effectiveness of internal communication. The analysis in Table 4.16 revealed a Pearson correlation coefficient of 0.328 and a P-value (sig. 2 tailed) of 0.015. Considering that the correlation coefficient is greater than 0.3 and our p-value is less that the alpha 0.05, we can conclude that based on the data availed there is a statistically significant relationship between communication skills of line managers and the effectiveness of internal communication.

A comparison of the results from how the communications skills of the top company executives and the line managers influence the effectiveness of internal communication reveals that there is a statistically stronger influence that the GOVCO (top executives) have over the effectiveness of internal communication compared to line managers (coefficient of 0.490 against a correlation coefficient of 0.328).

Table 4.16 Correlation between Communication Skills of Line Managers/Effectiveness of Internal Communication

		LINE_MANAGERS_COMMUNICATION	IMPESSION_OF_INTERNAL_COMMS_IN_BANK
LINE_MANAGERS_COMMUNICATION	Pearson Correlation	1	.328*
	Sig. (2-tailed)		.015
	N	54	54
IMPESSION_OF_INTERNAL_COMMS_IN_BANK	Pearson Correlation	.328*	1
	Sig. (2-tailed)	.015	
	N	54	55

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

The researcher acknowledged that communication is a two way process and as such it was important to capture the manager's perceptions on the communication skills of subordinates and further correlate this to the impression of effectiveness of internal communication. Table 4.17 and Figure 4.10 below show how line managers rate the communication skills of their subordinates. It can be noted that the 25 responses that were missing in Table 4.17 was because those respondents did not have direct subordinates reporting to them.

Table 4.17 Subordinates Communication Skills

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	EXCELLENT	4	7.3	13.3	13.3
	VERY GOOD	13	23.6	43.3	56.7
	FAIR	13	23.6	43.3	100.0
	Total	30	54.5	100.0	
Missing	System	25	45.5		
Total		55	100.0		

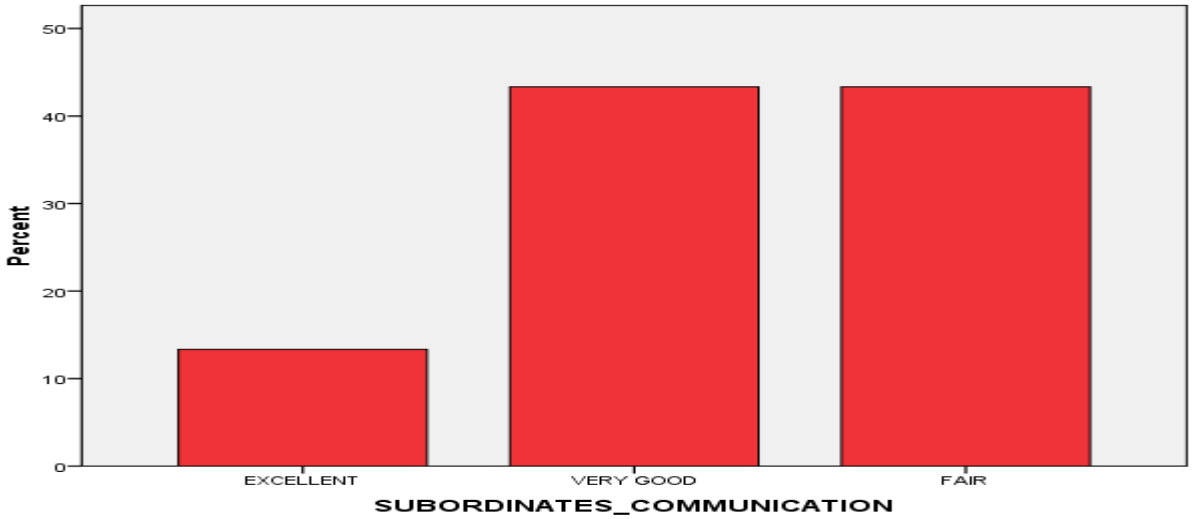

Figure 4.10 Subordinates Communication Skills

A bivariate correlation was done to assess the relationship between communication skills of subordinates and impression of the internal communication in the organisation. A correlation coefficient of 0.114 and a P-value of 0.549 showed us a very weak to non-existent positive correlation between the two variables. Based on this it can be concluded that no statistically significant correlation exists. The results further show that the communication skills of the organisational management have a far greater influence on impression of the effectiveness of internal communication within Stanbic in comparison than the communication skills of subordinates.

Table 4.18 Subordinates Communication Skills/Impression Communication in the Bank

		SUBORDINATES_COMMUNICATION	IMPESSION_OF_INTERNAL_COMMS_IN_BANK
SUBORDINATES_COMMUNICATION	Pearson Correlation	1	.114
	Sig. (2-tailed)		.549
	N	30	30
IMPESSION_OF_INTERNAL_COMMS_IN_BANK	Pearson Correlation	.114	1
	Sig. (2-tailed)	.549	
	N	30	55

4.4.3 Social Systems

The social systems that exist within organisations are greatly defined by departmental dynamics and the quality of information and communication within and between different departments. Talcott Parsons et al (1961), states that "social systems consist in a plurality of individual actors interacting with each other in a situation which at least has a physical or environmental aspect, actors who are motivated in terms of tendency to the optimization of gratification and whose relation to their situations, including each other, is defined and mediated in terms of a system of culturally structured and shared symbols. The outline of a social system also implies boundaries and maintenance of relationships (Calhaun et al, 2007)

In line with this the study sought to determine the correlation between the department in which one operates and how this influences the perception on internal communication within the organisation. A bivariate analysis was carried out and this yielded a Pearson correlation coefficient of 0.047 which is less than 0.3 and as such shows that a weak relationship exists between the two variables. In addition, it can be noted that our P value (sig. 2 tailed) is 0.734 which is greater than our alpha of 0.05; as such we can conclude that the correlation between department that one is in and the impression of internal communication is very weak and as such is not statistical significance. Table 4.19 and Figure 4.11 depict the correlation analysis and distribution of respondents by department respectively.

Table 4.19 Department/Impression of Internal Communication Correlation

		DEPARTMENT	IMPESSION_OF_INTERNAL_COMMS_IN_BANK
DEPARTMENT	Pearson Correlation	1	.047
	Sig. (2-tailed)		.734
	N	55	55
IMPESSION_OF_INTERNAL_COMMS_IN_BANK	Pearson Correlation	.047	1
	Sig. (2-tailed)	.734	
	N	55	55

The respondents included 14.55% from Corporate and Investment Banking, 21.82% from Personal and Business Banking at Head Office, 45.45% from Personal and Business Banking Branch Channels, and 18.18% from other departments including; Credit, Compliance and Information and Communication Technology.

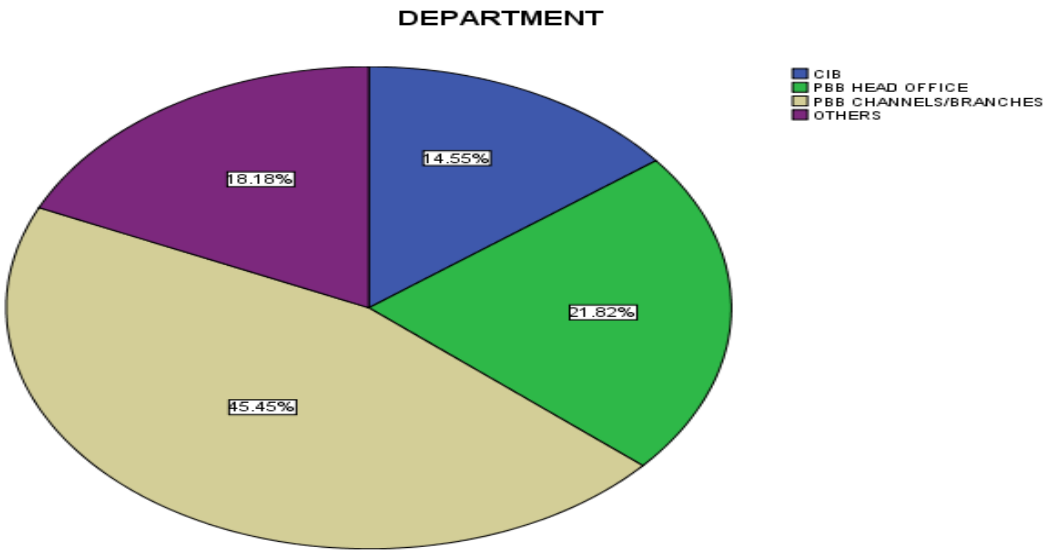

Figure 4.11 Department

The study further engaged respondents on how long they had been with the organisation. This was based on the premise that those who had been with the organisation longer were more embedded in the organisational culture and social structures. Out of the total respondents 34.5% had been with the organisation for between 1 to 5 years, while 45.5% had been with

the organisation for between 6 to 10 years, 18.2% had been with the organisation for between 11 and 15 years and, 1.8% had been with the organisation for 16 years or more. This is distribution is depicted in Table 4.20 and Figure 4.12.

Table 4.20 Time with Organization

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 TO 5 YEARS	19	34.5	34.5	34.5
	6 TO 10 YEARS	25	45.5	45.5	80.0
	11 TO 15 YEARS	10	18.2	18.2	98.2
	16 OR MORE YEARS	1	1.8	1.8	100.0
	Total	55	100.0	100.0	

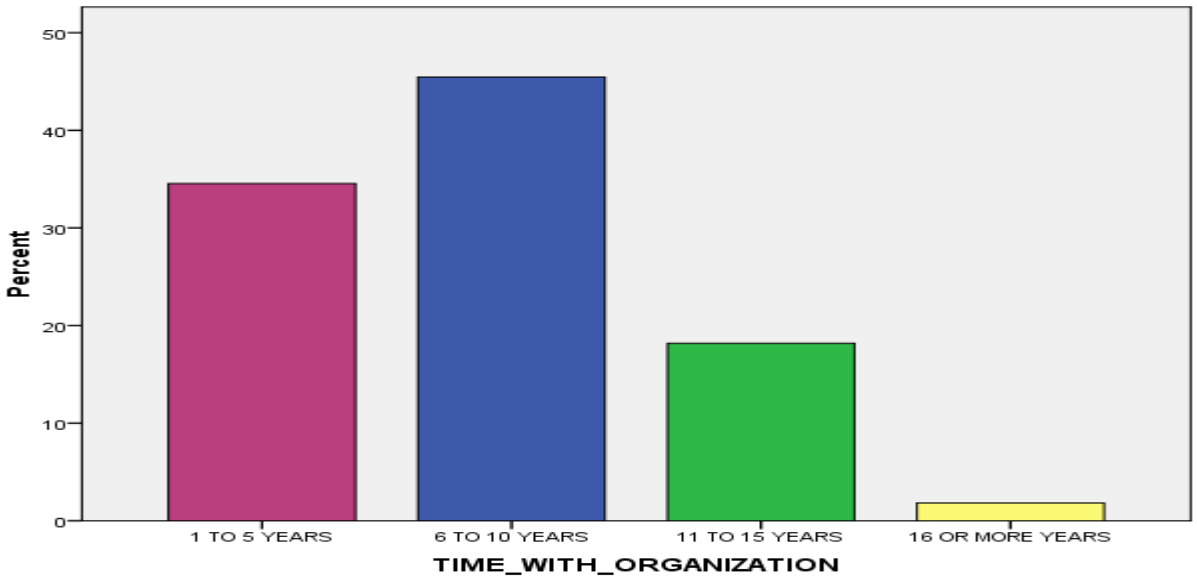

Figure 4.12 Time with the Organization

In addition to this, the researcher analysed the relationship between the time that one has been with the bank and how equipped they are to communicate with other staff (internal communication). Through a bivariate correlation analysis the study found a Pearson correlation coefficient of -0.316 which is less than 0.3 but expressing a strong negative relationship between the two variables. In addition, it can be noted that our P value (sig. 2 tailed) is 0.019 which is less than our alpha of 0.05; as such we can conclude that there is a

statistically significant negative correlation between the how long one has been with the organisation and how equipped they are to communicate. Reference is made to Table 4.21.

Table 4.21 Time with Organisation/Equipped to Communicate Correlation

		TIME_WITH_ORGANIZATION	EQUIPPED_TO_COMMUNICATE
TIME_WITH_ORGANIZATION	Pearson Correlation	1	-.316*
	Sig. (2-tailed)		.019
	N	55	55
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	-.316*	1
	Sig. (2-tailed)	.019	
	N	55	55

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

In further effort to establish the influence that being in a different departments has on the effectiveness of internal communication the study analysed the relationship between ones department and how easy it is for them to access information on bank products and services. The researcher carried out a bivariate correlation analysis as shown in Table 4.22 and found a negative correlation coefficient (-0.103) and a P-value of 0.461. These results allow us to conclude that there is no statistically significant relationship between the department that one belongs to and their ability to access information within the organisation on products and services.

Table 4.22 Department/Access to Information Correlation

		DEPARTMENT	EASILY_ACCESS_INFORMATION_ON_BANK_PRODUCTS_SERVICES
DEPARTMENT	Pearson Correlation	1	-.103
	Sig. (2-tailed)		.461
	N	55	54
EASILY_ACCESS_INFORMATION_ON_BANK_PRODUCTS_SERVICES	Pearson Correlation	-.103	1
	Sig. (2-tailed)	.461	
	N	54	54

The researcher also analysed the relationship between the department that respondents belong to and the quality of communication between that department and other departments. The results show a negative correlation between the department one belongs to and the quality of communication between that department and others. The relationship is however very weak with a correlation coefficient of -0.055 and a P-value of 0.690. Due to this it can be concluded that the department that one belongs to does not significantly influence the quality of communication with other departments. The department that one belongs to does not influence the quality of communication with other departments. Reference is made to Table 4.23.

Table 4.23 Department/ Quality of Communication with Other Departments Correlation

		DEPARTMENT	QUALITY_OF_COMMS_BETWEEN_YOUR_DEP_AND_OTHERS
DEPARTMENT	Pearson Correlation	1	-.055
	Sig. (2-tailed)		.690
	N	55	55
QUALITY_OF_COMMS_BETWEEN_YOUR_DEP_AND_OTHERS	Pearson Correlation	-.055	1
	Sig. (2-tailed)	.690	
	N	55	55

The quality of internal communication is greatly influenced by the content that is received by members of staff. As such it was imperative that the study determined whether the content of communication received on a daily basis was relevant to the daily operations of respondents. The respondents were asked if they agreed that more than 80% of content received on a daily basis was relevant to their job role. Out of the total respondents that reacted to this question, 5.5% strongly agreed, 52.7% agreed, 34.5% disagreed and, 5.5% strongly disagreed.

However, 45% disagreed or strongly disagreed to the relevance of the information which is quite a large proportion of the respondents. This may highlight the need for more segmented communication that is, certain information should be targeted to specific departments for which it is relevant and avoid potential information overload on departments where the information is irrelevant. Refer to table 4.24 and Figure 4.13.

Table 4.24 Over 80% of Information Received Daily is Applicable to Work

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY AGREE	3	5.5	5.6	5.6
	AGREE	29	52.7	53.7	59.3
	DISAGREE	19	34.5	35.2	94.4
	STRONGLY DISAGREE	3	5.5	5.6	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

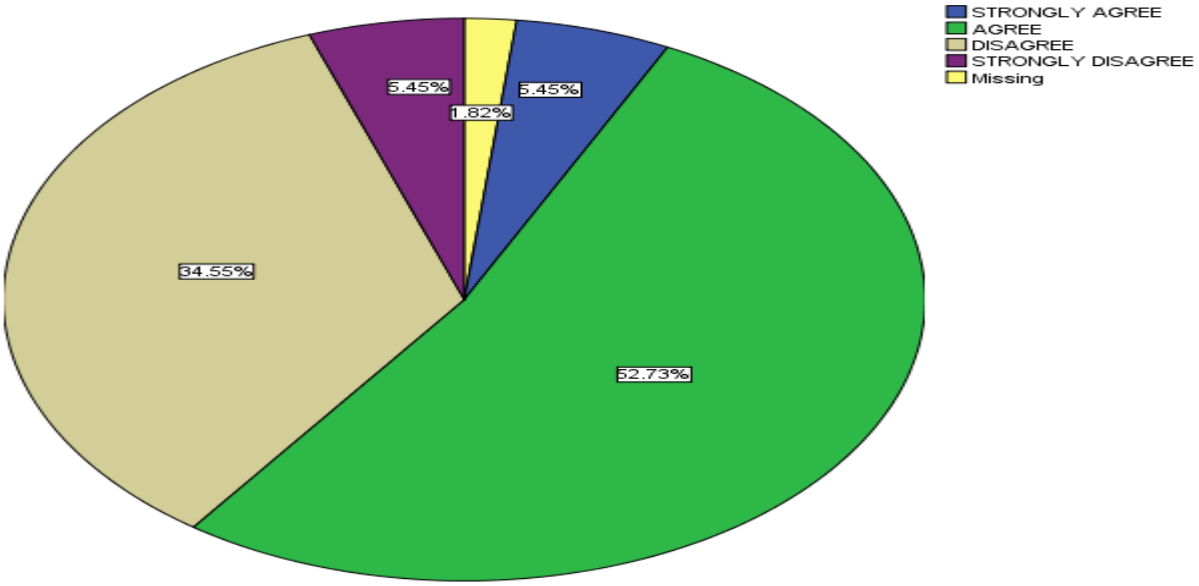

Figure 4.13 Over 80% of Information Received Daily is Applicable

The study further sought to determine the quality of communication when a new bank product is introduced to clients. Table 4.25 shows that from the respondents 49.1% stated that they do receive communications when a new product is introduced, while 3.6% stated that they do not receive communication and 45.5% stated that they sometimes receive communication when a new product is introduced. The responses show that the 50% of respondents either sometimes receive communication or do not receive communication. Depicts inconsistency in internal communication on products and services prior to launch.

Table 4.25 Communication When New Product is Introduced

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	27	49.1	50.0	50.0
	NO	2	3.6	3.7	53.7
	SOMETIMES	25	45.5	46.3	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

In relation to this, staff were further asked on whether they have ever been engaged by a client on a product and they were not aware of this product or service. From responses received 20.4% stated that they have experienced this at least once, while 59.3% stated that they had experienced this more than once, whereas 20.4% had never experienced this. What this shows is that 79.7% of staff had been engaged by clients on products or services that they were not aware of at least once. This shows that there is an obvious communication gap when products are launched and marketed to clients and, when staff are eventually educated and trained on these products and services. Reference is made to Table 4.26.

Table 4.26 Ever Approached by a Client on a Product and was Unaware

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	ONCE	11	20.0	20.4	20.4
	MORE THAN ONCE	32	58.2	59.3	79.6
	NEVER	11	20.0	20.4	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

The researcher also felt it relevant to establish the challenges that are perceived to negatively affect communication within the organisation from the respondents view. All respondents were engaged around this in an effort to establish specific factors. With reference to Figure

22.0, the main challenges with internal communication are; bad communication culture within the bank, lack of communication by management, bad reading culture by staff, ineffective communication channels and, delays in communicating issues such as product introduction and/or modification. Out of the total respondents 45.5% identified bad reading culture as a challenge, while 20% identified bad communication culture within the bank, 18.2% cited ineffective communication channels, whereas 7.2% identified lack of communication from management and delayed communication respectively (3.6% each). The remaining 7.3% of respondents believed that the bank does not have challenges with internal communication and 1.8% did not respond. Table 4.27 and Figure 4.14 summarize this.

Table 4.27 Challenges with Internal Communication of Product Introductions and Modifications

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BAD COMMUNICATION CULTURE	11	20.0	20.4	20.4
	MANAGEMENT DO NOT COMMUNICATE	2	3.6	3.7	24.1
	BAD READING CULTURE	25	45.5	46.3	70.4
	INEFFECTIVE COMMUNICATION CHANNELS	10	18.2	18.5	88.9
	NO CHALLENGES	4	7.3	7.4	96.3
	OTHERS	2	3.6	3.7	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

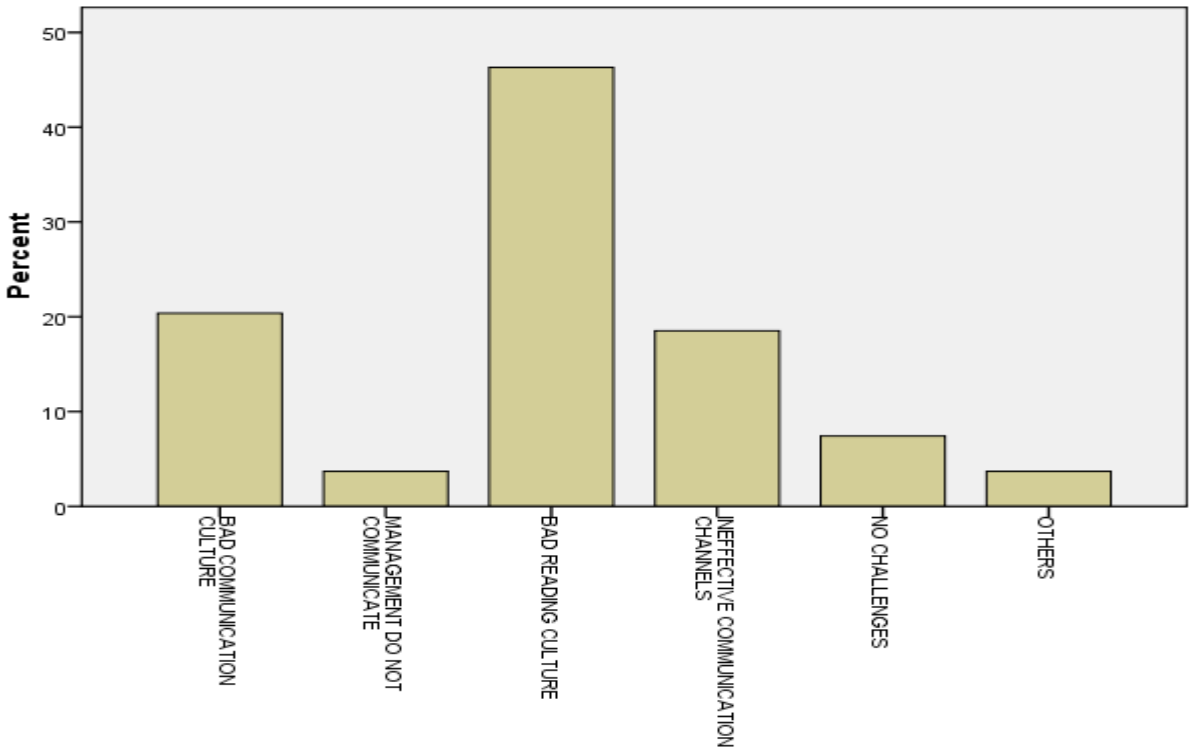

Figure 4.14 Challenges with Internal Communication

4.4.4 Technological Factors and Communication Channels

The study sought to establish if the technology or communication channel that is used to communicate has an impact on the effectiveness of internal communication. With reference to the Shannon and Weaver model the channel used to communicate from the sender to the receiver of information and vice versa may have an influence on the effectiveness of the communication.

Respondents were engaged on whether they receive communication when a new product or service is introduced and the channel through which this communication is usually done. The researcher conducted a cross tabulation analysis and the results indicated that; out of the 20 respondents that stated that they always receive communication when a new product or service is introduced the majority (14 respondents) receive this communication from the company newsletter. While out of the 20 respondents that stated that they only sometimes receive communication, the majority stated that they receive the communication through the company newsletter. One respondent stated that they do not receive communication from the organisation when a new product or service is introduced but instead hear from clients. Based

on this data it can be concluded that the most frequently used channel to communicate is the company newsletter. Reference is made to Table 4.28.

In relation to this, the study looked at the channels that are most frequently used to communicate to staff when a product is introduced and the channels that respondents preferred to be communicated through. The aim of this was to establish if staff are being communicated to through the channels that they prefer, as this would lead to more effective communication. If management is using channels or technology that staff do not prefer this can be a source of ineffective communication.

The results depicted in Figure 4.15 and Table 4.29 show that 7.4% of respondents receive product information verbally from co-workers, while 9.3% receive information through unit meetings, 57.4% through the company newsletter, 13% through other company e-platforms such as Snap-communications and Yammer, 3.7% receive information through Whatsapp groups and 9.3 receive information on products and receive from clients directly.

Table 4.28 Communication When New Product is Introduced * Which Channel Do You Most Frequently Receive Information

Count

		WHICH_CHANNEL_DO_YOU_MOST_FREQUENTLY_RECEIVE_INFO						
		VERBALLY FROM CO-WORKERS	UNIT MEETINGS	COMPANY NEWSLETTER	OTHER COMPANY E-PLATFORMS	WHATSAPP GROUPS	FROM CLIENTS	Total
COMMS_WHEN_NEW_PRODUCT_SERVICE_IS_INTRODUCED	YES	1	1	20	4	0	0	26
	NO	1	0	0	0	0	1	2
	SOMETIMES	2	3	11	3	2	4	25
Total		4	4	31	7	2	5	53

Table 4.29 Channel Through Which Information is Frequently Received

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	VERBALLY FROM CO-WORKERS	4	7.3	7.4	7.4
	UNIT MEETINGS	5	9.1	9.3	16.7
	COMPANY NEWSLETTER	31	56.4	57.4	74.1
	OTHER COMPANY E-PLATFORMS	7	12.7	13.0	87.0
	WHATSAPP GROUPS	2	3.6	3.7	90.7
	FROM CLIENTS	5	9.1	9.3	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

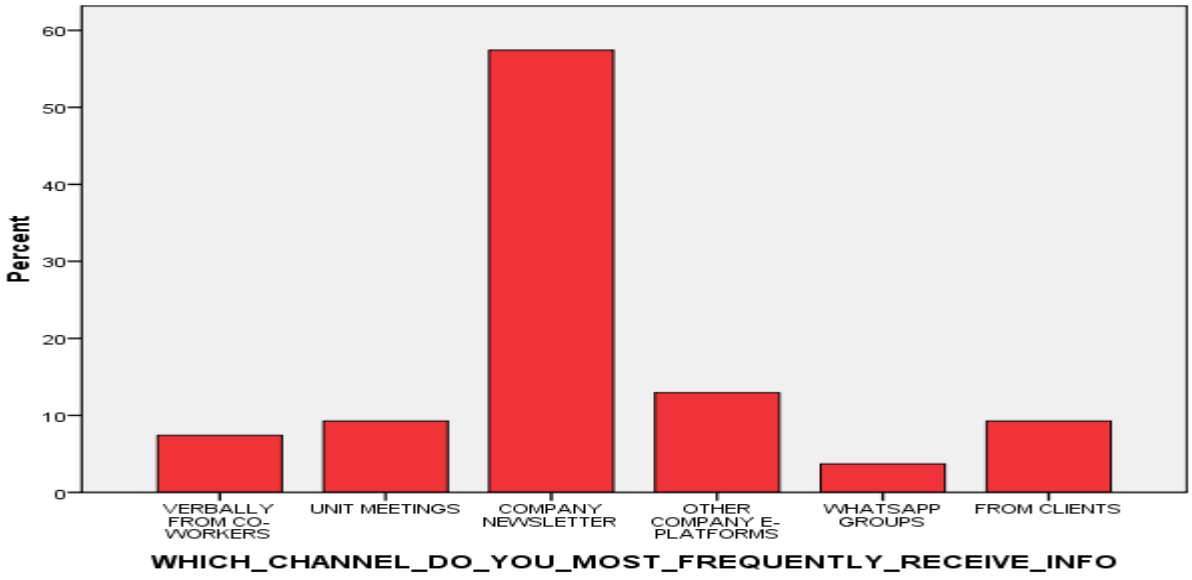

Figure 4.15 Channel through Which Information is Frequently Received

In addition to this, the study sought to establish the preferred channel for communication. It was found that majority of respondents preferred to receive communication through the

company newsletter. This accounted for 50% of responses, while 33.3% stated that they preferred unit meetings and 14.8% preferred to receive information through other electronic platforms provided by the institution such as Yammer and Snap-communications. One of the respondents, accounting for 1.8% of responses preferred Whatsapp as a communication channel. What these results showed is that staff are receiving communication through the channels that they prefer the most. In this case that is through the company. There is however, need to enhance the effectiveness of communication of products and services through the unit meetings as they are the second most preferred by respondents but the forth most frequently used. Reference is made to Figure 4.16.

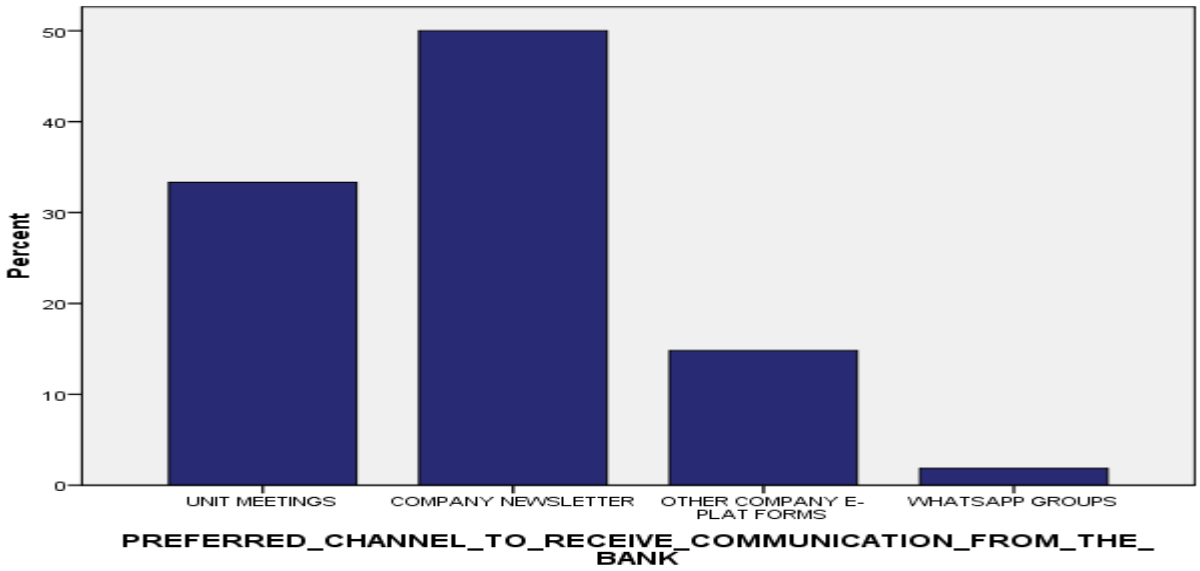

Figure 4.16 Preferred Channel for Communication

The study further sought to analyse the correlation between how respondents rate the effectiveness of communication channels used in the organisation and how leaders in the organisation value communication and feedback. The results show that there is a correlation coefficient of 0.440 and a P-value of 0.001. Considering the Correlation coefficient is more the 0.30 and the P-value is less than alpha 0.05 we can conclude that there is a statistically significant relationship between the two variables. Reference is made to Table 4.30. The study carried out by Kurti and Dollani (2019), highlighted the importance of using communication channels preferred by employees which in that case were face to face interaction and emails.

Table 4.30 Effectiveness of Communication Channels used/Leaders in the organisation Value Communication Correlation

		EFFECTIVENESS_OF_CHANNEL_USED_TO_COMMUNICATE_TO_STAFF	LEADERS_IN_THE_ORG_VALUE_COMMS
EFFECTIVENESS_OF_CHANNEL_USED_TO_COMMUNICATE_TO_STAFF	Pearson Correlation	1	.440**
	Sig. (2-tailed)		.001
	N	54	54
LEADERS_IN_THE_ORG_VALUE_COMMS	Pearson Correlation	.440**	1
	Sig. (2-tailed)	.001	
	N	54	55

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

4.4.5 Feedback and Noise

The researcher also sought to analyse the relationship between feedback and effective communication. According to Seun 2010, feedback makes communication meaningful because it completes the communication process, it sustains the communication process, it is the basis for measuring the effectiveness of communication, feedback is a good basis for planning and feedback paves the way for new idea generation. Whereas communication noise refers to influences on effective communication that impact the interpretation of conversations (Rothwell, 2004). This can include disturbances in the work place or distractions.

In line with this the researcher sought to analyse the relationship between how equipped a respondent is to communicate and how often they provide feedback on products and services. The study found a Pearson correlation coefficient of 0.250 (less than 0.3) and a P-value of 0.066 (greater than 0.05), which show us that there is a weak positive relationship between how equipped one is to communicate with other staff and how often they provide feedback. Reference is made to Table 4.31.

Table 4.31 Equipped to Communicate and Communicating Feedback Correlation

		EQUIPPED_TO_COMMUNICATE	ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINEMANAGER
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	1	.250
	Sig. (2-tailed)		.066
	N	55	55
ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINEMANAGER	Pearson Correlation	.250	1
	Sig. (2-tailed)	.066	
	N	55	55

The study also sought to analyse the influence that management's attitude towards feedback in the communication process has on the level of feedback that staff communicate. The study, through a bivariate analysis found that there is a Pearson correlation coefficient of 0.382 and a P-value of 0.004, showing that there is a statistically significant correlation between how management values feedback and how often that staff/respondents provide feedback to management. Due to the importance of feedback in the communication process as depicted by the Shannon and Weaver model, it is clear that organisational management must drive and value the feedback process for it to be actively practiced in achieving effective internal communication. Reference is made to Table 4.32. Bergman et al. (2016), also highlighted the importance of feedback in organisational communication.

Table 4.32 Management Values Feedback/Staff Communicating Feedback Correlation

		CONFIDENT_MANAGEMENT_VALUES_IDEAS_AND_FEEDBACK	ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINEMANAGER
CONFIDENT_MANAGEMENT_VALUES_IDEAS_AND_FEEDBACK	Pearson Correlation	1	.382**
	Sig. (2-tailed)		.004
	N	54	54
ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINEMANAGER	Pearson Correlation	.382**	1
	Sig. (2-tailed)	.004	
	N	54	55

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

The researcher also sought to determine the number of respondents that have been engaged to test products and services and provide feedback before they are launched to clients. This was in an effort to understand the value of feedback in the product implementation process. The study found that 46.3% of respondents had been engaged more than once to test a product and provide feedback prior to launch, while 22.2% had been engaged to test product at least once, whereas 25.9% had never been engaged to test a product prior to launch and 5.6% could not recall. These results are expressed in Table 4.33 and Figure 4.17.

Table 4.33 Engaged to Test a Product or Service and Provide Feedback Prior to Launch

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MORE THAN ONCE	25	45.5	46.3	46.3
	ONCE	12	21.8	22.2	68.5
	NEVER	14	25.5	25.9	94.4
	I CANNOT REMEMBER	3	5.5	5.6	100.0
	Total	54	98.2	100.0	
Missing	System	1	1.8		
Total		55	100.0		

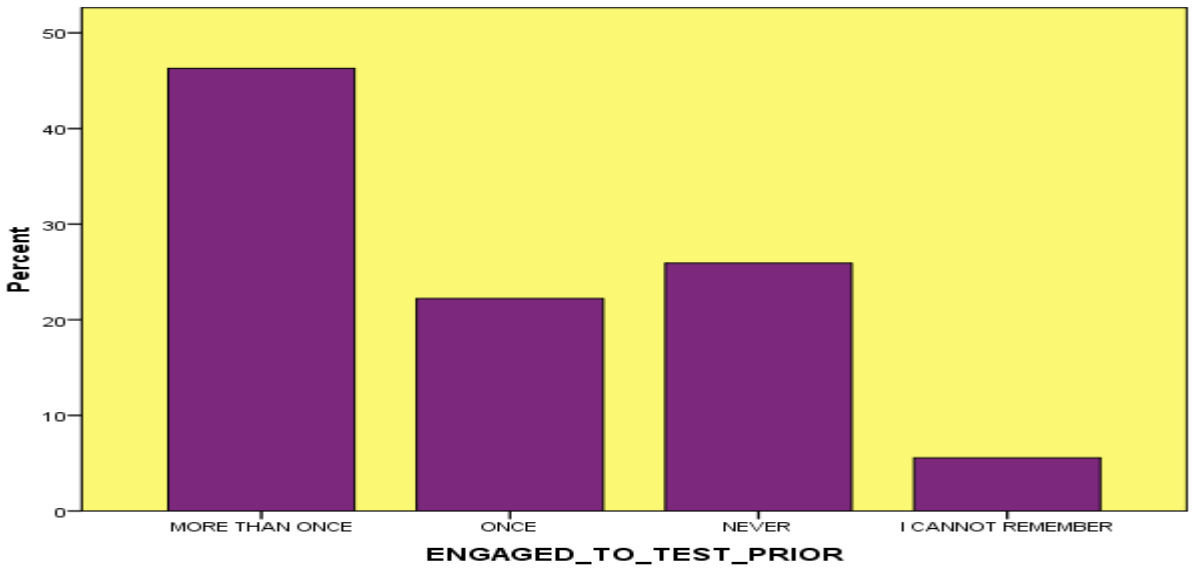

Figure 4.17 Engaged to Test Product or Service and Provide Feedback Prior to Launch

In an effort to establish the relevance of feedback in the internal communication process, respondents were asked on whether they felt that their organisation values their feedback. Figure 4.18 shows that of the total respondents 18.5% felt that feedback is valued by management all the time, while 42.6% felt feedback is valued some of the time, 31.5% were not sure if their feedback is valued by management, whereas 3.7% felt it is almost never valued and, the final 3.7% felt it is never valued. Feedback is a key factor in the internal communication process and these results indicate that the respondents generally felt that the feedback is only sometimes valued. Figure 4.18 are depictions of these findings.

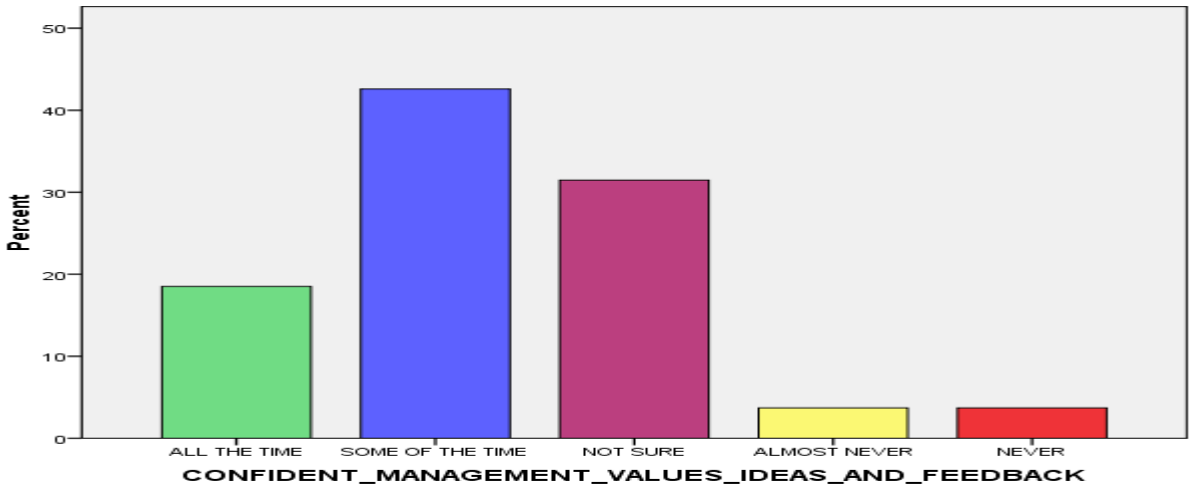

Figure 4.18 Confident Management Value Ideas and Feedback

Further to this, respondents were asked to rate how they felt feedback was valued in the organisations communication chain. The findings showed that out of the total respondents 5.45% felt that feedback is valued very lowly, while 14.55% felt it is valued lowly, 32.73% felt that it is fairly valued, 21.82% felt it is highly valued and 20% felt it is very highly valued. Reference is a made to Figure 4.19.

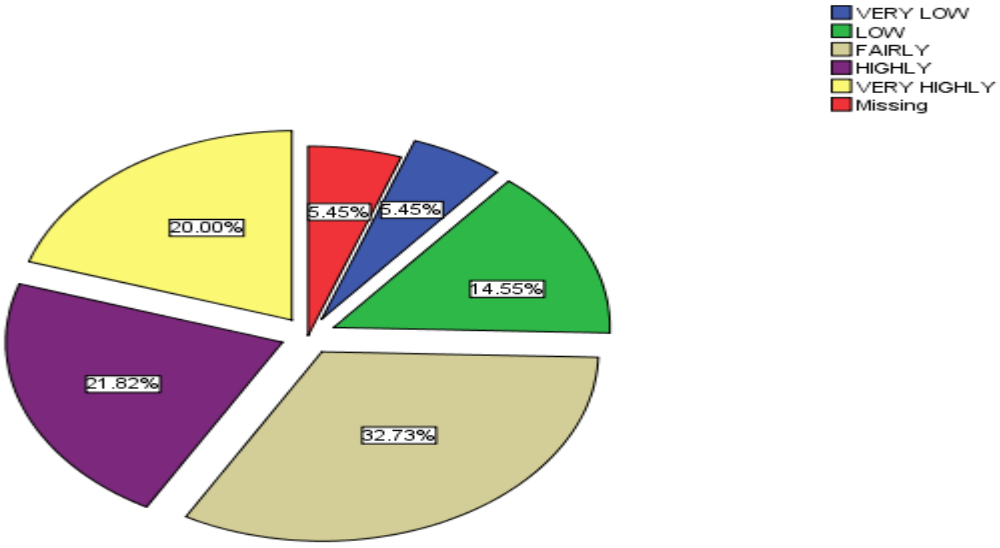

Figure 4.19 How Employee Feedback Is Valued in Communication Chain

According to Lunenberg (2010), noise is anything that distorts the message being communicated. Different perceptions of the message, language barriers, interruptions/distractions, emotions, and attitudes are examples of noise. In line with this the researcher asked respondents if they had time every day to read communication on products and services. The lack of time could be due to several factors but this may be categorised as noise in line with the message on products and services. Results are as depicted in Figure 4.20 and Table 4.34.

Table 4.34 Time Every day to Read Communication on Products and Services

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	STRONGLY AGREE	8	14.5	15.1	15.1
	AGREE	32	58.2	60.4	75.5
	DISAGREE	13	23.6	24.5	100.0
	Total	53	96.4	100.0	
Missing	System	2	3.6		
Total		55	100.0		

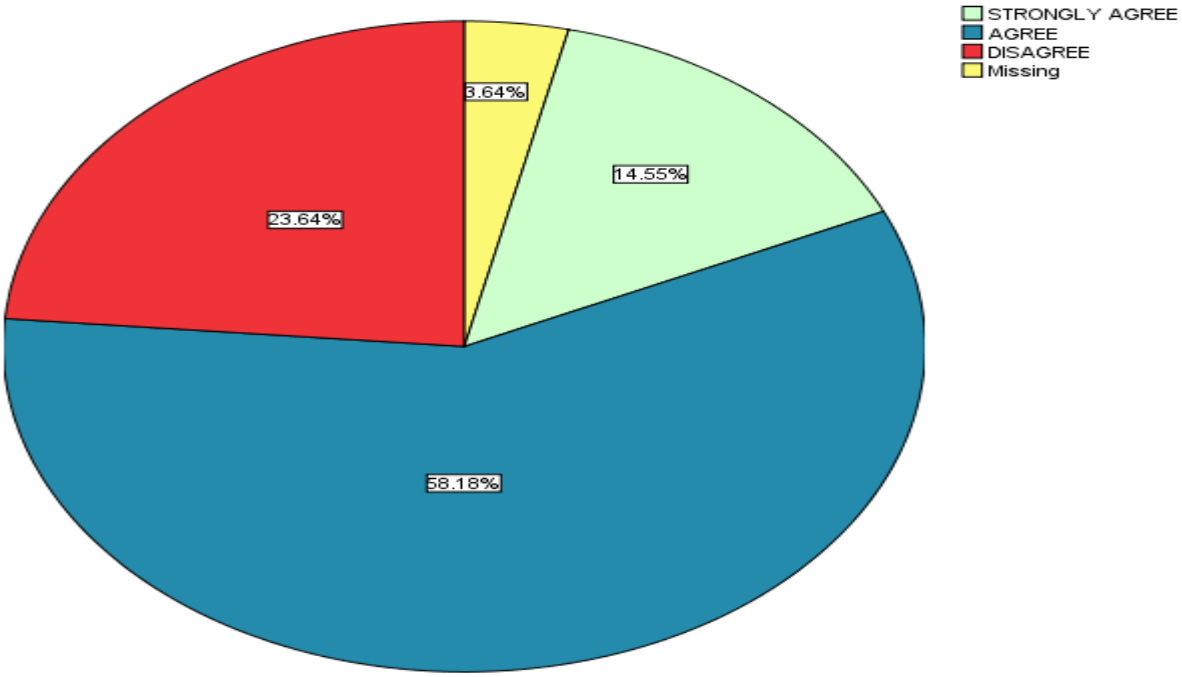

Figure 4.20 Time Every Day to Read Communication on Products and Services

The study further south to establish ways to improve internal communication on product implementation by engaging respondents. The results showed that respondents felt that communication can be made more effective by; having more verbal/physical communication on products features, staff to be more involved in product development and testing, appointing of product champions in units, carrying out more road shows before a launch, consistent communication from products team, compulsory short courses on products and services the bank offers, communication should always be done prior to product launch,

creation of products shared folders where information can be found easily, allow sufficient feedback through product implementation and improved communication on products from management. Figure 4.21 depicts the results.

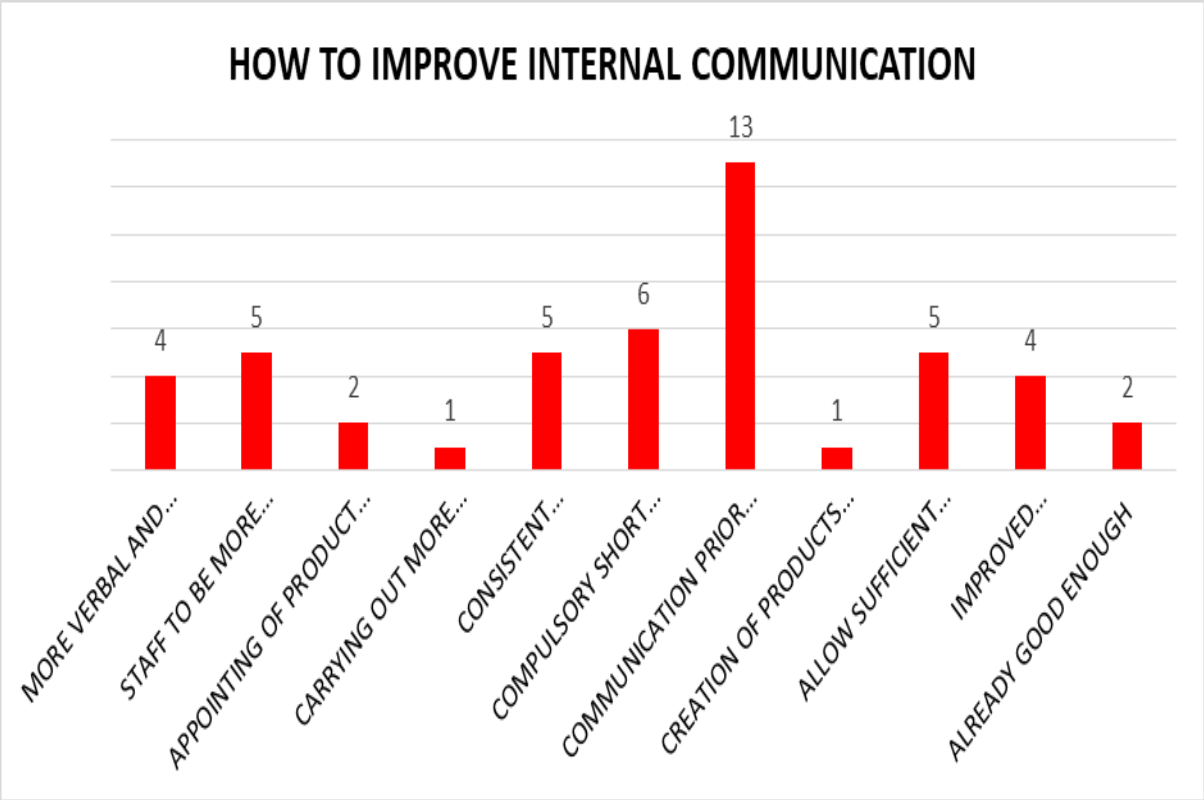

Figure 4.21 How to Improve Communication Flow

4.5 Summary of Hypotheses Results

In Chapter 3, the study came up with 5 hypotheses based on the research model guided by the Shannon and Weaver model of communication. In line with this, data was collected and analysed so as to either reject or accept the hypotheses in question. Table 4.35 is a summary of how the hypotheses were rejected or accepted. Pearson correlation coefficient and Sig two tailed P-value were key to the study analysing the significance of the relationships. The results section of the summary of hypotheses can be interpreted using the guide in table.

Table 4.35 Summary of Hypotheses Results

HYPOTHESIS	CORRELATION ANALYSED	RESULTS
H_1: Gender has an influence on the effectiveness of internal communication	i. **Gender/Equipped to Communicate Correlation**	i. Pearson correlation coefficient of -0.259 and P-Value 0.056 (Fail to reject Null hypothesis)
	ii. Age/Communication correlation	ii. Pearson correlation coefficient of -0.263 and P-Value 0.053 (Fail to reject Null hypothesis)
H_2: Communication skills of both the sender and the receiver of information influences the effectiveness of internal communication	**i. Communication Training/Equipped to Communicate Correlation**	i. Pearson correlation coefficient of -0.017 and P-Value 0.901 (Fail to reject Null hypothesis)

	ii. Education Level/Equipped to Communicate Correlation	ii. Pearson correlation coefficient of 0.094 and P-Value 0.493 (Fail to reject Null hypothesis)
	iii. Communication with Products Team/Equipped with Product Information before Launch Correlation	iii. Pearson correlation coefficient of 0.454 and P-Value 0.001 (Reject Null hypothesis)
	iv. Communication Skills of GOVCO/Effectiveness of Internal Communication Correlation	iv. Pearson correlation coefficient of 0.490 and P-Value 0.000 (Reject Null hypothesis)
	v. Correlation between Communication Skills of Line Managers/Effectiveness of Internal Communication	v. Pearson correlation coefficient of 0.328 and P-Value 0.015 (Reject Null hypothesis)

	vi. Subordinates Communication Skills/Impression of Internal Communication in the Bank	vi. Pearson correlation coefficient of 0.114 and P-Value 0.549 (Fail to reject Null hypothesis)
H_3: Social systems influence the effectiveness of internal communication	**i. Department/Impression of Internal Communication Correlation**	i. Pearson correlation coefficient of 0.047 and P-Value 0.734 (Fail to reject Null hypothesis)
	ii. Time with Organisation /Equipped to Communicate Correlation	ii. Pearson correlation coefficient of -0.316 and P-Value 0.019 (reject Null hypothesis)
	iii. Department/Access to Information Correlation	iii. Pearson correlation coefficient of -0.081 and P-Value 0.618 (Fail to reject Null hypothesis)

	iv. **Department/Quality of Communication with Other Departments Correlation**	iv. Pearson correlation coefficient of -0.103 and P-Value 0.461 (Fail to reject Null hypothesis)
H_4: Technology used has an impact on the effectiveness of internal communication	i. **Effectiveness of Channels Used and Leaders Value of Communication/Feedback Correlation**	i. Pearson correlation coefficient of 0.440 and P-Value 0.001 (Reject Null hypothesis)
H_5: Feedback is an important feature to achieve effective communication	i. **Equipped to Communicate and Communicating Feedback Correlation**	i. Pearson correlation coefficient of 0.250 and P-Value 0.066 (Reject Null hypothesis)
	ii. Management Value of Feedback and Staff Communicating Feedback Correlation	ii. Pearson correlation coefficient of 0.382 and P-Value 0.004(Reject Null hypothesis)

4.6 Chapter Summary

This chapter discussed the results of the data collected and analysed. Through the analysis of the five variables (biological factors, communication skills, social systems, technology/channel and feedback/noise) that were viewed as potentially influential to achieving effective communication the researcher established that for the sample organisation not all variable influenced effective communication. Biological factors such as gender and age, as well as social systems did not influence effectiveness of communication but communication skills, technology or channel used and feedback/noise do influence the effectiveness of communication. The use a Pearson's correlation coefficient and the Sig-Two tailed P-value were cardinal in analysing the data. The SPSS and Microsoft Excel programmes were used.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the findings of the research and provides recommendations on what may be implemented in order to address the challenges with internal communication and its relationship to successful product implementation in banking institutions.

5.2 General Findings

The research achieved the following objectives:

- To determine the challenges that lead to perceived ineffective internal communication on products and services
- To establish factors that influence the effectiveness of internal communication
- To establish ways to improve the internal communication in line with product and service implementation

5.3 Conclusions

The study identified challenges that lead to ineffective communication from the staff responses during the research. The factors identified as having negative influence on internal communication included; bad communication culture within the bank, lack of adequate communication from management, bad reading culture by majority of staff, ineffective communication channels and general delay in communicating issues on products and services within the bank network. The aspect of delayed communication was observed to be a critical factor affecting the effectiveness of communication. Some of these factors such as delayed communication and lack of adequate communication from management seem to common factors affecting internal communication identified in the literature review.

The majority of the respondents in the study were male (50.91%) but based on the data analysed the gender of the respondents did not influence the effectiveness of communication. Further to this, it was found that the age of the staff member did not influence their ability to communicate or perception of internal communication thereof. The biological factors that were analysed in the research showed no significant influence on the effectiveness of internal communication in the bank.

The educational levels of respondents were analysed to have no significant influence on the staff ability to communicate. Respondents had varying qualification from Diploma, Degree, Professional qualifications and Masters Degree's but no significant influence of these on the ability of respondents to communicate internally. This may be due to that the majority of staff had undergone some communication training either internally or embedded in their academic studies. Further to this none of the staff were illiterate nor had below tertiary level education and this may have influenced results. However, the quality of communication between the products team did have a positive influence on how equipped staff felt with information on features of products and services. From the responses 49.1% of respondents felt communication from products team was either fair, poor or very poor thus showing a clear need for improvement as this is almost half of the respondents.

The communication skills of the banks Governance Committee (GOVCO) and line managers was found to influence how the level and quality of how internal communication is perceived. The better the communication from the GOVCO and line managers, the more effective the communication within the bank. It was however noted that the communication skills of the GOVCO had more influence on the impression of effectiveness of internal communication.

The majority of respondents had been with the bank for between 6 to 10 years. An analysis of the department that one is in, in relation to the effectiveness of internal communication showed that one's department did not influence how they perceived communication in the bank. Further to this, it was found that majority of staff had been approached by clients more than once on a product or service and were unaware of this product or service. This showed a recognisable gap in communication disseminated to staff prior to product launch. Despite the majority of respondents stated that over 80% of information they receive daily does apply to their daily operations. This showed that despite having different social systems/departments within the organisations, this did not have significant influence on effectiveness of communication regardless of social system to which one belongs.

Technological influence on the effectiveness of communication was apparent. It was however noted that the effectiveness of the communication channel or technology used was correlated with how leaders in the organisation value communication. In other words, the more the leaders in the organisation value communication and are involved in the process, the more

effective the communication channels/ technology used were. The most commonly used and preferred communication channel in the bank was the company newsletter. It was however, observed that there is a desire by staff to have more physical communication on introduction or modification of bank products and services through unit meetings and road shows. The desire for more physical communication may also be a sign of noise that respondents experience when they have to read communication sent through from their work stations as opposed to a formal meeting or training where there are less distractions.

Feedback was found to be an important feature to effective communication on products and services. The more equipped staff felt they are to communicate the more feedback they provided. In addition to this, it was found that staff that felt management valued communication more, provided feedback more frequently in the communication process. However, the study found that there was room for improvement on how management valued feedback because majority of respondents felt that feedback was only valued some of the time by management as opposed to all of the time.

5.4 Recommendations on how to Improve Internal Communication in Relation to Product Implementation

Effective communication is cardinal to the successful implementation of bank products and services. These products and services are the driving force to keeping organisations ahead of their competitors. For the case of Stanbic bank, in an effort to achieve more effective internal communication, the following recommendations were brought forth:

- More verbal and physical communication around products and services through unit meetings and road shows
- Appointing of product champions to drive communication and knowledge in different units
- Communication should be more timely and efficient internally prior to product launch or communication to clients/external.
- Including staff from all relevant departments in product or process testing
- More consistency in communication across all business networks, particularly from the products team
- Mandatory short trainings/courses should be carried out regularly to update staff

- Sufficient communication should be done prior to product or service introductions/changes
- Feedback should be encouraged and allowed prior to product launch
- Creating of shared folders where information on products or services can easily be accessed by all staff without engaging the products team or representative

Based on these recommendations the study found that the most pertinent issues were around ensuring early communication of products and services to allow staff to adopt and understand the concepts, management should drive the communication process, feedback should be encouraged and allowed at all stages of communication and staff still feel the need for physical communication in order to achieve effective communication despite the introduction of various communication channels and technology.

In addition to this, the results of the hypotheses and research findings identified factors that influence the internal communication process and thus must be managed well. The communication skills and frequency of communication by top management is cardinal in ensuring that internal communication is effective and messages around products and services are received by staff. This entails line managers and members of the executive taking lead roles in managing communication on the implementation of products. This will be effective in supporting the successful communication and implementation of products.

The technology and channel used to communicate issues around product launch, product modification and general products and services plays an important role in ensuring staff receive communication on time and effectively. The company newsletter should be prioritised as a key communication tool by management. The company newsletter coupled with unit meetings will ensure staff are abreast with product knowledge and ley organisational messages. The unit meetings would allow an appropriate platform for the provision of feedback as well.

The strength of this study was in the diversity of respondents that were included as they were from different departments and different staff grades (senior manager, manager, unionised and contract) and, as such gave feedback from different vantage points. The findings of the study can be taken as practical insight for commercial bank stakeholders and academicians

alike. The study findings can be of great use for internal communication policies and practices particularly with product implementation and modification.

5.5 Opportunities for Future Research

Having reviewed the findings of the study and limitations experienced, future research on this topic can be carried out to get a deeper and wider insight across the banking industry. This would involve including respondents from other commercial banks in the Zambian market and analysing if the factors affecting Stanbic Bank can be applied to all the other commercial banks. Further to this, further research including other banks can be carried out to capture a larger sample size through using stratified and simple random sampling.

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APPENDICES

Appendix 1: Research Questionnaire

You have been purposefully sampled to provide information for the topic indicated above. The information being collected is purely for academic purposes as such, it will be treated with maximum confidentiality. Subsequently, you are not supposed to indicate your name or any personal information that can lead to revealing of your identity.

Your co-operation will be greatly appreciated.

Part One- Demographic Information

1. What is your gender?

   a) Female [ ]
   b) Male [ ]

2. In which age group are you?

   a) Under 20 Years [ ]
   b) 21 – 30 [ ]
   c) 31 – 40 [ ]
   d) 41 – 50 [ ]
   e) Above 51 Years [ ]

3. Marital status:

   a) Single [ ]
   b) Married [ ]
   c) Divorced [ ]
   d) Other [ ]

Part Two: Communication Skills (Education and training)

4. What is your highest level of education?

   a) Secondary/High School [ ]
   b) Diploma [ ]
   c) Professional Qualification [ ]
   d) Degree [ ]
   e) Master's Degree [ ]
   f) PhD [ ]

5. Have you ever undergone training (academic or bank training) on communication in the work place?

   a) Yes [ ]
   b) No [ ]

6. I am well equipped to communicate with other staff members?

   a) Strongly Agree [ ]
   b) Agree [ ]
   c) Not sure [ ]
   d) Disagree [ ]

e) Strongly Disagree [ ]

7. How do you rate your line manager's communication skills?

a) Excellent [ ]
b) Very Good [ ]
c) Fair [ ]
d) Poor [ ]
e) Very Poor [ ]

8. How do you rate your subordinate's communication skills? (If you have no direct subordinate skip to question 9)

a) Excellent [ ]
b) Very Good [ ]
c) Fair [ ]
d) Poor [ ]
e) Very Poor [ ]

9. How do you rate the communication skills of the Governance Committee (GOVCO) to staff?

a) Excellent [ ]
b) Very Good [ ]
c) Fair [ ]
d) Poor [ ]
e) Very Poor [ ]

10. How would you rate the effectiveness of communication between the Products department and your unit?

a) Excellent [ ]
b) Very Good [ ]
c) Fair [ ]
d) Poor [ ]
e) Very Poor [ ]

11. It is necessary for the bank to introduce a mandatory staff training on internal communication to ensure effective communication.

a) Strongly agree [ ]
b) Agree [ ]
c) Disagree [ ]
d) Strongly Disagree [ ]

Part Three: Social Systems and Quality of information

12. How long have you been with this organization?

a) 1 Year or less [ ]
b) 1 to 5 Years [ ]
c) 6 to 10 Years [ ]
d) 11 to 15 Years [ ]
e) 16 or more Years [ ]

13. What department do you work in?

a) CIB [ ]
b) PBB Head Office [ ]
c) PBB Channels/Branch [ ]
d) Other (specify) [ ]……...

14. What is your staff level?

a) Unionised (SUG) [ ]
b) Manager (between SMG 6 to SMG 4) [ ]
c) Senior Manager (SMG 3 to SMG 1) [ ]
d) Executive (GOVCO or Board of Directors) [ ]
e) Not sure (specify grade) …… [ ]

15. Which of the below best describes your impression of internal communication within the bank?

a) Keeps us fully informed [ ]
b) Keeps us fairly informed [ ]
c) Keeps us adequately informed [ ]
d) Gives us only a limited amount of information [ ]
e) Doesn't tell us much about what is going on [ ]

16. Leaders within the organization value communication and feedback.

a) Strongly Agree [ ]
b) Agree [ ]
c) Not sure [ ]
d) Disagree [ ]
e) Strongly Disagree [ ]

17. How would you rate the quality of communication between your department and other departments in the bank?

    a) Excellent [ ]
    b) Very Good [ ]
    c) Fair [ ]
    d) Poor [ ]
    e) Very Poor [ ]

18. I can easily access information I am seeking on bank products and services.

    a) Strongly agree [ ]
    b) Agree [ ]
    c) Disagree [ ]
    d) Strongly Disagree [ ]

19. More than 80% of the communication I receive from the company in a day is applicable to my daily operations.

    a) Strongly Agree [ ]
    b) Agree [ ]
    c) Disagree [ ]
    d) Strongly Disagree [ ]

20. What do you feel are the challenges faced with internal communication when it comes to the introduction and modification of products and services within the bank?

    a) Bad communication culture [ ]
    b) Management do not communicate [ ]
    c) Bad reading culture by staff [ ]
    d) Ineffective communication channels [ ]
    e) No challenges (Communication is effective) [ ]
    f) Others (specify) [ ]……..

Part Four: Technological Factors and Communication Channels

21. Do you receive communication when a new product or service is introduced by the bank?

    a) Yes [ ]
    b) No [ ]
    c) Sometimes [ ]

22. From which channel below do you most frequently receive information on bank products and their features?

a) Verbally from co-workers (grapevine) [ ]
b) Unit meetings (My supervisor or Unit Head) [ ]
c) Company Newsletter (email) [ ]
d) Other company electronic platforms e.g Yammer, Snap Comms [ ]
e) Whatsapp Groups [ ]
f) From clients [ ]

23. The channel that is used to communicate to staff officially within the bank network is effective.

a) Strongly Agree [ ]
b) Agree [ ]
c) Neutral [ ]
d) Disagree [ ]
e) Strongly Disagree [ ]

24. Through what channel would you most prefer to receive communication from the bank?

a) Verbally from co-workers (grapevine) [ ]
b) Unit meetings (My supervisor or Unit Head) [ ]
c) Company Newsletter (email) [ ]
d) Other company electronic platforms e.g Yammer, Snap Comms [ ]
e) Whatsapp Groups [ ]
f) Clients [ ]

25. How would you rate the quality of information received using the following channels (tick where appropriate with one answer per row).

Communication Tool	Never useful 1	Sometimes Useful 2	Very useful 3	Not Applicable 4
Group emails				
Bank Newsletter				
Snap-Communications (screen pop ups)				
Unit Meetings				
Whatsapp groups				

26. Have you ever been approached by a client on a new product (or modification to an existing product) and you were unaware of this product or service?

a) Once [ ]
b) More than Once [ ]
c) Never [ ]

27. I am equipped with adequate information on products and processes before they are rolled out to clients?

    a) Strongly Agree [ ]
    b) Agree [ ]
    c) Disagree [ ]
    d) Strongly Disagree [ ]

    If you agree or strongly agree skip to question 29.

28. Why do you feel that you are not equipped with adequate information before a product is rolled out?

    a) Information is availed to staff late [ ]
    b) The channel used to communicate is not effective [ ]
    c) I am not informed at all [ ]
    d) I do not pay attention to communication on bank products [ ]
    e) Other [ ]
    ……
    ……

Part Five: Feedback and Noise

29. I have time to read communication that is sent to me from other departments on products and services everyday.

    a) Strongly agree
    b) Agree
    c) Disagree
    d) Strongly Disagree

30. I feel confident that management values my ideas and feedback.

    a) All the time [ ]
    b) Some of the time [ ]
    c) Not sure [ ]
    d) Almost Never [ ]
    e) Never [ ]

31. I always communicate feedback from clients (internal and external) to my line manager.

    a) All the time [ ]
    b) Some of the time [ ]
    c) Not sure [ ]
    d) Almost Never [ ]
    e) Never [ ]

32. I have been engaged to test a bank product, service or system and provide feedback before it is launched.

    a) More than once [ ]
    b) Once [ ]
    c) Never [ ]
    d) I cannot remember [ ]

33. I have been engaged to test a bank product, service or system and provide feedback after it is launched.

    e) More than once [ ]
    f) Once [ ]
    g) Never [ ]
    h) I cannot remember [ ]

34. On a scale of 1 to 5 rate how you feel employee feedback is valued in the banks communication chain.

    1 [ ] 2 [ ] 3 [ ] 4 [ ] 5 [ ]

35. How can the flow of information and communication be improved to ensure staff are better informed and equipped to manage clients on the various products and services that the bank introduces?

    Ans:
    ……
    ……
    ……
    ……
    ……

THE END
THANK YOU FOR YOUR TIME