

# An assessment of the Challenges of Internal Communication and Its Relationship to Successful Product Implementation in a Commercial Bank

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## 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 due to lack of proper information flow on product pricing and modifications. It is on this basis that this study aimed at assessing the challenges of internal communication and its relationship to successful product implementation at Stanbic Bank Zambia. A quantitative approach was used in the study and data was collected using a survey questionnaire that was administered to bank staff. The researcher received responses from 41 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 identified in the hypotheses. The independent variables that were analysed in relation to effective communication included: biological factors that are gender and age, communication skills, social systems (department/branch and time with the bank), technology/channel used and feedback. Whereas the dependent variable was effectiveness of internal communication. Through analysis of data and correlation of variables it was found that biological factors and social systems did not have significant influence on effectiveness of the internal communication, while communication skills of sender or receiver, technology or channel used to communicate and feedback in the communication process all had significant influence on the effectiveness of internal communication.

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## Keywords

Internal Communication, Implementation, Shannon and Weaver Model

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### 1. Introduction

According to Rosenfeld et al. (2004), for communication to be effective it must strike a balance that ensures members of the organisation have the correct information at the correct time. Lack of this balance can lead to overload of information, under-information and inefficient operations. 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 & FitzPatrick, 2017). From a management perspective employee engagement suggests building a two-way, trusting relationship with internal publics, with the goal of improving organisational effectiveness, as a strategic concern for leaders (Yeomans & Carthew, 2014) and practitioners (FitzPatrick & Valskov, 2014).

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 (2007) found that even when the amount of internal communication in organizations was increased, employees still desired more. Effective internal communication strives for information adequacy, which is a measure of the relationship between information needed and information received (Rosenfeld et al., 2004).

Stanbic Bank operates a network of over 25 branches and service centres 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. Internal communication is cardinal to ensure that all members of a business organisation understand the various products, projects and services that are being offered to

clients (internal and external). This includes changes made to existing products and processes. In order for the implementation of the various products and services to be successful, the organisation must have robust internal communication practise. This helps in ensuring the stakeholders and the organisation maximise on the benefits of products and services.

Having discussed what internal communication involves, 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. In the case of this study it has been observed that most modifications and product introductions are ineffectively communicated within the organisational 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 disconnection between branch staff and Head Office based products teams on product features and capabilities. This has included changes such as the introduction or changing of charges, blocking of previously available product features and services and, general product implementation.

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. On the other hand the importance of effective internal communication cannot be over-emphasized as it can directly lead to efficient processes and improved company performance. In line with this, the findings of this study will be beneficial in that; no study has been conducted on this bank in Zambia, in line with challenges of internal communication and its relationship with successful product implementation. As such the results of the study may lead to improved customer experience more effective internal communication.

Through understanding the challenges faced by staff with regards internal communication, the findings of the study may be useful in improving the effectiveness of internal communication, product implementation, product uptake through pro-active cross sale and consequential increased revenue earnings.

### **Research Organisation**

Having introduced key concepts of the research including the aim and background to the study. This study will proceed as follows:

Section 2: The Literature review looks at some previous research literature on the topic of internal communication.

Section 3: Looks at the theoretical framework of the study. Identifies an important model that was reviewed during the study.

Section 4: The Methodology gives an outline of the research design, research tools used to obtain and analyse data during the course of the study.

Section 5: Discusses the research results by presenting the results of the data analysed in the form of tables and figures (charts and graphs).

Section 6: Conclusion gives a summary of the research findings and what these findings imply.

Section 7: Highlights the recommendations the research brings forth in an effort to improve the effectiveness of internal communication in line with product implementation.

## 2. Literature Review

The need for understanding the effectiveness of internal communication in organisations is present around the world. This is due to the understanding that ineffective internal communication can result in unsatisfactory organisational performance. 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. This study was however limited in scope of internal communication as it focused only on workplace meetings as the channel through which communication is practiced in the organisation. It as such did not view how use of other channels may improve effectiveness of communication in the organisation.

Another study on internal communication was done by [Kataria et al. \(2013\)](#). This study intended to gain insight of employees' perception 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. The research further explored how to utilize potential of employees as internal communicators to spread sustainability within the organisation. This study was carried out in India and outlines 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 revealed that all the employees do not get to participate in these initiatives. And the reasons for putting these issues aside were; 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 recommended 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 \(2002\)](#) and [Welch & 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 are 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.

This study looked at issues of information overload and under-information with regards to internal communication on issues of sustainability. It further looked at ensuring employees get the most relevant information. This study didn't look at the channel of communication. As using certain channels to communicate internal may be just as important as tailoring staff specific 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 (Titang, 2013: p. 5).

Though Titang's (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.

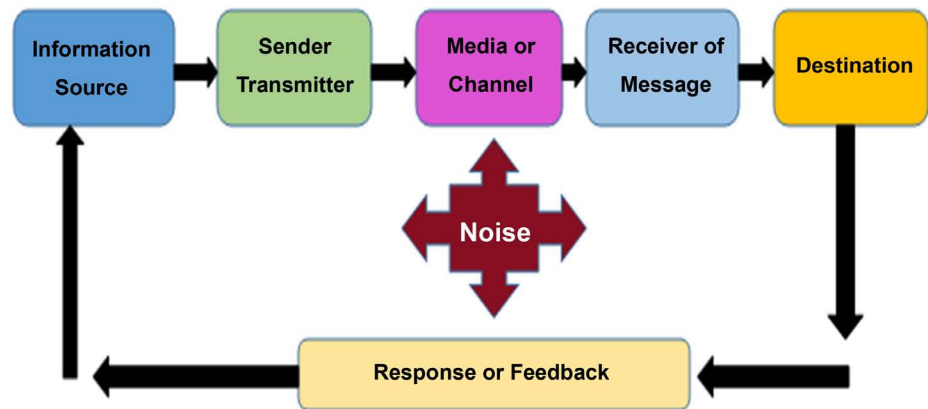
### 3. Theoretical Framework

This model expresses 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 or channel (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) in the form of feedback. It is however, worth stating that Shanon and Weaver's model also identifies the presence of "noise" that may affect how a particular message is interpreted. The whole communication process can be interrupted by noise which can be explained as various factors that will influence the effectiveness of the communication process or message received from the sender. **Figure 1** illustrates this model.

The Shannon and Weaver model is used as a guide to various other theories and communication concepts. This model was important in structuring this research as it provided a necessary framework. This study looked at various factors including, biological factors, social systems, communication skills, technology/channel used to communicate and feedback in relation to internal communication.

### 4. Methodology

The research design is the overall strategy that a researcher chooses to integrate



**Figure 1.** Shannon and weavers information theory model.

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 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 bank employees from different departments across the organisation.

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 understanding of the research problem than using only one method. Further to this, using both methods enables the researcher to offset the weaknesses of one method by using the other. 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.

#### Sample and Data Collection

The study used a research questionnaire to collect data. 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 appro-



priate 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. The questionnaire was the data collection tool of choice because this method helps ensure that the correct information is collected from respondents. There were a total of 41 respondents upon which the findings were based.

#### Hypotheses

**H<sub>1</sub>: Gender and age** of sender or receiver of information have an influence on the effectiveness of internal communication

**H<sub>2</sub>: Communication skills** of both the sender and the receiver of information influences the effectiveness of internal communication

**H<sub>3</sub>: Social systems** influence the effectiveness of internal communication

**H<sub>4</sub>: Technology** used has an impact on the effectiveness of internal communication

**H<sub>5</sub>: Feedback** is an important feature to achieve effective communication

## 5. Results and Discussion

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. The analysis of the results of the correlation coefficients was guided by a strength table displayed in **Table 1**.

#### Biological Factors

**Table 2** shows a Pearson correlation coefficient of  $-0.2$  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 0.210 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 3** shows a Pearson correlation coefficient of  $-0.269$  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 0.089 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).

#### Communication Skills of Sender and Receiver of Information

The study used bivariate correlation analysis and found a Pearson correlation coefficient of 0.182 which is less than 0.3 and as such **Table 4** shows that a positive relationship exists between the two variables and the relationship is very weak. In addition, it can be noted that our  $P$  value (sig. 2 tailed) is 0.254 which is greater than our alpha of 0.05. This is shown in **Table 4**.



**Table 1.** 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

**Table 2.** Gender/equipped to communicate correlation.

Correlations			
		GENDER	EQUIPPED_TO_COMMUNICATE
GENDER	Pearson Correlation	1	-0.200
	Sig. (2-tailed)		0.210
	N	41	41
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	-0.200	1
	Sig. (2-tailed)	0.210	
	N	41	41

**Table 3.** Age/communication correlation.

Correlations			
		EQUIPPED_TO_COMMUNICATE	AGE
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	1	-0.269
	Sig. (2-tailed)		0.089
	N	41	41
AGE	Pearson Correlation	-0.269	1
	Sig. (2-tailed)	0.089	
	N	41	41

**Table 4.** Education level/equipped to communicate correlation.

Correlations			
		EDUCATION_LEVEL	EQUIPPED_TO_COMMUNICATE
EDUCATION_LEVEL	Pearson Correlation	1	0.182
	Sig. (2-tailed)		0.254
	N	41	41
EQUIPPED_TO_COMMUNICATE	Pearson Correlation	0.182	1
	Sig. (2-tailed)	0.254	
	N	41	41

In **Table 5** a Pearson correlation coefficient of 0.420 was found which is greater than 0.3 and as such shows strong correlation between the two variables.

**Table 5.** Communication with products team/equipped with product information before launch correlation.

Correlations			
		COMMS_BETWEEN_PRODUCTS_AND_UNIT	ADEQUATELY_EQUIPPED_WITH_PRODUCT_BEFORE_ROLLOUT
COMMS_BETWEEN_PRODUCTS_AND_UNIT	Pearson Correlation	1	0.420**
	Sig. (2-tailed)		0.007
	N	41	40
ADEQUATELY_EQUIPPED_WITH_PRODUCT_BEFORE_ROLLOUT	Pearson Correlation	0.420**	1
	Sig. (2-tailed)	0.007	
	N	40	40

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

In addition, it can be noted that our  $P$  value (sig. 2 tailed) is 0.007 which is less than our alpha of 0.05. 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.

In **Table 6** Pearson correlation revealed a correlation coefficient of 0.469 which is greater than 0.3 and as such shows moderately strong correlation between the two variables (Communication Skills of Bank Governance Committee [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 0.002 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.

### Social Systems

A 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).

Pearson correlation coefficient of 0.21 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 0.895 which is greater than our alpha of 0.05. These results are displayed in **Table 8**; as such we can conclude that the

**Table 6.** Communication skills of GOVCO/effectiveness of internal communication correlation.

		GOVCO_COMMUNICATION	IMPESSION_OF_INTERNAL_COMMS_IN_BANK
GOVCO_COMMUNICATION	Pearson Correlation	1	0.469**
	Sig. (2-tailed)		0.002
	N	41	41
IMPESSION_OF_INTERNAL_COMMS_IN_BANK	Pearson Correlation	0.469**	1
	Sig. (2-tailed)	0.002	
	N	41	41

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

correlation between department that one is in and the impression of internal communication is very weak and as such is not statistical significance. **Table 7** shows this correlation.

In **Table 8** through a bivariate correlation analysis the study found a Pearson correlation coefficient of  $-0.274$  which is less than 0.3 thus expressing a negative weak relationship between the two variables. In addition, it can be noted that our *P* value (sig. 2 tailed) is 0.083 which is greater than our alpha of 0.05; as such we can conclude that there is no statistically significant correlation between the how long one has been with the organisation and how equipped they are to communicate.

#### Technological Factors and Communication Channels

The results show that there is a correlation coefficient of 0.381 and a *P*-value of 0.015. 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 9**.

#### Feedback and Noise

**Table 10** shows a Pearson correlation coefficient of 0.314 (greater than 0.3) and a *P*-value of 0.045 (less than 0.05), which show us that there is a statistically significant relationship between how equipped one is to communicate with other staff and how often they provide feedback.

**Table 11** shows Pearson correlation coefficient of 0.470 and a *P*-value of 0.002, showing that there is a statistically significant correlation between how management values feedback and how often that staff/respondents provide feedback to management.

**Table 12** shows some of the factors that respondents felt were 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.

**Figure 2** depicts ways that respondents felt that internal communication can

**Table 7.** Department/impression of internal communication correlation.

		DEPARTMENT	IMPRESSION_OF_INTERNAL_COMMS_IN_BANK
	Pearson Correlation	1	0.021
DEPARTMENT	Sig. (2-tailed)		0.895
	N	41	41
	Pearson Correlation	0.021	1
IMPRESSION_OF_INTERNAL_COMMS_IN_BANK	Sig. (2-tailed)	0.895	
	N	41	41

**Table 8.** Time with organisation/equipped to communicate correlation.

		TIME_WITH_ORGANIZATION	EQUIPPED_TO_COMMUNICATE
	Pearson Correlation	1	-0.274
TIME_WITH_ORGANIZATION	Sig. (2-tailed)		0.083
	N	41	41
	Pearson Correlation	-0.274	1
EQUIPPED_TO_COMMUNICATE	Sig. (2-tailed)	0.083	
	N	41	41

**Table 9.** Effectiveness of channels used and leaders value of communication/feedback correlation.

		EFFECTIVENESS_OF_CHANNEL_USED_TO_COMMUNICATE_TO_STAFF	LEADERS_IN_THE_ORG_VALUE_COMMS
	Pearson Correlation	1	0.381*
EFFECTIVENESS_OF_CHANNEL_USED_TO_COMMUNICATE_TO_STAFF	Sig. (2-tailed)		0.015
	N	40	40
	Pearson Correlation	0.381*	1
LEADERS_IN_THE_ORG_VALUE_COMMS	Sig. (2-tailed)	0.015	
	N	40	41

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

**Table 10.** Equipped to communicate and communicating feedback correlation.

		EQUIPPED_TO_COMMUNICATE	ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINEMANAGER
	Pearson Correlation	1	0.314*
EQUIPPED_TO_COMMUNICATE	Sig. (2-tailed)		0.045
	N	41	41
	Pearson Correlation	0.314*	1
ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINEMANAGER	Sig. (2-tailed)	0.045	
	N	41	41

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

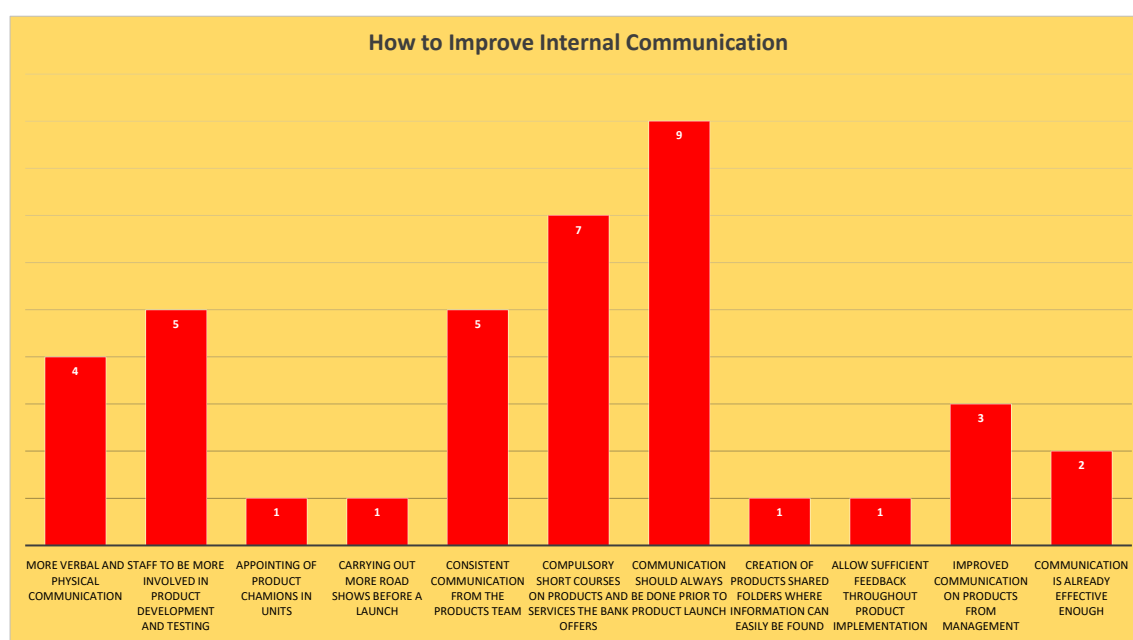
**Table 11.** Management value of feedback and staff communicating feedback correlation.

		CONFIDENT_MANAGEMENT_VALUES_IDEAS_AND_FEEDBACK	ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINE_MANAGER
CONFIDENT_MANAGEMENT_VALUES_IDEAS_AND_FEEDBACK	Pearson Correlation	1	0.470**
	Sig. (2-tailed)		0.002
	N	40	40
ALWAYS_COMMUNICATE_FEEDBACK_FROM_CLIENTS_TO_LINE_MANAGER	Pearson Correlation	0.470**	1
	Sig. (2-tailed)	0.002	
	N	40	41

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

**Table 12.** Challenges with internal communication.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BAD COMMUNICATION CULTURE	9	22.0	22.5	22.5
	MANAGEMENT DO NOT COMMUNICATE	2	4.9	5.0	27.5
	BAD READING CULTURE	17	41.5	42.5	70.0
	INEFFECTIVE COMMUNICATION CHANNELS	7	17.1	17.5	87.5
	NO CHALLENGES	3	7.3	7.5	95.0
	OTHERS	2	4.9	5.0	100.0
Missing	Total	40	97.6	100.0	
	System	1	2.4		
	Total	41	100.0		

**Figure 2.** How to improve internal communication.

be made more effective. The proposals were; 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 roadshows 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.

**Table 13** displays a summary of the hypotheses results that guided the conclusions and recommendations made in the study.

**Table 13.** Summary of hypotheses results.

HYPOTHESIS	CORRELATION ANALYSED	RESULTS
<b>H<sub>1</sub>:</b> Gender and Age have an influence on the effectiveness of internal communication	<b>1) Gender/Equipped to Communicate Correlation</b>	1) Pearson correlation coefficient of $-0.2$ and $P$ -Value $0.210$ (Fail to reject Null hypothesis)
	<b>2) Age/Communication correlation</b>	2) Pearson correlation coefficient of $-0.269$ and $P$ -Value $0.89$ (Fail to reject Null hypothesis)
	<b>1) Communication Training/Equipped to Communicate Correlation</b>	1) Pearson correlation coefficient of $-0.073$ and $P$ -Value $0.651$ (Fail to reject Null hypothesis)
	<b>2) Education Level/Equipped to Communicate Correlation</b>	2) Pearson correlation coefficient of $0.182$ and $P$ -Value $0.254$ (Fail to reject Null hypothesis)
<b>H<sub>2</sub>:</b> Communication skills of both the sender and the receiver of information influences the effectiveness of internal communication	<b>3) Communication with Products Team/Equipped with Product Information before Launch Correlation</b>	3) Pearson correlation coefficient of $0.420$ and $P$ -Value $0.007$ (Reject Null hypothesis)
	<b>4) Communication Skills of GOVCO/Effectiveness of Internal Communication Correlation</b>	4) Pearson correlation coefficient of $0.469$ and $P$ -Value $0.002$ (Reject Null hypothesis)
	<b>5) Correlation between Communication Skills of Line Managers/Effectiveness of Internal Communication</b>	5) Pearson correlation coefficient of $0.317$ and $P$ -Value $0.046$ (Reject Null hypothesis)
	<b>6) Subordinates Communication Skills/Impression of Internal Communication in the Bank</b>	6) Pearson correlation coefficient of $-0.21$ and $P$ -Value $0.924$ (Fail to reject Null hypothesis)
	<b>1) Department/Impression of Internal Communication Correlation</b>	1) Pearson correlation coefficient of $0.21$ and $P$ -Value $0.895$ (Fail to reject Null hypothesis)
	<b>2) Time with Organisation/Equipped to Communicate Correlation</b>	2) Pearson correlation coefficient of $-0.274$ and $P$ -Value $0.83$ (Fail to reject Null hypothesis)
<b>H<sub>3</sub>:</b> Social systems influence the effectiveness of internal communication	<b>3) Department/Access to Information Correlation</b>	3) Pearson correlation coefficient of $-0.081$ and $P$ -Value $0.618$ (Fail to reject Null hypothesis)
	<b>4) Department/Quality of Communication with Other Departments Correlation</b>	4) Pearson correlation coefficient of $0.116$ and $P$ -Value $0.471$ (Fail to reject Null hypothesis)
	<b>1) Effectiveness of Channels Used and Leaders Value of Communication/Feedback Correlation</b>	1) Pearson correlation coefficient of $0.381$ and $P$ -Value $0.015$ (Reject Null hypothesis)
	<b>1) Equipped to Communicate and Communicating Feedback Correlation</b>	1) Pearson correlation coefficient of $0.314$ and $P$ -Value $0.045$ (Reject Null hypothesis)
<b>H<sub>5</sub>:</b> Feedback is an important feature to achieve effective communication	<b>2) Management Value of Feedback and Staff Communicating Feedback Correlation</b>	2) Pearson correlation coefficient of $0.470$ and $P$ -Value $0.002$ (Reject Null hypothesis)

## 6. Conclusion

The correlation results showed that the independent variables, biological factors (gender and age) and social systems did not significantly influence the effectiveness of internal communication while communication skills, technology or channel used and feedback were the independent variables that did influence the effectiveness of internal communication on product implementation as well as the perceived effectiveness of internal communication by respondents. Through the primary data collected from the research questionnaire the study found that other factors influencing the effectiveness of internal communication included bad reading culture by staff, delayed internal communication, insufficient management involvement and insufficient communication especially from the banks' products team.

## Recommendations

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 its competitors. In the case of this study, the findings show that in an effort to achieve more effective internal communication, there is need for more verbal and physical communication around products and services through unit meetings and roadshows. In addition to this, the bank newsletter must be used as the primary tool as it was found to be the most preferred channel for internal communication.

The study further found that the communication skills of the banks' products team and organisational management greatly influenced internal communication in line with product implementation. As such appointing of product champions to drive communication and knowledge in different units as well as greater involvement of management in communicating product information would improve the effectiveness of internal communication. However, it was further noted that internal communication should be more timely and efficient prior to product launches or communication to clients/external.

Mandatory short trainings/courses should be carried out regularly to update staff on products and services. These trainings should also encourage feedback prior to product launches. Feedback was found to be greatly influential in the effectiveness of internal communication and as such should be encouraged to achieve the best results.

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.

The strength of this study was in the diversity of respondents that were in-



cluded as they were from different departments and different staff grades (senior manager, manager, unionised and contract) and, as such feedback was from different vantage points. However, a wider study can be carried out to include respondents from other commercial banks and get larger and more market holistic picture.

### Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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