An Abstract Book of Master's Degree Dissertations (2021-24)

NEPAL
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Volume I

Preface

It is with great pleasure that we present this *Abstract Book of Dissertations* submitted by students of the Master of Business Studies (MBS) program from the academic years 2021 to 2024. This compilation represents a diverse array of research topics that reflect the intellectual efforts, academic rigor, and dedication of our graduate students under the Faculty of Management.

The abstracts included in this book offer valuable insights into contemporary issues in management, finance, marketing, human resources, and other related disciplines. Each abstract has been carefully edited and refined in accordance with the guidelines provided by the Tribhuvan University (TU), Kirtipur, Nepal. The book serves as a comprehensive reference for scholars, faculty members, and future researchers who seek to understand the scope and quality of research conducted within the MBS program.

I would like to express my sincere gratitude to the Research Management Cell (RMC) team of Nepal Mega College for their unwavering support. I extend special thanks to Mr. Madhukar Pandey, Dr. Dinesh Ghimire, Dr. Surendra Mahato, and Mr. Yadap Chandra Neupane for their invaluable guidance and encouragement throughout the preparation of this volume. Their dedication and commitment to academic excellence have been instrumental in shaping this work.

We hope that this abstract book will serve not only as a record of academic achievement but also as a source of inspiration for future research endeavors.

Mr. Raj Kumar Parajuli
Editor
Nepal Mega College
2025

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Abstracts (2021)

EFFECT OF MACROECONOMIC FACTORS ON THE NEPSE INDEX

PRATIMA BUDHATHOKI

T.U. Registration No.: 7-2-226-73-2013

Symbol No.: 7177/18

September, 2021

Abstract

The study examines the relationship between market price and interest rate, inflation, money supply, and ODP. Stock is a type of security that signifies the ownership of that specific company and represents a claim on the part of the company's assets and earnings. A person holding stocks of a company is an owner of that company and is called a shareholder in common terms. Therefore, it has become an alternative source of income among various sources that are available to investors. Various companies issue stocks and shares to raise their funds and capital. Such issued shares are offered to individual investors and the public through IPOs and FPOs. These stocks or shares are bought and sold between buyers and sellers in a stock exchange market, also known as a stock market. These stocks issued by various companies and business houses are affected by various variables concerning society, economics, politics, and so on. Such types of impact cause the stock price to go up as well as down depending upon the effect. In this part, some specific macroeconomic variables (Interest Rate, Inflation, Money Supply. and GDP) have been chosen and the whole research is based on the study of the relationship between NEPSE and these selected variables. In a broader sense, it has been tried to understand whether such variables have an effect on the stock price, and if so, then to what extent these variables affect the stock prices. For this, correlation and regression analysis has been done to observe the relationship between NEPSE Index and Interest Rate, Inflation, Money Supply, and GDP. Thus, this study helps to make clear those macro-economic variables that affect or influence the fluctuations of the NEPSE index and to help in the better prediction of the stock prices in the future based on the selected variables which helps to find out the relationship between NEPSE index with macro-economic variables.

Keywords: NEPSE index, macro-economic factors: interest rate, inflation, money supply, and GDP.

DETERMINANTS OF SHARE PRICE OF NEPALI COMMERCIAL BANKS

RAJ KUMAR BISHWAKARMA

T.U. Registration No.: 7-2-226-192-2012

Symbol No.: 7182/18

September, 2021

Abstract

The study examines the determinants of the share price of Nepalese commercial banks in Nepal Stock Exchange Limited has been conducted having two samples such as five sample commercial banks Limited. The dependent variable is MPS while the independent variables are EPS, DY, and P/E ratio. Data were sourced from the annual reports of the sampled banks and analyzed using a regression model. They revealed that reports of earnings per share and price-earnings ratio have significant positive associated with market price per share while dividend yield showed the significant inverse associated with market price per share. The major conclusion of the study is that dividend yield, earnings per share, and price-earnings ratio are the most affecting factors in determining the share price in Nepalese commercial banks.

Keywords: Market price per Share, dividend yield ratio, earning per share, price-earnings ratio, determinants, commercial banks

EFFECT OF MACROECONOMIC FACTORS ON THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN NEPAL

TENISH GAUTAM

T.U. Registration No.: 7-2-467-95-2013

Symbol No.: 9485/18

September, 2021

Abstract

The study analyzes the effect of macroeconomic factors on the financial performance of commercial banks in Nepal. The dependent variable is in the financial performance of commercial banks which has been specified in terms of return on equity while the independent variable is a real Gross Domestic Product, Interest Rate, Inflation Rate, and Unemployment Rate. To test the effect of macroeconomic factors on financial performance regression models have been estimated, and the study has used trend analysis, descriptive data analysis, correlation, and regression analysis obtained through using Spreadsheet, SPSS, and EViews software. The study was mainly conducted with secondary data. The data were collected for the 5 highest paid-up capital commercial banks among the 27 commercial banks of Nepal which covers the 50 observations. The study found that the real gross domestic product has a negative and significant relationship between the performances of banks while the inflation rate has negative and insignificant effects on the bank performance. The study reveals that the unemployment rate has a strong and positive effect on the bank's performance.

Keywords: Financial performance, macroeconomic factors, ROE, Interest rate, Unemployment rate, Inflation rate

PROFITABILITY ANALYSIS OF COMMERCIAL BANKS IN NEPAL

ABISHU POKHREL

T.U. Registration No.: 7-2-558-3-2010

Symbol No.: 7145/18

November, 2021

Abstract

The study examines empirically the profitability analysis of Nepalese commercial banks. I calculated 10 different profitability ratios from the data taken over 10 years and made a comparison among 4 sample banks out of 27 commercial banks, making a total of 40 observations. The profitability ratios are different for four different banks influenced by internal determinants (size of line items of Balance Sheet and Profit and Loss Statement) presented in tabular and graphical form to compare the year-wise ratios of four banks. I employed a regression test on Return on total assets with Customer Deposit liabilities and Loans and Advances to Customers. I have also predicted a five-year profit based on the 10 years' actual profit through a linear regression equation. The profitability of the Nepalese commercial banks is determined through efficient activity. Though it is one of the oldest banks and is government-owned, RBBL has become one of the well-managed banks and maintains a strong profitability out of the sample banks.

Keywords: Banks, profitability, ratio analysis, trend analysis

IMPACT OF INTEREST RATE ON STOCK PRICE MOVEMENT

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T.U. Registration No.: 7-2-266-20-2013

Symbol No.: 7155/18

December, 2021

Abstract

Stock market movement is influenced by variations in economic factors which in turn affects the prospects. The purpose of the study was to determine how interest rate influences stock price movement. The independent variables used in the study include weighted average deposit interest rate, weighted average lending interest rate, and weighted average Treasury bill rate. Quantitative research was carried out with secondary data which included the NEPSE index and interest rate from July 2003 to July 2021. The study conducted descriptive statistics, correlation analysis, and multiple regression analysis. The study revealed a positive relation between the deposit rate and the NEPSE index. On the contrary, there was a negative association between the lending rate and Treasury bill rate with the NEPSE index. As the deposit rate increases the stock market index also increases. On the contrary, when the lending rate and Treasury bill rate increase the stock market decreases. There was a significant association of the NEPSE index with each form of interest rate.

Keywords*: Stock Market, NEPSE Index, Interest Rate, Deposit Rate, Lending Rate, Treasury Bill Rate, Economic Factors*

IMPACT OF CREDIT RISK MANAGEMENT ON THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN NEPAL

RASHMI KARKI

T.U. Registration No.: 7-2-266-137-2013

Symbol No.: 7183/18

December, 2021

Abstract

This study analyzes the impact of credit risk management on the financial performance of commercial banks in Nepal. The dependent variable is in the financial performance of commercial banks which has been specified in terms of Return on Assets and Return on Equity while the independent variable is Capital Adequacy Ratio, Non-performing Loan, Total Assets, and Liquidity Ratio. To test the impact of credit risk management indicators on financial performance, regression models have been estimated, and the study has used trend analysis, descriptive data analysis, correlation, and regression analysis obtained through the use of SPSS and STATA software. The study was mainly conducted with secondary data. The data were collected for the five commercial banks among the 27 commercial banks of Nepal which covers the 70 observations. The study found that the Credit risk management indicator Liquidity ratio has a negative and significant relationship between the ROA and non-performing loans, while total assets have a positive and significant relationship with ROA. The study reveals that the Capital adequacy ratio has a Negative and insignificant relationship with the performances of banks. The study found that there is a positive and statistically significant with the Capital adequacy ratio and ROE, but non-performing loans, total assets, and liquidity have insignificant relationships with ROE.

Keywords: Financial performance, Credit risk Management, ROA, ROE, Capital Adequacy ratio, non-performing loan

DETERMINANTS OF DIVIDEND PAYOUT OF COMMERCIAL BANKS IN NEPAL

RAVI SHRESTHA

T.U. Registration No.: 7-2-39-1229-2013

Symbol No.: 7184/18

December, 2021

Abstract

This study attempts to determine the determinants of dividend payout of commercial banks in Nepal. The dividend payout ratio is taken as a dependent variable whereas the dividend payout ratio and profitability, liquidity, firm size, growth, and leverage as independent variables. The study used descriptive data analysis, correlation, and regression analysis obtained through Excel and SPSS software. The data were collected from commercial banks among the 27 commercial banks in Nepal which covers the observations. The result indicates that the profitability, liquidity, and firm size are significant dividend payout ratios. Growth has a negative and insignificant relationship. The s revealed that the leverage has a positive but insignificant relationship with the dividend pay ratio.

Keywords: Determinate, Dividend payout, profitability, liquidity, firm size, growth, leverage

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SERVICE QUALITY AND CUSTOMER SATISFACTION IN NEPALESE COMMERCIAL BANKS

SANDIP DAWADI

T.U. Registration No.: 7-2-493-25-2012

Symbol No.: 7179/18

December, 2021

Abstract

Organizations are increasingly relying on customer relationship management (CR systems as a major instrument to bridge the gap with customers. The rapid development of Internet technology has accelerated the support of CRM systems. Hence, an electro-CRM (E-CRM) system emerged. The main objective of the study is to determine factors that influence customer satisfaction with digital payment and whether independent variables that consist of pre-transaction features, transaction features, and post-transaction features are significant in determining customer satisfaction. The study used structured questionnaire techniques from 150 respondents which included various digital wallet users from Kathmandu Valley. The study is based on a descriptive research design. This study used a quantitative method for data collection and analysis. The sampling technique for the study followed convenience sampling the analysis of collected data, and various statistical tests using statistical software SPSS major findings of this research document are: there exits positive relationship be pre transaction features, transaction features, and post-transaction feature customer satisfaction.

Keywords: Customer Satisfaction, E-CRM, Digital Payment, Pre-Transaction Features, Transaction Features, Post-Transaction Features, Kathmandu Valley

Abstracts (2022)

CAPITAL MARKET DEVELOPMENT IN NEPAL: ISSUES AND PROSPECTS

ASHISH BHANDARI

T.U. Registration No.: 7-2-558-87-2011

Symbol No.: 2660001

January, 2022

Abstract

The study examines the problems and prospects of the stock market in Nepal. The study was a critical analytical study based on a secondary source of information. The study period 2010/11 to 2020/21 had been used for study purposes. The literature regarding capital market development in Nepal was reviewed to analyze and compare the findings. The capital market development trend from starting to present status has been reviewed. Bar diagrams, Pie charts, and Percentages are used to analyze the secondary data, and Correlation and regression test is performed to analyze survey responses. Various measures of stock market development indicate that the stock market in Nepal is creeping up and unable to show a significant positive impact on the economy. The minimum participation of institutional investors and lack of an Automated Trading System, ineffective investor awareness program indicate that the stock market is not developed as is to be. The findings based on primary data suggest that coordination among authorities, political stability, and policy implementation is necessary for the sustainable development of the stock market in Nepal.

Keywords: Stock Market, Capital Market Development, Nepal, Institutional Investors, Policy Implementation, Automated Trading System, Economic Impact

IMPACT OF FINANCIAL LEVERAGE ON PROFITABILITY OF NEPALESE COMMERCIAL BANKS

RAJKUMAR SUBEDI

T.U. Registration No.: 7-2-280-179-2010

Symbol No.: 7181/18

March, 2022

Abstract

The study examines the impact of financial leverage of commercial banks in Nepalese commercial banks to examine the profitability proxy of commercial banks by using the secondary sources of data that are collected from the 10 commercial banks from 2011/12 to 2019/20. The OLS regression models are estimated to test the impact of leverage on the bank's profitability. The study reveals that debt to assets ratio, long-term debt ratio, debt-to-equity ratio, interest coverage ratio, and liquidity ratio have a positive relationship with return on assets (ROA). Likewise, the debt-to-assets ratio, debt-to-equity ratio, interest coverage ratio, and board size have a positive relationship with earnings per share (EPS). However, the interest coverage ratio has a positive and significant impact on return on assets and debt to total assets and interest coverage has a positive and significant effect on earning price per share (EPS).

*Keywords***:** Return on assets, Earnings per share, financial leverage, and profitability

FACTORS INFLUENCING FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN NEPAL

SABINA LAMA

T.U. Registration No.: 7-2-0364-0223-2013

Symbol No.: 7190/18

March, 2022

Abstract

The study is concerned with the factors influencing the financial performance of commercial banks in Nepal having six samples such as HBL, NABIL, NIBL, SCNBL, EBL, and SANIMA out of a total of 27 commercial banks. The major objective of this study is to analyze the factors influencing the financial performance of commercial banks. The samples have been chosen randomly. The total number of observations is sixty having ten years' annual financial statistics. As per the research design, descriptive and causal-comparative research designs have been employed. The statistical tools consist of mean, standard deviation, and coefficient of variation as well the inferential statistic consists of mainly correlation, regression analysis, and hypothesis testing for better evaluation of undertaken variables such as bank size, capital adequacy ratio, inflation rate and gross domestic product growth rate also known as independent variables (predictors) and return on assets and net interest margin ratio as dependent variables. In conclusion, the capital adequacy ratio is excessively sustained by Nepalese commercial banks. The bank's size in terms of total assets is satisfactory. Further, the total assets are on an increasing trend per year. However, the asset utilization is not optimum. Commercial banks are still unable to utilize all their assets available in different forms. The net interest margin ratio is increasing per year which indicates the effective mobilization and collection of available assets by commercial banks. The gross domestic product growth rate is positively correlated with financial performance. Further, gross domestic product growth positively impacts the financial performance of commercial banks. However, the inflation rate is negatively correlated with the financial performance of commercial banks. Bank-specific variables i.e. capital adequacy ratio have a positive impact on financial performance. Similarly, the capital adequacy ratio has a positive relationship net interest margin ratio and return on assets. However, banks' size in terms of total assets negatively affects financial performance. Similarly, bank size has a negative relationship with the net interest margin ratio but a positive relation with return on assets.

Keywords: *Financial Performance, Commercial Banks, Capital Adequacy Ratio, Bank Size, Net Interest Margin, Return on Assets, GDP Growth Rate*

FIRM-SPECIFIC PROFITABILITY DETERMINANTS OF NEPALESE COMMERCIAL BANKS

SHILPA SHRESTHA

T.U. Registration No.: 7-2-444-33-2009

Symbol No.: 7200/18

March, 2022

Abstract

The study examines the effect of operating expenses, leverage, liquidity, and market capitalization on return on assets and return on equity. The study is based on secondary data from 5 commercial banks that were selected based on their performance, i.e. between variables using Descriptive Statistics, Correlation, and Regression. Top 5 profit-earning banks from the F/Y 2010/11 to 2019/20 The paper investigates the relationship The study has concluded that there is a significant positive relationship between liquidity and Return on assets which indicates higher liquidity higher the return and vice versa for operating expenses, leverage and market capitalization. There is an insignificant and negative relationship between Return on equity and liquidity, operating expenses, leverage, and market capitalization which indicates higher ROE lower liquidity, operating expenses, and leverage and market capitalization.

Keywords: Profitability, Liquidity, Leverage, Market Capitalization, Operating Expenses, Return on Assets, and Return on Equity

DETERMINANTS OF CAPITAL STRUCTURE OF MICROFINANCE INSTITUTIONS IN NEPAL

SHYAM SUBEDI

T.U. Registration No.: 7-2-280-198-2010

Symbol No.: 7204/18

March, 2022

Abstract

Capital structure is the combination of equity and debt on which some companies go for external debt and some go for equity funds. The main objective of the study was to examine the determinants of the capital structure of Microfinance Institutions (MFIs) in Nepal. The financial decision is the most crucial part to be considered as it has occupied an important role in financial management to formulate the capital structure of the firms. Capital structure decisions affect a firm's overall operations, growth, and value. In the study, multiple regression analysis and correlation analysis was carried out. The period taken for analysis in this study was from FY 2016/17 to FY 2020/21 A.D. The study has organized the five-year data through a panel data approach as the secondary data for the analysis purpose was collected from the published annual financial reports and statements of eleven respective MFIs. Using the descriptive and regression analysis, it was known that bank size has a positive and significant relationship with leverage as well as capital adequacy ratio and the gross domestic product has a negative and significant relationship with leverage The study observed and suggested that MFI managers should focus on the bank size, capital adequacy ratio and depend upon the national gross domestic product whereas, other independent variables have insignificant relationship. Concerning liquidity and profitability, the regression model was validated and it showed a significant relationship with bank size.

Keywords: Liquidity, Capital adequacy ratio, profitability, capital structure, gross domestic product

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EFFECT OF CAPITAL STRUCTURE OF FINANCIAL PERFORMANCE OF NEPALESE COMMERCIAL BANKS

SUJAN PUDASAINI

T.U. Registration No.: 7-3-266-163-2017

Symbol No.: 7208/18

March, 2022

Abstract

To cope with the complexity and a mix of risks, evaluation of the overall performance of banks is important. There are various studies conducted for the same for various industries, but we could not locate any study conducted in the Nepalese context using the variables used in this project. This study is an attempt to examine various variables of capital structure and profitability, analyze them, and finally test and examine the relationship between key capital structure variables and performance variables of commercial banks. The analysis was completely based on the secondary data. The major secondary data sources used for this study are Nepal Rastra Bank publications, newspapers, and websites, research reports and articles of several researchers of both national and international levels, and for the analysis and management of data Excel is used. To analyze the capital structure three variables were used-Debt to Equity ratio, Debt to Asset ratio, and Capital Adequacy Ratio three profitability variables used are Return on Assets, Return on Equity, and Net Interest Margin. The capital structure and profitability variables were analyzed individually and the relationship between the profitability and capital structure variables was tested by correlation, regression analysis, and hypothesis testing. On individual variable analysis on capital structure, a very high debt to equity was observed of RBB and NIBL due to its volume of external debt, which is in a decreasing trend. However, the debt-to-asset ratio is maintained satisfactorily by all the banks including RBB and NIL. Capital funds were also analyzed concerning the new NRB monetary policy to meet the capital requirement. It was observed that the maximum sample banks have maintained the new minimum capital requirement of NRB which is eight Arabs. CAR of all banks was in line with NRB requirements. A very mixed result was observed on correlation and simple regression for analysis of the relationship between capital structure and profitability variables. Correlation and regression analysis have been carried out separately for government banks and non-government banks as the data of government banks were highly scattered ROE of government banks is highly correlated with DE ratio. Their NIAM also showed positive relation with CAR and D/E but NIM shows negative relation to capital structure variables. In the case of non-government banks, ROE showed a positive relation with D/A, ROA and NIM have a negative relation with the DA ratio. In the case of regression analysis of the government banks only ROE seems to have a significant relationship with capital structure. ROA and NIM don't have any significant relationship with capital structure.

Nongovernment banks, ROA, ROE and that is capital structure affect the profitability of the commercial banks. There is no clear understanding of how banks choose their capital structure and what factors influence their corporate lending behavior. Lending at large banks is less subject to changes in cash flow and capital and a shift in deposit supply affects lending at small banks that do not have access to large internal capital markets. Bank size seems to allow banks to operate with less capital and, at the same time, engage in more lending in Nepal is more risky from the financial stability point of view and with the international comparisons. Traditionally, Nepali banks generated higher returns through wide margins and core lending spread The declining profitability and increasing non-performing loans of BFIs cannot be corrected unless these two sectors improve their performance.

Keywords: Capital Structure, Profitability, Financial Performance, Liquidity, Growth, Variable

THE IMPACT OF DIVIDEND POLICY ON THE MARKET VALUE OF NEPALESE COMMERCIAL BANKS

MANOJ SHRESTHA

T.U. Registration No.: 7-2-266-47-2013

Symbol No.: 7164/18

May, 2022

Abstract

This study delves into the intricate dynamics of dividend policy and its consequential impact on market share prices in the context of commercial banks in Nepal. Dividend policy is a vital aspect of financial decision-making that not only influences the internal operations of companies but also resonates with multiple stakeholders, including shareholders, consumers, employees, regulatory bodies, and governments. The primary objective of this research is to examine the relationships between market share prices and various financial indicators, including earnings per share, net income, cash dividend, stock dividend, and bank size. The study combines both descriptive and correlational research methodologies, utilizing a diverse range of secondary data sources, including annual reports, economic reports, and stock prices. The findings reveal that earnings per share, net income, and price-earnings ratios exhibit positive and significant relationships with market share prices, highlighting the influence of higher earnings and perceived value on investor sentiment. In contrast, cash dividends and stock dividends per share have negative and statistically significant associations with market share prices, emphasizing the role of dividend distribution methods in shaping investor perceptions. These insights offer valuable guidance for investors and regulators in the Nepalese banking sector, assisting them in making informed decisions related to dividend policies, investment strategies, and financial stability. Furthermore, the study underscores the need for banks to consider a balanced approach to dividend distribution, combining both cash and stock dividends to cater to diverse investor preferences. It highlights the importance of ongoing research and adaptation to changing market conditions, emphasizing the role of shareholders in actively engaging with banks and providing feedback on dividend practices. Moreover, it suggests that government entities should regularly monitor and adjust tax policies related to dividends to foster investment and economic growth. Overall, the research contributes to a deeper understanding of dividend policy and its broader implications in the ever-evolving world of finance.

Keywords: Dividend Policy, Market Share Prices, Commercial Banks, Nepal, Earnings Per Share, Stock Dividends, Financial Indicators

IMPACT OF DIVIDEND DECLARATION ON THE MARKET PRICE OF THE STOCK

POOJA GAUTAM

T.U. Registration No.: 7-2-266-181-2012

Symbol No.: 2660006

May, 2022

Abstract

Dividend policy is one of the three major decisions of the financial management. The dividend refers to that portion of the firm's net earnings, which is paid out to the shareholders as a return for their investments. The dividend decision affects the operation and prosperity of the organization. To attract new investors and maintain the existing ones, the dividend can be an effective tool. Others argue that dividend policy does affect value due to uncertainty factors. Many factors affect the dividend payment depending open the investors' needs and preferences on one hand and the financing need of the financial institution for the potential investment on the other hand. The dividend decision, on the one hand, affects the company's structure. On the other hand, it has information value to the investors. The impacts on share price are another influence of dividend decisions. This institution got the opportunity and appropriate environment to expand their activities, it is because the initially established financial institutions are unable to supply credit needs and meet the market expectation that market activities towards the growth position. The stockholders have a high desire and expectation that the market price of a share will be higher than net worth and get a high percentage of dividends from earnings. So, distributing dividends to the shareholders is an effective way to achieve the trust of investors and encourage them to invest in shares. The study is mainly focused on accessing the dividend declaration and its impact on the market price in backs, Instability of dividends and haphazard payout ratio are the most common practices of Nepalese companies. Companies do not adequately maintain cash balance for dividend payments. So it covers some specific objectives to find out the relationship between other financial indicators and sled to find out the appropriate dividend policies for different banks. The study of relationship between the dividends and stock prices has been accomplished by collecting and calculating the earnings per share, dividend per share, dividend payout ratio, dividend yield, earning yield, and price-earnings ratio. To make the research reliable, many more analyses are conducted to find out the appropriate relationship between dividend declaration and market share.

Keywords: Dividend Policy, Stock Price, Earnings Per Share, Dividend Payout Ratio, Dividend Yield, Financial Institutions, Nepalese Banks

DETERMINANTS OF SHARE PRICE IN NEPALESE SHARE MARKET

PRABAT SHRESTHA

T.U. Registration No.: 7-2-570-14-2011

Symbol No.: 7175/18

June, 2022

Abstract

The study examines the share price in the Nepalese share market. The market price per share is taken as a dependent variable whereas market price per share and independent variables are Gross domestic product, interest rate, Dividend per share, Earnings per share, and Price-earnings ratio. The study used descriptive data analysis, correlation, and regression analysis obtained through Excel and SPSS software. The data are collected from eight financial institutions which covers the 80 observations. The result indicates that the Dividend per share and Interest rate are significant in market price per share. The study reveals that the Gross domestic product, Earnings per share, and Price-earnings ratio have a positive and insignificant relationship with the market price per share.

Keywords: Determinate, Market price per share, Gross domestic product, Interest rate, Dividend per share, Earning per share and price-earnings ratio

IMPACT OF CREDIT RISK MANAGEMENT ON THE FINANCIAL PERFORMANCE OF NEPALESE COMMERCIAL BANKS

ANIL BHATTRAI

T.U. Registration No.: 7-2-266-3-2013

Symbol No.: 7147/18

August, 2022

Abstract

The study analyzes the impact of credit risk management on the financial performance of Nepalese commercial banks. The dependent variable is in the financial performance of commercial banks which has been specified in terms of Return on Assets while the independent variable is Capital Adequacy Ratio, Non-performing Loan, Bank size, and Liquidity Ratio. To test the effect of credit risk management indicators on financial performance regression models have been estimated, and the study has used trend analysis, descriptive data analysis, correlation, and regression analysis obtained through using SPSS. The study was mainly conducted with secondary data. The data were collected for the five commercial banks among the 27 commercial banks of Nepal which covers the 50 observations. The study found that the Credit risk management indicator Liquidity ratio has a negative and significant relationship between the ROA and non-performing loans, and bank size has a positive and significant relationship with ROA. The study reveals that the Capital adequacy ratio has a Negative and insignificant relationship with the performances of banks. The study found that there is a positive and statistically significant ROE of Capital adequacy ratio and return on equity but non-performing loan, bank size, and liquidity have insignificant relationships with Return on equity.

Keywords: Financial performance, Credit risk Management, ROA, Capital Adequacy ratio, non-performing loan

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CHOICE OF LIFE INSURANCE POLICIES OF NEPALESE INSURANCE COMPANIES

GANESH TIMILSINA

T.U. Registration No.: 7-2-25-306-2013

Symbol No.: 7158/18

August, 2022

Abstract

The study examines the influence of agents' attributes and organizational factors on the choice of Life Insurance Policies of Nepalese Insurance Companies. The study used descriptive data analysis, correlation, and regression analysis obtained through Excel and SPSS software. The data are collected through a questionnaire method among 150 respondents Result indicates that the agent's attributes and Organizational factors both play an important role in determining the choice of insurance policy Agents' Trustworthiness has an insignificant impact when choosing the life insurance policies of Nepalese Insurance Companies.

Keywords: Insurance Companies Agents, Attributes, Choice of Life Insurance

FUND MOBILIZATION OF COMMERCIAL BANKS IN NEPAL

PABITRA POUDEL

T.U. Registration No.: 7-2-266-152-2011

Symbol No.: 2660005

August, 2022

Abstract

The study examined fund mobilization of commercial banks in Nepal. The purposive sampling technique has been chosen based on the nature of the study. The total number of observations is ten having ten years' annual financial data. As per research design, descriptive research design under a quantitative approach has been employed. The main objective of the study is to analyze the fund mobilization of HBL, EBL, NMB Nabil Bank, and Nepal SBI Bank Limited. The study is mainly based on secondary sources. All data are taken from the concerned banks' annual reports, literature publications, balance sheets, profit, and loss accounts previous thesis reports, different websites, related books, booklets, and journal articles. After collecting data from different sources, it is analyzed by using financial and statistical tools. This analysis shows that the liquidity position of NMB Bank is comparatively better than the four samples Bank has the highest cash and bank balance to total deposit and cash and bank balance to current assets. Through the analysis of profitability ratios, it is concluded that Nabil Bank and EBL are more profitable than HBL, NMB, and Na SBI Bank. Overall operating activities of the sample Bank fluctuated trend du the study period. NMB can increase long-term assets as well as carry profitable opportunities. The study focused on the NMB being in a better position to mobilize deposits as loans and advances in comparison to the other four banks and NMB bank is successfully mobilizing its deposits as investments.

Keywords: Fund mobilization, Deposit, Total investment, Loan, and Advances.

EFFECT OF MERGER AND ACQUISITION ON THE FINANCIAL PERFORMANCE OF NEPALESE BANKS

SANISH BHARITI

T.U. Registration No.: 7-2-266-119-2013

Symbol No.: 7195/18

August, 2022

Abstract

The study determines how a merger affected a commercial bank's financial performance after Nepal Rastra Bank enforced merger bylaws in 2011. Analysis of three commercial banks' three-year pre-merger and post-merger financial performance was done in 2017 AD. The descriptive and analytical research design forms the foundation of this study. Different financial ratios like EPS, liquidity, asset quality, capital adequacy, and Return on Assets are used to assess the performance of commercial banks. To determine the significant difference between pre and post-merger performance, a pared sample t-test is performed. According to the study's findings, once the banks merged returns on assets, earnings per share, liquidity, and returns on assets all increased dramatically. After merger and acquisition, however, there is a drop in return on asset quality, capital adequacy ratio, and capital adequacy ratio. Following the merger and acquisition, the assets quality ratios, which compare total non-performing assets to total loans and advances, have fallen, indicating that the merged banks' performing assets have increased. The merger and acquisition banks were able to maintain the Nepal Rastra Bank's recommended non-performing asset ratios. The sampled merged similar banks capable of meeting the required capital ratio.

Keywords: Financial Performance, Financial Ratio, Merger and Acquisition.

UNDERSTANDING THE FACTORS INFLUENCING CUSTOMER'S ATTITUDE TO CHOOSE RIDE-SHARING APPS: A CASE STUDY IN KATH- MANDU

ARCHANA BAJRACHARYA

T.U Registration No. 7-2-266-64-2014

Symbol No.: 26918/20

December, 2022

Abstract

The rapid adoption of ride-sharing services has transformed urban mobility, particularly in cities like Kathmandu, where traffic congestion and growing populations have made traditional transportation increasingly inefficient. This study explores the key factors influencing customer attitudes toward choosing ride-sharing apps in Kathmandu, focusing on emergency purposes, security, driver efficiency, time savings, and friendly behavior. The research utilizes a descriptive research design coupled with a causal-comparative approach to examine the relationships between these factors and customer attitudes. Data was collected through purposive sampling from a broad demographic, including general commuters, young adults, working professionals, and tourists who use ride-sharing services like Patho and In Drive. The findings reveal that each factor plays a significant role in shaping customer attitudes. The emergency purpose was found to have a positive and significant impact on customer attitudes ($\beta=0.097$, $p=0.020$). Security, identified as a critical concern, also significantly influences customer perceptions ($\beta=0.145$, $p=0.002$). Driver efficiency emerged as one of the strongest predictors of customer attitude ($\beta=0.300$, $p=0.000$), highlighting the importance of timely, skilled drivers in enhancing customer satisfaction. Time savings ($\beta=0.050$, $p=0.013$) were found to positively affect customer attitudes, with customers valuing services that respect their time. Finally, friendly behavior by drivers ($\beta=0.097$, $p=0.001$) was identified as a key factor in fostering positive perceptions of ride-sharing services. The study emphasizes that ride-sharing companies in Kathmandu must adapt these factors to enhance service quality and customer loyalty. By prioritizing emergency preparedness, security measures, driver efficiency, time-saving strategies, and friendly customer service, these companies can improve their competitive vantage and foster a loyal customer base. The research contributes to a deeper understanding of customer behavior in the evolving ride-sharing landscape and offers actionable insights for policymakers and service providers aiming to improve urban transportation systems.

Keywords: Ride-sharing apps, customer attitude, emergency purpose, security, driver efficiency, time savings, friendly behavior

LIQUIDITY POSITION AND PROFITABILITY OF JOINT VENTURE COMMERCIAL BANKS

SONU BISHUNKE

T.U. Registration No.: 7-2-367-21-2013

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December, 2022

Abstract

This study investigates the relationship between liquidity and profitability of joint venture commercial banks in Nepal. The sample of the study is 6 joint venture commercial banks among 26 commercial banks and 11-year data has been taken from fiscal year 2069 to 2078. The main objective of the study was to examine the liquidity position, profitability status, and relationship between liquidity and profitability in joint venture commercial banks. To accomplish the objective casual comparative research design has been used. Secondary data were collected from the annual report financial statements of the joint venture commercial banks. Descriptive analysis was based on data extracted from annual reports of the companies for the relevant period. Correlation analysis was employed to examine the relationship between liquidity and profitability and regression analysis was used to determine the impact of liquidity on profitability. The ROA, EPS, and NIM were used to measure profitability status, and LDR, CAR, DAR, and CRR were used to measure liquidity position. The finding of the study shows that there is a Negative and significant relationship between liquidity (CAR) and profitability among the joint venture commercial banks. Where LDR is significant with ROA and EPS but insignificant with NIM. However, CRR is insignificant in profitability and DAR is significant with ROA and NIM, respectively. Hence, the result shows that all the joint venture banks do not have good liquidity position and profitability position.

Keywords: Liquidity, profitability, Return on assets, Net Interest Margin and joint venture commercial banks

AN ASSESSMENT OF SERVICE QUALITY AND CUSTOMER SATISFACTION IN NEPAL AIRLINES

CHHABILAL KADARIYA

T.U. Registration No.: 7-2-278-420-2014

Symbol No.: 15493/19

February, 2023

Abstract

The study investigates an assessment of service quality and customer satisfaction towards Nepal Airlines. The researcher took into consideration various factors (airline tangibles, terminal tangibles, empathy, personnel, and airline image) to examine their assessment of customer satisfaction with Nepal Airlines. The data were collected through a questionnaire survey from 408 respondents at Tribhuwan International Airport, Kathmandu, Nepal. The target population consists of both Nepalese and foreign customers who have traveled AC more than 5 times. The researcher analyzed the data using statistical software. The appropriate statistical treatment applied in this research is Descriptive analysis for demographic analysis, Inferent and inferential which includes Multiple Linear Regression Analysis (MLR to test the hypotheses, and variables are measured on an interval scale. The research findings showed the that service quality dimension, was influenced by customer satisfaction. Similarly, service quality in terms of the airline's tangible, terminal tangible, empathy, personnel, and airline image) was the most important assessment factor on customer satisfaction. The findings of this research can be useful for Nepal Airlines management and staff members in better understanding their customer's level of satisfaction with perceptions about the airline services. The airline understands customers' requirements which will make its service providers satisfy their customers.

Keywords: Airlines tangibles, terminal tangibles, personnel quality, empathy, airline image

NEPAL MEGA COLLEGE

FACTORS INFLUENCING PURCHASING INTENTION OF SMARTPHONES AMONG UNIVERSITY STUDENTS

CHET AWASTHI

T.U. Registration No.: 7-2-278-419-2014

Symbol No.: 15492/19

February, 2023

Abstract

The study examines the factors influencing the purchasing intention of smartphones among university students. Today, smartphones have significantly risen in importance as a tool for everyday living for individuals all over the world. Young adults in particular use their phones to communicate with others, keep track of important details, download music and games, send text messages, and more. A Smartphone can offer, acquire, and exchange social and personal data. Young adults may create visual forms of communication, quickly change their statuses, and connect wherever they are thanks to these advantages. Smartphones also offered the benefits of Personal digital assistants' integration, which allows for the integration of wireless connections and mobile devices As a result, this study aimed to investigate the variables of product features, brand name, product pricing, social influence, and compatibility that affected university students' propensity to acquire Smartphone's. Convenience sampling methods were used to distribute 392 structured questionnaires to university undergraduate students, and SPSS was used to analyze the results. The findings show a significant association between product features compatibility variables and purchase intention. Whereas, brand name, product price, and social influence have positive and insignificant relationships with purchase intention. The results of this study will help marketers better understand customer behavior and compete for the Smartphone purchases of their target demographic. Future researchers are advised to conduct the same study in a larger population, such as by comparing the populations of the various states in Nepal, to obtain more accurate results and be able to generalize in a wider context.

Keywords: Features, brand name, product price, social influence, compatibility

IMPACT OF PSYCHOLOGICAL EMPOWERMENT ON EMPLOYEE JOB SATISFACTION AMONG NEPALESE COMMERCIAL BANK

GAJENDRA MALLA

T.U. Registration No.: 7-2-278-448-2014

Symbol No.: 15498/19

February, 2023

Abstract

It is of great interest to investigate the antecedents of customer satisfaction to improve an organization's service quality. In a dynamic, global business environment, service industries compete by providing high-quality customer service by empowering their workforce. Employee empowerment is currently gaining popularity among practitioners and academics alike. Empowerment has become especially important in the service industry, intending to control or improve service quality and customer satisfaction at the point of service production. Furthermore, empowerment boosts job satisfaction while decreasing role stress. The study looks into the effect of psychological empowerment on employee job satisfaction. A descriptive research design is used in this study. This study made use of both primary and secondary data. A survey questionnaire with a five-point Likert scale was the primary data collection tool for the psychological empowerment effect on job satisfaction. The questionnaires were filled out by 400 permanent employees. The sense sampling method was used by the researcher. The data was analyzed using appropriate statistical tools such as mean, standard deviation, correlation, and regression, as well as SPSS (statistical packaging for Social Science. According to the findings, Psychological Empowerment affects employee job satisfaction. All of the independent variables are positively and directly related to employee job satisfaction, especially in Nepal's commercial banks. The link between psychological empowerment and job satisfaction is significant. Employee job satisfaction is highly and significantly explained by psychological empowerment, self-determination, and impact. The remainder of the variable meaning and competence has a negative significance. As a result, the bank should place a greater emphasis on meaningfulness and impact to boost employee motivation, morale, and productivity.

Keywords: Meaningful work, competence, self-determination, impact cognition

NEPAL MEGA COLLEGE

FACTORS AFFECTING ADOPTION INTENTION AND CUSTOMER SATISFACTION FROM MOBILE BANKING IN NEPAL

SUDIPA POKHREL

T.U. Registration No.: 7-2-266-174-2014

Symbol No.: 15529/19

February, 2023

Abstract

The research investigates the factors affecting adaptation intention and customer satisfaction from mobile banking in Nepal. The study considers primary and secondary data for the statistical analysis. Descriptive analysis was conducted by collecting data with the help of a questionnaire and inferential analysis including correlations, multiple regression model for the hypothesis testing has been done by using analysis software. The study used 384 samples of the population and a casual comparative research design has been used. In this study customer satisfaction was used as the dependent variable and perceived ease of use, perceived trust, perceived risk, perceived usefulness, and perceived credibility were independent variables. Mean, standard deviation, correlations, multiple regression models, and hypothesis testing were used as statistical tools, and various data were collected with the help of a questionnaire. Both SPSS, STATA along Excel are used to analyze those variables. The empirical result shows that perceived ease of use, perceived trust, and perceived risk have positive and significant effects on customer satisfaction using mobile banking in Nepal whereas, perceived usefulness and perceived credibility have positive and insignificant relationships with customer satisfaction. However, banks should not neglect the importance of other variables such as perceived usefulness and, perceived creditability that are revealed as important by responses of the participants.

Keywords: Perceived ease of use, perceived trust, perceived credibility, perceived risk

CREDIT RISK AND PERFORMANCE OF COMMERCIAL BANKS IN NEPAL

ANJANA BHATTARAI

T.U. Registration No.: 7-2-266-5-2013

Symbol No.: 7148/18

April, 2023

Abstract

This study analyzes the effect of credit risk on the performance of commercial banks in Nepal. The dependent variable is the profitability of commercial banks which has been specified in terms of return on Assets and Return on Equity while the independent variable is the Capital adequacy ratio, Cash reserve ratio, non-performing loan ratio, bank size and loan-to-deposit ratio. To test the effect of credit risk indicators on profitability regression models have been estimated, and the study has used trend analysis, descriptive data analysis, correlation, and regression analysis obtained through using SPSS and software. The study was mainly conducted with secondary data. The data were collected for the ten commercial banks among the 26 commercial banks of Nepal which covers the 100 observations. The study found that the Capital adequacy and Credit risk indicator cash reserve ratio is positively related to the ROA of commercial banks and is statistically significant. However, LNSize, Non-performing loan ratio and Loan deposit ratio have negative and statistically significant relationships between ROA. The study reveals that the Capital adequacy ratio has a positive and insignificant relationship between the performances of banks. The study found that there is a positive and statistically significant with default risk ratio and return on equity but capital adequacy ratio, loan to deposit ratio and LNSize have negative and significant relationships with Return on equity. The study reveals that the cash reserve ratio and nonperforming loan ratio have a positive and significant relationship with Return on equity.

Keywords: Performance, Credit risk, ROA, Capital adequacy ratio, ROE, loan-to-deposit ratio, Cash reserve ratio and Bank size.

ANALYSIS OF FINANCIAL PERFORMANCE OF THE COMMERCIAL BANKS AND CAMEL RATING

MANJU OJHA

T.U. Registration No.: 7-2-266-45-2013

Symbol No.: 7163/18

April, 2023

Abstract

Bank has become vital and crucial for the changing nature of business and economy. The role of the bank is not limited to acting as a financial intermediary between deficit and surplus customers according to their needs Capitol, asset quality, management efficiency earnings and liquidity are the major indicators of the financial performance of banks. Several studies have been conducted to determine the impact of CAMEL ratings on the financial performance of commercial banks but very few studies have been carried out in detail wow in the context of Nepal No this side tries to assess the relationship between CAMEL rating and the financial performance of commercial banks in research objectives were derived from the literature review. The major objective of the study is to find out the relationship between CAMEL and financial performance of commercial banks in Nepal. The shady was based on ten years of secondary data obtained from to commercial bank The data collected were analyzed using descriptive analysis, and correlation on regression analysis tools for this purpose of the study, ROA and ROE were taken as dependent variables that determine the financial performance of commercial banks and the independent variables Here CAR, NPL BS EPS and CR which determine the effectiveness of CAMEL status of Nepalese commercial bank. For the stub, it can be concluded that CAMEL Factors have a significant impact on the performance of commercial banks. The consequences show that apart from CAR all dependent variable has a positive impact on the ROE which shows that all banks are now looking for better financial performance.

Keywords: Return on Asset, Return on Equity, Capital Adequacy Ratio, Asset quality, Management efficiency, Farming per share & liquidity.

CAPITAL STRUCTURE AND PROFITABILITY OF COMMERCIAL BANKS IN NEPAL

RAMESH MUKHIYA

T.U. Registration No.: 7-2-280-195-2014

Symbol No.: 15514/19

April, 2023

Abstract

The study looks into how capital structure affects a Nepalese commercial bank's profitability. The statistical analysis of the study includes the secondary data. Using software for analysis, Descriptive and casual comparative analysis was conducted by gathering data from bank websites and using correlations and multiple regression models for hypothesis testing. Out of the entire population, 12 banks were taken as a sample for the study. The capital structure and profitability have been investigated as a cause-and-effect relationship using a casual comparative research design. In this study, ROA, ROE, and NIM are used as dependent variables, and leverage ratio, bank size, liquidity ratio, and capital ratio are independent variables. As a statistical tool, the following tools are used: mean, standard deviation, correlation, multiple regression model, and hypothesis testing. Excel and SPSS are both used to evaluate those variables. The empirical finding showed that the leverage ratio significantly and positively affects ROE. A negative and significant impact on Nepal's commercial banks' ROA and NIM. ROE is insignificantly and positively impacted by bank size. ROA and NIM are negatively and insignificantly impacted. The Liquidity Ratio significantly and positively affects ROA, ROE, and NIM. The capital ratio has a significant and favorable impact on ROA and NIM, as well as a significant and negative impact on ROE. However, Banks should not undervalue the significance of other variables.

Keywords: Leverage ratio, bank size, liquidity ratio and capital ratio

HUMAN RESOURCE MANAGEMENT PRACTICES AND JOB SATISFACTION IN COMMERCIAL BANKS OF NEPAL

SHOBHANA TANDUKAR

T.U. Registration No.: 7-2-266-169-2014

Symbol No.: 15526/19

April, 2023

Abstract

The research investigates the relationship between human resource management (HRM) practices and employees' job satisfaction working in commercial banks in Nepal. The study considers primary data for the statistical analysis. Descriptive analysis was conducted by collecting data with the help of a questionnaire and analysis including correlations, and a multiple regression model for the hypothesis testing was done by using analysis software. The study used samples of the population and casual comparative research was used. In this study job satisfaction is used as the dependent variable and training and development, reward and recognition, recruitment and selection & working environment represent the dependent variables. Mean, standard deviation, correlations multiple regression models hypothesis testing were used as a statistical tool and various data were collected with the help of a questionnaire. SPSS along with Excel is used to analyze those variables. The empirical result shows that reward and recognition & working environment have a significant and positive impact on the job satisfaction of employees working in commercial banks in Nepal. Whereas, recruitment and selection have a negative and significant impact on job satisfaction and training and development have an insignificant relationship with the job satisfaction of employees working in commercial banks of Nepal. However, banks should not neglect the importance of other variables such as recruitment and selection and training and development that are revealed as important by the responses of the participants.

Keywords: Training and development, reward and recognition, recruitment and selection, working environment

CREDIT RISK MANAGEMENT AND PROFITABILITY OF NEPALESE COMMERCIAL BANKS

SUJITA MAHARJAN

T.U. Registration No.: 7-2-266-139-2013

Symbol No.: 7208/18

April, 2023

Abstract

The study entitled "Credit Management and Profitability of Commercial Banks in Nepal" has seven samples: Bank of Kathmandu Limited, Global IME Bank Limited NABIL Bank Limited, Nepal SBI Bank Limited, Kumari Bank Limited, Laxmi Bank Limited and Prime Commercial Bank Limited The study to examine the practices of credit risk management of Nepalese commercial banks The samples have been chosen randomly considered. The total number of observations is fifty having ten years of annual financial statistics. As per the research design, descriptive and causal-comparative research designs have been employed. The statistical tools consist of mean, standard deviation and coefficient of variation as well as the inferential statistic consists of mainly correlation, regression analysis and hypothesis testing for better evaluation of undertaken variables such as credit risk proxies (capital adequacy ratio, non-performing loan ratio, credit deposit ratio and loan and advance ratio), also known as independent variables (predictors) and profitability proxies such as return on equity and return on assets. However, the credit deposit ratio implies that they lead each other in the opposite direction. When there is a positive change in these credit risk factors such as credit deposit ratio, as a result, it leads to a negative effect on the profitably of commercial banks, Similarly, the study also reveals that there is a positive correlation between return on assets, capital adequacy ratio, non-performing loan ratio and credit deposit ratio thus they lead each other in the same direction. The regression coefficient of capital adequacy ratio in the regression coefficient analysis is positive thus, capital adequacy ratio has a positive effect on the profitability of commercial banks. However, the regression coefficient of the non-performing loan ratio in the regression coefficient analysis is positive which indicates that the non-performing loan has a positive effect on profitability, Further, the regression coefficient of the credit deposit ratio in the regression coefficient is negative, thus, the credit deposit ratio has a negative relationship with profitability.

Keywords. Return on assets, Return on equity, Loan and advance ratio, Capital adequacy ratio, Capital deposit ratio, and Non-performing loan ratio.

HUMAN RESOURCE MANAGEMENT PRACTICES AND JOB SATISFACTION IN NEPALESE COMMERCIAL BANKS

ACHYUT GHIMIRE

T.U. Registration No.: 7-2-921-44-2014

Symbol No.: 26913/20

May, 2023

Abstract

The study analyzes the relationship between adaptations of mobile banking services with its variables with people of Kathmandu Valley The study has examined the relationship of behavior intention with usefulness, ease of use, trust and risk. The study is deductive since the research model and the hypotheses were developed and grounded on previous studies. In this manner, the quantitative approach was considered the ideal strategy, which supports the purpose of this study to examine mobile adoption patterns in a chosen population by splitting the social universe into analytical parts known as variables that can be numerically expressed as frequencies or rates. Considering the purpose and requirements of this research, the research designs employed are: Descriptive research design: To describe existing or past phenomena and answer the previously constructed research questions. Causal research design. To analyze the association between dependent and independent variables The criterion for this study's population involved respondents from Kathmandu Metropolitan City in Bagmati Province, Nepal, who use mobile banking services. Convenience sampling, a non-probability sampling method, was implemented as the only online medium used for data collection. The correlation and regression analysis conducted on the variables in the study provides valuable insights into the relationships and predictive power among the factors examined Correlation analysis revealed correlation coefficients between job satisfaction (IS) and various job-related factors. It shows the strength and direction of these relationships, Notably, Recruitment and Selection (RS) has a strong positive correlation with job satisfaction. Similarly, the R-squared value suggests that the model explains approximately 37,7% of the variance in job satisfaction, with Recruitment and Selection and Performance Appraisal being important predictors. Similarly, the results of the analysis of variance indicate that the regression model is highly significant, explaining a significant portion of the variance in job satisfaction.

Keywords: Mobile Banking Adoption, Behavioral Intention, Perceived Usefulness, Ease of Use, Trust and Risk, Kathmandu Valley, Quantitative Research

EVALUATION OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF NATIONAL LEVEL MICROFINANCE IN KATHMANDU VALLEY

BARSHA BHANDARI

T.U. Registration No.: 7-2-266-12-2013

Symbol No.: 7150/18

May, 2023

Abstract

The study evaluates service quality on customer satisfaction of national-level microfinance in Kathmandu Valley The researcher took into consideration various factors (reliability, tangibility, assurance, empathy, responsiveness and trust) in order to evaluate the relationship of service quality on customer satisfaction National level microfinance institutions of Kathmandu valley. The data were collected through a questionnaire survey and physical distribution of questionnaires from 385 respondents of various microfinance of Kathmandu, Nepal. The target population consists of customers of microfinance companies. The researcher analyzed the data using statistical software. The appropriate statistical treatment applied in this research is Descriptive analysis for demographic analysis and Inferential Analysis, which includes Multiple Linear Regression Analysis MLR to test the hypotheses, and variables are measured ax interval scale. The research findings showed that the service quality dimension was influenced by customer satisfaction. Similarly, service quality in terms of (reliability, tangibility, assurance, empathy, responsiveness and trust) was the most important assessment factor on customer satisfaction. The findings of this research can be useful for microfinance companies of Kathmandu Valley and make new plans and policies to better understand their customer's level of satisfaction with perceptions about microfinance services. The microfinance company of Kathmandu Valley understands customers' requirements that will make service providers easier to satisfy their customers.

Keywords: Reliability, Tangibility, Assurance, Empathy, Responsiveness and Trust

FACTORS AFFECTING CONSUMERS' PERCEPTION OF ELECTRONIC PAYMENT: AN EMPIRICAL ANALYSIS

DIPINA DHUNGANA

T.U. Registration No.: 7-2-761-25-2013

Symbol No.: 15497/19

May, 2023

Abstract

The study examines the key factors that significantly influence customer perception of electronic payment systems. Primary data has been used to collect the data through a questionnaire survey conducted in Nepal, involving 384 respondents with diverse backgrounds. Statistical tests, including descriptive analysis, correlation coefficient, and regression analysis have been employed to analyze the data using the SPSS Statistical Program. The descriptive and causal-comparative research design has been used. Through an extensive review of relevant literature on e-payment services, five determinants benefits, ease of use, trust, self-efficacy, and security were identified where consumers' perception represents the dependent variable and benefits, ease of use, trust, self-efficacy and security represent independent variables. The multiple linear regression results reveal that benefits, self-efficacy, and ease of use exert significant influences on consumers' perception towards e-payment while trust and security have statistically insignificant relationships with consumers' perception. However, the insignificant results obtained for trust and security warrant further investigation.

***Keywords*:** Benefits, Trust, Self-efficacy, Ease of use, Security

IMPACT OF ELECTRONIC BANKING SERVICE ON CUSTOMER SATISFACTION

KANTI POKHAREL

T.U. Registration No.: 7-2-266-36-2013

Symbol No.: 7160/18

May, 2023

Abstract

Customer satisfaction is one of the important factors in business. When it comes banking industry, customer satisfaction levels differentiate one bank from another, thus measuring customer satisfaction is exceeding important. In this competitive area, to sustain growth and increase the market share, banks should aim at satisfying the customer. In today's e-commerce economy, where innovation is likely to offer merely a fleeting advantage, satisfaction will be the sole way for a business to survive. The study examines the impact of e-banking services on customer satisfaction in Nepalese private commercial banks. The study collected primary data by using structured questionnaire techniques from 399 respondents who are enjoying banking services. The study is based on a descriptive, causal-comparative research design. This study used a quantitative method for data collection for analysis. A mainly structured questionnaire survey was used to generate responses based on which statistical analysis was done to test the hypothesis The questionnaire was self-administered. The sampling technique for the study followed a nonprobabilistic sampling technique, i.e. convenience sampling. Customer satisfaction is considered a dependent variable whereas ATM, Internet banking Mobile banking, Credit card, Debit card and Electronic Fund Transfer services are considered independent variables and their correlation and regression were generated from SPSS and analyzed.

Keywords: Customer Satisfaction, E-Banking Services, Private Commercial Banks, Internet Banking, Mobile Banking, Electronic Fund Transfer

IMPACT OF e-BANKING SERVICE ON CUSTOMER SATISFACTION IN NEPALESE BANKING SECTOR

NASEEV CHITRAKAR

T.U. Registration No.: 7-2-266-85-2011

Symbol No.: 3399/17

May, 2023

Abstract

This study investigates the Impact of E-banking services on customer satisfaction in the Nepalese Banking sector. To fulfill the purpose of the study, primary data were used. Data have been collected through questionnaires and analyzed using financial as well as statistical have been used. Collected data have been properly analyzed with the help of MS-Excel and SPSS v26. In the model specification, the use of e-banking was used to analyze the relationship between efficiency, reliability, security, responsiveness and customer satisfaction. Customer satisfaction was used as the dependent variable whereas, efficiency, reliability, security, and responsiveness were used as independent variables. The findings of the study reveal that customer satisfaction has a positive and significant relationship with reliability, security, and responsiveness and has a negative relationship with efficiency as suggested by the correlation and regression analysis. The researcher recommends that more new independent variables should be adopted for new research projects.

Keywords: Customer satisfaction, efficiency, reliability, security, responsiveness

DETERMINANTS OF LENDING INTEREST RATE IN NEPALESE COMMERCIAL BANKS

NATISH RAUT

T.U. Registration No.: 7-2-426-64-2010

Symbol No.: 7169/18

May, 2023

Abstract

The study examines the determinants of lending interest rates of Nepalese commercial banks. The specific objective is to examine the impact of loan and advance, deposit interest rate, inflation rate, operating expenses ratio and return on assets on lending interest rates of Nepalese commercial banks. In this study, descriptive and causal research designs are used to study and interpret the findings of the study. The study is based on secondary data and the data are collected from the published annual reports of EBL, NSBL, HBL, NABIL, SCBNI, NMB, SBL NICA, GIBL and SANIMA from the year 2012/13 to 2021/22. The relationship analysis found that the correlation of lending interest rate is positive with ln and advance. On the other hand, there is a positive relation between the lending interest rate and with deposit interest rate of the banks. Likewise, there is a positive relation between the lending interest rate and with return on assets of the banks Similarly, there is a positive relation between the lending interest rate and with operating expenses ratio of the banks. In contrast, there is a negative relation between the lending interest rate and with inflation rate of the banks. The results showed that the operating expenses ratio has a positive relationship with the lending interest rate. The panel data multiple regression analysis is used for the data analysis It was found that there is a negative effect of loan and advance on lending interest rate there is a positive effect of deposit interest rate on the lending interest rate, there is a positive effect of return on assets on lending interest rate, there is a positive effect of operating expenses ratio on the lending interest rate and there is a negative effect of inflation rate on the lending interest rate. Academicians benefit from the findings of this study as it can add to the body of existing knowledge in the banking industry. The study of interest rates seems worthwhile in the con enough of Nepal as it is the only factor that significantly influences and ties all finance companies, the components of the financial systems.

Keywords: Lending interest rate, loan and advance, deposit interest rate, inflation rate, operating expenses ratio and return on assets

THE ROLE OF ADVERTISING AND SALES PROMOTIONS ON BRAND EQUITY CREATION

NIRAJAN BHATTARAI

Symbol No.: 15509/19

T.U. Registration No.: 7-3-25-448-2009

May, 2023

Abstract

The study examines the role of advertising and sales promotions on brand equity creation. Today, advertising and sales promotions have great importance in brand equity creation tactics for almost all types of corporations in the market. Advertising and sales promotions are essential techniques for creating brand equity across numerous industries in the modern corporate landscape. This trend has been noticed across a broad range of market participants. In today's competitive economy, advertising and sales promotions play a critical role in creating brand perception and driving corporate success. Convenience sampling methods were used to distribute 400 structured questionnaires to Kathmandu Valley consumers, and SPSS 21 was used to analyze the results. This study reveals that attitudes towards advertisements, perceived advertising spending, and monetary promotions significantly impact perceived quality, while non-monetary promotions have a small effect on Kathmandu Valley customers. Smartphone companies should promote price discounts and gifts for brand awareness and association to increase brand loyalty. Perceived advertising spending and attitudes towards advertising also have a significant impact on brand associations, suggesting that customer attitude plays a crucial role in association with the Smartphone brand. Both perceived quality and brand association significantly affect brand awareness, suggesting that companies must create awareness about their products and services to add value to their brand. The results of this study will help the company better understand customer behavior and compete for similar types of products and services in the market of their target demographic. Future researchers are encouraged to replicate the study in a bigger population, such as comparing the populations of Nepal's several states and a variety of product and service industries in order to gain more precise results and generalize in a larger context.

Keywords: Advertising and sales promotions, brand equity, attitudes towards advertisements, perceived advertising spend, monetary promotions, non-monetary promotions, brand awareness, brand association, and brand loyalty

EFFECT OF DIVIDEND POLICY ON STOCK PRICE: EVIDENCE FROM THE NEPALESE COMMERCIAL BANKS

SUMINA KHANAL

T.U. Registration No.: 7-2-455-23-2013

Symbol No.: 7210/18

May, 2023

Abstract

This study analyzes the effect of dividend policy on the stock price of a few listed commercial banks in Nepal. The dependent variable is Market Price per Share while the independent variables are Earnings per Share, Dividend Per Share, Dividend Payout Ratio, Net Profit after Tax and Return on Equity. The study examines the impact of dividend policy on the market price of shares in Nepal using a descriptive and analytical research design with causal-comparative research. The data were collected for 13 commercial banks among 26 commercial banks in Nepal which covers 130 observations from the year 2013 to 2022. The study notes that only a few Nepalese-listed companies pay regular dividends and that a clear and effective dividend policy is necessary for shareholder satisfaction and corporate growth. The findings indicate that dividend per share (DPS) and return on equity (ROE) are significant factors in predicting market price share (MPS). Earnings per share (EPS) and net profit after tax (NPAT) also have a weaker but significant relationship with MPS, while the dividend payout ratio (DPR) does not appear to be a strong predictor of MPS. The study aims to add value to research in the area of dividend policy and raise awareness among management, shareholders, and policymakers.

Keywords: Dividend, MPS, EPS, DPS, ROE, NPAT, DPR

FACTORS AFFECTING INTENTION TO USE E-BANKING IN NEPAL

BHUWAN RAI

T.U. Registration No.: 7-2-927-61-2015

Symbol No.: 26922/20

June, 2023

Abstract

The study examines the factors affecting intention to use e-banking in Nepal. This research is based on the Technology Acceptance Model and the Theory of Planned Behavior. The framework includes seven independent variables i.e. perceived ease of use, perceived usefulness, perceived security, self-efficacy, awareness of Internet banking services, resistance to technology and perceived price. In order to effectively accomplish the goals of the study, a cross-sectional survey was used as part of a quantitative approach. The data was collected from 400 bank customers who have at least one bank account through a questionnaire. Software called SPSS (Statistical Package for the Social Sciences) was used to analyze the data for this study. Mean, and standard deviation were used as descriptive statistics to characterize the situation of the data that had been collected, and correlation and regression were used as an inferential statistic to look at how independent factors related to intention to use e-banking. From the result of regression analysis, it was found that perceived ease of use, perceived usefulness, resistance to technology and perceived price have a positive and significant relationship with intention to use. The remaining variables have positive but do not have a significant relationship with dependent variables. The findings from this research would be useful for banks in the subject area, particularly for Nepal.

Keywords: Internet banking, E-banking, Regression analysis, Intention

EFFECT OF CREDIT RISK ON THE PROFITABILITY OF COMMERCIAL BANKS IN NEPAL

LAURA BHANDARI

T.U. Registration No.: 7-3-266-172-2018

Symbol No.: 15502/19

June, 2023

Abstract

This study examines the effect of credit risk on the profitability of commercial banks in Nepal. The dependent variables are return on assets and earnings per share. The independent variables are cash reserve ratio, capital adequacy ratio, credit deposit ratio, loan loss provision, and non-performing loan ratio. The study is based on secondary data from 20 commercial banks with 160 observations for the period from 2013/14 to 2020/21. The data were collected from Banking and Financial Statistics published by Nepal Rastra Bank and annual reports of the selected commercial banks. The correlation coefficients and regression models are estimated to test the impact of credit risk on the profitability of Nepalese commercial banks. The study showed that loan loss provision has a negative impact on return on assets and earnings per share. It reveals that the higher the loan loss provision, the lower would be the return on assets and earnings per share. Likewise, the study also showed that the non-performing loan ratio has a negative impact on return on assets and earnings per share. It indicates that the higher the non-performing loan ratio the return on assets and earnings per share. On the other hand, the capital adequacy ratio has a positive impact on earnings per share. It indicates that an increase in capital adequacy ratio leads an to increase in earnings per share. Similarly, the study also showed that credit to deposit ratio has a positive impact on earnings per share. It reveals that the higher the credit-to-deposit ratio, the higher would be the earnings per share. Likewise, the cash reserve ratio has a positive impact on earnings per share. It means that the higher the cash reserve ratio, the higher would be the earnings per share.

Keywords: Return on assets, earnings per share, capital adequacy ratio, cash reserve ratio, credit deposit ratio, loan loss provision, and non-performing loan ratio.

EFFECT OF MACROECONOMIC VARIABLES ON THE STOCK MARKET OF NEPAL

SHRABAN KUMAR DAS

Symbol No.: 26952/20

T.U. Registration No.: 7-2-266-101-2015

July, 2023

Abstract

The study examines how macroeconomic variables affect the Nepalese stock market. The study's particular goal is to determine the trend of sampled macroeconomic factors about the stock market index, as well as to investigate the influence of these variables on the stock market index. The approach for the study is a casual research design. The study focuses on the selected macroeconomic variables: stock market index, foreign portfolio investment, interest rate, inflation, exchange rate, gross domestic product, and trade balance, along with their impact on the Nepal stock market index. Furthermore, the data indicate a link between the stock market index and some macroeconomic variables. There is evidence of a co-integrating link between the stock market index and selected other variables, such as foreign portfolio investment, interest rate, inflation, exchange rate, real GDP, and trade balance. The analysis uses three quantitative methodologies. The research focuses mainly on correlation, simple regression, and multiple regression is the main emphasis of the study. A significant relationship between foreign portfolio investment and the interest rate with NEPSE was discovered. The correlation research examines the independent variables like inflation, exchange rate, gross domestic product, and trade balance is show the result insignificant relation between NEPSE. Thus, this study provides a better understanding of the macroeconomic variables that affect or influence the fluctuations of the NEPSE index, along with a better prediction of future stock prices based on the selected variables, thus determining the relationship between the NEPSE index and macroeconomic variables.

Keywords*: NEPSE, FPI, Interest rate, Inflation, Exchange rate, GDP and trade Balance*

DIGITAL BANKING SERVICE QUALITY AND E-CUSTOMER SATISFACTION OF NEPALESE COMMERCIAL BANKS

BINITA LAMICHHANE

T.U. Registration No.: 7-2-271-107-2008

Symbol No.: 7154/18

July, 2023

Abstract

This study investigates the relationship between digital banking service quality, e-customer satisfaction and loyalty of Nepalese commercial banks. The researcher took into consideration various variables such as site organization, responsiveness, reliability, user-friendliness, personal needs, and efficiency as independent variables in order to evaluate e-customer satisfaction and loyalty in the context of Nepalese commercial banks becomes crucial. The data are collected through the different structure questionnaire survey and physical distribution of questionnaire from 384 respondents at commercial banks who are using mobile banking. The data are analyzed using statistical software i.e. SPSS and data are collected using a judgmental sampling technique. The appropriate statistical treatment applied in research is descriptive analysis and inferential analysis (Correlation & Multiple regression) for relationship and hypothesis tests. The research finding shows that digital banking service quality in terms (of site organization, responsiveness, reliability, user-friendliness, personal needs and efficiency) was the most important assessment factor on e-customer satisfaction. Furthermore, e-customer satisfaction is found to have a positive and significant impact on customer loyalty, indicating that satisfied customers are more likely to remain loyal to their banks and continue using digital banking services. The findings of the research can be useful for commercial banks in Nepal and make new plans and policies to better understand their e-customer and loyalty perceptions about digital banking services.

Keywords: Digital banking, service quality, e-customer satisfaction and loyalty

IMPACT OF MACROECONOMIC VARIABLES ON THE STOCK MARKET INDEX IN NEPAL

KRISHNA GOPAL SHRESTHA

T.U. Registration No.: 7-2-266-67-2015

Symbol No.: 26930/20

July, 2023

Abstract

The study examines the impact of macroeconomic variables on the stock market index in Nepal. The specific objective of the study is to find the trend of sampled macroeconomic variables in the stock market index and to examine the impact of sampled macroeconomic variables on a stock market index. The methodology of the study is casual research design. The study is mainly concerned with the selected macroeconomic variables: stock market index, interest rate, gross domestic product, inflation rate, exchange rate and money supply and its impact on the Stock market index in Nepal. Moreover, the findings indicate a relationship between the stock market index and selected macroeconomic variables. There is evidence of an integrating relationship between the stock market index, and the selected other variables like the stock market index, real gross domestic production, money supply, interest rate, inflation rate, and exchange rate. The analysis uses three quantitative methods correlation, simple regression, and multiple regression is the main emphasis of the study. A negligible link between the interest rate and NEPSE was found. Correlation research indicated a negligible relationship between GDP and NEPSE. A non-significant correlation between inflation and NEPSE correlation study was found. The Exchange Rate and NEPSE have a negligible correlation, according to the analysis. A minimal link between NEPSE and the money supply was found.

Keywords: NEPSE, Interest rate, GDP, Inflation, Exchange rate, and Money supply

ENTREPRENEURSHIP EDUCATION AND ENTREPRENEURIAL MINDSET

NAWA RAJ HUMAGAIN

T.U. Registration No.: 7-2-266-73-2015

Symbol No.: 26934/20

July, 2023

Abstract

The study explores the relationship between entrepreneurship education and entrepreneurial mindset among business faculty students. The researcher took into consideration various independent factors (subject specialization, university type, academic achievement, exposure to entrepreneurship education, extra-curricular achievement and socio-economic status) in order to evaluate the relationship. The data were collected through a questionnaire survey and physical distribution of questionnaires from 400 respondents of various faculty. The target population consists of university students. As it is a quantitative approach and casual comparative analysis is presented, the researcher analyzed the data using the statistical software SPSS. The appropriate statistical treatment applied in this research is Descriptive analysis for demographic analysis, Regression Analysis to test the hypotheses, and variables are measured as an interval scale. The research findings showed that university type, exposure to entrepreneurship education and extracurricular achievement have a positive and significant relation to entrepreneurship mindset. Similarly, correlation and reliability tests are also presented in the paper which shows all of the independent variables to be positive and significant, it implies that all of the independent variables are determining factors for the entrepreneurial mindset of business students. The findings show a strong link between entrepreneurial mindset and entrepreneurship education. The conclusion motivates academicians to create entrepreneurship courses and raise entrepreneurial inclinations within their research populations while also validating the impact of education about entrepreneurship on such intentions.

Keywords: Entrepreneurship, Mindset, Assurance, Academic, University, Achievement and Education

FACTORS AFFECTING BANK CONSUMERS' INTENTION TO ADOPT GREEN BANKING TECHNOLOGIES IN NEPAL

SAROJ KARKI

T.U. Registration No.: 7-2-355-45-2009

Symbol No.: 15522/19

July, 2023

Abstract

The study examines the key variables that affect customer's intention to adopt green banking technologies in Nepal. Primary data has been used to collect the data through a questionnaire survey conducted in Nepal, involving 384 respondents with diverse backgrounds. Statistical tests, including descriptive analysis, correlation coefficient, and regression analysis have been employed to analyze the data using the SPSS Statistical Program. The descriptive research design has been used. Through an extensive review of relevant literature on green banking technologies, ten variables performance expectancy, effort expectancy, social influence, facilitating condition, customer awareness, personal innovativeness, government support, bank reputation, security and privacy and system quality were identified which represent independent variables and consumer intention represents dependent variable The multiple linear regression results reveal that performance expectancy, effort expectancy, facilitating condition, customer awareness, personal innovativeness, system quality and government support exerts significant influences on consumers' intention towards green banking technologies while social influence, security and privacy and bank reputation has a statistically insignificant relationship with consumers' intention. The results of this study will ultimately help banks and policymakers create successful strategies to promote the adoption of green banking technologies in Nepal.

Keywords: Consumer Intention, Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Customer Awareness, Personal Innovativeness, Government Support, Bank Reputation, Security and Privacy and System Quality

IMPACT OF E-SERVICE QUALITY ON CUSTOMER SATISFACTION IN ONLINE SHOPPING

SHARON SHRESTHA

T.U. Registration No.: 7-2-266-126-2013

Symbol No.: 15525/19

July, 2023

Abstract

This study examines the impact of e-service quality on customer satisfaction in online shopping. The researcher took into consideration various factors (website design, reliability, trust, responsiveness and personalization) based on the E-S-QUAL model modified by Dhingra et al. (2020) in order to evaluate the relationship between service quality on customer satisfaction. The research investigates how much each of the independent variables is affecting customers' satisfaction. This study is descriptive and uses primary data gathered from a self-administered and structured questionnaire targeting online shoppers. 388 online shoppers were surveyed for this study using a 5-point Likert scale in order to collect data. Purposive Sampling was used to collect the data. The researcher analyzed the data using statistical software. The appropriate statistical treatment applied in this research is descriptive analysis for demographic analysis, correlation analysis, and Inferential Analysis, which includes Multiple Linear Regression Analysis (MLR) to test the hypotheses, and variables are measured as interval scale. The research findings concluded that trust and service quality had a positive impact on customer satisfaction.

Keywords: E-service quality, online shopping, customer satisfaction

MODERATING EFFECT OF SOCIAL INFLUENCE ON THE RELATIONSHIP BETWEEN PERSONALITY TRAITS PREDICTING PERCEIVED INVESTMENT PERFORMANCE

NAKUL POUDEL

T.U. Registration No.: 7-2-266-55-2013

Symbol No.: 7168/18

August, 2023

Abstract

The study examines the significant impact of the big five personality traits on the perceived investment performance of individual investors in the Nepalese capital market along with the moderated impact of social interaction. The populations of this study are the individuals who invest in the secondary market and have at least 1 year of investment experience. The sample size for this survey is 386. This research is based on primary data. The questionnaire was distributed in printed form as well as through emails, and social media. The sampling technique that has been adopted in this research is the purposive or judgmental sampling technique. Moreover, Correlation analysis has been used to test the significant relationship between the Big Five personality traits and social interaction with perceived investment performance. And, regression analysis has been used to test the impact of personality traits and the moderation effect. The findings suggest that there exists a positive and significant impact of openness, conscientiousness, extraversion, agreeableness, and neuroticism on perceived investment performance. And, there is also a significant moderation impact of social interaction on the established relationship. Since the components of the big five personality traits that are openness, conscientiousness, extraversion, agreeableness, and neuroticism have a significant impact on perceived investment performance, a financial advisor should take into consideration these factors while making investment strategies for their clients. Furthermore, investors should also take into consideration the authenticity of the information they acquire from their social interaction before making any investment decisions on the secondary equity market.

Keywords: *Big Five Personality Traits, Investment Performance, Social Interaction, Individual Investors, Nepalese Capital Market, Secondary Market, Behavioral Finance*

FACTORS AFFECTING CUSTOMERS SATISFACTION WITH MOBILE BANKING IN NEPAL

SARITA BHAT

T.U. Registration No.: 7-3-266-176-2018

Symbol No.: 15521/19

August, 2023

Abstract

The study investigates the factors affecting customer satisfaction in mobile banking in Nepal. The study considers primary data for the statistical analysis. Descriptive analysis was conducted by collecting data with the help of a questionnaire and analysis including correlations and , multiple regression model for the hypothesis testing has been done by using analysis software. The study used 390 samples of the population and a casual comparative research design was used. In this study customer satisfaction is used as a dependent variable and expenses, relative advantage, security, expenses, and convenience are independent variables. Mean, standard deviation, correlations multiple regression models and hypothesis testing were used as a statistical tool and various data were collected with the help of a questionnaire. SPSS along with Excel is used to analyze those variables. The empirical result shows that expenses, relative advantage, responsiveness, and convenience have significant and positive impacts on customer satisfaction in Nepal. Whereas security has a negative and significant impact on customer satisfaction in Nepal. However, banks should not neglect the importance of variables such as security that are revealed as important by the responses of the participants.

Keywords: Expenses, Relative advantage, Responsiveness, Convenience, Security.

IMPACT OF TRANSPARENCY ON THE ADOPTION OF E-GOVERNMENT IN NEPAL

SHAMBHU KUMAR SINGH

T.U. Registration No.: 5-2-14-687-2008

Symbol No.: 26951/20

August, 2023

Abstract

E-government refers to using ICT to organize communication between various levels of government, business, and the public. Furthermore, e-government makes use of technology to simplify and improve a government's democratic and economic components. The study examines the elements that influence transparency on the adoption of e-government in Nepal, as well as strategies to promote such adoption, and investigates the impact of performance expectancy, effort expectancy, social influence, facilitating conditions, and transparency on the adoption of e-government services. The descriptive and causal-comparative research design was used to assess the impact of transparency on the adoption of e-government in Nepal. The target population of this research is Nepalese citizens over 18 years old. The survey questionnaire was distributed to 400 citizens. This study confirms that performance expectancy, effort expectancy, social influence, facilitating conditions, and transparency are the critical factors for evaluating the citizen adoption of e-government in Nepal. This research offers governmental and public organizations suggestions to improve the electrical infrastructure and make the e-government system easier to use. This information can be used to formulate better strategies and policies for the continuous development of e-government in Nepal and other developing countries. If the government of Nepal promotes e-government services, it can help reduce corruption. Then poverty will also be reduced in Nepal, and the country will become prosperous.

Keywords: E-government, adoption, performance expectancy, effort expectancy, social influence, facilitating conditions, and transparency.

BEHAVIORAL BIASES AFFECTING INVESTMENT DECISION-MAKING OF INDIVIDUAL EQUITY INVESTORS

ANISH JHA

T.U. Registration No.: 7-2-231-241-2015

Symbol No.: 26916/20

September, 2023

Abstract

Behavioral bias is the presentation of feelings of the people about acting out something. It affects human behavior which ultimately influences the decision-making behavior of individual investors. This study focuses on examining the influence of behavioral aspects on the investment decisions of individual equity investors at NEPSE. Behavioral biases are measured by loss aversion bias, overconfidence bias, representative bias, anchoring bias, availability bias, regret aversion, mental accounting and herding. The data for the study were collected through a questionnaire. The study employed a purposive sampling technique to select the sample. Similarly, the study adopted a descriptive and causal-comparative research design in order to explain the variables and test the hypothesis. The study utilized descriptive statistics such as mean and standard deviation. Similarly, inferential statistics like multiple regression analysis, multi-collinearity and correlation analysis were employed. Additionally, the reliability of the variable was tested using Cronbach Alpha. Software called SPSS (Statistical Package for the Social Sciences) was used to analyze the data for this study. The study demonstrated that overconfidence bias, loss aversion bias, anchoring bias and mental accounting bias had significant positive influence on investment decisions. However, representative bias and availability bias had insignificant negative impacts on the investment decisions of the individual investors in Nepal. Similarly, regret aversion bias had an insignificant positive impact on investment decisions. Additionally, the result revealed that herding bias had a significant negative impact on investment decisions. Hence, Nepalese investors make investment decisions based primarily on easily accessible information and strongly on their own beliefs and emotions rather than engaging in extensive research, investigation, information processing, and analysis of the securities and market with fundamental and technical analysis, which results in overtrading and overreaction to the market, holding on to enormously losing stocks, holding on to risky portfolios, and selling.

Keywords: Behavioral Biases, Investment Decision, Regression analysis, SPSS, Significant, Insignificant

ANTECEDENTS CONSEQUENTS OF RELATIONSHIP QUALITY IN INTEREST SHOPPING

BIPISHA OJHA

T.U. Registration No.: 7-3-266-167-2018

Symbol No.: 15490/19

September, 2023

Abstract

The study examines the factors affecting consumer's perception of Internet shopping. The researcher took into consideration various Variables such as shopping convenience, site design, information quality, security and communication as independent variables in order to evaluate online shopping in the context of Kathmandu Valley The data are collected through the different structures of questionnaire survey as Google form and physical distribution of a questionnaire to 425 respondents who are buying a product from online shopping among which 385 responses are analyzed. The study used an explanatory research design. The data are analyzed using statistical software i.e. SPSS and data are collected using a purposive sampling technique. The appropriate statistical tools applied in research are descriptive analysis and inferential analysis (Correlation & Multiple regression) for relationship and hypothesis tests. The research findings show that factors in terms of (shopping convenience, site design, information quality, security and communication) were the most important assessment factors in online shopping. Furthermore, shopping convenience, site design, information quality, security and communication are found to have a positive and significant impact on customer satisfaction (online shopping). This study suggests that Internet shopping platforms should focus on selling quality products at reasonable prices, enhancing online payment methods, and utilizing online shopping platforms as gateways for the latest fashion and technology offerings for the highest customer satisfaction.

Keywords: Shopping convenience, site design information quality security, communication and Customer Satisfaction

CUSTOMER AWARENESS OF GREEN BANKING PRACTICES

BIRENDRA YADAV

T.U. Registration No.: 7-3-999-848-2017

Symbol No.: 15491/19

September, 2023

Abstract

Green banking is an emerging concept in the Nepalese economy. The study examines the progress of green banking practices in the banking sector. It tries to examine the individual's perception and response to the green practices as adopted by the banks. As a result, this study aimed to investigate the variables E Banking, Green Investment and Sustainable Banking that affected green banking awareness. Convenience sampling methods were used to distribute 409 structured questionnaires to banking sector customers and SPSS was used to analyze the results. The findings show c significant association between E-Banking, Green Investment and Sustainable Banking with green banking awareness. The results of this study show that customers are receptive to the change brought on by the banks' green initiatives and are willing to adopt them. Education appears to have a significant positive impact on green banking awareness in the selected sample. The mod determines that green banking awareness is dependent on the age, gender, and occupation of the individual and is influenced by traits of sustainable banking practices.

Keywords: E-Banking, Green Investment, Sustainable Banking, Green Banking Awareness, Green Banking Practices

THE ROLE OF MICROFINANCE INSTITUTIONS ON WOMEN'S ENTREPRENEURSHIP DEVELOPMENT IN DHULIKHEL MUNICIPALITY

NITU DANGOL

T.U. Registration No.: 7-2-266-58-2013

Symbol No.: 7173/18

September, 2023

Abstract

Microfinance is a crucial tool for reducing poverty and empowering marginalized communities, particularly women, in Nepal. This study investigates the impact of microfinance services on the growth of female entrepreneurs, recognizing their significant role in economic and societal progress. Using descriptive and correlational research designs, the study explores the relationship between microfinance interventions and the empowerment of women entrepreneurs in Nepal. Microfinance offers financial services to low-income individuals lacking access to traditional banking, fostering economic empowerment, self-employment, and higher income levels. In Nepal, where gender disparities are prevalent, microfinance is vital for inclusive growth and poverty reduction. Based on a sample of at least 384 participants, the study uses descriptive analysis to assess the impact of microfinance on female entrepreneurship and correlational analysis to examine the relationship between microfinance utilization and women's empowerment. The findings demonstrate microfinance's transformative potential in enabling women to achieve self-employment, generate income, and contribute to community development. The research underscores the importance of financial inclusion and women's empowerment for sustainable development. Highlighting the multifaceted impacts of microfinance on female entrepreneurship, it provides valuable insights for policymakers, development practitioners, and microfinance institutions to design effective interventions, fostering inclusive growth and sustainable development in Nepal and beyond.

Keywords: Microfinance, Female entrepreneurs, Empowerment, Income levels, Economic participation, Traditional banking, Self-employment

FACTORS AFFECTING CONSUMER'S PURCHASE INTENTION TOWARDS ELECTRONIC

PRATIKASHA TIMALSINA

T.U. Registration No.: 7-2-39-707-2012

Symbol No.: 26940/20

September, 2023

Abstract

The study examines the relationship between the factors i.e. perceived price, perceived quality, perceived brand image, advertisement and perceived risk, and consumers' purchase intention. To examine the effect of perceived price, perceived quality, perceived brand image, advertisement and perceived risk on consumers' purchase intention. The researcher took into consideration various independent factors (perceived price, perceived quality, perceived brand, advertisement and perceived risk) in order to evaluate the relationship. The data were collected through a questionnaire survey and physical distribution of questionnaires from 385 respondents. The target population consists of electronic goods consumers. As it is a quantitative approach and casual comparative analysis is presented, the researcher analyzed the data using the statistical software SPSS. The appropriate statistical treatment applied in this research is Descriptive analysis for demographic analysis, Regression Analysis to test the hypotheses, and variables are measured as an interval scale. The research findings showed that perceived price, perceived quality, advertisement and perceived risk have a positive and significant relation to consumers' purchase intention. Also proves the relation between dependent and independent variables. The conclusion motivates consumers' purchase intention is influenced by advertisement, risk and quality.

Keyword: Quality, Advertisement, Descriptive, Brand, Intention, Price

FINANCIAL MANAGEMENT BEHAVIOR AMONG BUSINESS PERSONS IN KATHMANDU DISTRICT

PUJA LOHANI

T.U. Registration No.: 7-2-266-79-2013

Symbol No.: 7180/18

September, 2023

Abstract

This study investigates the factors influencing personal financial management behavior among businesspersons in the SME and informal sectors of Sindhuli district, Nepal, with a specific focus on the Kathmandu District. The primary objectives include examining the relationships between financial attitude, financial knowledge, locus of control, and financial management behavior. Employing a survey and causal-comparative research design, the study adopts a quantitative approach with 376 respondents selected through purposive sampling. Structured questionnaires, employing a five-point Likert scale, are utilized for data collection. Descriptive and inferential analyses reveal substantial relationships between financial attitude, financial knowledge, locus of control, and financial management conduct. The regression model identifies these variables as significant predictors, with financial attitude exerting the most influence. Gender-based variations in financial management behavior are noted, validating all five hypotheses with a p-value of 0.0001. Despite limitations in sample size and geographical scope, the study's robust findings underscore the importance of enhancing financial management skills among entrepreneurs for business success.

Keywords: Personal financial management, businesspersons, SME sector, causal-comparative research, financial attitude, financial knowledge, locus of control, Kathmandu District

CORPORATE GOVERNANCE AND FIRM PERFORMANCE: EVIDENCE FROM NEPALESE COMMERCIAL BANKS

RAJANI SHRESTHA

T.U. Registration no.: 7-2-455-18-2011

Symbol No.: 2660007

September, 2023

Abstract

The study analyses corporate governance and firm performance: Evidence from Nepalese commercial banks. Corporate governance is the way by which an organization is directed or controlled. The relative effectiveness of corporate governance has a profound effect on how well a business performs. General observation shows that businesses that have prospered and remained prosperous are those that have found ways to govern their affairs effectively. Corporate governance is the system by which companies are directed and controlled. Boards of directors are responsible for the governance of their companies. The shareholder's role in governance is to appoint the directors and the auditors and to satisfy themselves that an appropriate governance structure is in place Corporate governance is considered the most efficient way of supervising the operations of a firm and ensuring the main goal of a firm to maximize shareholders wealth is taken care of. Corporate governance can also be used to reduce misconduct by organizations and enforcement of policies and decisions aimed at securing the rights of shareholders and other stakeholders. The study aimed to establish the impact of corporate governance on the firm performance of Nepalese commercial banks Return on assets and return on equity are the dependent variables for firm performance and firm size, leverage, board size, age of the firm, and audit committee are the Independent variables. Data are collected from the annual reports of 10 commercial banks from 2013 to 2022. The data collected were analyzed using descriptive analysis, trend analysis and regression analysis tools. From the study, it can be concluded that corporate governance factors have a significant impact on the performance of commercial banks. The results showed that age has a significant effect on the return on assets of the banks however, audit committee, board size, firm size and leverage have insignificant effects. Similarly, Age, board size and leverage have significant effects on the return on equity of the banks however audit committee and firm size have insignificant effects as per the regression. The study also recommends that the board of every finance institution organize an independent supervision team to monitor, evaluate and guide on maintaining the quality of audit, and information disclosure and also make sure that the bank has adopted and implemented sound corporate governance policies and practices in Nepal.

Keywords: Board size, firm size, age, leverage, audit committee

DEPOSIT MOBILIZATION AND ITS DETERMINANTS OF BANKS: EVIDENCE FROM NEPALESE COMMERCIAL BANKS

SEETA LAMA

T.U. Registration No.: 7-2-483-63-2012

Symbol No.: 15523/19

September, 2023

Abstract

Deposit mobilization is a fundamental part of banking activities. Thus the study examines the factors that affect the deposit mobilization of Nepalese commercial banks in Nepal. The study used pool OLS regression to examine the regression model and collect data from 15 commercial banks covering the period of ten (10) fiscal years, 2013-2022 with a total of 150 observations. To, this end the study's descriptive research design was used and the data were collected using a random sampling method (Lottery method). The six independent variables investigated are loan-to-total deposit ratio, capital adequacy ratio, profitability, inflation rate, gross domestic product and population growth. The dependent variable is the total deposit. Data were analyzed using SPSS software. The regression results indicate that the capital adequacy ratio has a negative and insignificant impact on deposits. Whereas loan deposit ratio has a negative and significant impact, profitability has a positive but significant impact, population growth and significant impact, gross domestic product has a positive and significant impact, and the inflation rate has a positive but significant impact. These findings have implications for policymakers, business owners, and investors in the banking industry in Nepal.

Keywords: Loan to deposit ratio, capital adequacy ratio, Gross domestic product, inflation rate, population growth, total deposit

MOBILE BANKING ADOPTION AMONG UNIVERSITY STUDENTS IN NEPAL

SRIJANA SUBEDI

T.U. Registration No.: 7-2-432-41-2012

Symbol No.: 7206/18

September, 2023

Abstract

The study examines mobile banking adoption among university students in Nepal. Making payments via a smartphone is known as mobile banking; this activity can involve a bank sending user notifications to a customer's phone, a customer making foreign payments, or both. One advantage of mobile banking is the ability to conduct banking transactions from any location and at any time. In the current digital era, mobile banking is quite practical, and many banks offer excellent apps. People prefer mobile banking because it gives them access to a wide range of features. 385 students from various universities made up the study's sample size, which was based on a qualitative research methodology. Complexity, perceived ease of use, relative benefit, perceived utility, perceived risk, and perceived cost are used to gauge the adoption of mobile banking. Through the use of questionnaires, the study's data were gathered. The sample for the study was chosen using a judgmental sampling technique. To explain the variables and evaluate the hypothesis, the study used a descriptive and causal-comparative research design. Descriptive statistics like mean and standard deviation were used in the study. Correlation analysis, as well as regression analysis, were both used as inferential statistics. Cronbach Alpha was also used to measure the variable's dependability. The data for this study were analyzed using SPSSV26 (Statistical Package for the Social Sciences) software. The study showed that factors such as complexity perceived simplicity of use, relative advantage, perceived utility, and perceived danger significantly influenced how readily university students adopted mobile banking. The perceived cost of mobile banking, however, had a negligible impact on Nepali university students' use of the technology. Therefore, university students are conscious of the costs, and the data shows that these costs have a significant influence on whether or not they utilize mobile banking.

Keywords: Mobile banking, universities, adoption, perceived use, costs, risk, complexity, conscious, transaction

STUDENT PREFERENCE OF CARDLESS TECHNOLOGY OVER THE CARD FOR CASH WITHDRAW

MAMTA KATWAL

T.U. Registration No.: 7-2-838-66-2012

Symbol No.: 15503/19

October, 2023

Abstract

The study examines student preference for cardless technology over the card for cash withdrawal. The study considers primary and secondary data for the statistical analysis. Descriptive analysis was conducted by collecting data with the help of a questionnaire and inferential analysis including correlations, multiple regression model for the hypothesis testing has been done by using analysis software. The study used 385 samples of population and a casual comparative research design has been used. In this study preference towards cardless cash technology over cards was used as the dependent variable and perceived ease of use, perceived usefulness, security and trust represented independent variables. Mean, standard deviation, correlations, multiple regression model and hypothesis testing are used as statistical tools and various data were collected with the help of a questionnaire. SPSS along with Excel is used to analyze those variables. The empirical result shows that perceived ease of use, perceived usefulness, trust and security have positive and significant effects on preference towards cardless cash technology over card. Also results from regression show that students are more concerned about security issues. According to this research, students believe cardless cash technology is a convenient and practical option, particularly in emergency scenarios, and they feel more in control when using it for financial transactions.

Keywords: Perceived ease of use, perceived usefulness, trust and security, cardless, technology, cash

THE INFLUENCE OF BEHAVIORAL ASPECTS ON STOCK INVESTMENT DECISION: EVIDENCE FROM NEPALESE INDIVIDUAL INVESTORS

ANJANA THAPA

T.U. Registration No.: 7-2-311-61-2015

Symbol No.: 26916/20

November, 2023

Abstract

Behavior is a psychological phenomenon or element of people, and it affects how investors make investing decisions. The study investigates the impact of behavioral biases, such as loss aversion, risk perception, overconfidence, and herding, on the investing decision-making of individual equities investors in the Nepal Stock Exchange (NEPSE), based on a qualitative research philosophy and using a descriptive and casual comparative research design. A survey questionnaire was used to collect data from 404 individual investors who made equity investing decisions on the Nepalese stock market. A self-administered, closed-end, structured questionnaire with a 5-point Likert scale was used to collect data from 404 respondents. The sample is chosen using a purposive sampling procedure. Data analysis methods use descriptive statistics such as mean and standard deviation and inferential statistics like multiple regression analysis and correlation coefficients. Similarly, Cronbach's alpha was also used to examine the reliability of the variables. Using SPSS, the gathered data were examined. The findings showed that herding, overconfidence, and risk perception had significant and positive impacts on investing decision-making. On the other hand, loss aversion had an insignificant and negative impact on investment decision-making.

Keywords: Behavioral Biases, Investment Decision, Regression analysis, SPSS

CORPORATE SOCIAL RESPONSIBILITY PRACTICES AND CUSTOMER SATISFACTION IN NEPALESE COMMERCIAL BANKS

PRAKASH SHRESTHA

T.U. Registration No.: 7-3-266-174-2018

Symbol No.: 15512/19

November, 2023

Abstract

This study explores the context of CSR practices in Nepalese commercial banks and evaluates the satisfaction of customers towards the importance ascribed to the four dimensions of CSR activities. This study examines the satisfaction of customers from CSR practices of Commercial Banks in Nepal. Both primary and secondary sources of data have been used for the research. The study area coverage for this research is inside Kathmandu Valley. For the sampling, convenience and snowball sampling methods under non-random sampling have been used. The total sample size of the research is 384 respondents. All the variables have almost similar mean values where economic responsibilities have the highest and philanthropic responsibilities have the lowest mean value. Also, it shows that customers have ascribed unequal importance to the four dimensions. Moreover, customer satisfaction has a positive correlation with all four variables as the correlation coefficient is positive. Further, Ethical Responsibilities have the highest value of Beta which shows that amongst all the independent variables it has the strongest influence on Customer Satisfaction with a regression coefficient of 0.286 followed by economic, legal and philanthropic responsibilities. The size of the CSR fund has been increasing over the years which seems to increase further and the systematic use of CSR funds by focusing on significant factors of Carroll's model and avoiding misuse as much as possible can have a significant impact on the socio-economic development of the Nepalese society.

Keywords: CSR, Customer Satisfaction, Economic Responsibilities, Legal Responsibilities, Ethical Responsibilities, Philanthropic Responsibilities.

CONSUMERS' INTENTION TO USE ONLINE FOOD DELIVERY SYSTEMS IN NEPAL

RACHANA BOM

T.U. Registration No.: 7-2-761-34-2013

Symbol No.: 26942/20

November, 2023

Abstract

The study examines the key factors that significantly influence customer intention to use online food delivery systems. Primary data has been used to collect the data through a questionnaire survey conducted in Nepal, Involving 384 respondents with diverse backgrounds. Statistical tests, including descriptive analysis, correlation coefficient, and regression analysis have been employed to analyze the data using the SPSS Statistical Program. The descriptive and causal-comparative research design has been used. Through an extensive review of relevant literature on online food delivery services, five determinants of performance expectancy, habit, congruence with self-image, impulse buying tendency and mindfulness were identified where consumers' intention represents a dependent variable and performance expectancy, habit, congruence with self-image, impulse buying tendency and mindfulness represents independent variables. The multiple linear regression results reveal that performance expectancy, congruence with self-image and mindfulness exert significant influences on consumers' intention towards online food delivery services while impulse buying tendency and habit have statistically insignificant relationship with consumers' intention. However, the insignificant results obtained for impulse buying tendency and habit warrant further investigation.

Keywords: Performance expectancy, habit, congruence with self-image, impulse buying tendency and mindfulness

FACTORS INFLUENCING THE INTENTION TO ADOPT DIGITAL MARKETING IN THE TOURISM BUSINESS

ROSHANI SHRESTHA

T.U. Registration No.: 7-2-408-151-2010

Symbol No.: 7189/18

November, 2023

Abstract

The integration of digital marketing techniques has become increasingly important for firms aiming to remain competitive in an era defined by technological innovation, and the travel and tourism sector is no exception. The complex web of variables impacting the decision of tourism organizations to use digital marketing methods is explored in this research report. This study provides important insights that close the gap between theory and reality by examining the connections between perceived usefulness, perceived ease of use, social media marketing, perceived risk, tourism business performance, and the intention to adopt digital marketing. The quantitative analyses of the study uncovered significant connections that provided insight into the dynamics of the adoption of digital marketing in the tourism sector. The strong correlation coefficients testified to the importance of perceived utility, perceived ease of use, social media marketing, perceived risk, and tourism company performance in affecting the intention to use digital marketing. They were validated at a significance level of 5%. These results demonstrate the complex interplay of numerous elements that influence decision-making in the tourism industry. It became clear that perceived utility was the main motivating factor for deciding to embrace digital marketing. The social media platforms' revolutionary influence in the modern tourism scene is highlighted by the enormous effect that social media marketing has on adoption intention. These platforms are an essential tool for companies looking to use the power of digital marketing because of their capacity to engage audiences directly, establish a brand presence, and facilitate information diffusion. Although the intention to implement digital marketing did not show a direct correlation with perceived risk, the significant impact of tourism business success suggests this relationship is crucial. This result implies that companies are more willing to use digital marketing when they believe there is a direct connection between using technology and better performance measures. The significant F-test score gives the model legitimacy and encourages further research and validation of the results.

Keywords: Social media marketing, perceived risk, tourism business performance, intention to adopt digital marketing

FACTORS AFFECTING DIVIDEND POLICY: EMPIRICAL EVIDENCE FROM NEPALESE COMMERCIAL BANKS

SARMILA MAINALI

T.U. Registration No.: 6-2-750-58-2016

Symbol No.: 26948/20

November, 2023

Abstract

The study analyses the relationship between profitability, growth, loan-to-deposit ratio, investment opportunities, leverage and last year's dividend payout policy in Nepalese commercial banks. Examine the impact of profitability, growth, loan-to-deposit ratio, investment opportunities, leverage and last year's dividend policy. To identify the most significant factor affecting the dividend policy of the Nepalese commercial banks including correlations, a multiple regression model for the hypothesis testing has been done by using analysis of SPSS v21 software. The study used 16 commercial banks and the ten-year data. In this study dividend policy is a dependent variable and profitability, growth, loan to deposit, investment opportunities, leverage and last year's dividend as independent variables. Mean, standard deviation, coefficient of variation, correlations multiple regression model, ANOVA and hypothesis testing are presented with the financial data of each bank which is secondary data. The empirical result shows that profitability, growth, investment and last year's dividend have a positive and significant impact on dividend policy in commercial banks of Nepal. Whereas loans to deposit and leverage have a negative and insignificant impact on the dividend policy of Nepalese commercial banks. However, banks should not neglect the importance of variables such as loan-to-deposit and investment opportunities.

Keywords: Profitability, growth, leverage, deposit ratio, investment, dividend policy

ETHICAL LEADERSHIP, EMPLOYEE ENGAGEMENT AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR AFFECTING EMPLOYEE PERFORMANCE OF NEPALESE SERVICE SECTORS IN KATHMANDU VALLEY

SRIJANA BAIDHYA

T.U. Registration No.: 7-2-266-164-2014

Symbol No.: 15528/19

November, 2023

Abstract

The study investigates the status of employee performance in the service sector, to determine the relationship between employee performance on OCB and employee engagement and to assess the impact of ethical leadership, OCB and employee engagement on employee performance. The research took into consideration various independent factors (ethical leadership, organizational citizenship behavior and employee engagement) in order to evaluate the relationship. The data were collected through a questionnaire survey and physical distribution of questionnaires from 400 respondents of various service sector industry employees. The target population consists of employees working in service sectors. As it is a quantitative approach and casual comparative analysis is presented, the research analyzed the data using the statistical software SPSS v21. The appropriate statistical treatment applied in this research is Descriptive analysis for demographic analysis, Regression Analysis to test the hypotheses, and variables are measured as an interval scale. The research findings showed that ethical leadership, OCB and employee engagement have a positive and significant relation to employee performance. Similarly, correlation and reliability tests are also presented in the paper which shows all of the independent variables to be positive and significant, it implies that all of the independent variables are determining factors for the performance of employees in the service sector. The findings show a strong link between employee performance and independent variables. The conclusion motivates even if the organization may play a vital role in cultivating an emphasis on performance and increasing financial rewards that may be extrinsic or intrinsic. The organization as well as should forge strong ties and provide employees from all sectors with real-world experience with motivation so they can develop and become ready to utilize performance.

Keywords: Performance, Employee, Engagement, Leadership, Behavior, Service and Organization

THE EFFECTS OF MICROFINANCE INSTITUTIONS ON WOMEN'S ENTREPRENEURSHIP DEVELOPMENT; EVIDENCE FROM ICHHYAKAMANA RURAL MUNICIPALITY, CHITWAN

SUJAN RUWALI

T.U. Regd. No.: 7-2-921-165-2014

Symbol No.: 26955/20

November, 2023

Abstract

The study examines the role of microfinance institutions on women's entrepreneurship development and its factors. This research is based on the Financial Inclusion Theory, Social Capital Theory, Social cognitive theory, and Capability approach. The framework includes four independent variables i.e. access to finance, saving practice, business support, and skill development. To accomplish the goal of the study, a non-probability sampling technique was used as a part of a quantitative approach. The data were gathered from 404 microfinance women members, those who had taken microfinance services at once. SPSS (Statistical Package for Social Science) was used to analyze the data for the study. Mean, and standard deviation were used as descriptive statistics to characterize the situation of the data that had been collected, and correlation and regression were used as an inferential statistic to look at how independent factors related to women's entrepreneurship development. From the result, all the independent variables access to finance, saving service, skill development, and business support had positive and significant relationships with women's entrepreneurship developments. Additionally, the regression analysis revealed that microfinance institutions play a significant role in the growth of women entrepreneurs.

Keywords: Microfinance, Entrepreneurship development, correlation, regression analysis

CUSTOMER SERVICE QUALITY AND CUSTOMER SATISFACTION IN NEPALESE COMMERCIAL BANKS

ROJINA RIJAL

T.U. Registration No.: 7-2-266-93-2013

Symbol No.: 7188/18

December, 2023

Abstract

This study investigates the impact of customer service quality on customer satisfaction in Nepalese commercial banks, aligning with previous research in Malaysian banking while acknowledging contextual nuances. Utilizing descriptive and causal comparative research designs, the study employs a primary data collection method, including correlation and regression analyses to assess service quality dimensions' influence on customer satisfaction. The research, with a Five-point Likert scale for the sample survey, involves 384 samples. The questionnaires, comprising personal information and behavioral aspects, undergo meticulous coding and analysis. Results reveal a positive and statistically significant relationship between tangibility, reliability, assurance, and empathy with customer satisfaction, supported by correlation and regression analyses. Tangibility significantly impacts customer satisfaction, consistent with previous findings. Similarly, empathy, assurance, and reliability exhibit significant influences, aligning with previous research. However, responsiveness does not demonstrate a significant relationship with customer satisfaction. The study's outcomes underscore the intricate dynamics between service quality dimensions and customer satisfaction in Nepalese commercial banks, offering valuable insights for academic and practical enhancements in service quality and overall customer satisfaction in the banking industry.

Keywords: Customer Service Quality, Customer Satisfaction, Nepalese Commercial Banks, Descriptive Research, Causal Comparative Research, Service Quality Dimensions

THE IMPACT OF DIVIDEND POLICY CHANGES ON STOCK PRICE VOLATILITY IN NEPALESE COMMERCIAL BANKS

BHUMI RAJ SHARMA

Registration No: 7-2-939-38-2011

Symbol No.: 7115/18

January, 2024

Abstract

This study investigates the impact of dividend policy changes on stock price volatility in Nepalese commercial banks over the past five years. The research reveals significant volatility in MPS, influenced by factors such as interest rates, economic growth, and political stability. It finds a positive correlation between MPS and earnings per share (EPS), indicating that higher EPS is associated with higher market prices, reflecting investor preference for companies with strong earnings performance. However, caution is warranted as MPS exhibits higher variability compared to EPS, emphasizing the need for careful investment decisions. The overview of a study on the relationship between dividend policy and market price per share (MPS) in Nepalese commercial banks. It highlights key findings such as the positive correlation between MPS and earnings per share (EPS), the stable dividend pay-out ratios maintained by banks, and the significant explanatory power of independent variables in predicting MPS. The study underscores the importance of context-specific analysis in understanding market dynamics and emphasizes the need for tailored strategies to address investor preferences. Overall, the study provides valuable insights for investors, managers, and policymakers in Nepal's banking sector, emphasizing the significance of prudent dividend policies to enhance stock prices and attract potential investors. It underscores the need for tailored strategies to address market dynamics and investor preferences. Future research can build upon these findings by expanding the sample size and exploring additional factors influencing dividend policy and its impact on market prices in the Nepalese financial market.

Keywords: Dividend Policy, Stock Price Volatility, Market Price Per Share (MPS), Earnings Per Share (EPS), Nepalese Commercial Banks, Investment Decisions, Financial Market

PACKAGING AND PROMOTION OF CONSUMER PRODUCTS IN NEPALESE ORGANIZATIONS

DIPIKA DHUNGEL

T.U. Registration No: 7-2-355-16-2009

Symbol No.: 15496/19

February, 2024

Abstract

The study examines packaging and promotion of consumer products in Nepalese organizations. Good packaging ensures consumer health and safety, carries information, acts as a marketing tool, and offers products in various formats to meet consumer needs. It is a crucial component of modern business operations, encompassing preservation, identification, and marketing functions. A structured questionnaire was used in the study to explore packaging's role in promotion. Data collected from 119 respondents were analyzed using SPSS, employing descriptive, correlation, and regression analyses. The response rate was 79.33%. The questionnaire included multiple-choice and six-point Likert scale questions. Findings revealed a statistically significant positive relationship between packaging elements—Protection, Brand, and Buyer's Attraction—and promotion of consumer products. Regression analysis confirmed the significant impact of Protection and Brand on promotion, with p-values less than 0.05. However, Innovation and Source of Information did not show a significant impact on promotion, with p-values greater than 0.05. The study concludes that in Nepal, particularly among youth, packaging is perceived as a vital promotional tool. Effective packaging should protect the product, provide essential information, attract consumers, and serve as a promotional medium. These findings underscore the multifaceted role of packaging in today's market, highlighting its importance in consumer decision-making and brand communication.

Keywords: Packaging, Promotion, Consumer Products, Nepalese Organizations

THE EFFECTS OF EMOTIONAL INTELLIGENCE ON EMPLOYEES' PERFORMANCE OF COMMERCIAL BANKS IN NEPAL

SULOCHANA SHRESTHA

T.U. Registration No.: 7-2-266-141-2013

Symbol No.: 7209/18

February, 2024

Abstract

This study investigates the impact of Emotional Intelligence (EI) on employee performance within Nepal's commercial banking sector, using a descriptive and correlational research design. EI, recognized for its influence on organizational efficiency and leadership development, is explored through dimensions such as self-awareness, self-regulation, motivation, empathy, and social skills, drawing on established frameworks. Findings from a sample of at least 384 banking professionals reveal significant positive correlations between EI dimensions and performance metrics. Self-awareness and self-regulation show moderate to strong associations with performance, emphasizing the importance of understanding one's strengths and managing emotions effectively. Motivation emerges as a significant driver, indicating that motivated individuals exhibit heightened engagement and focus. Additionally, empathy positively impacts performance by fostering workplace relationships and collaboration. However, social skills exhibit a nuanced relationship, suggesting complexities within this dimension. The study provides demographic insights, enriching the interpretation of findings. In conclusion, the research highlights the pivotal role of EI in enhancing employee performance in Nepal's commercial banking sector, offering guidance for cultivating a more emotionally intelligent workforce and improving organizational efficiency and productivity.

Keywords: Emotional Intelligence, self-awareness, self-regulation, motivation, empathy, social skills, employee performance, leadership development, Traditional qualifications

MOBILE BANKING SERVICE QUALITY AND CUSTOMER SATISFACTION: EVIDENCE FROM NEPALESE COMMERCIAL BANKS

ALOK SHRESTHA

T.U Registration No: 7-3-39-1911-2014

Symbol No.: 15482/19

March, 2024

Abstract

Mobile banking apps are available for customers to access their accounts from anywhere with an internet connection. These apps allow users to check account balances, transfer funds, pay bills, deposit checks, and contact customer care. The study examines electronic customer satisfaction and loyalty using mobile banking This study consisted of 404 participants belonging to different socio-demographic characteristics. To conduct the study, a different questionnaire was used. The online survey was conducted and the sample obtained included respondents with different ages, genders, work backgrounds, and educational backgrounds. The study employed a simple random sampling method to collect the data. Different statistical tests were used to obtain the survey results. At first, descriptive analysis was carried out to determine the mean value and standard deviation of each variable. SPSS software version 21 was used to examine the data that had been gathered. Descriptive statistics including mean, standard deviation, frequency, percentages, correlation, and regression, were used in the study. A p-value of less than 0.5 was regarded as statistically significant for a 95% confidence interval. Additionally, Cronbach's Alpha was employed to assess the data's reliability. The study found that the majority of respondents used mobile banking services for one to three years. The majority of participants had two bank accounts. The majority of the respondents used Internet banking daily. The study found a moderately positive and significant relationship between site organization and electronic customer satisfaction. The relationship was moderately positive and significant, between responsiveness and e-customer satisfaction, reliability and e-customer satisfaction, and user-friendliness, and e-customer satisfaction. The study also found a positive and significant relationship between personal needs and customer satisfaction. Finally, the study found that electronic customer satisfaction has a positive and significant impact on customer loyalty, indicating that when consumers are satisfied with the services, their loyalty toward using the service increases. Overall, the study highlights the importance of site organization, responsiveness, reliability, and user-friendliness in enhancing customer satisfaction and loyalty.

Keywords: Customer, Electronic, Loyalty, Reliability, Responsiveness, Satisfaction

TURNOVER INTENTION AMONG LIQUID KNOWLEDGE WORKERS: A STUDY OF NEPALESE LIFE INSURANCE PROFESSIONALS

PRACHANDA AMATYA

T.U. Registration No.: 7-2-359-5-2010

Symbol No.: 15511/19

March, 2024

Abstract

Employee turnover is a significant issue in human resources management, as it can be costly and time-consuming for organizations. It negatively impacts both the organization and the employees who remain, leading to increased costs in recruitment and selection. This study investigates how affective commitment influences turnover intention in life insurance companies in Kathmandu. This study consisted of 388 participants belonging to different socio-demographic characteristics. The study employed a purposive sampling method to collect the data. Different statistical tests were used to obtain the survey results. At first, descriptive analysis was carried out to determine the mean value and standard deviation of each variable. SPSS software version 21 was used to examine the data that had been gathered. Descriptive statistics including mean, standard deviation, frequency, percentages, correlation, and regression, were used in the study. A p-value of less than 0.5 was regarded as statistically significant for a 95% confidence interval. Additionally, Cronbach's Alpha was employed to assess the data's reliability. The study's conclusions demonstrated a strong inverse relationship between employee turnover intention and perceived organizational support. The perceived supervisor support was also negatively correlated with employee turnover intention as presented by the study findings. In the current study, turnover intention was found to be negatively impacted by perceived support from coworkers when affective commitment was present as a mediating factor. Hence, employee turnover is a significant problem in human resources management, and organizations must invest in strategies to improve employee attachment to their jobs and foster a nurturing workplace. By understanding the relationship between perceived organizational support, perceived supervisor support, and coworker support, organizations can better manage and mitigate the negative effects of employee turnover.

Keywords: Affective Commitment, Employee, Support, Turnover Intention, Work

PASSENGER SATISFACTION AND LOYALTY FOR APP-BASED RIDE THROUGH THE TUNNEL OF PERCEIVED QUALITY AND VALUE FOR MONEY

RASHMI MAHARJAN

T.U. Registration No.: 7-2-359-9-2010

Symbol No.: 15516/19

March, 2024

Abstract

Ridesharing application refers to the application that provides service related to a car or bike by allowing the person to use the smartphone to arrange a ride in a usually privately owned vehicle. The study assesses the passenger satisfaction and loyalty to ride-sharing apps in Nepal. For this purpose, five hypotheses were established based on the literatures. 388 participants. The study employed a purposive sampling method to collect the data. Different statistical tests were used to obtain the survey results. At first, descriptive analysis was carried out to determine the mean value and standard deviation of each variable. SPSS software version 21 was used to examine the data that had been gathered. Descriptive statistics including mean, standard deviation, frequency, percentages, correlation, and regression, were used in the study. A p-value of less than 0.5 was regarded as statistically significant for a 95% confidence interval. According to the study, the ride-sharing app's user base was diversified in terms of age groupings, with the bulk of users being between the ages of 26 and 30. Males were likewise more prevalent in the user base. According to the occupation distribution, a sizable portion of people are self-employed, followed by professionals and students. The most often used ride-sharing app among the participants was Pathao. The study found that passenger satisfaction significantly influences perceived quality, value for money, and loyalty toward ride-sharing services. Furthermore, satisfaction positively influences loyalty toward ride-sharing services. The study also found that perceived quality significantly influences loyalty, as passengers' perception of the quality of ride-sharing services significantly influences loyalty. Lastly, the study found that value for money significantly influences passenger loyalty, as it is a positive and significant factor that influences loyalty towards ride-sharing services. Overall, the study suggests that passenger satisfaction and perceived quality play crucial roles in determining the loyalty of passengers toward ride-sharing services.

Keywords: Loyalty, Pathao, Ride Sharing, Satisfaction, Quality

PURCHASE INTENTION OF UNIVERSITY STUDENTS TOWARD SKIN CARE PRODUCTS

ROSHANI SHRESTHA

T.U. Registration No.: 7-2-493-44-2013

Symbol No.: 15518/19

March, 2024

Abstract

Growing consumer awareness of personal grooming and self-care, together with shifting customer preferences, have propelled the skincare industry's recent notable expansion. Students at universities constitute a distinct market niche with their own set of traits and interests. This study looks into university students' intentions to buy skincare products to shed insight into the variables impacting their decisions and mindsets. The data was evaluated using SPSS after 409 structured questionnaires were distributed to university undergraduate students through convenience sampling methods. The findings show a significant relationship between brand association brand loyalty and purchase intention. Brand awareness and perceived quality, on the other hand, have a positive but insignificant effect on purchase intention. The findings of this study can assist marketers in better understanding the purchasing intention of university students when it comes to skincare products for their target audience. To acquire more precise results and generalize in a broader context, future researchers are encouraged to replicate the study in a larger population, such as comparing the populations of Nepal's several states.

Keywords: Brand Awareness, Brand Association, Perceived Quality and Brand Loyalty

JOB STRESS AND ITS IMPACT ON THE HEALTH OF EMPLOYEES: EVIDENCE FROM NEPALESE COMMERCIAL BANKS

SANJU LAYAO MAGAR

T.U. Registration No.: 7-3-266-162-2018

Symbol No.: 15520/19

March, 2024

Abstract

Stress and anxiety are pervasive elements of one's job and personal life. Stress affects both individuals and the organization's conduct at work, both positively and negatively. Increased productivity, high employee morale, improved mental and physical health of the employee, and a positive working relationship between the employer and the employee are all indicators of positive job behavior. The study examines the factors of job stress and examine whether it mediates the health impact of employees. This study consisted of 429 participants belonging to different socio-demographic characteristics. To conduct the study, different questionnaires were used. The online survey was conducted and the sample obtained included respondents with socio-demographic characteristics. Different statistical tests were used to obtain the survey results. At first, descriptive analysis was carried out to determine the mean value and standard deviation of each variable. There were at least 5 to 7 questions or variables to measure the hypothesis. Respondents answered on a five-point Likert scale ranging from strongly disagree to strongly agree. The collected data were analyzed using SPSS software version 21. Similarly, the study employed descriptive statistics like mean, standard deviation, frequency, percentages, correlation, multiple regression, one-way ANOVA and multi-collinearity. For a 95% confidence interval, a p-value less than 0.5 is regarded as statistically significant. The study found significant differences in the frequency of doctor visits, number of diseases, and time spared for exercise among employees. The findings showed that workload did not significantly impact health, and the value of the working environment did not have a significant impact on employee health. Concentration had a positive impact on employee health, while future perspective had a negative impact. Lastly, positivity had no significant impact on health, as it did not have a significant effect on health. The findings suggest that workload and working environment do not significantly influence employee health. Concentration, on the other hand, has a positive impact on employee health. Future perspective, on the other hand, has a negative impact on employee health. The study highlights the importance of addressing job stress and its implications for employee health and well-being in the context of Nepalese commercial banks. By enhancing job clarity, reducing stressors, and promoting a positive work environment, organizations can potentially improve employee health outcomes and overall job satisfaction.

Keywords: Employee, Health Impact, Job, Stress, Workload.

GENERATION Y AND Z INVESTMENT DECISION: AN ANALYSIS USING BEHAVIORAL FACTORS

SHRISTI SHRESTHA

T.U. Registration No.: 7-2-716-148-2011

Symbol No.: 7203/18

March, 2024

Abstract

Investment decision-making once assumed to be rational, has faced inconsistencies due to recognized behavioral biases. This study investigates psychological factors influencing investment decisions among Generation Y and Z investors in commercial banks, using a causal-comparative research approach. Reviewing traditional finance and behavioral finance literature reveals a divergence between rational economic theory and acknowledged biases in investment behavior, emphasizing the intricate interplay between social activities, human perceptions, and economic decisions. Electronic questionnaires were administered to 384 respondents aged 18 to 44 actively trading securities. The study assesses measurement tool reliability and explores correlations between psychological traits (e.g., trait anger, trait anxiety, and overconfidence) and investment decisions. Findings reveal significant associations: trait anger and overconfidence correlate positively, while trait anxiety exhibits a negative correlation. However, the herding factor and self-monitoring show no significant impact. Regression analysis confirms the substantial influence of trait anger, trait anxiety, and overconfidence on investment choices. These results highlight the complexity of psychological factors shaping investment behavior among young investors, emphasizing the need for nuanced understanding and tailored interventions. Despite valuable insights, the study has limitations such as sample specificity, potential biases, and the cross-sectional design's inability to capture temporal fluctuations. Future research should employ broader samples, longer-term investigations, and refined measurement tools to better inform decision-making within financial environments.

Keywords: Investment decision-making, Generation Y and Z, Trait anger, Trait anxiety, Overconfidence

CUSTOMER LOYALTY IN THE FAST FOOD RESTAURANTS OF KATHMANDU

SUJAN PHAIJU

T.U. Registration No.: 7-2-493-53-2013

Symbol No.: 15530/19

March, 2024

Abstract

Customer loyalty is crucial to the success and sustainability of fast food businesses in Kathmandu, Nepal, as well as anywhere else in the globe. Understanding the drivers of customer loyalty in this specific environment is critical for restaurant owners and managers in light of rising competition and shifting consumer preferences. The study investigates the elements that influence consumer loyalty in Kathmandu's fast-food restaurants. The data were analyzed using SPSS after 409 structured questionnaires were sent to university undergraduate students using convenience sampling methods. The findings demonstrate a significant relationship between service quality and location and environment with customer satisfaction and customer loyalty. Food quality and pricing, on the other hand, have a positive and insignificant association with consumer satisfaction and loyalty. The findings of this study can assist marketers in better understanding customer behavior and competing for their target demographics' customer loyalty in fast food restaurants in Kathmandu. Future researchers are encouraged to replicate the study in a bigger population, such as comparing the populations of Nepal's several states, to gain more precise results and generalize in a larger context.

Keywords: Food quality, price, location and environment, service quality and customer satisfaction

CUSTOMER PREFERENCE AND SATISFACTION OF MOBILE WALLET SYSTEM: EVIDENCE FROM NEPALESE CONTEXT

AYUSHA RAI

TU Registration No: 7-2-355-82-2012

Symbol No.: 15485/19

April, 2024

Abstract

The study examines the key factors that significantly influence customer satisfaction with mobile wallets. Primary data has been used to collect the data through a questionnaire survey conducted in Nepal, involving 400 respondents with diverse backgrounds. Statistical tests, including descriptive analysis, correlation coefficient, and regression analysis have been employed to analyze the data using the SPSS Statistical Program. The descriptive and causal-comparative research design has been used. Through an extensive review of relevant literature on mobile wallet services, seven determinants ease of use, usefulness, trust, social influence, hedonism, self-efficacy, and security were identified where customers' satisfaction represents the dependent variable and the other seven variables represent independent variables. The multiple linear regression results reveal that ease of use, usefulness, and security exert significant influences on customers' satisfaction with mobile wallet services while trust, hedonism, social influence, and self-efficacy have statistically insignificant relationships with customer satisfaction. However, the insignificant results obtained warrant further investigation.

Keywords: *Ease of use, usefulness, trust, social influence, hedonism, self-efficacy, security*

HRM PRACTICES AND EMPLOYEE RETENTION IN NEPALESE COMMERCIAL BANKS

SHREE KRISHNA SHESTHA

T.U. Registration No.: 7-3-266-175-2018

Symbol No.: 15527/19

April, 2024

Abstract

This study investigates how HRM (Human Resource Management) practices affect employee retention in commercial banks in Nepal. Employee retention is the dependent variable, while the independent variables include training and development, compensation, and performance appraisal. Primary data was collected through structured questionnaires with a five-point Likert scale from 386 respondents in Kathmandu city Correlation and regression analysis were used to determine the relationship and impact of the independent variables on employee retention. The findings reveal that training and development, compensation policy, and performance appraisal positively correlate with employee retention. This study and its results can assist executives in commercial banks in making informed decisions and provide a foundation for addressing employee-related issues It offers a deeper understanding of the current status of HRM practices and their connection with employee retention. Future research could explore additional variables related to HRM practices and gather more data to assess further consequences and impacts Additionally, examining demographic variables as moderating effects could be considered in future studies.

Keywords: Training and development, compensation policy, performance appraisal

FACTORS INFLUENCING INVESTMENT BEHAVIOUR OF INVESTORS IN NEPAL

BINAYAK SINGH THAKURI

T.U Regd.: 7-2-226-165-2018

Symbol No.: 15488/19

May, 2024

Abstract

This study examines the behavior of individual investors in the Nepalese stock market, aiming to assess the rationality of investment decisions and the impact of behavioral factors such as herding, loss aversion, overconfidence, and risk perception. Through convenience sampling, 387 DEMAT account holders investing in the Kathmandu Valley secondary market were surveyed using a standardized questionnaire to gauge their knowledge, attitudes, and perceptions regarding the stock market and associated risks. The collected data underwent analysis employing descriptive statistics, regression modeling, and correlation analysis to establish connections between the dependent variable (investment choice) and independent variables (behavioral characteristics). The findings reveal significant correlations between behavioral traits such as herding, overconfidence, loss aversion, and risk perception, elucidating their influence on investment decisions. Regression analysis further elucidates the role of these factors in shaping investor behavior, particularly highlighting strong associations between biases like herding and overconfidence with irrational investment judgments. The study underscores the importance of understanding individual investor behavior in the Nepalese stock market and offers valuable insights for financial institutions, governments, and investors. It advocates for educational initiatives aimed at enhancing investor knowledge to mitigate the impact of behavioral biases, thereby fostering more rational decision-making processes and ultimately improving investment outcomes in Nepal's stock market landscape.

Keywords*: Loss aversion, Overconfidence, Risk perception, Herding and Investment Decision*

THE INFLUENCE OF LEADER EMPOWERMENT BEHAVIOUR ON EMPLOYEE CREATIVITY IN NEPALESE COMMERCIAL BANKS

PALISTHA BAJRACHARYA

T.U. Registration No.: 7-2-266-59-2013

Symbol No.: 7174/18

May, 2024

Abstract

In the context of Nepalese commercial banks, the influence of leader empowerment behavior on employee creativity is a topic that warrants investigation. Understanding how leaders can empower their employees in this specific setting is crucial for promoting innovation and adaptation to the dynamic banking industry in Nepal. This study examines the relationship between leader empowerment behavior and employee creativity in Nepalese commercial banks. Notably, it examines the mediating role of cognitive flexibility between leader-empowering behavior and employee creativity, as well as the moderating effect of consideration of future consequences (CFC) for this linkage. The data collected from a sample of 384 respondents calculated by using a formula developed by Godden (2004) has been studied, analyzed and interpreted with the help of correlation and regression analysis. Primarily the study discovered that leader empowerment behavior can strongly predict employee creativity. Furthermore, cognitive flexibility partially mediates the relationship between leader empowerment behavior and employee innovation. At last, the study revealed that CFC does not play any role moderating role in the linkage between leader empowerment behavior and employee creativity. By conducting a meta-analysis of previous studies, this research paper explores the effects of empowering leaders on employee creativity and organizational outcomes. The findings of this study will enhance the understanding of the role of leader empowerment behavior in fostering employee creativity, thereby guiding the development of effective strategies and interventions to enhance employee creativity in Nepalese commercial banks. The findings of this study can contribute to the existing literature on leadership and creativity by highlighting the specific context of Nepalese commercial banks and identifying strategies for promoting employee creativity in this setting.

Keywords: Leader Empowerment Behavior, Employee Creativity, Cognitive Flexibility, Consideration of Future Consequences

FINANCIAL SKILLS AND WOMEN ENTREPRENEURIAL MOTIVATION

ASMI NEPAL

T.U. Registration No.: 7-2-266-68-2014

Symbol No.: 26919/20

June, 2024

Abstract

The study examines the motivations driving women's entrepreneurial pursuits and their aspirations for empowerment and economic success. It emphasizes the crucial role of advanced financial acumen in identifying business opportunities, particularly among women seeking greater financial independence. The research aims to evaluate the current status of financial skills and women's entrepreneurial motivation and analyze the impact of specific financial skills, such as self-efficacy, risk tolerance, and financial literacy, on women's entrepreneurial motivation. The study utilizes descriptive and causal-comparative research designs to gather comprehensive data and formulate informed hypotheses. Regression model analyses have revealed insightful findings, showing that while Banking Services Literacy does not significantly influence women's entrepreneurial motivation, Bookkeeping Literacy and Risk Tolerance have significant positive impacts. On the other hand, Self-efficacy does not significantly affect women's entrepreneurial motivation. The demographic profile of the 495 respondents revealed interesting trends, with the majority falling within the 30-39 age group and a significant proportion holding a master's degree or higher. The study observed a near-even split in marital status among the respondents, as well as varied levels of business experience. The diverse levels of financial literacy among participants underscore the need for tailored interventions aimed at enhancing financial skills. Correlations revealed strong positive relationships between women's entrepreneurial motivation and various financial skills, as well as social image, offering promising avenues for further exploration. Hypothesis tests confirmed significant correlations between financial literacy, behavioral traits, and women's entrepreneurial intentions, while collinearity statistics reaffirmed the credibility of the regression model by ruling out severe multi-collinearity.

Keywords: Women's entrepreneurial motivations, Women's empowerment, financial literacy, Motivation

FINANCIAL SKILLS AND WOMEN ENTREPRENEURIAL MOTIVATION: A MEDIATING ROLE OF SOCIAL IMAGE

MUNA K.C

T.U. Registration No.: 7-2-750-72-2012

Symbol No.: 7167/18

June, 2024

Abstract

The study examines the motivations driving women's entrepreneurial pursuits and their aspirations for empowerment and economic success. It emphasizes the crucial role of advanced financial acumen in identifying business opportunities, particularly among women seeking greater financial independence. The research aims to evaluate the current status of financial skills and women's entrepreneurial motivation and analyze the impact of specific financial skills, such as self-efficacy, risk tolerance, and financial literacy, on women's entrepreneurial motivation. The study utilizes descriptive and causal-comparative research designs to gather comprehensive data and formulate informed hypotheses. Regression model analyses have revealed insightful findings, showing that while Banking Services Literacy does not significantly influence women's entrepreneurial motivation, Bookkeeping Literacy and Risk Tolerance have significant positive impacts. On the other hand, Self-efficacy does not significantly affect women's entrepreneurial motivation. The demographic profile of the 408 respondents revealed interesting trends, with the majority falling within the 30-39 age group and a significant proportion holding a master's degree or higher. The study observed a near-even split in marital status among the respondents, as well as varied levels of business experience. The diverse levels of financial literacy among participants underscore the need for tailored interventions aimed at enhancing financial skills. Correlations revealed strong positive relationships between women's entrepreneurial motivation and various financial skills, as well as social image, offering promising avenues for further exploration. Hypothesis tests confirmed significant correlations between financial literacy, behavioral traits, and women's entrepreneurial intentions, while collinearity statistics reaffirmed the credibility of the regression model by ruling out severe multicollinearity.

Keywords: Women's entrepreneurial motivation, Empowerment, Economic success, Financial Independence, Financial skills

FACTORS INFLUENCING THE INTENTION TO ADOPT DIGITAL MARKETING IN THE TOURISM BUSINESS

NINA JOSHI

T.U. Registration No.: 7-2-722-25-2010

Symbol No.: 15508/19

June, 2024

Abstract

The integration of digital marketing techniques has become increasingly crucial for firms aiming to stay competitive amidst technological advancements, and the travel and tourism sector is no exception. This study delves into the intricate variables influencing the decision of tourism organizations to adopt digital marketing methods. By examining the relationships between perceived usefulness, perceived ease of use, social media marketing, perceived risk, tourism business performance, and the intention to adopt digital marketing, this study bridges the gap between theory and practice. Quantitative analyses reveal significant connections that elucidate the dynamics of digital marketing adoption in the tourism sector. The findings underscore the pivotal roles of perceived utility, perceived ease of use, social media marketing, perceived risk, and tourism company performance in shaping the intention to use digital marketing, with all correlations validated at a 5% significance level. The data highlight perceived utility as the primary driver in the decision to embrace digital marketing, aligning with rational decision-making processes in business contexts where perceived benefits play a crucial role. Interestingly, perceived ease of use did not significantly impact adoption intention, suggesting that tourism organizations prioritize tangible value over simplicity. The profound influence of social media marketing on adoption intention underscores its transformative role in the modern tourism landscape, leveraging platforms to engage audiences, build brand presence, and disseminate information. While perceived risk did not directly correlate with adoption intention, the strong link between tourism business performance and digital marketing adoption suggests this relationship is vital. Companies are more inclined to adopt digital marketing when they perceive a direct connection to enhanced performance metrics. The significant F-test score further validates the model, advocating for continued research and validation of these findings. This study provides essential insights for tourism businesses, emphasizing the multifaceted nature of digital marketing adoption and highlighting the importance of focusing on perceived utility and leveraging social media marketing to achieve a competitive advantage.

Keywords: Digital Marketing, Technical Innovations, Competitive Advantages

FACTORS AFFECTING CUSTOMER'S SATISFACTION TOWARDS ONLINE SHOPPING IN KATHMANDU VALLEY

SABINA BHATTARAI

T.U. Registration No.: 7-2-282-132-2012

Symbol No.: 15519/19

June, 2024

Abstract

Online shopping facilitates the purchase of goods and services directly from sellers via the Internet, offering consumers the convenience of shopping from home or office amidst hectic lifestyles. This study investigates consumer satisfaction with online shopping in Kathmandu Valley, focusing on the impact of convenience, time savings, website design, perceived security, and information quality. Employing a descriptive and causal-comparative research design, the study aims to identify the relationships between these factors and consumer satisfaction, as well as to determine which factor plays the most crucial role. The analysis reveals significant insights into consumer behavior and satisfaction within the online shopping realm. The demographic profile of respondents indicates a diverse age range, predominantly younger and middle-aged adults, and a high level of educational attainment, with many holding at least a Bachelor's degree. This highlights the need for e-commerce platforms to cater to a well-educated consumer base. Occupationally, a mix of government employees and entrepreneurs reflects stable employment and dynamic entrepreneurial activity, influencing digital purchasing behaviors. The study finds that while most consumers feel secure shopping online, a notable minority have reservations, emphasizing the importance of robust security measures to foster trust. Overall satisfaction is high, particularly regarding website security, efficiency, and user-centric design, which are critical in enhancing user experience. Empirical analyses confirm strong correlations between customer satisfaction and factors such as information accuracy, website usability, and transaction convenience. These elements are essential for positive consumer experiences and long-term loyalty. In conclusion, the findings highlight the multifaceted nature of online consumer behavior and the strategic importance of user-centric approaches in driving satisfaction and loyalty in e-commerce. These insights offer actionable intelligence for businesses to optimize their digital platforms and services, aligning with evolving consumer expectations and strengthening their market position in the competitive digital landscape.

Keywords: Online Shopping, Consumer satisfaction, Customer Loyalty, Consumer Behavior

BANK LOAN SWITCHING BEHAVIOR: EVIDENCE FROM SME'S IN NEPAL

SANTOSH GHIMIRE

T.U. Registration No.: 7-2-266-218-2012

Symbol No.: 7198/18

June, 2024

Abstract

The study examines bank loan switching behavior: Evidence from SHE's in Nepal. Service switching behavior refers to consumers abandoning one product or service for a competitor's offerings. Specifically, it involves customers changing their preferences from one brand to another. For instance, bank loan switching occurs when a customer transfers their loan to another bank. The Nepalese banking sector, especially post-privatization, has faced intense competition, making customer retention a significant challenge for managers. Understanding the factors behind consumer switching is crucial for retention efforts. Influences include price, reputation, service quality, advertising, competition, involuntary switching, distance, and switching costs. This study aims to identify key factors affecting the bank loan switching decisions of SMEs in Nepal through a survey of 404 responses. Findings indicate price has the most substantial impact, followed by advertising, service quality, and switching costs.

Keywords: Service switching, Customer Retention, Bank Loan Switching

THE EFFECT OF SUPERMARKET SERVICE QUALITY DIMENSIONS AND CUSTOMER SATISFACTION ON CUSTOMER LOYALTY

MABINA BUDHATHOKI

T.U. Registration No.: 7-2-266-68-2015

Symbol No.: 26931/20

July, 2024

Abstract

The examines the impacts of supermarket service quality on customers' level of satisfaction and loyalty. In particular, it looked at reliability, assurance, tangible, empathy, and responsiveness as the variables that affect customer satisfaction and then looked at the effect of customer satisfaction on willingness to repurchase and recommend the company/product to others. The research proposal design type used was descriptive and causal-comparative to examine the relationships of these variables and determine the impact of different independent on dependent results. Therefore, the sample constituted respondents of different ages, educational levels, occupation, and income. Significant positive correlations were identified between customer satisfaction and all five service quality dimensions: that are: reliability, assurance, tangible, empathy and responsiveness. Furthermore, the outcome measure for customer satisfaction was highly significant and positively linked to both the behavior variables, which are repeated patronage and favorable word recommendation. The results of the regression analysis further demonstrated that reliability, empathy, and assurance, on one hand, had a significant positive impact on customers' perceived satisfaction while tangibles on the other, had a negligible influence. Furthermore, when customers were satisfied with the service, this factor boosted their repurchase intention and the likelihood that they would spread the word positively. From these studies, managers of supermarkets need to give attention to factors such as reliability, assurance, empathy and responsiveness to increase the level of satisfaction as well as loyalty. However, the strategy that involves uniformity concerning tangibles is not recommended but one should embrace the whole model with other factors having greater weightage.

Keywords: Supermarket Service Quality, Customer Satisfaction, Customer Loyalty, Reliability, Empathy, Repurchase Intention, Word of Mouth

THE EFFECT OF NON-PERFORMING LOANS ON THE PROFITABILITY OF COMMERCIAL BANKS IN NEPAL

NIRAJAN PUN MAGAR

T.U. Registration No.: 7-2-266-195-2020

Symbol No.: 39038/21

July, 2024

Abstract

The study assesses the impact of non-performing loans (NPLs) on the financial stability of Nepal's commercial banking sector, encompassing three government banks, five joint venture banks, and seven private commercial banks. This research utilizes regression models with Return on Equity (ROE) and Return on Assets (ROA) as dependent variables to examine the influence of NPLs on bank profitability in Nepal. Several financial metrics are considered independent variables, including Capital Adequacy Ratio (CAR), Cash Reserve Ratio (CRR), Non-Performing Loans Ratio (NPLR), and bank size (BS). Correlation analysis identifies significant relationships among the variables under investigation. Specifically, higher NPLR correlates negatively with both ROA and ROE, indicating that elevated levels of nonperforming loans tend to diminish profitability. Similarly, CAR exhibits negative correlations with both ROA and ROE, suggesting that lower capital adequacy enhances returns on assets and equity. Further analysis through regression models and ANOVA confirms the statistical significance of these relationships, indicating that independent variables significantly contribute to explaining variations in bank profitability. The regression models illustrate these effects through their respective coefficients: NPLR negatively impacts both ROA and ROE, highlighting its adverse effect on profitability, and similarly, CAR and Bank size negatively correlate with profitability, indicating its unbeneficial impact. Conversely, the Cash reserve ratio positively correlates with profitability, indicating its beneficial impact. In summary, this study underscores the substantial impact of NPLs on the profitability of banks in Nepal. However, it also suggests avenues for improvement. By adopting effective risk management strategies and proactive measures to address non-performing loans, Nepalese banks can potentially enhance their profitability and contribute more effectively to the country's overall economic growth.

Keywords: Return on Assets, Return on Equity, Capital Adequacy Ratio, Cash Reserve Ratio, Non-performing Loan Ratio, Significant, Insignificant

ELECTRONIC CUSTOMER RELATIONSHIP MANAGEMENT (E-CRM) ON FOSTERING CUSTOMER SATISFACTION IN BANKING SECTOR

SEBIKA UPRETI

T.U. Registration No.: 7-3-266-209-2019

Symbol No.: 26950/20

August, 2024

Abstract

The transition from traditional, human-centric customer interactions to a digital approach, leveraging electronic contact points like phone, fax, email, and the web, has significantly enhanced organizations' ability to manage and evaluate customer relationships. This evolution has led to the widespread adoption of Electronic Customer Relationship Management (E-CRM), a strategy that integrates conventional CRM practices with digital technologies to improve customer interactions, satisfaction, and business growth in an online environment. This study investigates the role of various E-CRM components—such as Customized Products/Services, Transaction Security/Privacy, Problem-Solving, Alternative Payment Methods, Frequently Asked Questions (FAQs), and Online Feedback—in influencing Customer Satisfaction within the banking sector. Utilizing a combination of descriptive and explanatory research approaches, the study examines the relationships between these factors and their impact on customer satisfaction. The findings indicate that all the examined E-CRM components positively contribute to customer satisfaction. Customized Products/Services, Transaction Security/Privacy, and Alternative Payment Methods are shown to be particularly influential, highlighting the importance of tailored services, secure transactions, and convenient payment options. Additionally, well-maintained FAQs, effective problem resolution, and robust online feedback mechanisms play crucial roles in enhancing customer satisfaction. These results emphasize the significance of adopting comprehensive E-CRM strategies to improve customer satisfaction in the banking sector.

Keywords: Electronic Customer Relationship Management (E-CRM), Customer Satisfaction, Customized Products/Services, Transaction Security/Privacy, Problem-Solving, Alternative Payment Methods

OVERCONFIDENCE HEURISTIC-DRIVEN BAIS IN INVESTMENT DECISION MAKING AND PERFORMANCE: MEDIATING EFFECTS OF RISK PERCEPTION AND MODERATING EFFECTS OF FINANCIAL LITERACY

SONY SATGAINYA

T.U. Registration No.: 7-2-748-38-2014

Symbol No.: 26954/20

August, 2024

Abstract

Overconfidence bias is a cognitive bias in which a person overestimates their skills, knowledge, or forecast accuracy. This study examines how overconfidence affects individual investors' trading decisions and performance on the Nepal Stock Exchange (NEPSE) with risk perception playing a mediating and financial literacy playing a moderating function. Since the research is predicated on the theoretical framework of behavioral finance, the deductive technique was adopted. The research employed a qualitative methodology, with a sample size of 380 individual investors. A questionnaire was used to collect the study's data. Purposive sampling was the method used in the study to choose the sample. Descriptive and casual comparative research designs were also used in the study to test the hypothesis and explain the variables. Descriptive statistics like mean and standard deviation were used in the study. Similarly, correlation analysis, multiple regression analysis, and multicollinearity were used as inferential statistics. Cronbach Alpha was also used to assess the variable's reliability. The data for this study were analyzed using a program called SPSS (Statistical Package for the Social Sciences). The findings imply that the links between the overconfidence heuristic and investment decisions and performance are fully mediated by risk perception. Financial literacy seems to moderate these correlations at the same time. The findings imply that while financial knowledge and risk perception might enhance the quality of investment decisions and performance, overconfidence can do the opposite. Therefore, rather than conducting in-depth research, investigation, information processing, and analysis of the securities and market using fundamental and technical analysis, Nepalese investors make investment decisions based primarily on readily accessible information and strongly on their own beliefs and emotions. This leads to overtrading and overreaction to the market, holding onto significantly losing stocks, holding onto risky portfolios, and selling.

Keywords: Financial Literacy, Overconfidence bias, Risk Perception, Individual Investors, Investment Decision and Performance, Regression analysis, Significant and Insignificant, SPSS

THE IMPACT OF INTERNET BANKING SERVICE QUALITY ON E-CUSTOMER SATISFACTION AND LOYALTY

SIRJANA ARYAL

Registration No.: 7-2-266-231-2012

Symbol No.: 3403/17

September, 2024

Abstract

The advent of Internet banking has significantly transformed interactions between financial institutions and customers, moving from traditional in-person banking to digital platforms that provide 24/7 access to services. This study underscores the critical importance of Internet banking service quality in fostering customer satisfaction and loyalty. The primary objective of this study is to assess the impact of Internet banking service quality—specifically, site organization, reliability, responsiveness, and efficiency—on e-customer satisfaction (ECS) and electronic customer loyalty (ECL). The study employs a descriptive research design to gather comprehensive information and formulate hypotheses regarding the relationships between these variables. Additionally, a causal-comparative research design is utilized to analyze the cause-and-effect relationships among the identified dimensions of service quality. The study population includes diverse groups such as current Internet banking users, millennials, Gen Z, and senior citizens, with purposive sampling employed for participant recruitment. Data collection was conducted through a questionnaire distributed via social media platforms and email. The findings reveal that all predictors—site organization (β = 0.091, p = 0.018), reliability (β = 0.099, p = 0.022), responsiveness (β = 0.192, p = 0.000), and efficiency (β = 0.807, p = 0.000)—exert statistically significant positive effects on ECL, with efficiency being the most influential. Furthermore, (ECS) shows a robust positive effect on ECL (β = 0.832, p = 0.000), indicating that greater investment confidence is associated with enhanced customer loyalty.

Keywords: *Internet Banking, Service Quality, Customer Satisfaction, Customer Loyalty*

THE EFFECT OF CREDIT RISK MANAGEMENT ON THE FINANCIAL PERFORMANCE OF COMMERCIAL BANKS IN NEPAL

TAP RAJ AWASTHI

T.U. Registration No.: 7-2-605-115-2015

Symbol No.: 39046/21

September, 2024

Abstract

The study assesses the impact of credit risk management (CRM) on the financial performance of Nepal's commercial banking sector, encompassing selected ten commercial banks. This research utilizes regression models with Return on Equity (ROE) and Return on Assets (ROA) as dependent variables to examine the influence of CRM on bank financial performance in Nepal. Several financial metrics are considered independent variables, including Capital Adequacy Ratio (CAR), Cost Efficiency Ratio (CER), Non-Performing Loans Ratio (NPLR), Average Lending Ratio (ALR), and Lending Ratio (LR). Correlation analysis identifies insignificant relationships among the variables under investigation. Specifically, higher NPLR correlates negatively with ROE and correlates positively with ROA, indicating that elevated levels of non-performing loans tend to diminish bank financial performance in terms of return on equity. Similarly, CAR exhibits positive correlations with both ROA and ROE, suggesting that higher capital adequacy enhances returns on assets and equity. Further analysis through regression models and ANOVA confirms the statistical significance of these relationships, indicating that independent variables insignificantly contribute to explaining variations in bank financial performance. The regression models illustrate these effects through their respective coefficients: NPLR negatively impacts both ROA and ROE, highlighting its adverse effect on bank financial performance, and similarly, CER and Non-performing Loan Ratio negatively correlate with bank financial performance in terms of return on assets and return on equity, indicating its unbeneficial impact. Conversely, the Capital adequacy ratio and Lending ratio positively correlate with bank financial performance, indicating its beneficial impact. In summary, this study underscores the substantial impact of CRM on the bank financial performance of banks in Nepal. However, it also suggests avenues for improvement. By adopting effective risk management strategies and proactive measures to address non-performing loans, Nepalese banks can potentially enhance their bank financial performance and contribute more effectively to the country's overall economic growth.

Keywords: Return on Assets, Return on Equity, Capital Adequacy Ratio, Cost Efficiency Ratio, Non-performing Loans Ratio, Average Lending Ratio, Lending Ratio, Significant, Insignificant

THE EFFECTS OF INDIVIDUAL FACTORS ON FINANCIAL RISK-TAKING BEHAVIOUR: MODERATING ROLE OF FINANCIAL LITERACY

AASTHA RAI

TU Registration No.: 7-2-25-743-2014

Symbol No.: 26912

November, 2024

Abstract

This thesis investigates the effect of individual factors—specifically Emotional Intelligence (EI), Locus of Control (LOC), Risk Aversion (RA), and Financial Literacy (FL)—on Risky Investment Intention (RII), with a focus on the moderating role of financial literacy. Utilizing behavioral finance theory, the study challenges traditional notions of rational decision-making by exploring the influence of emotions and psychological biases on financial behavior. A descriptive research design was employed, analyzing how individual characteristics such as age, income, and education affect financial risk-taking. Primary data were collected through a questionnaire distributed via Google Forms, emails, and physical copies to participants, including students and family members in the Kathmandu Valley. The purposive sampling technique was used to target individuals with stock market experience. The reliability of the variables was assessed using Cronbach's Alpha, and data analysis was conducted with SPSS version 21, employing statistical methods such as correlation analysis, multiple regression, one-way ANOVA, and descriptive statistics. The findings reveal that hypotheses H3 and H7 were accepted, while H1, H2, H5, and H6 were rejected, highlighting the nuanced relationships between individual factors and investment behavior. The paper also presents correlation and reliability tests, revealing that for individuals with higher financial literacy, the relationships between emotional intelligence and risky investment intention, as well as locus of control and risky investment intention, are weaker and statistically insignificant. In contrast, the relationship between risk aversion and risky investment intention is stronger in the higher financial literacy group, yielding positive and significant results. Additionally, the study finds that financial literacy and risk aversion have a significant negative impact on risky investment intention. Lastly, the relationship between risk aversion and risky investment intention is stronger in the higher financial literacy group. These findings suggest that individuals with higher financial literacy are more likely to engage in risky investments as their level of risk aversion increases.

***Keywords*:** Emotional Intelligence, Locus of Control, Risk Aversion, Risky Investment Intention, Financial literacy

IMPACT OF SOCIAL MEDIA MARKETING FEATURE ON CONSUMER'S PURCHASE DECISION IN THE FAST- FOOD INDUSTRY: BRAND TRUST AS A MEDIATOR

AASHMA SILWAL

TU Registration No.: 7-2-165-3-2013

Symbol No.:39027/21

December, 2024

Abstract

This study investigates the impact of social media marketing (SMM) features on consumer purchase decisions within the fast-food industry, emphasizing the role of brand trust as a mediator. The primary objectives were to evaluate the current status of SMM, understand its influence on consumer behavior, and assess the mediating effect of brand trust. Utilizing a sample of 405 respondents, the research employed correlation and regression analyses to explore the relationships among various SMM features, brand trust, and purchase decisions. The findings reveal that brand trust significantly influences consumer purchase decisions, highlighting its crucial role as a mediator between SMM features and purchase behavior. While SMM features such as entertainment, informativeness, and perceived relevance positively correlate with brand trust, their direct impact on purchase decisions is relatively limited. This underscores the importance of focusing on strategies that strengthen brand trust to effectively leverage social media marketing. However, the study has several limitations, including reliance on self-reported data and a focus exclusively on the fast-food industry, which may limit generalizability. Future research should address these limitations by incorporating longitudinal studies, exploring diverse industries, and expanding the demographic scope to provide more comprehensive insights into the dynamics of SMM and consumer behavior.

Keywords: Interactivity, informativeness, perceived relevance, brand trust, entertainment, and purchase decisions.

Master's Degree Dissertation Guidelines- 2019

Introduction

The Faculty of Management (FOM), Tribhuvan University (TU), provides these dissertation guidelines to help Master's students meet minimum academic standards, formatting, and structural requirements for their final research project.

Key Points:

1. Purpose of Dissertation:
   - A formal academic document demonstrating research skills, critical analysis, and knowledge in the field.
   - Must include:
     - Introduction
     - Literature Review
     - Research Methodology
     - Data Analysis
     - Conclusions & Recommendations

2. Research Approval & Standards:
   - Must be approved by the supervisor and research committee.
   - Must follow FOM's formatting rules (font, margins, structure, etc.).

3. Student Responsibilities:
   - Ensure correct grammar, spelling, and academic rigor.
   - Proofreading is mandatory (student & supervisor's duty).
   - Follow FOM's style guidelines over other formatting rules.

4. Final Requirement:
   - Submission of an approved dissertation is mandatory for Master's degree conferral.

This chapter emphasizes structure, academic quality, and adherence to FOM's guidelines for a successful dissertation.

Research Ethics

The Faculty of Management (FOM), Tribhuvan University (TU), emphasizes ethical research practices in dissertation writing. Students must uphold integrity, honesty, and accountability throughout their research process.

Key Ethical Principles:

1. Avoiding Misconduct:
   - Fabrication (inventing data) and falsification (manipulating results) are serious violations of research ethics.
   - Plagiarism—using others' words, ideas, or work without proper citation—is strictly prohibited.

2. Proper Attribution:
   o All sources (literature, diagrams, ideas) must be cited correctly in-text and in the reference list.
   o Copyrighted material requires permission before use.
3. Data Integrity & Confidentiality:
   o Researchers must retain and share original data with supervisors and during viva voce.
   o Confidential information (personal/institutional) must be protected and not disclosed improperly.

Student Responsibility:
- Conduct research honestly and ensure accuracy in findings.
- Acknowledge all sources to avoid plagiarism.
- Follow ethical guidelines to maintain academic credibility.

This chapter reinforces ethical research conduct as a mandatory requirement for dissertation approval.

Requirements for Master's Dissertation

This chapter outlines the essential requirements, structure, and guidelines for Master's dissertations under the Faculty of Management (FOM), Tribhuvan University (TU).

Key Requirements:
1. Dissertation Purpose & Format
   o Must present original research contributing to existing knowledge.
   o Follows a standard structure:
     ▪ Introduction, Literature Review, Methodology, Results, Discussion, Conclusion, and References.
   o Must comply with FOM's formatting and submission guidelines.
2. Proposal Writing (8–12 pages)
   o Serves as a research roadmap and requires approval from the Research Management Cell (RMC).
   o Structure includes:
     ▪ Background, Problem Statement, Objectives, Hypothesis (if any), Literature Review, and Methodology.
   o Title should be concise (max 12 words) and reflect key variables (e.g., *"Credit Risk and Profitability of Commercial Banks in Nepal"*).
3. Dissertation Structure
   o Prefatory Section:
     ▪ Title page, Certification, Approval sheets, Acknowledgments, Table of Contents, List of Tables/Figures, Abstract (max 1 page).

- o Body (5 Chapters):
  - Introduction, Literature Review, Methodology, Results & Analysis, Conclusion & Recommendations.
- o Supplementary Materials:
  - Appendices, References, and additional supporting documents.
4. Abstract Guidelines
  - o Briefly summarizes purpose, methods, findings, and conclusions (max 1 page).
  - o Written in clear, concise language (past tense for methods, present tense for conclusions).
  - o Includes 3–5 keywords for indexing.
5. Additional Notes
  - o Students must follow FOM's updated regulations (available on their website).
  - o Supervisor approval is required for structural modifications.

This chapter ensures students adhere to academic rigor, proper structure, and ethical research practices for successful dissertation completion.

Structure of Thesis

Chapter I: Introduction

- Background: Contextualizes the study (2–3 pages).
- Problem Statement: Identifies research gaps with evidence (2–4 pages).
- Objectives: Specific (action verbs like *analyze*, *compare*) and general objectives.
- Hypotheses (if applicable): Testable statements derived from research questions.
- Rationale: Justifies the study's academic/practical value.
- Limitations: Acknowledges constraints within the study's scope.

Chapter II: Literature Review

- Reviews theoretical frameworks and empirical studies (10–20 pages).
- Organizes literature to highlight research gaps.
- Follows APA citation style (6th edition).

Chapter III: Research Methodology

- Research Design: Exploratory, descriptive, etc.
- Population/Sampling: Technique (random, stratified) and sample size.
- Data Collection: Primary/secondary sources and tools (e.g., surveys).
- Analysis Methods: Statistical/financial tools and models.
- Research Framework: Defines variables and their relationships.

Chapter IV: Results & Discussion

- Results: Presents analyzed data (tables/figures) with statistical details (e.g., p-values).
- Discussion: Interprets results, compares with literature, and addresses biases/limitations.

Chapter V: Summary & Conclusion

- Summary: Condenses objectives, methods, and key findings.
- Conclusion: Logical interpretations derived from findings.
- Implications: Recommendations for policy, practice, or future research.

Supplementary Section

- References: APA-formatted citations.
- Appendices: Additional data/questionnaires.

Key Notes:

- Maintain academic rigor and ethical standards (Ch. II).
- Follow FOM's formatting guidelines (structure, font, margins).
- Ensure clarity and consistency throughout.

References

The reference list is a critical component of the dissertation, providing:

1. Proper Attribution: Credits all sources cited in the research to avoid plagiarism.
2. Academic Integrity: Follows APA style (6th edition) for consistency.
3. Retrievability: Includes complete details (author, title, year, etc.) to allow readers to locate sources.

Key Requirements:

- Only sources directly cited in the dissertation should appear in the reference list.
- Formatting must adhere to APA guidelines (examples available at http://www.apastyle.org/faqs.html).
- Common elements for citations:
  - Books: Author(s), year, title, publisher.
  - Articles: Author(s), year, title, journal name, volume/issue, page range.
  - Online Sources: Include URLs/DOIs.

Resources for Help:

- APA Publication Manual (6th ed.): Official formatting rules.
- APA Style Website: FAQs and citation examples (https://apastyle.apa.org/) or https://owl.purdue.edu/owl/research_and_citation/apa_style/apa_formatting_and_style_guide/general_format.html .

Purpose: Ensures transparency, credibility, and compliance with FOM's academic standards.

Documentation with example Books General Format

Author, A. A. (year of publication). *Book title*. Publisher's Location: Publisher.

One Author

Gardner, J. (2016). *Computer Science*. Broomall, PA: Mason Crest.

Two Authors

Faulkner, S. L., & Squillante, S. (2016). *Writing the personal: Getting your stories onto the page*. Rotterdam, The Netherlands: Sense Publishers.

Three to Seven Authors

If a book has three, four, five, six, or seven authors, list all authors   names.

Hewson, C., Vogel, C. M., & Laurent, D. (2016). *Internet research methods* (2nd ed.). Los Angeles: SAGE.

More than Seven Authors

If a book has eight or more authors, list the first six authors, then insert three ellipses and add the last author's name.

Browder, D., Spooner, F., Ahlgrim-Delzell, L., Al Otaiba, S., Allor, J., Bethune, K.S., … Wood, C.L. (2014). *More language arts, math, and science for students with severe disabilities*. Newburyport, MA: Brookes Publishing.

One Editor or Compiler as only author

Constantakis, S. (Ed.). (2016). World of Forensic Science (2nd ed.). Farmington Hills, MI: Gale Cengage Learning.

Two Editor Edited Book

Butterfield, A., & Ngondi, G.E. (Eds.). (2016). *A dictionary of computer science* (7th ed.). Oxford, United Kingdom: Oxford University Press.

No Author or Editor

If a book has no author or editor, place the title first and publication year after the title.

Webster's Spanish-English dictionary for students. (2010). Springfield, MA: Federal Street Press.

Book with an Author and an Editor

Twain, M. (2014). Mark Twain on potholes and politics: Letters to the editor. G. Scharnhorst (Ed.). Columbia, MO: University of Missouri.

Chapter from a Book / Items in an Anthology

Include chapter author, date of publication, chapter title, book editor(s), book title, chapter page numbers, place of publication, and the name of the publisher.

Baron-Cohen, S. (2015). *Radical Behaviorism*. In J. Brockman (Ed.), This idea must die (pp. 204-207). New York: Harper Perennial.

Encyclopedia Article

Edwards Aquifer. (2011). In A. E. Gates & R. P. Blauvelt (Eds.), Encyclopedia of Pollution (Vol. 1, pp. 203-206). New York: Facts on File.

Group or Corporate Author (author is same as publisher)

American Diabetes Association. (2015). *The Diabetes dictionary: What every person with Diabetes needs to know*. Alexandria, VA: Author.

Government Agency as Author

U.S. Census Bureau. (2006). *Statistical abstract of the United States* (125th ed.). U.S. Government Printing Office.

PERIODICALS (Magazines, Journals, and newspapers) General Format

Author, A. A. (date of publication). Title of article. Title of Periodical, volume number, pages.

Magazine Article

Grossman, L. (2016, March 28). Inside Apple's code war: The world's most powerful tech company is fighting the FBI on terrorism. *Time, 187*, 42-49.

Magazine Article (no author listed)

If no author, begin with the title of the article. Put the date of publication after the title of the article.

More investment in NASA aeronautics is essential. (2016). Aviation Week & Space Technology, 178, 82.

Journal Article

If each issue of the journal begins on page 1, include the issue number in parentheses after the volume number. See examples below.

Snyder, P. J., Bhasin, S., Cunningham, G. R., Matsumoto, A. M., Stephens- Shields, A. J.,

Cauley, J. A., Gill, T. M., …Ellenberg, S. (2016). Effects of Testosterone treatment in older men. *New England Journal of Medicine*, 374, 611-624.

Struckmeyer, L. R., & Pickens, N. D. (2016). Home modifications for people with Alzheimer's Disease: A scoping review. *American Journal of Occupational Therapy*, 70 (1), 1-9.

Newspaper Article

If an article is not on consecutive pages, include all page numbers separated with a comma.

Hampson, R. (2016, May 23). Baby boomers reclaim the political stage. *USA Today*, pp. 1A-2A.

Ortiz, J. L. (2016, May 23). Lester's 2014 decision pays off twice: Cubs get star, but Giants adjust well. *USA Today*, pp. 1C, 5C.

Electronic Sources General Formats Article from a Library Database

Author, A. A. (date of publication). Title of article. Title of Periodical, volume number, pages. DOI or Retrieved from URL of original source.

Online Source

Author, A. A. (date of publication). Title of source. Retrieved from http://URL

Articles and Books from Library Electronic Databases Magazine Article

Gumbs, A. (2016, March). Better with age. Black Enterprise, 46, 62-63. Retrieved from http://blackenterprise.com/magazine/

Journal Article

Nienstadt, A. (2016). The insufficiency of the law surrounding food allergies. Pace Law Review, 36, 595-623. Retrieved from http://www.law.pace.edu/ (access date:…).

OR

Jones, C. J., Llewellyn, C. D., Frew, A. J., Du Toit, G., Mukhopadhyay, S., & Smith, H. (2015). Factors associated with good adherence to self-care behaviours amongst adolescents with food allergy. Pediatric Allergy & Immunology, 26(2), 111-118. doi: 10.1111/pai.12333

Newspaper Article

Levey, N. N. (2016, March 31). Unhealthy state's quiet healthcare revolution: Arkansas undertakes one of the nation's boldest efforts to cut costs and boost care. Los Angeles

Times. Retrieved from http://www.latimes.com

Reference Book Chapter

Cohen, M. (2016). Virtual reality. In M. R. Bonk (Ed.), *Mathematics* (2nd ed., Vol. 4, pp.148-153). Retrieved from http://www.cengage.com

Electronic Book

Rawal, P. H. (2016). The Affordable Care Act: Examining the facts. Retrieved from http://www.abc-clio.com (access date: …)

Articles from online periodicals (not from TCC databases) Online newspaper article

Schwartz, J. (2016, March 19). Environmental activists take to local protests for global results. New York Times. Retrieved from http://www.nytimes.com

Online Magazine Article

Graham, D. A. (2015, October 8). Political polling's unfavorables are on the rise. The Atlantic. Retrieved from (access date:…)

http://www.theatlantic.com/politics/archive/2015/10/gallup-poll-2016-presidentialprimary-fivethirtyeight/409531/

Online Journal Article with DOI

Torres, B. Y., Oliveira, J. H. M., Tate, A. T., Rath, R. Cumnock, K., & Schneider, D.S. (2016). Tracking resilience to infections by mapping disease space. PLOS Biology, 14(4), 1-19. doi:10.1371/journal.pbio.1002436 (access date:…)

Online Journal Article without DOI

Abhari, L. G., Esmaeili, M. H., & Benanaj, M. (2015). Effects of Metformin intraventricular injection on learning and spatial memory in streptozotocin rat model of Alzheimer's Disease. Journal of Shahid Sadoughi University of Medical Sciences, 23(1), 1764-1775. Retrieved from http://jssu.ssu.ac.ir/ (access date:…)

Other Online Documents Document Available on University Program or Department Site

Garanin, D. A. (2015). *Classical mechanics: Problems with solutions*. Retrieved from http://www.lehman.edu/faculty/dgaranin/Mechanics/Mechanicsproblems_with_solutions.pdf (access date: …)

Document from a Website (with author and date)

Ratcliff, C. (2016, February 25). Say goodbye to Google: 14 alternative search engines. Retrieved from https://searchenginewatch.com/2016/02/25/say-goodbye-to-google-14alternative-search-engines/

1. **Dissertation Formatting Requirements**

- Paper: ISO A4 (white bond); ISO B4 for oversized figures/tables.
- Spacing: 1.5-line spacing (text), single spacing (tables, references).
- Margins:
  - Left: 3.18 cm (for binding).
  - Top/Right/Bottom: 2.54 cm.
- Font: Times New Roman, 12-point (uniform throughout).
- Page Numbers:
  - Main text: Arabic numerals (top right, starting from Chapter 1).
  - Preliminaries: Lowercase Roman numerals (bottom center; title page counted but not numbered).
- Figures/Tables:
  - Inserted in-text with captions (tables: title *above*; figures: title *below*).

2. **Evaluation Process**

- First Step (College-Level, 25% Weight):
  - Evaluation by supervisor, internal examiner, and viva voce panel.
  - Student must defend dissertation orally.
- Second Step (FOM-Level, 75% Weight):
  - Two external experts review the dissertation.
  - Final score = Average of FOM evaluations (75%) + college viva score (25%).

3. Key Regulations (Appendix A)

- Language: English only.
- Approval: Topic must be approved by the college's Research Department.
- Originality: Must not be submitted elsewhere for academic awards.
- Timeline:
  - Proposal submission in 4th semester.
  - Minimum 60 days between proposal approval and viva voce.
  - Viva voce only after 4th-semester final exams.
- Supervision: Primary supervisor from campus; co-supervisor optional.

Purpose: Ensures standardized presentation, academic rigor, and transparent evaluation.

1. Preliminary Materials (Appendix B)

- Title Page: Includes dissertation title, student details (name, roll/registration no., campus), and submission date.
- Certification of Authorship:
  - Student declares originality, acknowledges assistance, and confirms proper citations.
- Research Committee Report:
  - Confirms proposal defense approval and recommends supervision.
  - Signed by supervisor, head of research committee, and includes key dates (proposal defense, submission, viva voce).
- Approval Sheet:
  - Signed by supervisor, internal/external examiners, and research committee chair to certify dissertation acceptance.
- Standard Sections:
  - Acknowledgements, Table of Contents, Lists (tables/figures/abbreviations), and Abstract.

2. Tables & Figures Guidelines (Appendix C)

- Tables:
  - Numbered (Arabic), single-spaced, with clear titles (e.g., *Table 1: Performance Scores*).
  - Minimal lines; column headings mandatory.
  - Notes/abbreviations explained below the table.
  - Referenced in-text by number (e.g., *"As shown in Table 3..."*).
- Figures (graphs, charts, etc.):
  - Numbered consecutively (e.g., *Figure 2*), with descriptive titles *below* the figure.
  - Must be essential, simple, and include scales/directions where applicable.
  - Referenced in-text by number (e.g., *"See Figure 1"*).

Key Compliance: Follows APA 6th edition for layout. Ensures clarity, professional presentation, and academic rigor.

Appendix B: Format of preliminary materials

Title of the Dissertation

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

by

Full Name of the Student

Roll No:

Registration No:

Campus:

Submission date (Month and Year)

NEPAL MEGA COLLEGE

Certification of Authorship

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled "..". The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

Name of the Candidate
Signature
Date of submission

Report of Research Committee

Ms./Mr. .... has defended research proposal entitled .... successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor .... and submit the thesis for evaluation and viva voce examination.

Name of Supervisor................................
Position:..
Signature: ....

Dissertation Proposal Defended Date:
....

Name of Supervisor................................
Signature: ....
Position:..

Dissertation Submitted Date:
....

Name of head of Research committee ....
Signature: ....

Dissertation Viva Voce Date:
....

NEPAL MEGA COLLEGE

Approval Sheet

We have examined the dissertation entitled ....
.... presented by .... for the degree of Master of
.... We hereby certify that the dissertation is acceptable for the award of degree.

_____

Dissertation Supervisor
Signature _____

Internal Examiner
Signature _____

External Examiner
Signature _____

Chairperson, Research Committee
Signature _____

Date