

Avant Garde Solutions Newsletter

ISSUE OF APRIL 2026

APRIL 2026 | VOL VII ISSUE II

In This Newsletter

Happy New Year 2083!

Page 01

Physical Bank Visits and
Digital Banking
Adoption Among
Gen-Z Users

Page 02-07

Nepal's Path to
Sustainable Business

Page 08-09

Learning, Growth, and
Professional
Development: My
Journey at Avant Garde
Solutions

Page 10-11

Happy New Year 2083 !

As another year fades and a fresh one begins, we pause to wish you everything that truly matters. May 2083 greet you with open doors, warm hearts, and the kind of moments that remind you why the journey is worth it.

May this year bring you strength in uncertainty, joy in the little things, and the courage to chase what lights you up. Here's to good health, meaningful connections, and a future as bright as you dare to imagine.



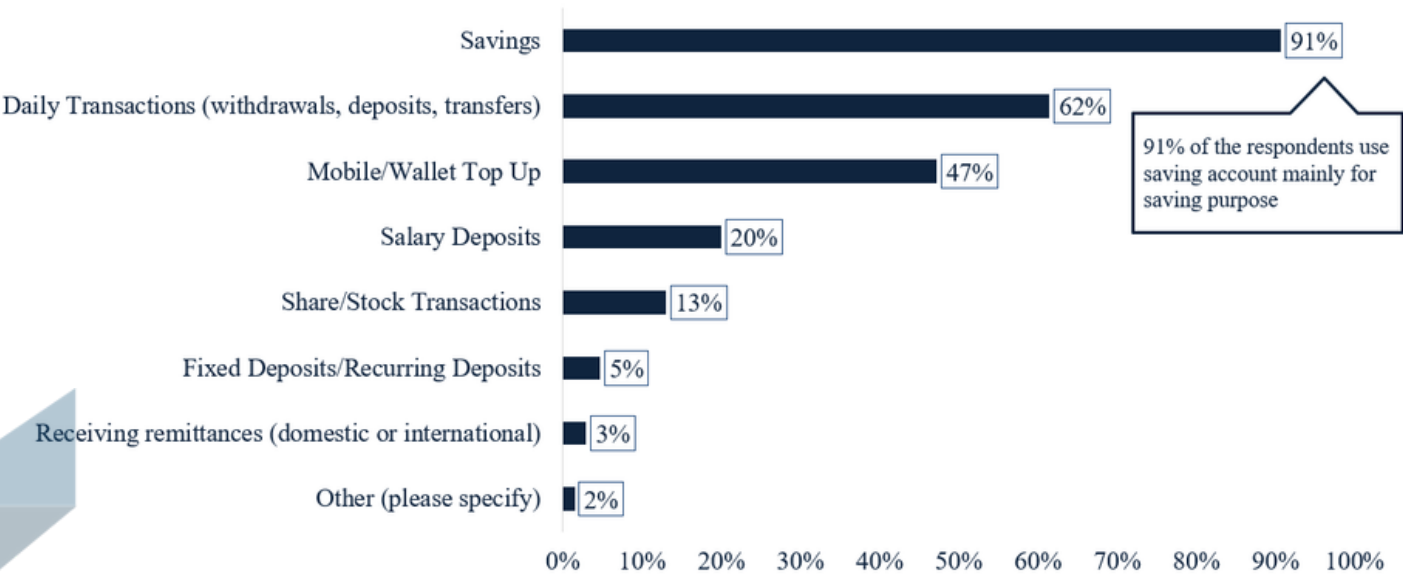
Physical Bank Visits and Digital Banking Adoption Among Gen-Z Users

The study examines customers' banking habits and the adoption of digital banking among saving account holders in the Kathmandu Valley. It focuses on the frequency of physical bank visits, usage of mobile banking applications for routine transactions. Conducted through a quantitative survey using Computer Aided Personal Interviews (CAPI) with 400 respondents, it also explores the impact of digital banking on physical bank visit behavior evaluating customer satisfaction, security perceptions, and expectations for future improvements in mobile banking services.

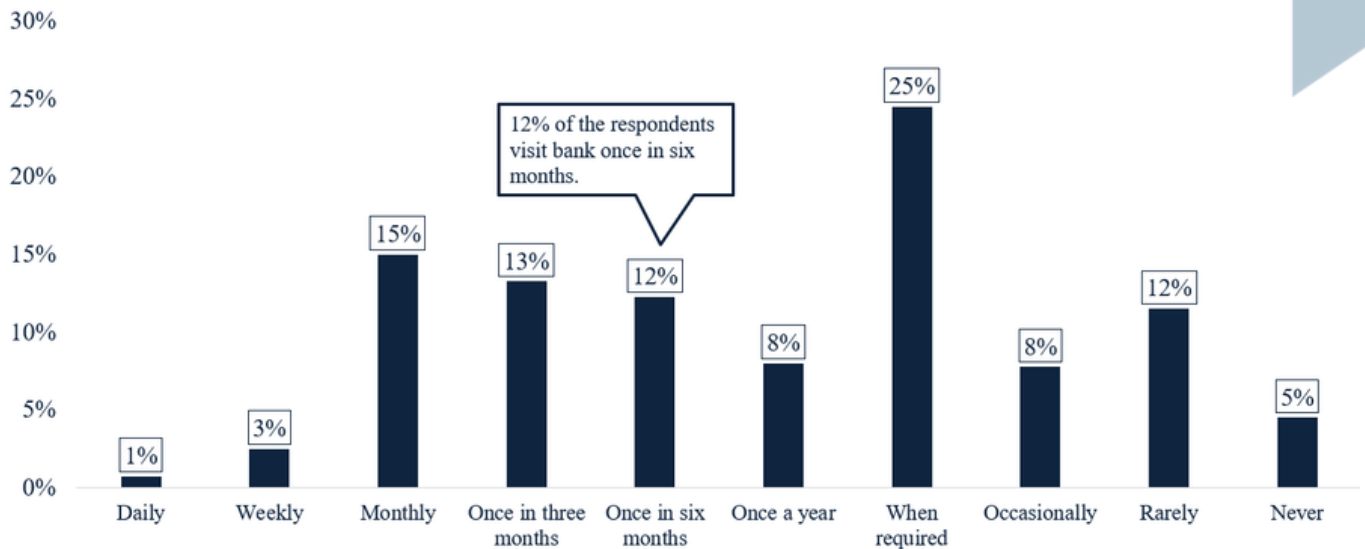
The analysis shows that saving remains the main purpose for holding an account (91%) including across all age groups, genders, and socio-economic categories. Physical bank visits are limited, with 71% visiting only 1-2 times in the last three months, primarily for depositing or withdrawing money. Mobile banking adoption is very high, with 97% of respondents using mobile apps mainly for money transfers (83%). Digital banking significantly reduces bank visits, as 86% report a decrease due to app availability. Satisfaction with mobile banking remains strong (69%), although technical or server-related issues cause some dissatisfaction (62%). Security perception is largely positive, with 70% feeling secure, particularly female respondents (73%) and middle-class respondents (79%). Future behavior indicates growing reliance on digital banking, with 66% expecting a further decline in bank visits.

Overall, the study highlights a strong shift toward digital banking, among Gen-Z users. Mobile banking applications become the preferred channel for routine transactions, reducing physical bank visits while maintaining high satisfaction and security perception. Users rely on mobile banking primarily for convenience and efficiency, and most expect current services to continue without major changes.

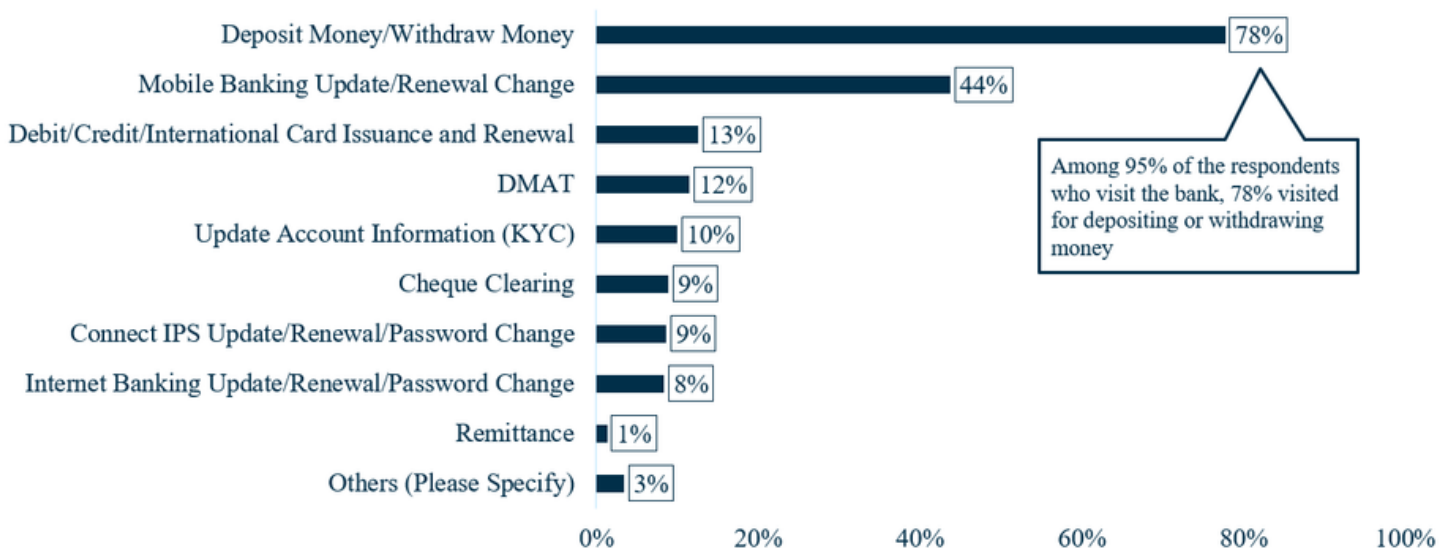
Purpose of using saving account



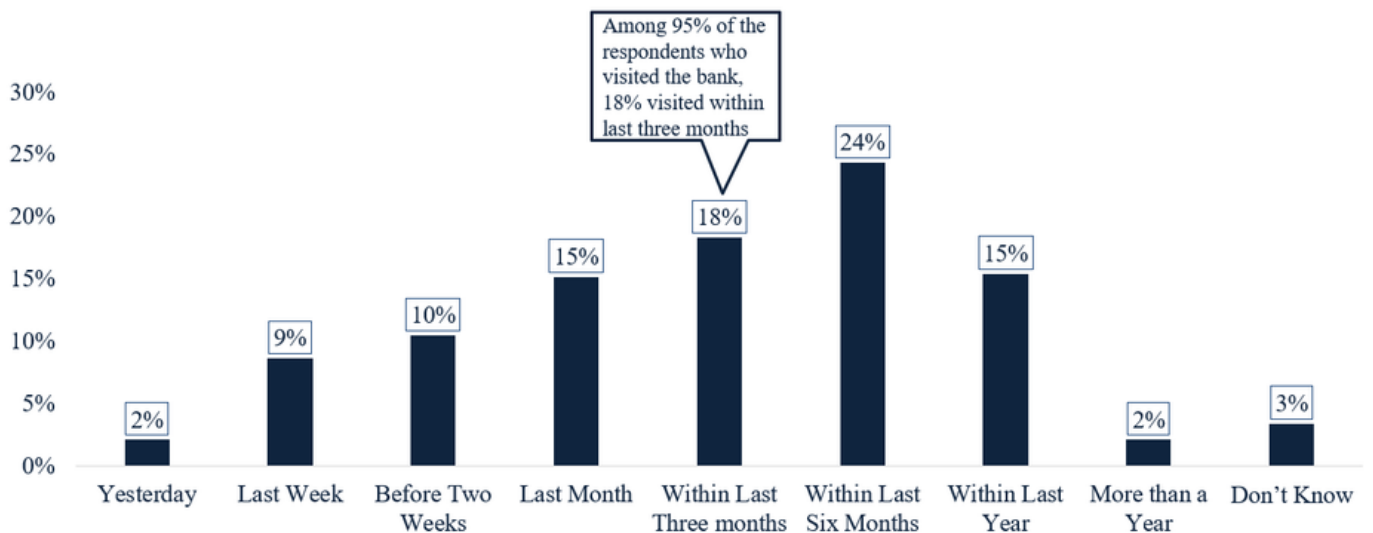
Frequency of bank visits



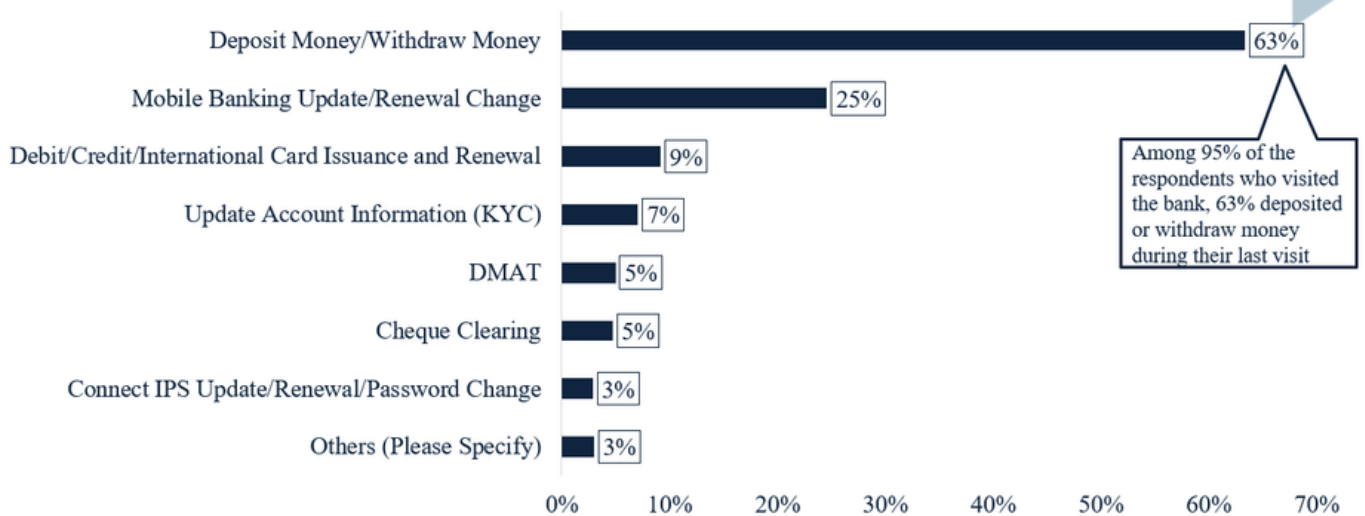
Purpose of bank visits



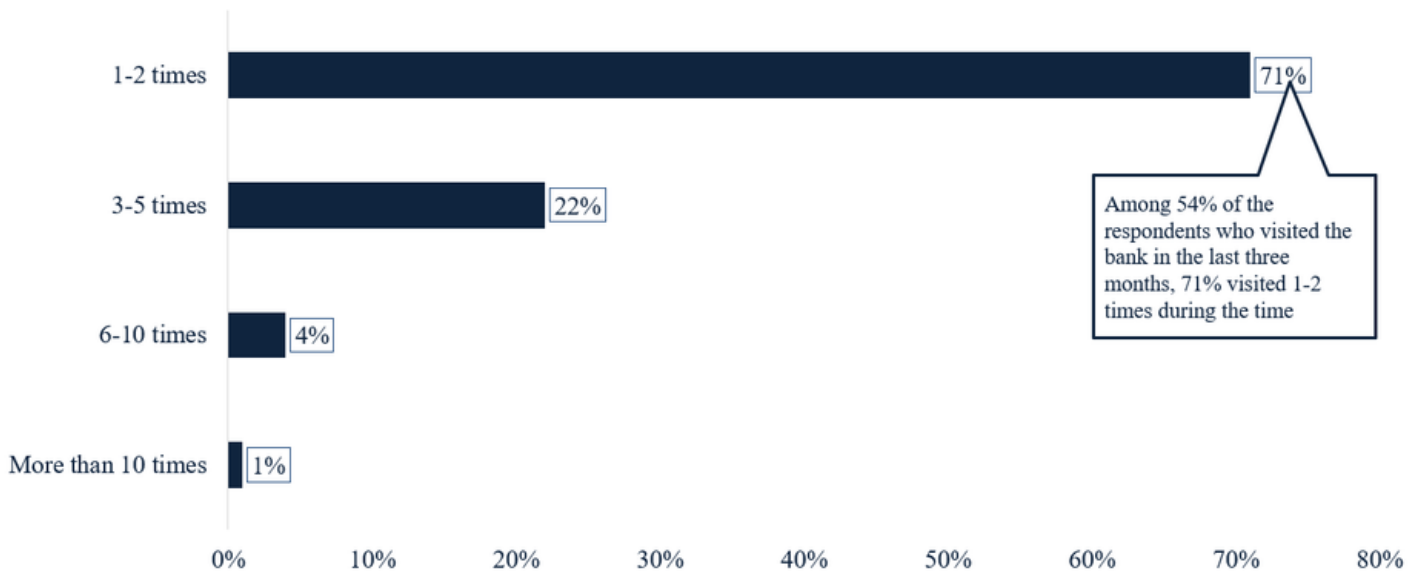
Recent bank visits



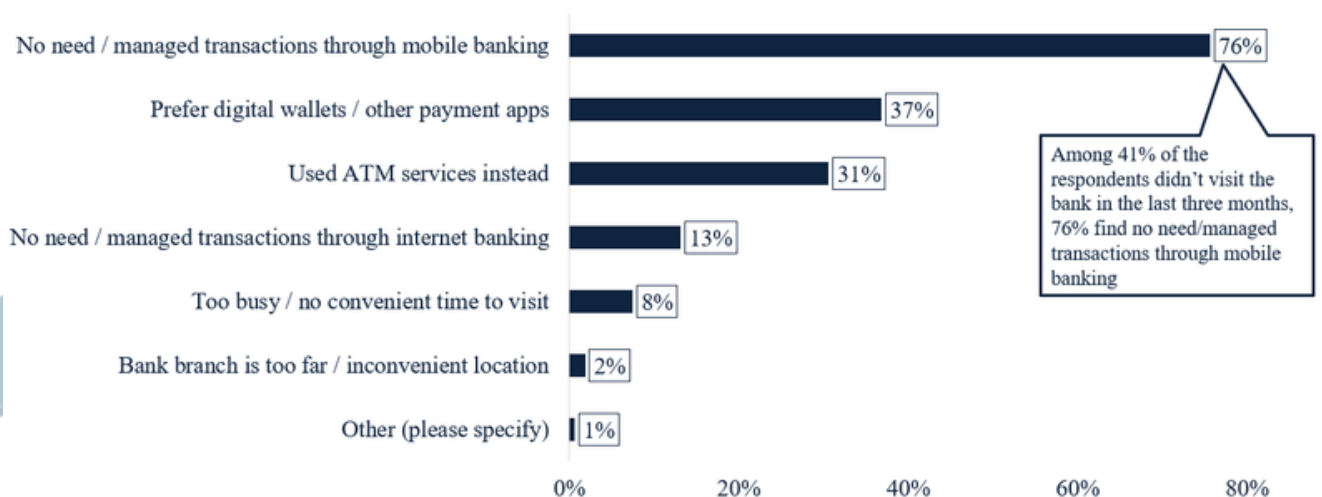
Purpose of last bank visits



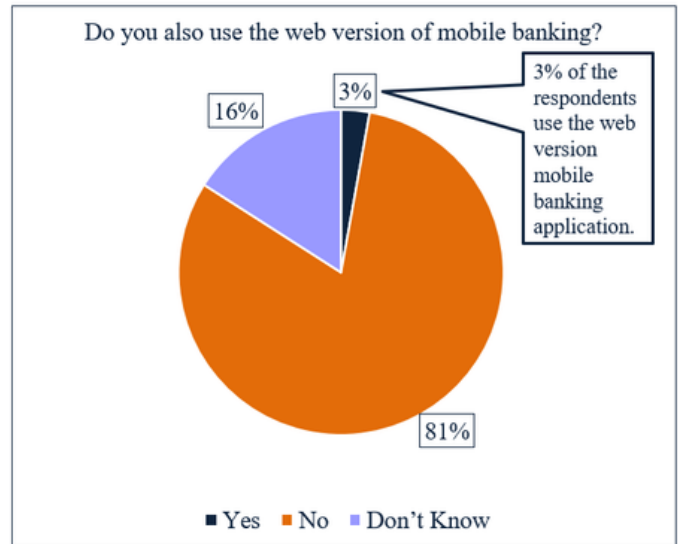
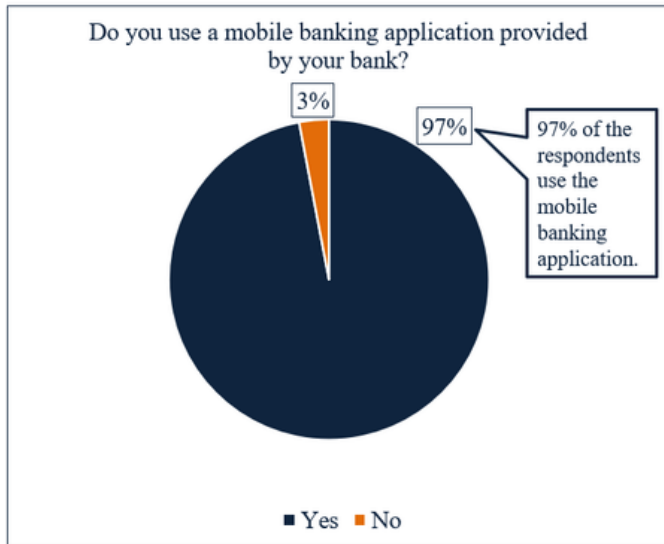
Frequency of bank visits in the last three months



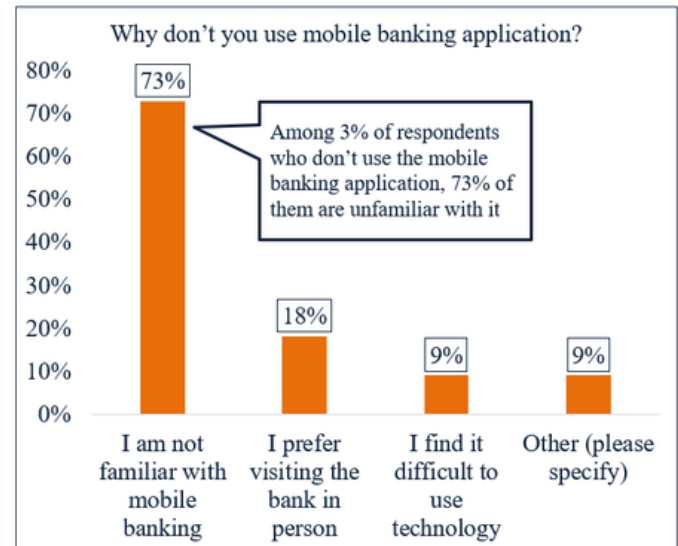
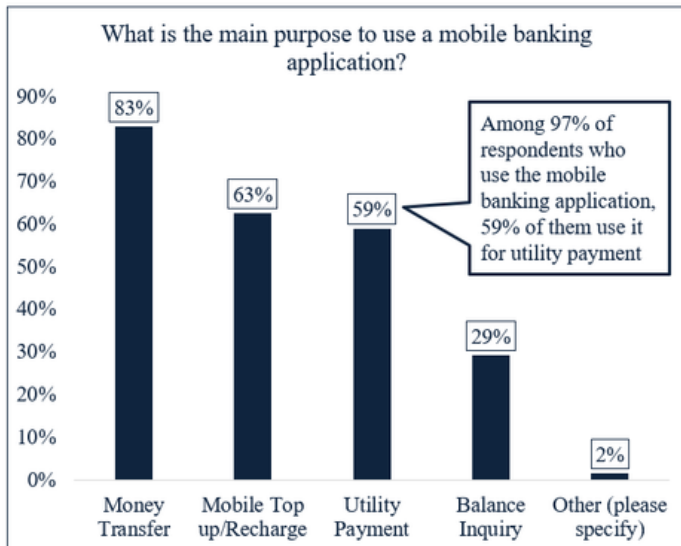
Reason for not visiting the bank in the last three months



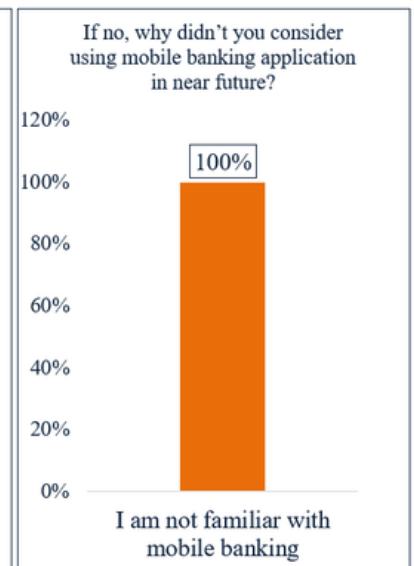
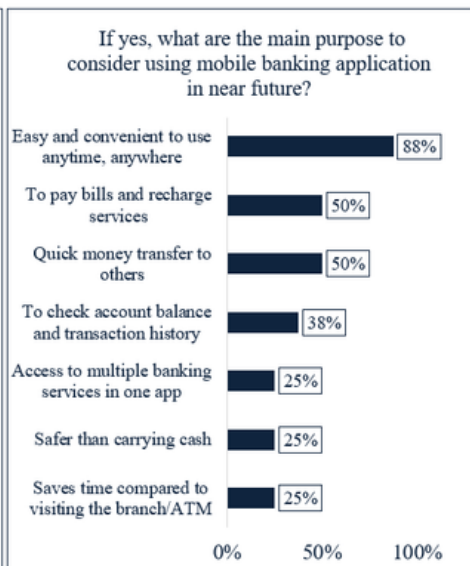
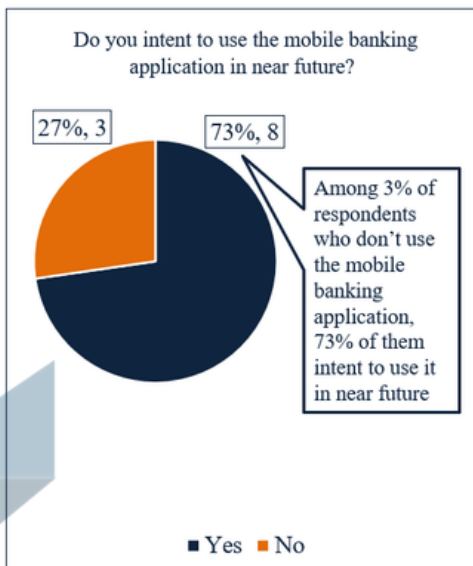
Usage of Digital Banking



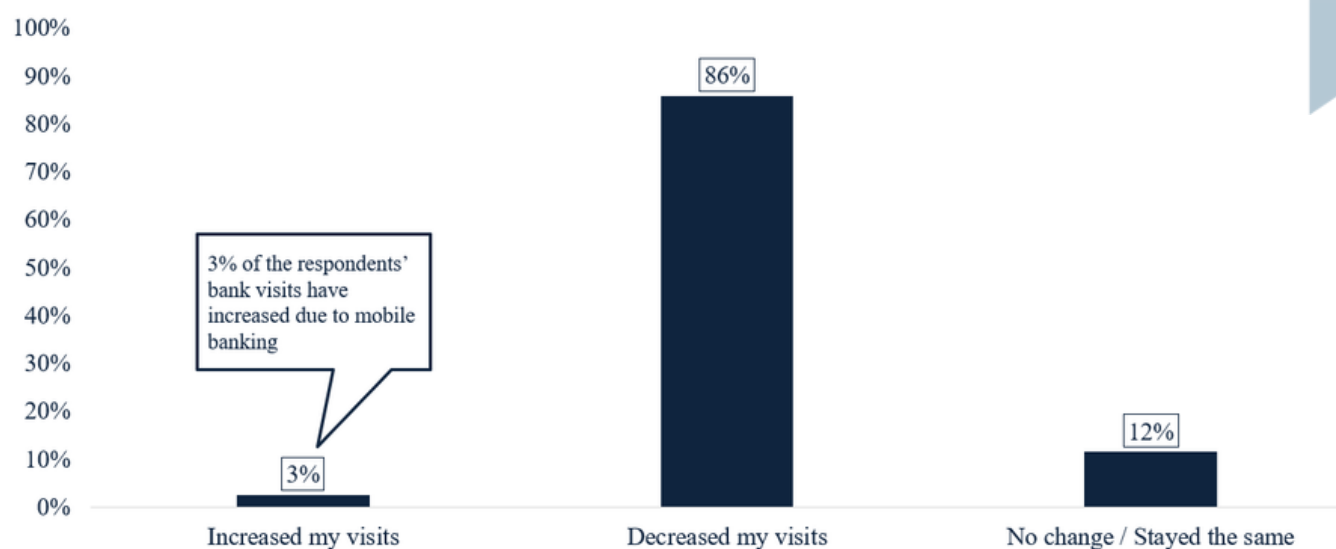
Reason for using or not using Digital Banking



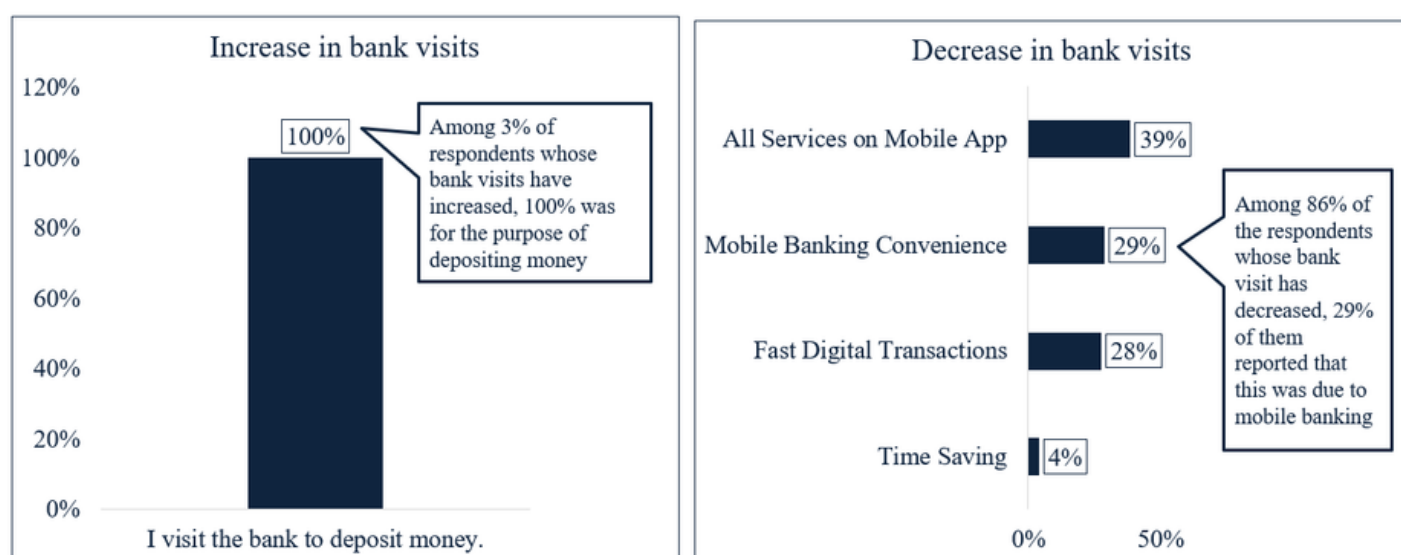
Intent to use or not use mobile banking application



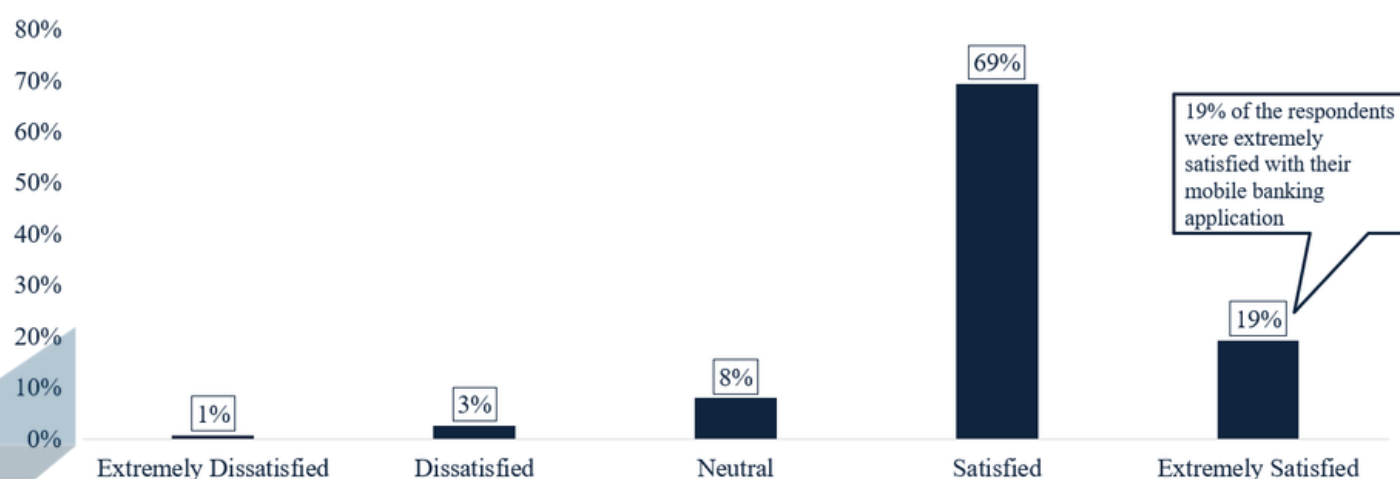
Changes in bank visits due to mobile banking



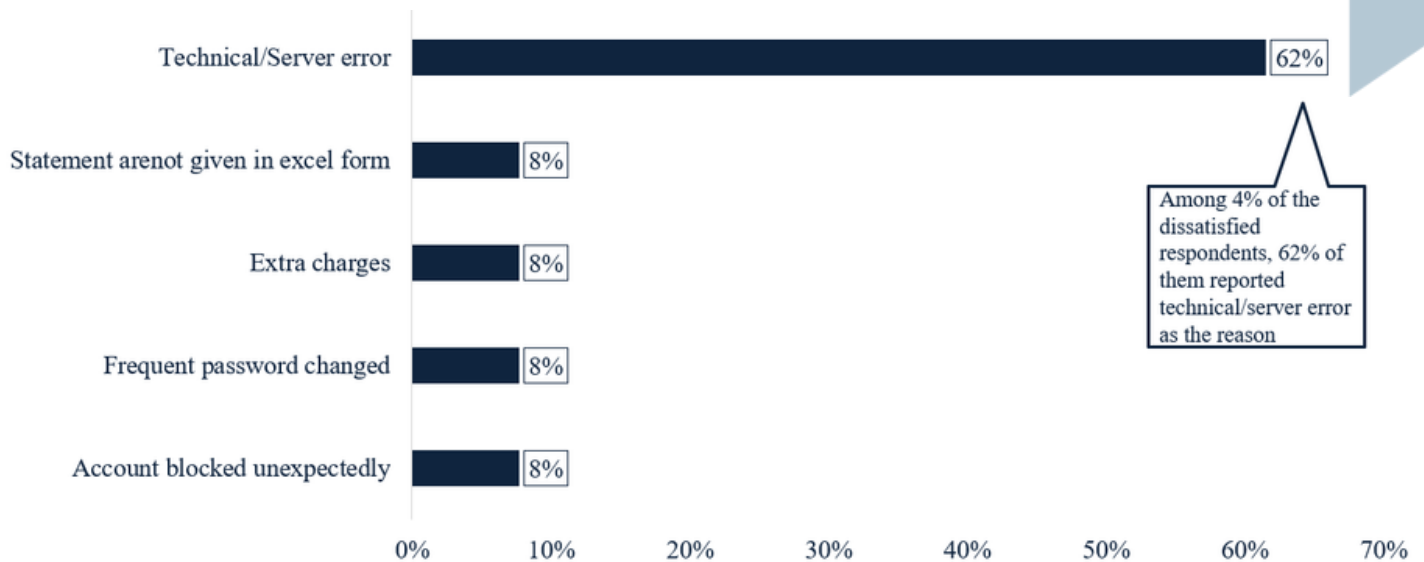
Reasons for changes in bank visits



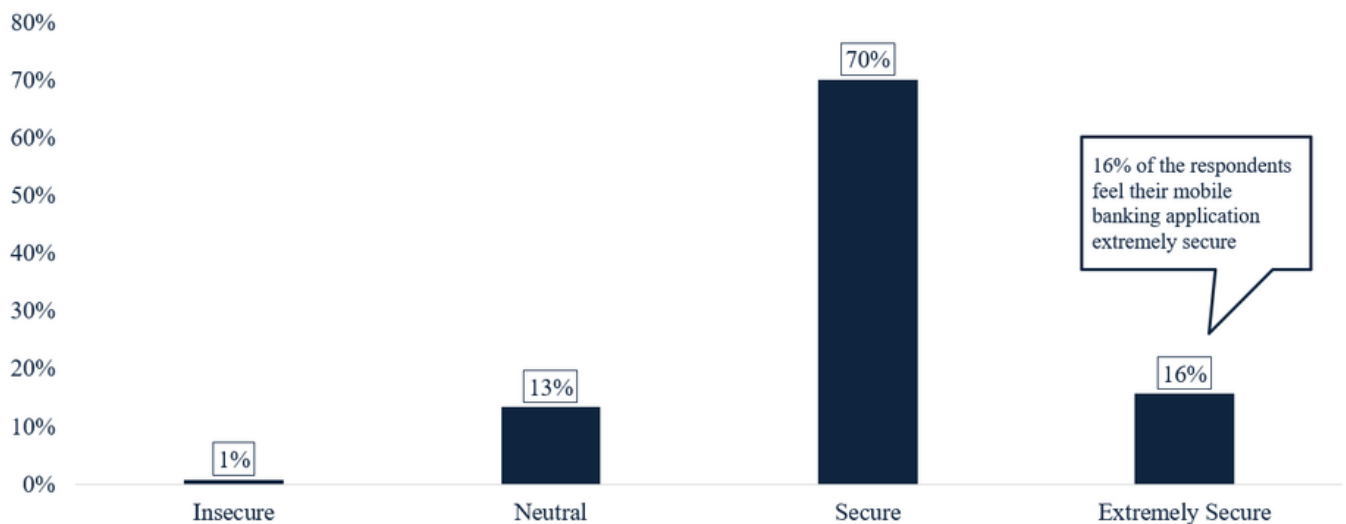
Satisfaction with mobile banking application



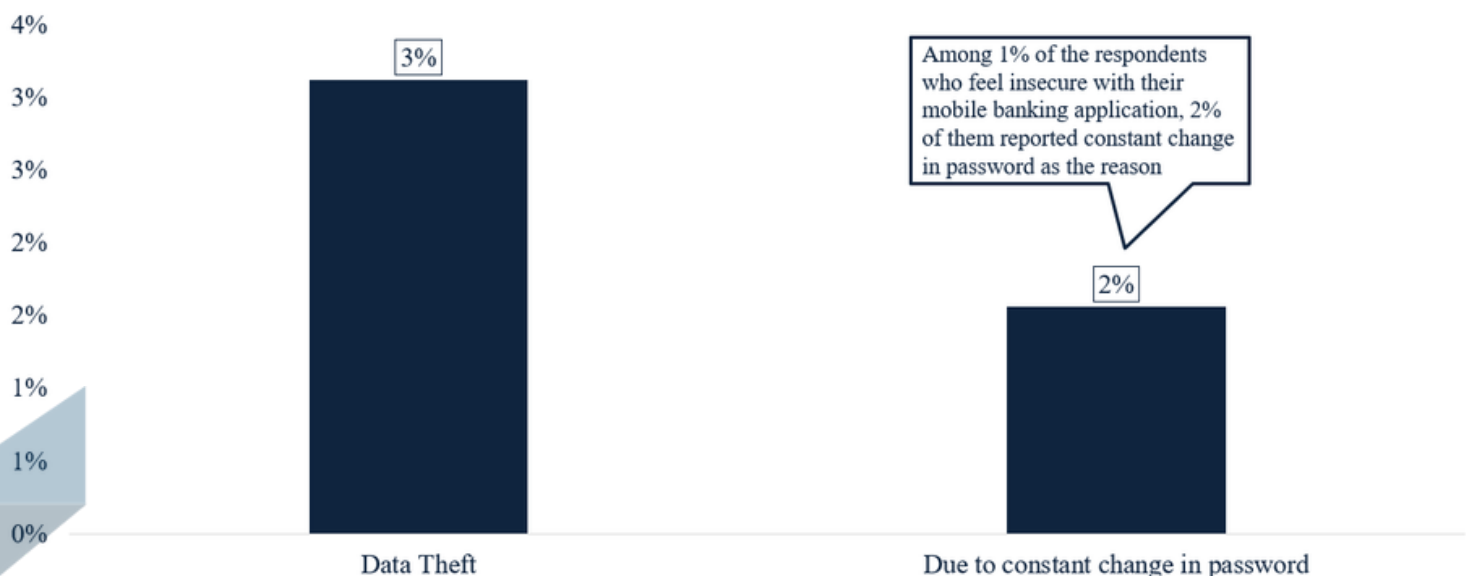
Reason for dissatisfaction with mobile banking application



Security with mobile banking application



Reason for insecurity with mobile banking application



Nepal's Path to Sustainable Business

Imagine walking through Nepal's bustling streets or quiet rural villages and realizing that the choices businesses make today will shape the country's environment, culture, and economy for generations to come. As Nepal continues to grow and connect with global markets, the focus is gradually shifting from growth alone to responsible and sustainable development. This is where sustainable business plays a vital role in Nepal's future.



Sustainable business in Nepal is about finding a balance between economic progress, environmental protection, and social responsibility. In a country rich in natural resources and traditional knowledge, sustainability means using what is already available in a way that does not harm nature or local communities. With increasing concerns around climate change, pollution, and fast consumption, sustainable business practices offer Nepal an opportunity to grow while protecting its natural and cultural heritage.

Primary areas of economic activity such as agriculture and small-scale manufacturing are closely linked to the environment. When these sectors are managed without care, they can lead to deforestation, waste, and loss of biodiversity. Sustainable businesses offer an alternative by prioritizing eco-friendly materials, ethical production, and community involvement, ensuring that development remains long-term and inclusive.

One example of sustainable business in practice can be seen in a Nepal-based enterprise working with natural fibres. Established with the belief that business should go beyond profit, this enterprise focuses on contributing positively to both the environment and society. It operates through both digital platforms and physical spaces, allowing customers not only to purchase products but also to learn about the materials and processes behind them.

Hemp, a natural fibre, has been part of Nepal's rural life for generations. It grows naturally in the Mid-Western and Far-Western regions of Nepal and does not require chemical fertilizers, large amounts of water, or intensive care. Hemp absorbs carbon dioxide, releases oxygen, and helps maintain environmental balance, making it one of the most sustainable fibres available.

A vibrant, circular collage of eco-friendly icons. At the top are mountains and a tree. Moving clockwise, there's a brown pot with a green plant, blue water droplets, a grey trash can, a globe, three green trees, another globe, a brown shopping bag with a recycling symbol, a solar panel array, a grey trash can, a cooling tower emitting smoke, wind turbines, a hand holding a seedling, a factory with smoke, and more water droplets and recycling symbols interspersed throughout. The background is white with faint, light-blue circular patterns.

Beyond production, equal importance is placed on consumer education. Through social media, direct interaction points, factory visits, and open conversations, sustainable businesses help consumers understand the full journey of hemp from raw material to finished product. Rather than relying on large-scale advertising, the focus remains on awareness and transparency, enabling consumers to recognize the environmental and social impact of their purchasing decisions.

Looking ahead, the future of sustainable business in Nepal lies in local empowerment, ethical production, and environmental responsibility. As global awareness of sustainability continues to grow, Nepal has the potential to emerge as a leader in responsible business models. Sustainable business in Nepal is no longer just an idea it is already taking shape through community-driven and environmentally conscious practices.



Learning, Growth, and Professional Development: My Journey at Avant Garde Solutions



Over the two-month course of my internship at Avant Garde Solutions, I gained invaluable knowledge and experience that contributed significantly to both my professional and personal growth. What began as an opportunity to learn gradually turned into a meaningful journey, helping me to understand the real functioning of the corporate and research world, develop practical skills, and build confidence in my abilities. This internship was not just a learning experience, it became a space for self-discovery, professional development, and understanding the dynamics of teamwork in a real-world setting.

At the beginning of my internship, I experienced a mix of excitement and nervousness. Entering an organization with little prior exposure to professional work was both thrilling and intimidating. I was eager to apply my academic knowledge, yet uncertain about how it would translate into practical tasks. However, the warm and supportive environment at Avant Garde Solutions quickly eased my apprehension. My seniors and colleagues guided me at every step, patiently explaining processes, introducing me to essential tools, and encouraging me to take initiative. This consistent support enabled me to complete assigned tasks efficiently while gradually building independence and confidence in my abilities.

One of the first and most important tasks I undertook involved transcribing, analyzing, and reporting data from Focus Group Discussions (FGDs). Initially, I focused on accurately transcribing conversations, ensuring that every participant's perspective was recorded without bias or omission. As I gained experience, I moved on to analyzing these discussions and preparing comprehensive reports. This process significantly improved my observation skills, attention to detail, and analytical thinking. More importantly, it gave me a deeper understanding of qualitative research methods, highlighting the importance of careful data collection, interpretation, and reporting. Through this task, I developed skills that are crucial not only in research but also in any data-driven professional environment.

Alongside FGDs, I also gained hands-on experience in conducting surveys. I was responsible for collecting responses from a diverse range of participants, which taught me effective communication, patience, and adaptability. Engaging directly in the survey process helped me understand how theoretical knowledge from textbooks applies to real-world scenarios. This experience also improved my interpersonal skills and strengthened my ability to approach tasks methodically while maintaining professionalism in all interactions.

Another significant part of my internship was working extensively with Excel and professional writing. I was also tasked with writing articles for different projects and topics, which required me to conduct in-depth research, analyze information, and present it in a concise and engaging way. Writing these articles taught me how to tailor content for different audiences, simplify complex ideas, and communicate findings professionally. This combination of technical proficiency and effective communication proved to be extremely valuable, as it allowed me to contribute meaningfully to multiple projects.

Throughout the internship, I also faced challenges that helped me grow. Balancing multiple tasks while ensuring high-quality work required careful time management and organizational skills. There were moments when tight deadlines and complex tasks felt overwhelming, but these situations taught me the importance of planning, prioritization, and maintaining a calm, focused approach. Additionally, working collaboratively with team members on various projects emphasized the value of teamwork, communication, and constructive feedback. Sharing ideas, seeking input, and supporting each other not only made tasks more manageable but also reinforced the importance of cooperation in achieving shared goals.

Beyond professional skills, this internship highlighted the significance of work-life balance. Even as interns, we were encouraged to maintain a healthy routine. Recreational activities like table tennis and badminton offered opportunities to relax, socialize, and recharge, making the workplace enjoyable and motivating. This balance allowed me to stay productive while also fostering a sense of camaraderie among colleagues, reinforcing the idea that a positive workplace culture enhances both personal satisfaction and professional growth.

Overall, my internship at Avant Garde Solutions was an extremely enriching experience. It allowed me to gain practical exposure to research, surveys, data analysis, content creation, and teamwork in a corporate setting. More importantly, it helped me grow as an individual by improving my confidence, adaptability, and problem-solving abilities. I learned to approach challenges creatively, work efficiently with data and research tools, and communicate effectively in both written and verbal forms.

As my internship comes to an end, I feel a deep sense of gratitude for the knowledge, skills, and experiences I gained. This journey has not only enhanced my technical and professional abilities but also shaped my personal development. It taught me perseverance, attention to detail, and the importance of continuous learning. Most importantly, it showed me that every experience, no matter how small, contributes to growth and prepares us for the future. I am confident that the lessons learned during this internship will continue to guide me in my academic journey and professional career.