



COOPERATIVE EDUCATION REPORT

Navigating the Digital Landscape: Internship Reflections at Khalti

WRITTEN BY

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**This Report Submitted in Partial Fulfillment of the
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Siam University

Title : Navigating the Digital Landscape: Internship Reflections at Khalti

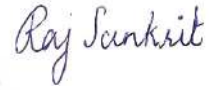
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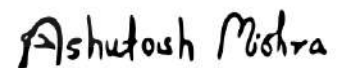
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Degree : Bachelor of Business Administration (Finance and Investment)

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Abstract

This collaborative report entitled “Navigating the Digital Landscape: Internship Reflections at Khalti” incorporates details on emphasizing finance companies by providing authentic information to the people by enhancing their own product. It details the experience that I had during these effective internships. It also highlights the hurdles encountered during the internship period with the possible solution applied to solve those problems. The period of an internship has provided both technical and soft skills such as communication, teamwork and problem solving.

The cooperative internships aim to build valuable connections with industry professionals, opening doors to better job opportunities and potential mentorships. Through these internships, participants can explore and enhance their understanding of various fields and roles, helping them make informed career choices. The program offers firsthand insights into corporate environments and workplace dynamics, which prepares interns for future opportunities. Additionally, it provides an understanding of workplace culture and expectations within their chosen fields. Overall, the internships foster both personal and professional growth, supported by mentorship and constructive feedback.

Through this internship, I have enhanced technical skills, industry knowledge, professional communication, and teamwork, providing insights into industry trends, best practices, and competitive landscape. My main responsibilities were to assist in organizing and managing the different programs and meetings with different customers providing the finance technology.

Keywords: Business Intelligence, Marketing Strategies, Higher Education, Digital Platform

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I am indebted to the entire team at Khalti Private Limited for their warm welcome and for entrusting me with meaningful responsibilities. I extend my appreciation to team members , whose collaboration and insights enriched my learning experience.

I am deeply grateful to the faculty and staff at Siam University and Kathmandu College of Management for their unwavering support and encouragement. Their teachings have provided me with the essential skills and knowledge needed to thrive in the fields of Finance and Marketing.

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Chapter 1: Introduction

In Nepal, Khalti offers services as a payment gateway, mobile wallet, and more. Payments for a variety of services, such as simple utility bills, hotel reservations, tickets for domestic travel, movies, events, and much more, can be made with it. It delivers seamless payments via e-banking, smart banking, cards, and wallets to more than hundreds of retailers in Nepal. Khalti serves end users through over 100,000 POS and Agent Networks, extending its reach beyond simply mobile app users. Some of the best brains in the nation, including a group of exceptionally talented developers and interactive marketers, may be found in Khalti.

1.1 Company Profile

Khalti is a newly developed online payment method in Nepal that was introduced in January 2017. Khalti has received recognition for its steadfast dedication to data security management, as demonstrated by its 2022 ISO 27001:2013 certification (Acharya, 2022).

By putting in place efficient data security controls and management procedures, firms that have proven they can preserve the confidentiality, integrity, and availability of information are honored with this esteemed certification. Further enhancing its standing as a major force in the tech sector, Khalti was honored with the WITSA Global Innovation & Tech Excellence Awards 2022 in Malaysia that same year (Acharya, 2022). The business's capacity for storytelling and creative approach to business were further demonstrated in 2017 when it was named the global winner of the Google Business Group Storytelling Contest (Modi, 2018).

This campaign aims to bring women and girls out of poverty by providing them with the tools and resources they need to succeed in keeping with its commitment to financial literacy, Khalti has teamed up with The Asia Foundation to offer Nepali migrant workers access to digital and financial information via the Shuvayatra app (Bhandari, 2023). This program, which is supported by the Department for International Development (DFID), attempts to provide migrant workers the knowledge and abilities necessary to make wise financial decisions.



Figure 1: Khalti Company Logo

1.1.1 Vision

Khalti aims to be Nepal's leading digital transactions platform, providing consumers with easy and secure payment solutions across the country. Khalti's mission is to make payments easier for everyone in Nepal.

1.1.2 Mission

Their mission is to simplify people's lives by bringing financial inclusivity to all in Nepal and revolutionizing the payment industry. Khalti's services include insurance, movie tickets, rides, flights, event bookings, Bluebook transactions, safety services, DTH subscriptions, landline and internet bill payments, mobile top-ups, electricity bills, and water bill payments. Khalti, established in 2017 is a prominent digital wallet company in Nepal, offering a range of services aimed at modernizing financial transactions (Modi, 2018). With a primary focus on digital payments, Khalti provides users with a convenient platform to store funds digitally, make payments for various services, and transfer money to other users seamlessly.

1.1.3 Strategies of the Company

Their strategy involves partnering with hundreds of merchants, catering to a vast network of POS and Agent Network providers, and delivering a top-notch user experience. There are different strategies that we can see and are being applied in Khalti company:

- Implement robust risk identification and mitigation frameworks.
- Invest in technology for enhanced customer experience and operational efficiency.
- Understand customer needs and preferences for effective product and service tailoring.
- Stay updated with regulations and ensure compliance.

With a wide range of options like e-banking, smart banking, cards, and wallets, they cater to mobile app users and a network of over 100,000 POS and Agent Network providers. Their team of skilled developers and marketers focus on delivering the best user experience possible. Khalti's customer-centric approach ensures reliability and satisfaction for all service needs. By offering seamless payment solutions to hundreds of merchants,

1.2 Organizational Structure

The organizational structure of a corporation determines who is responsible for what and how they relate to one another at work, as well as how work is assigned, coordinated, and supervised. Khalti's organizational chart is structured hierarchically. This comprises different tiers of

management, each with well-defined duties and responsibilities. Each department has Senior and Junior Associates, which facilitates specialization and management within the organization. The structure's involvement of mentors demonstrates how highly the business values its growth and assistance.

1.2.1 Diagram of the Organizational Structure

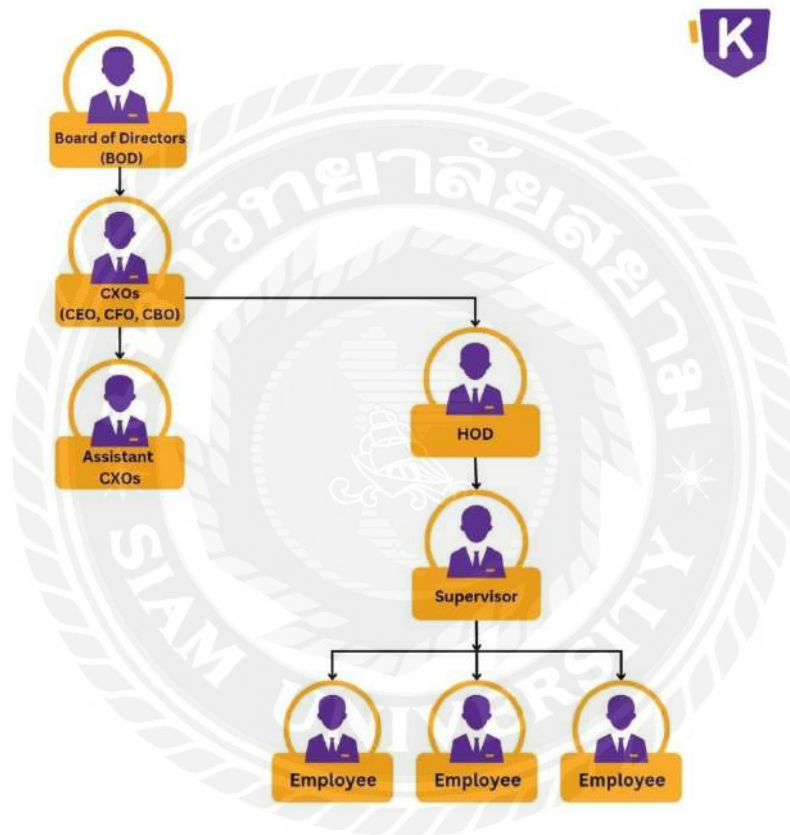


Figure 2: Organizational Structure of Khalti Private Limited

Khalti's organizational structure is designed to facilitate efficient decision-making and smooth business operations. The executive leadership team, which consists of the BOD, CEO and other senior executives, is at the top of the hierarchy. These executives make important choices on the course of the company in domains such as technology, marketing, and finance. They are followed by several departments, such as customer service, operations, and finance, each headed by a manager. There are team leaders and individual contributors in these areas who carry out duties and answer to superiors.

Key departments such as finance, operations, marketing, technology, procurement, legal, and customer support make up Khalti Pvt Ltd.'s well-organized organizational structure. The CEO and department heads meet frequently to coordinate plans and goals, as each department is vital to the company's success.

1.2.2 My Job Position

Role Title: Events Intern

Company: Khalti Private Limited

Duration: 4 months

Reporting to: Executive Manager, Governance and Communications

Objectives of the Role: During my internship at Khalti, my position as an intern was on Events and Places. My role was to organize the event, have meetings with the different customers about the upgraded version of apps and its usages. For Places, I must onboard different dine-in restaurants and adventure places also provide them guidance about its functionality making sure that there is smooth and consistent experience from both sides.

1.2.3 My Job Position in the Company's Organizational Structure

My role in the organization was focused on Marketing while organizing events and onboarding places that enrich student experience. Hence, I usually used to report to the manager but used to work on other projects as well reporting to various other individuals in the company. Furthermore, Places was just introduced so I had to play the major role to provide regular updates to my supervisor as well as the CBO of the company.

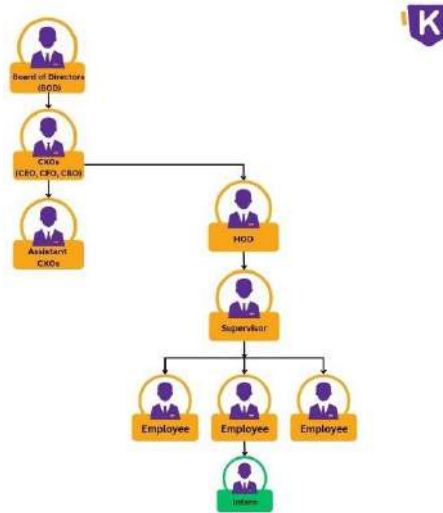


Figure 3: Organizational Structure of Khalti Private Limited

1.3 My Motivation to Choose This Company

My primary motivation for joining this reputed organization was to advance my career and enhance my leadership skills. Khalti, one of Nepal's leading digital payment gateways, has given me a rare opportunity to combine my interests in finance and technology. Working closely with major banks and telecom firms, as well as managing financing for large events, has helped me improve my network and communication abilities. This experience has prepared me to pursue my entrepreneurial goals in the educational consulting field. I am grateful for the essential skills and relationships acquired during my experience at Khalti that will surely help me in my future profession.

Furthermore, I choose to join Khalti for my internship due to compelling reasons:

- Allows creative expression through unique event design and execution.
- Presents new challenges and opportunities in each event.
- Fosters team collaboration and strong professional relationships.
- Encourages quick thinking and adaptability in a fast-paced environment.
- Enhances professional networks through networking opportunities.
- Offers potential for career advancement with pathways to senior roles in planning, coordination, and management.

1.4 Strategic Analysis of the Company

To conduct the Strategic Analyses of the company, I am using SWOT analysis, which is given as:

Strength	Weakness
<ul style="list-style-type: none"> • Secures private and confidential information using encryption techniques. • Offers various cash back choices for customers. • Positive public feedback on cashless transactions and user-friendly interface. • Significant investments from parent company Janaki Technologies. • Significant investments from parent company Janaki Technologies. • Competent Workforce 	<ul style="list-style-type: none"> • Limited to Nepal. • Lack of available mass media strategies. • Overextended services leading to high traffic and slow server responses. • Overextended services leading to high traffic and slow server responses. • Lack of awareness of its usage and functions.
Opportunities	Threats
<ul style="list-style-type: none"> • Expand customer base through offline outlets. • Provide education on cashless transactions and online payments. • Offer a variety of banking services. • Adopt digital economy in Nepal. 	<ul style="list-style-type: none"> • Khalti grapples with user security and privacy concerns. • Competitive Market. • Connectivity issues persist in many areas.

Table 1: SWOT Analysis of Khalti Private Limited

1.5 Objectives of this Study

During the internship period at Khalti Pvt. Ltd, my primary goal was to grow professionally and learn in a professional environment. Events are a crucial aspect of professional life, fostering artistic expression, fresh possibilities, and teamwork. They are a means to remember, promote rapid thinking and strengthen professional networks. They also offer opportunities for career progression, including senior management, coordination, and planning, ensuring memorable experiences for attendees and clients. This opportunity prepared me for the working world, allowing me to apply theoretical knowledge while gaining practical and real-world experience. My objectives included achieving specific goals.

- Knowledge of the ethos and fashion of fintech companies.
- Being aware of office politics and appropriate conduct.
- Being aware of the rules and organizational structure.
- On-time arrival.
- Thoughts on the future of IT and money, including remote working.
- Rapid adoption of the financial software of the business.
- A wide range of interpersonal and technical skills.
- Building a professional network for the future.

Chapter 2: Co-Op Study Activities

In this chapter, my job descriptions, job responsibilities, job process and contributions to the company are presented as follows:

2.1 My Job Description

My Job description at Khalti is in the position of Intern at Events and Places i.e marketing. Event organizers develop and put into action marketing tactics in order to draw in the intended audience. To promote the event and boost attendance, they employ a variety of promotional strategies, including print advertising, email marketing, and social media.

Role Title: Event organizer

Company: Khalti Private Limited

Duration: 4 months

Reporting to: CBO, Executive Manager, Governance and Communications

Objectives of the Role: During my internship at Khalti, my position as an intern was Event management and Khalti Places. My role was to organize the event, have meetings with the different customers about the upgraded version of apps and its usages. For Places, I have to onboard different dine-in restaurants and adventure places also provide them guidance about its functionality making sure that there is smooth and consistent experience from both sides.

2.2 My Job Responsibilities

A. Week 1-4: Khalti Quiz and Intern Contributions

- Orientation and Training: Introduction to the company's culture, policies, and procedures, as well as to provide essential training and resources.
- Exploring new quiz topics: Explore current events, cultural trivia, and technology trends for engaging quiz topics.
- Learning about an app: Understanding an app can be rephrased as comprehending its function, characteristics, and capabilities.

B. Week 5-8: Khalti Events and Khalti Places

- Competitor Analysis: Evaluating similar events to identify their strengths, weaknesses, marketing strategies and performances.

- Onboarding Plans: Check-ins and resource access of new merchant to ensure a smooth transition and foster a sense of belonging.
- Onboarding Execution: Finding out POC(Point of Contact) of merchant, contacting them and making sure that its meets the requirements of both the parties.

C. Week 9-12: Advanced Responsibilities

- Volunteering in Events: Setup, marketing, coordinating with the event organizers, each contributing to the event's success.
- Executive networking: Sharing insights, addressing challenges, and making key decisions for the merchant integration.
- Training: Educating users on its features and functionalities through workshops, tutorials, or hands-on sessions.

D. Week 13- 16: Project Completion and Evaluation

- Final Projects: Thorough planning, research, and execution to meet academic or professional standards.
- Performance Evaluation: Assessing an individual's work against set goals and criteria, providing feedback on strengths and areas for improvement.
- Reporting: Collecting, analyzing, and presenting data or information to communicate progress, outcomes, or insights.

2.3 Activities in Coordinating with Co-Workers

During my time at Khalti, teamwork was really encouraged to get things done smoothly. Here's how I collaborated with my colleagues.

1. Updates on tasks :To guarantee agreement on project developments and timelines, team members should get regular task updates.
2. Take the Lead in Cooperation : Enhanced client acquisition techniques by working with the front desk to find leads and new customers.
3. Strategic Assistance: Helped the manager prioritize and organize tasks to enhance project management and workflow.
4. Meetings of the team: Promoted teamwork by participating in team meetings for progress reports and cooperative problem solving.

5. **Financial Support:** Helped colleagues with tasks related to risk assessment, financial analysis, and reconciliation.

6. **Enhancement of the Process** Participated in brainstorming meetings to promote innovative ideas and improve financial operations.

7. **Mentoring of Teams** Extended assistance and guidance to colleagues, encouraging a cooperative and ingenious atmosphere.

Above bullets concerns about the benefits of fostering teamwork, enhancing collaboration, enhancing efficiency, ensuring clear communication, problem-solving, meeting project deadlines, building a supportive work environment, and fostering skill development. It highlights the importance of leveraging diverse skills and perspectives for better outcomes, ensuring clear communication, addressing challenges effectively, and achieving goals through shared insights. It also highlights the importance of learning from each other for personal and professional growth.

2.4 My Job Process

During my internship periods, I got lots of tasks to do work which helped me to increase self- confidence and make a good connection with some reputed institutions around the world and a personal connection with a representative. Some of the tasks I performed during my internship period at Khalti.

Networking	Utilize networking and referrals to create new leads and opportunities.
Record Keeping	Records of all sales activity, correspondence with customers, and follow-ups problems.
Strategic planning	Aligning event strategies with organizational objectives.
Budget management	Creating and managing budgets to limit expenses and allocate resources effectively.
Team coordination	Overseeing work of various teams.
Risk management	Identifying potential risks and developing contingency plans.
Post-event evaluation	Analyzing outcomes and gathering feedback for future events.

Concept Development	Creating promotion themes and concepts.
Vendor Management	Researching, negotiating, and coordinating with vendors.
On-Site Management	Overseeing event setup, execution and ensuring hassle free service in terms of places.
Budget Tracking	Monitoring expenses and ensuring it stays within budget.

Table 2: Summary of Job Process

2.5 Contributions as Co-op Student in the Company

One of the primary contributions of an event organizer is to enhance the organization's brand image through well-executed events that align with the company's values and objectives. These events, such as corporate conferences, product launches, or community outreach programs, showcase the brand, engage stakeholders, and build a favorable public perception. An event planner is a key member of a team who plans events that advance corporate goals, build client connections, and increase brand awareness. Their responsibilities go beyond simple logistics; they also include organizing teams, developing great experiences for guests, and strategic planning.

By fostering conditions that encourage networking and relationship-building, event planners also promote engagement and relationship-building. Long-term relationships are cultivated in this way, increasing customer loyalty and commercial prospects. By optimizing resources, the event planner may provide high-quality events that match objectives while staying within budget. This efficiency not only saves the company money, but it also strengthens its reputation for professionalism and dependability. Ultimately, the experiences that people have at an event determine its success. An event manager's ability to create memorable experiences is critical. By paying attention to details such as venue selection, design, entertainment, and catering, the event manager ensures that attendees have a pleasant impression.

I concentrated on encouraging teamwork among team members during my internship at Khalti, which helped to improve analysis and risk management. I worked with the group to find more effective ways and quickly fixed problems when they came up. Our meetings made it easier for people to share their thoughts and opinions, which improved our ability to solve problems as a group.

S.N	Merchant Name	Potential Deal	Next Action Item	Location	POC Name	POC Email	POC Number	Status	Stakeholder	Coll Remark	Meeting Schedule
1	Dhakara cafe			Panchokhe Road, Laligur			01-5422113			call not received	
2	The cafe			Chovar, Kathmandu	Saraj, Saraj		01-5522000	DRCP-1		meeting done	
11	Mozzo by Breadhouse			Mercantile Plaza, Durbar Marg	Marketing Manager Anshu		9820805943	Waiting for decision		meeting done waiting for decision	
17	Charmel cafe			Chovar	Chovar		984491700	DRCP-1		not responded for call	
18	Jambu Thakali			Nawal	Dinesh Mahar		9849755470	Contacted		Busy for this week, requested to call priority	
17	Sundown by Karma KTM			Ward 10/10, Kefarwadi	Ashrita Limbu		840-1813003	Contacted		requested to send the proposal sundownkts@gmail.com	
24	Octave kaffirwadi			Dubai Marg, Kaffirwadi	Kabiraj Palkajol Marg		840-1583303	Contacted		manager is on leave today, call tomorrow	
31	Nectar by Carpedem			ward 10, Kaffirwadi			01-4389042			call not received	
18	The Marlin			Jhamsel, Lalpur	Saraj Dyangi		9843072444	DRCP-1		meeting done waiting for decision	
24	Bhagan Gita			Dilli Bazar, Height Marg, Kaffirwadi	Saraj Kate		01-8028190	Waiting for decision		waiting for proposal	
35	The workshop cafe			Bakhar, Chovar	Prayanshi		9867235741	Contacted	Saraj	proposal sent, waiting for meeting	
36	Ward 10/10 cafe			Ward 10/10, Kaffirwadi			9843071980	DRCP-1		Finance head is out of the valley right now, after 20 days he will contact	
37	Needle shop km			Saraj, Lalpur			01-5449673	Contacted		will discuss with the manager and callback	
40	Soal Cafe and Bakery			Lazimpat	Asmita Riba		9702423312	Contacted		requested to send the proposal	
41	Urbak Brewery			Chovar, Lalpur	Anshu Pahal		984491700	Waiting for decision		decision needed	

Figure 4: Plans for Onboardings (Week 5-8)

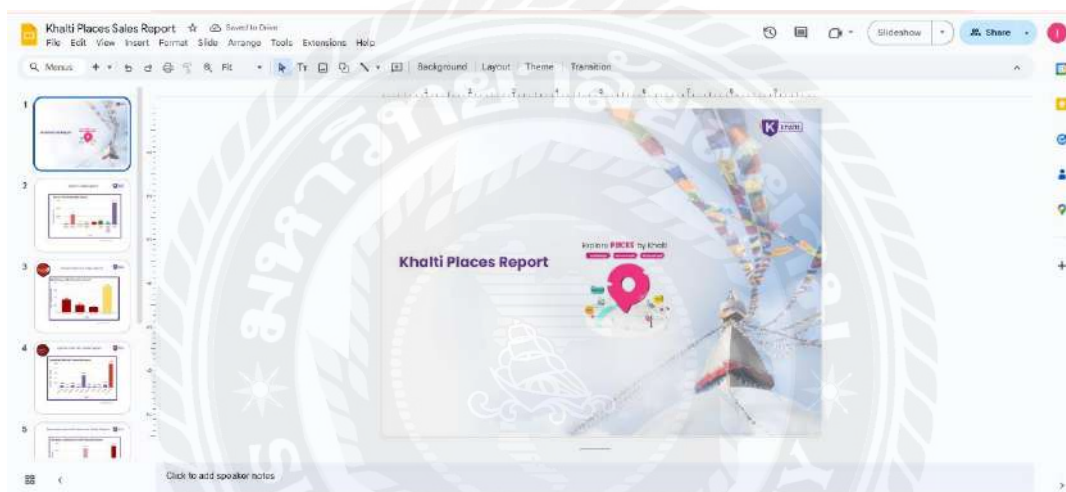


Figure 5: Monthly Reports (Week 13-16)

Chapter 3: Learning Process

I've discussed the company's issues that I observed throughout my internship in this chapter. I've compiled a list of the problems I ran into when working on different assignments and projects. Using research articles from earlier studies, I have also offered some suggestions for how to resolve the problems. I've also highlighted the lessons I learned from the internship and the ways that specific coursework helped me to accomplish different jobs.

3.1 Problems/issues of the Company

1. **Attendee Management:** Ensuring accurate registration, managing ticket sales, and handling attendee inquiries was overwhelming, especially for larger events. Efficient check-in processes and attendee verification to minimize wait times was a challenge.
2. **Brand Awareness and Trainings:** Potential users are unaware of its services or benefits, limiting market reach. Training staff and partners to provide consistent customer support is essential but resource intensive. Gathering user feedback for continuous improvement can be complex but is essential for aligning services with customer needs.
3. **Limited Payment Partners:** One of the major problems was with the payments limited to certain partners only as Daraz which is one of the largest E-commerce platform of Nepal has not integrated the payment through Khalti app. Users experience transaction barriers, leading to frustration which impact promotional opportunities and business growth.
4. **Technical Issues:** Issues such as system downtime, which can disrupt services and frustrate users. Software bugs and glitches can lead to crashes or incorrect transaction processing, harming user experience. Integration challenges with third-party services limits functionality and payment options

The team is facing significant delays due to inefficient financial transactions and reconciliation procedures with various Nepali banks. The supervisor has promised to enhance these procedures by identifying areas for improvement and implementing solutions to improve productivity and accuracy.

During the first month, I faced a challenge in identifying and fixing financial transactions mistakes. To address this, I created a guideline and conducted regular audits, ensuring the accuracy of our financial records and compliance with regulatory standards.

3.2 Solutions to the Problems and Recommendations to the company

Khalti can enhance its operations by focusing on quality training programs like software, excel, and intern/new hire training. This will help employees understand operations and improve team communication. Frequent meetings, use of technologies, and clear communication among team members can enhance collaboration and understanding.

1. **Effective Communication Solution:** To guarantee that all team members and stakeholders are informed and in agreement throughout the planning process, use strong communication tools and platforms (such as Microsoft Teams or Slack).
2. **Budget Overruns Resolution:** Establish a thorough budget that includes backup measures. To stay under budget, keep a close eye on spending and make any necessary adjustments to allocations.
3. **Vendor Reliability Solution:** Create a verified list of reliable providers and draft explicit contracts that spell out specific requirements. Keep the lines of communication open in order to proactively resolve problems.
4. **Logistical Difficulties:** Use event management software to organize and schedule. Make thorough schedules and checklists to make sure all the logistics are taken care of and carried out without a hitch.
5. **Attendee Engagement Solution:** To keep participants interested, include interactive features like surveys, Q&A sessions, and networking opportunities. Encourage engagement in real time by using social media.
6. **Risk Management Solution:** Before the event, carry out a comprehensive risk assessment. Create backup plans in case of unforeseen circumstances (such bad weather or technological malfunctions), and make sure everyone in the team is aware of them.
7. **Post-Event Evaluation Approach:** Gather input via questionnaires and have debriefing sessions. Determine the data's advantages and disadvantages so that future occurrences can be better planned.
8. **Time Management Tip:** Create distinct schedules with due dates for every assignment. Utilize project management software to monitor development and guarantee team member accountability.

The effectiveness and success of events can be increased by event managers by tackling these typical problems with organized solutions.

3.3 Learning During Co-ops Studies and Applying Course Knowledge

I gained important insights into marketing, finance, and operations management at Khalti by applying my understanding of business ideas to event management. My ability to target demographics for marketing events was aided by my comprehension of customer behavior and market segmentation. I learned how to use data analysis from this experience to customize marketing tactics that appeal to various target segments and eventually increase involvement and attendance. Understanding branding can also improve our capacity to raise an event's perceived worth and visibility, which will attract more sponsors and attendees.

When it comes to budget management, financial savvy is crucial. I learned how to efficiently optimize resources by honing my skills in financial planning, revenue forecasting, and expense tracking. I was able to comprehend sponsorship agreements and bargain with merchants and vendors because to this expertise. These lessons are crucial for maintaining cost effectiveness while providing top-notch experiences, which benefits the organization's overall financial stability.

Lastly, a thorough understanding of operational management principles can greatly enhance logistics management. Gaining knowledge of project management strategies can equip you with the abilities to plan many aspects of an event and locations, including as personnel, on-site operations, merchant selection, and management. I learned the value of efficient scheduling and resource allocation from this real-world experience, which improved productivity and made sure everything went without a hitch. In the end, this enhances attendee happiness and contributes to a favorable reputation.

3.4 Learning Work Ethics and Organizational Culture

During my internship at Khalti, I gained a deep appreciation for the significance of work ethics within a professional environment. In college, it's easy to overlook the importance of qualities such as dedication, integrity, and punctuality. However, I learned that upholding these values is essential in the real world. Completing tasks is not merely about finishing them; it involves doing so with a sense of honesty, commitment, and professionalism.

Moreover, understanding the company culture is crucial, as it sets the tone for the overall work environment. A positive organizational culture fosters customer satisfaction, employee happiness, and ultimately drives business success. Throughout my internship, I acquired valuable insights into how work ethics and a supportive culture interact to create a thriving workplace.

Some notable quotes on work ethics and organizational culture resonate with this understanding:

1. Self-Reliance Skills
2. Critical Thinking Abilities
3. Effective Time Management
4. Insight into Organizational Dynamics
5. Professionalism and Maturity
6. Responsibility and Accountability
7. Improved Communication Skills
8. Adaptability and Versatility
9. Leadership Qualities

3.5 Special skills and New Knowledge I learned from this experience

During my internships, I developed several new skills and developed my understanding in various areas:

1. Proficiency in Project Management

- *Planning and Organization*: This involves the ability to manage multiple projects, prioritize tasks, and meet deadlines efficiently.
- *Budget Management*: Refers to effectively planning and overseeing finances, tracking expenses, and ensuring that events remain within budget.

2. Interpersonal Proficiency

- *Relationship Building*: Developing strong connections with customers, suppliers, and coworkers, fostering trust and collaboration.
- *Public Speaking*: The skill to communicate ideas clearly and confidently in front of an audience, essential for presentations and client interactions.

3. Problem-Solving Ability

- *Critical Thinking*: The capacity to assess problems quickly and come up with effective solutions, often under pressure.

- *Adaptability*: Being able to adjust plans on short notice in response to unexpected challenges, ensuring smooth event flow.

4. Marketing Expertise

- *Branding*: Understanding how to promote events to align with a company's mission, enhancing visibility and relevance.
- *Social Media Management*: Leveraging digital platforms to build awareness and engage audiences for events.

5. Ability to Negotiate

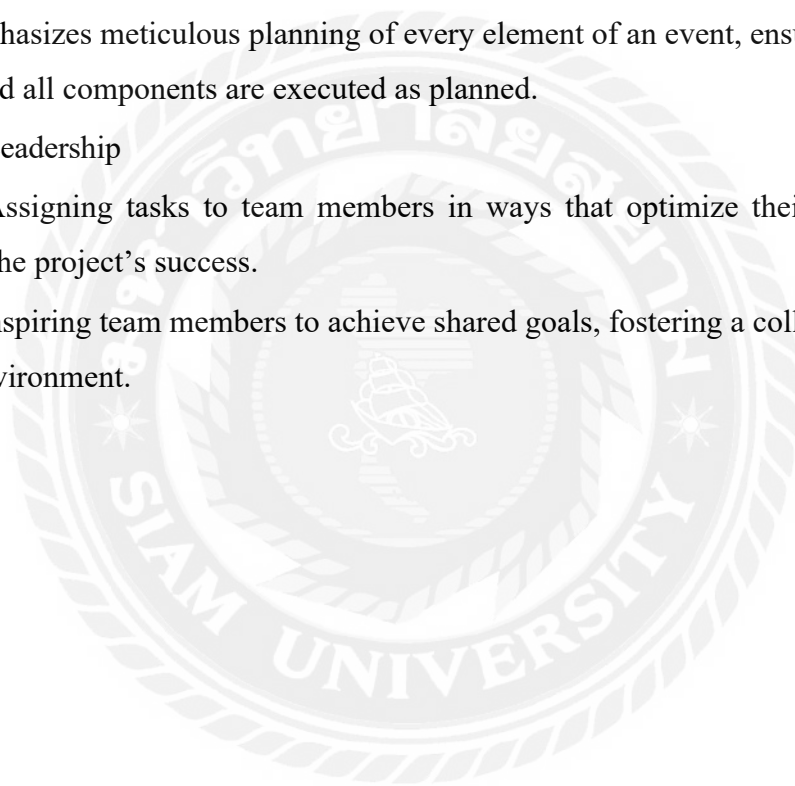
- *Vendor Negotiation*: Negotiating favorable terms, services, and costs with vendors and venues, maximizing value while minimizing expenses.

6. Logistical Precision and Attention to Detail

- This skill emphasizes meticulous planning of every element of an event, ensuring nothing is overlooked and all components are executed as planned.

7. Team Leadership

- *Delegation*: Assigning tasks to team members in ways that optimize their strengths and contribute to the project's success.
- *Motivation*: Inspiring team members to achieve shared goals, fostering a collaborative and productive environment.



Chapter 4: Conclusion

4.1 Summary of Highlights of my Co-Op Studies at Khalti

My main highlight of this whole course was the wide array of working professionals who came and taught us about the professional working environment and how to encourage students to stay and explore the internship opportunities. The department's mission was to produce future workers who were capable and well-suited to work in any sector they chose.

I joined Khalti as an intern because my bachelor's degree and experience fit my interest. This might include determining the color scheme and decorations for an event. The daily routine of an event manager often changes and requires a unique and creative set of skills for these professionals to adapt. I can improve my management abilities with each kind of event I plan by gaining experience in different areas, like managing both corporate events and personal celebrations.

There were a few challenges and roadblocks faced while completing the tasks, but it only helped me learn more about it and enabling me to be able to tackle such situations in future scenarios. I was also able to perform various roles under the supervision of multiple supervisors giving me exposure to various working departments and leadership styles.

4.2 My Evaluation of the Work Experience

My overall internship experience was highly rewarding and memorable. This internship has shaped me into becoming a confident and well-managed individual both personally and professionally.

The period I experienced working as an event organizer and onboarding places was excellent and productive because it prepared me for a career in leadership skills. Understanding the workplace culture and other concepts like dedication, teamwork, and time management improved as a result. My professional objective is to advance my experience in order to comply with a range of customers with distinct event goals who come from varied backgrounds. This enables you to tailor your knowledge and abilities to each client. Working with a varied group of individuals may help you develop new approaches to use with future clients and enhance your social and communication skills as part of your event management expertise.

I can say working in this diverse working environment which provided me exposure to multiple mentorship sessions, networking events, and industry professionals has enabled me to become

a more professional, flexible, and confident individual. Overall, my time at Khalti taught me the value of attention to detail and the skill of precision and analysis—two things that the banking and IT industries require.

This material has given me a strong foundation to assist me in trying out new event management techniques and learning from other experts in your sector. My workplace become supportive through collaboration as well. For example, you may assign duties to team members based on their expertise, knowledge, and experience, or you could organize some activities yourself. The tasks I was given were very distinct from one another and were both hectic and fascinating for me as a beginner. I worked more on managing and planning activities on a daily basis.

However, it also entailed more complex duties like organizing, learning new things, obtaining data, and confirming my desire to develop the leadership skills.

4.3 Limitation of the Co-Op Studies

Although cooperative studies seek to pool resources and knowledge, they may be limited by various elements that affect their overall efficiency.

- **Limited Experience:** As an intern, I found that there was a steep learning curve that made it difficult to contribute effectively, particularly if you had no prior knowledge in fintech or the tasks allocated.
- **Scope of Responsibilities:** Interns frequently have specialized jobs that limit their exposure to larger projects and opportunities for skill growth.
- **Time Constraints:** It can be stressful to juggle internship duties with academic requirements or other commitments, which makes it more difficult to complete projects on time or give the internship your all.
- **Role Ambiguity:** Members of the team may be unclear about their duties in the absence of clear roles and responsibilities, which could result in job overlap or ineffective performance.
- **Limited Networking Opportunities:** There might be fewer opportunities for interns to network with professionals in the field, which would limit their capacity to develop a useful professional network.

4.4 Recommendations for the Company

During my internship at Khalti, I learned a lot about how the platform works and how it might improve digital payments in Nepal. Although I respect Khalti's accomplishments, I think there is room for enhancement that could improve the user experience even more. Increasing the variety of services available on the site is one important suggestion. Khalti might establish itself as a one-stop shop for daily transactions by collaborating with more regional retailers and service providers. Furthermore, simplifying the user interface would improve its intuitiveness, especially for less tech-savvy customers.

A strong feedback system would also allow consumers to communicate their ideas and experiences to the staff directly, creating a feeling of community. In addition to increasing user satisfaction, these upgrades might solidify Khalti's standing as a pioneer in digital payments and eventually encourage wider financial inclusion throughout Nepal. As an intern at Khalti, I observed that better communication among coworkers could significantly enhance team collaboration and efficiency. Regular check-ins and more structured updates could help keep everyone aligned on projects and goals. Implementing collaborative tools for sharing feedback and ideas would also promote a more open environment, encouraging team members to contribute actively.

4.5 Recommendation for the Co-op Program

I'm grateful that the university took the initiative to provide this program, which gives us useful real-world experience to enhance our classroom education. To improve the experience overall, I would want to recommend a few changes. First, pupils may feel overburdened by the existing reporting framework's length and repeated explanations of individual issues. This content would be easier to handle and more accessible if it were streamlined. Furthermore, the Pre-Coop report writing course might be more successful if it were divided into several sessions, enabling a more thorough comprehension of every facet of the report. Given that certain important ideas were not sufficiently conveyed in the current format, I think this will greatly increase clarity. Finally, setting a uniform due date for all assignments among advisers and students would ensure that everyone is on the same page by fostering consistency and minimizing uncertainty. All things considered, I sincerely appreciate the chance to take part in this rewarding program and the insightful knowledge I have gained from my internship. I appreciate your thoughtfulness.

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Appendices

During my internship at Khalti, I was involved in various aspects of event management and onboarding. In event management, I assisted with planning and coordinating activities, working closely with vendors to negotiate favorable terms, and ensuring logistical arrangements were in place. I also supported marketing efforts to promote events effectively, enhancing Khalti's visibility. In onboarding, I guided new clients and partners through Khalti's processes, explaining key features and helping them integrate seamlessly into our platform. This experience enhanced my organizational, communication, and negotiation skills, providing a strong foundation in both event management and client relations.



Figure 1: Collaboration with Content Creator



Figure 2: Session with Public Relation Officer of US Embassy



Figure 3: Event Management

