# A Critical Analysis of Communication and Language Practices Prevalent Between ABSA Bank (Empangeni) and Their Clients

**By**

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**2009- 2012**

# A Critical Analysis of Communication and Language Practices Prevalent Between ABSA Bank (Empangeni) and Their Clients

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## Declaration

I, Thandeka Deligence Mpunzana, declare that this dissertation: "A Critical Analysis of Communication and Language Practices Prevalent Between ABSA Bank (Empangeni) and Their Clients" is my original work. All sources contained herein, have been indicated and acknowledged by means of complete references. No person has been quoted without their permission. Respondents' privacy has been respected. Proper acknowledgement is given to authors for the use of their work. I have not submitted this dissertation to any other institution of higher education to obtain an academic qualification.

_____ _____

Thandeka Deligence Mpunzana Date

## ABSTRACT

Relationship in banking has become very competitive in the recent past, more especially in the aftermath of the recent global economic meltdown. Most of the major banks in South Africa are not only striving to improve the quality and quantity of their clientele but also to maintain their survival in the corporate market. Most relationship in banks focus on customer satisfaction and customer loyalty, however, the issue of language barrier is being neglected in many banking halls. South Africa hosts eleven official languages and it is obviously not feasible for one particular bank to embrace all these languages for customer service, however, there can be varied strategies for individual banks to cater for clients in specific locations.

This thesis examines how particular banks cater for the language needs of its immediate community. The primary goal of this study is to examine the current quality of service offered by the banking sector in South Africa especially in terms of service delivery proposed by the banking code of practice (ABSA COBP).The clients and staff of a bank in Zululand (KwaZulu-Natal) provided valuable information for this study. The data was collected through the use of structured interviews of clients and staff members.

The study is informative and insightful in that it infiltrates the responsibilities policy makers in communicating with clients. Furthermore, the study exposes provocative and controversial issues in communication policy and hopes to stir awareness within the banking sector to improve relationship banking. This ground-breaking study also demonstrates how challenges faced by the clients cause banks to fail to meet its intended purpose. This study also exposes provocative and controversial challenges which place our banking sector at risk of total annihilation if left unattended. The study speaks to issues of accountability such as: planning and decision making and the plight of the people of our nation.

# DEDICATION

I dedicate this work to my late grandparents Mr M.A. Mpunzana & Mrs B. Mpunzana, my uncle and his wife Mr W.B. Mpunzana & Mrs X.V. Mpunzana, lastly my late cousin Miss N.T. Mpunzana.

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6. My daughter Samkelisiwe Mpunzana for her support and patience for the duration of this study.

## WRITING CONVENTIONS

The researcher wishes to draw the attention of the reader to following conventions that are followed in the study:

1. The researcher uses abbreviated Havard style of referencing, for example Mersham & Skinner (1999: 87), which means that Mersham & Skinner 1999, page 87.
2. Footnotes are used in this study in order to allow an uninterrupted reading of the dissertation.
3. American English is used to write this dissertation.

## Table of Contents Page No

Declaration……ii
Abstract……..iii
Dedication……..…..iv
Acknowledgements……..v
Writing……vi

CHAPTER ONE ..... 1
1. ORIENTATION OF THE STUDY ..... 1
1.1. Introduction ..... 1
1.2. Background to the Study ..... 1
1.3. Motivation of the Study..... 2
1.4. Statement of the problem ..... 4
1.5. Aims of the study ..... 5
1.5.1. RESEARCH OBJECTIVES ..... 5
1.5.2. CRITICAL RESEARCH QUESTIONS TO BE ANSWERED ..... 6
1.6. Defining operational terms..... 6
1.7. Limitations of the study..... 7
1.8. Ethical consideration ..... 7
1.9. Research methodology ..... 7
1.10. Value of the study ..... 7
1.11. Chapter outline ..... 8
1.12. Summary ..... 9
CHAPTER TWO ..... 10
2. COMMUNICATION..... 10
2.1. Introduction ..... 10
2.2. Communication process ..... 10
2.3. The age of speech and communication ..... 12
2.4. The age of writings..... 12
2.5. The age of print ..... 13
2.6. The age of electronic mass media ..... 14
2.7. Importance of communication ..... 14
2.8. History of the communication discipline ..... 14

2.8.1. THE COMMUNICATION PROCESS ..... 15
The Communication Process ..... 15
2.8.2. COMMUNICATION BETWEEN THE SENDER AND RECEIVER ..... 16
The Sender & Receiver ..... 16
The communication Process ..... 17
2.8.3. MEDIUM AND THE CHANNEL ..... 18
2.8.4. MEANINGS ..... 18
2.8.5. INTERPRETATION ..... 19
2.8.6. INTERFERENCE (NOISE/DISTURBANCE/DISTORTION) ..... 19
2.8.7. FEEDBACK ..... 19
2.8.8. CONTEXT ..... 19
2.9. Non-verbal communication ..... 20
2.10. Verbal communication ..... 20
2.11. Means of communication ..... 21
2.12. Methods of communication ..... 21
2.13. History organizational communication ..... 22
2.14. Major types of messages in organizations ..... 23
2.15. Theoretical approaches to organizational communication ..... 23
2.15.1. CLASSICAL APPROACH ..... 23
2.15.2. HUMAN RELATIONS APPROACH ..... 23
2.15.3. HUMAN RESOURCES APPROACH ..... 24
2.15.4. SYSTEMS APPROACH ..... 24
2.15.5. CULTURAL APPROACH ..... 25
2.16. The structure of organizational communication ..... 25
2.16.1. COMMUNICATION CHANNELS ..... 25
2.16.2. HIERARCHIES ..... 25
2.16.3. FLOW OF INFORMATION ..... 26
2.16.4. COMMUNICATION NETWORKS ..... 26
2.17. Functions of organizational communication ..... 27
2.17.1. INFORMATION FUNCTION ..... 27
2.17.2. REGULATORY FUNCTION ..... 27
2.17.3. INTEGRATIVE FUNCTION ..... 28
2.17.4. THE PERSUASIVE FUNCTION ..... 28

2.18. Summary ..... 28
Chapter three ..... 29
3. LANGUAGE POLICY AND BANKING COMMUNICATION PRACTICE IN SOUTH AFRICA ..... 29
3.1. Introduction ..... 29
3.2. History of language ..... 30
3.3. Language and economy ..... 32
3.4. Language distribution ..... 34
Language distribution ..... 34
3.5. The establishment of the Pan South African language board ..... 37
3.6. Language and culture ..... 38
3.7. Language and thought processes ..... 39
Language and Thought Processes ..... 39
Language and Thought Processes ..... 40
3.8. Language and economy ..... 41
3.9. How does language affect culture? ..... 43
3.10. Influence culture on language ..... 44
3.11. Summary ..... 45
Chapter Four ..... 46
4. Language policy in India and Brazil ..... 46
4.1. Introduction ..... 46
4.2. Language policy in India ..... 47
4.3. Objectives which guided India's development strategy ..... 48
4.4. Official Languages of the Union ..... 49
4.5. Implementation of Hindi ..... 50
4.6. Indian states and union territories ..... 51
4.7. Eighth schedule to the Constitution ..... 52
4.8. Union-state and interstate ..... 54
4.9. History about India ..... 55
4.10. Language ..... 55
4.11. Doing Business – Meeting and greetings ..... 56
4.12. Doing business – building relationships ..... 56
4.13. Doing Business – meeting and negotiations ..... 56
4.14. Languages in India ..... 58

4.15. Indian society and culture ..... 58
4.16. Language and economy in Brazil ..... 58
4.17. Doing business in Brazil ..... 59
4.18. Language in Brazil ..... 60
4.19. Brazilian diversity ..... 61
4.20. Relationships and communication ..... 61
4.21. Economy in Brazil ..... 62
4.22. Key differences and similarities in language policies (SA, Brazil and India) ..... 65
4.23. Summary ..... 66
Chapter Five ..... 67
5. Conceptual Framework ..... 67
5.1. Introduction ..... 67
5.2. Models ..... 67
5.3. Advantages of models ..... 68
5.4. Limitations of models ..... 68
5.5. Shannon and Weaver's view of communication ..... 69
A message begins at an information source ..... 69
Shannon and Weaver's Model of Communication ..... 70
5.6. Schramm's model of communication ..... 70
The Process and Effects of Communication ..... 71
5.6.1. STRENGTHS ..... 71
5.6.2. INCLUDED FEEDBACK ..... 71
5.6.3. INCLUDED CONTEXT ..... 72
5.6.4. INCLUDED CULTURE ..... 72
5.6.5. WEAKNESSES ..... 72
5.7. Uses and gratifications theory ..... 72
The Influence of Culture on Marketing Communications ..... 78
5.8. A conceptual model for language in banks ..... 78
5.9. Summary ..... 79
Chapter Six ..... 81
6. Fieldwork and data processing ..... 81
6.1. Introduction ..... 81
6.2. An introduction to ABSA Bank ..... 81

6.3. Method and instrument ..... 82
6.4. The questionnaire as a research tool ..... 84
6.5. Non-participant observation ..... 84
6.6. The questionnaire ..... 84
6.7. Ethical considerations ..... 85
6.8. Data processing from questionnaires to data table ..... 85
Opening the Data Specification ..... 86
Adding Value and Label Variables ..... 87
6.9. Verifying accuracy of the coding ..... 92
6.10. Summary ..... 92
Chapter Seven ..... 93
7. Data analysis ..... 93
7.1. Introduction ..... 93
7.2. Analysis of Data ..... 93
7.2.1. USE ABSA BANK ..... 93
7.2.2. GENDER ..... 94
7.2.3. RACE ..... 95
7.2.4. AGE ..... 96
7.2.5. NUMBER OF YEARS ..... 97
7.2.6. QUALIFICATIONS ..... 98
7.2.7. LANGUAGE USE AT ABSA ..... 99
7.2.8. DOES ABSA COMMUNICATE WITH ITS CLIENTS? ..... 100
7.2.9. SERVICE TO CLIENTS ..... 101
7.2.10. LANGUAGE EQUALITY IN BANK SERVICES ..... 102
7.2.11. UNFAMILIAR LANGUAGE AT ABSA ..... 103
7.2.12. SERVICE PROVIDED BY ABSA BANK ..... 104
7.2.13. CLIENT SATISFACTION FOR THE SERVICE OFFERED AT ABSA ..... 105
7.2.14. COMMUNICATION STRATEGY USED BY ABSA ..... 106
7.2.15. LANGUAGE USE BY ABSA TO COMMUNICATE WITH CLIENTS ..... 107
7.2.16. EFFECTIVENESS OF COMMUNICATION ..... 108
7.2.17. ALL DOMINANT LANGUAGES IN PROVINCE SHOULD HAVE THEIR OWN COUNTER ..... 109
7.2.18. ONE COUNTER DEDICATED TO CUSTOMERS WHO CANNOT SPEAK ENGLISH ..... 110

7.2.19. PREDOMINANTLY ISIZULU SPEAKING AREAS ..... 111
7.2.20. ABSA CATERS FOR CLIENTS OF A PARTICULAR COMMUNITY ..... 112
7.2.21. SEPARATE COUNTER FOR EACH OFFICIAL LANGUAGE ..... 113
7.2.22. ABSA TO INCREASE BANKING CHARGES ..... 114
7.2.23. ABSA STAFF FRIENDLY AND WILLING TO ASSIST ..... 115
7.2.24. TO AVOID INCREASING COSTS ABSA SHOULD CONSIDER INCLUDING AT LEAST ONE OTHER OFFICIAL LANGUAGE ..... 116
7.2.25. ABSA RECOMMENDATION TO IMPROVE SERVICE ..... 117
7.2.26. OCCUPATION ..... 118
7.2.27. GENDER ..... 119
7.2.28. RACE ..... 119
7.2.29. AGE GROUP ..... 120
7.2.30. EXPERIENCE ..... 121
7.2.31. WORKERS QUALIFICATIONS ..... 121
7.3. SECTION B: GENERAL INFORMATION ..... 122
7.3.1. LANGUAGE STRATEGY ..... 122
7.3.2. GOOD SERVICE ..... 123
7.3.3. VISIT PEOPLE AND OTHER BANKS ..... 124
7.3.4. OFFER GOOD SERVICE WITH ELEVEN OFFICIAL LANGUAGES IN SOUTH AFRICA ..... 125
7.3.5. BANK DOCUMENTS ARE AVAILABLE IN ALL ELEVEN OFFICAL LANGUAGES ..... 126
7.3.6. COMMUNICATION WITH CLIENTS (IF THEY DON’T UNDERSTAND) ..... 127
7.3.7. WORKERS GETTING ALONG VERY WELL ..... 128
7.3.8. CO-WORKERS ARE HAPPY WITH COMMUNICATION PROCESS WITH THEIR CLIENTS ..... 129
7.3.9. CLIENTS HAPPINESS ..... 130
7.3.10. SOUTH AFRICAN CONSTITUTION WITH REGARDS TO LANGUAGE ..... 130
7.3.11. NEEDS OF THE COMMUNITY ..... 131
7.3.12. LANGUAGE USED BY BANK STAFF ..... 132
7.3.13. CLIENTS COMPLAINTS VERY OFTEN ..... 133
7.3.14. CLIENTS COMPLAINTS RARELY ..... 134
7.3.15. WHEN CLIENTS DOESN’T UNDERSTAND WE GET SOMEONE ELSE TO HELP ..... 135

7.2.16. WHEN CLIENTS CANNOT UNDERSTAND WE USE HAND SIGNALS TO COMMUNICATE ..... 136
7.3.17. ITS NOT POSSIBLE FOR ABSA TO CATER FOR ALL LANGUAGE NEEDS 137
7.3.18. PREDOMINANT LANGUAGE OF A COMMUNITY ..... 138
7.3.19. EFFORTS TO HELP EVERY INDIVIDUAL WHO CANNOT SPEAK ENGLISH OR AFRIKAANS ..... 139
7.3.20. LANGUAGES SPOKEN AT HOME ..... 140
7.3.21. EFFECTIVENESS OF COMMUNICATION PRACTICE AT ABSA BANK ..... 141
7.3.22. HOW COULD ABSA AMEND THEIR LANGUAGE POLICY? ..... 142
7.4. Summary ..... 142
Chapter Eight ..... 143
8. Conclusions and recommendations ..... 143
8.1. Introduction ..... 143
8.2. Findings ..... 143
8.3. Recommendations ..... 144
8.7. Conclusion ..... 149
Bibliography ..... 150

# CHAPTER ONE

# 1. ORIENTATION OF THE STUDY

## 1.1. Introduction

In this chapter, the outline and focus of the study are explained, furthermore the study overview is provided, the research process is explained and ethical issues are clarified. Organizational communication is the main feature as the study attempts to look at relationship between ABSA bank and its clients. Generally communication is regarded as the glue that binds together various components of any organization whether internal or external, communication plays a major role in this regard. The researcher discusses an overview of communication practices prevalent between ABSA banking institution of South Africa and its clients.

South Africa is one of the few countries which accommodate a large variety of languages and there is constant quest to decide which language to use to provide the best possible service in a business transaction. The dilemma of ensuring the correct choice of language is ever present and the possibility of conflict cannot always be escaped. This case study investigates whether the South African Constitution of 1996, which states that all languages are equal, is given feasible consideration by ABSA bank.

## 1.2. Background to the Study

Banks provides important services to their clients. Services such as receiving deposits, making loans, provides, invests in securities; collect cheques, drafts, and notes; certifies depositor's cheques; issues drafts and other minor but important services. One of its critical roles is to connect those who have capital (investors and depositors) with those who seek capital (individuals wanting a loan or businesses wanting to grow). Banking is generally a highly regulated industry and government restrictions on financial activities by banks have varied over

time and location. Oxford Dictionary (2010:101) defines a bank as an organization that provides various financial services. There are other various services that are provided by banks. Some of these services include revolving credit in the form of credit cards, personal loans, home/bonds and car loans, business loans, ordinary debit cards, and many other investment services.

It is noticeable that these activities carried out between banks and their clients rely on effective communication for productive and efficient service. The medium of communication used to facilitate business between banks and clients is language. The challenge however, is that South Africa is multicultural and multilingual society therefore, to carry out such important business activities effectively, would require banks to acknowledge the social multilingual reality, within which they operate.

## 1.3. Motivation of the Study

The arrival of democracy came with new policies for South Africa and as a result the South Africa nation being referred to as the 'rainbow nation', a title which epitomizes the country's cultural diversity. Accordingly, the new policies take into account and recognize the value of this diversity. The South African Venues (2010) website states that the population of South Africa is counted amongst the most complex and diverse in the world. Of the 45 million South Africans, nearly 31 million are Blacks, 5 million Whites, 3 million Colored's and one million Indians. The interim constitution of 1993 reaffirmed the importance of ethnicity by elevating nine African languages to the status of official languages of the nation, along with English and Afrikaans.

There are two official languages (excluding ATM transactions) that are being used by some of South African banks, which are English and Afrikaans. In spite of the two languages being utilized by banking institutions their clientele range far surpasses the two languages. There are a variety of South African languages that are used for communication within and amongst colloquial communities. Problems arise because most indigenous clients are totally unfamiliar with any of the two languages.

The assumption here is that banks rely on communication when they engage with clients. The major communication medium used is language, just like in all other organization; communication is the key to the smooth running of these banks. Barker and Angelopulo (2009:3) indicate that communication is the interface with connects the various components of an organization together to work harmoniously within members of an organization who normally work together to achieve their goals. Feasible communication practices ensure that their goals are achieved.

Corner (1983:5) concurs with Barker and Angelopulo (ibid) that communication is a social affair and man has developed a host of different systems of communication, which render his social life possible. The development of speech and language has important consequences for both individuals and society (Steinberg, 2007:5). Kloppers (2002:11) argues that effective communication is the lifeblood of any business venture. It is difficult to think of anybody that does business without some form of communication. It, therefore, follows that skilled communicators are better business people than those who are unable to communicate well.

Montgomery (1995: 251) cited in Thompson (2003:37) brings along the important issue of language as a medium for communication. In other words, communication is constricted without language. Thompson further states that language indeed, is best understood as a set of interlocking relationships in which a linguistic form takes on the meaning it does by virtue of its place within the total systems of signs.

Thompson (ibid) further argues that one very important aspect of the relationship between communication, language and the individual is that of identity. It has been argued that identity is best thought of not so much as fixed essence, but rather as a fluid process strongly influenced by social factors and our interaction with other people and the social world more broadly. Processes of communication can, therefore, be seen as the fundamental parts of the development and maintenance of identity.

Corner (1983:9) concurs with Thompson by stating that the development of language reflects back upon thought; for with language thoughts may become platforms for the evolution of new thoughts. Self -awareness and the sense of social responsibility has arisen as a result of organized thoughts. Systems of ethics and law have been built up from language adoption. This process has enabled man to become self – conscious and responsible.

Perry (2004:32) states that language is part of reality, but it is also the means for experiencing reality. According to (Fishman, 1989:32) cited in (Perry 2004:32) language is the most powerful single symbol of ethnicity because it serves as shorthand for all that makes a group special and unique.

"A person's language is in many ways a "second skin" a natural possession of every normal human being with which we use to express our hopes and ideals, articulate our thoughts and values, explore our experience and customs and construct our society and the laws that govern it. It is through language that one functions as human beings in an ever-changing world. The right to use the official languages of one's choice has, therefore, been recognized in the Bill of Rights, and the South African Constitution acknowledges that the languages of South Africa are a resource that should be harnessed" (National Policy Framework, 2002). Harnessing correct communication processes by the banks will assist in harmonizing business activities by involving the entire population of the country.

## 1.4. Statement of the problem

"Approximately 25 different languages are spoken in South Africa of which eleven have been granted official status in terms of Section 6 of the constitution (Act No. 108 of 1996), on the grounds that their usage, which includes about 98% of the population. The eleven official languages are isiNdebele, isiXhosa, isiZulu and siSwati (referred to as the Nguni Language group), seSotho, seTsonga, sePedi and Setswana (referred to as the Sotho language group); tshiVenda, English and Afrikaans" (National language Policy framework, 2002). The

Constitution of South Africa, Section 31, states that language is a basic human right: “Every person shall have a right to use the language of his or her choice”

The South African banking industry provides a service to almost all language groups. There is constant speculation about the dominance of certain favored languages over the legitimate spectrum of languages. Certain banks provide a choice of all the languages at the automatic teller machines (ATM’s), however, what needs to be examined is whether all the other services cater for the greater population of the country. It can become a problem for a client to complete a simple form such as a deposit slip if he (or she) cannot read, speak or write in the language provided on the form.

The Constitution has the interest of all its citizens at heart in terms of language policy. To infringe on one’s language rights, is to infringe one’s human rights. In summary, the key issue, which this study hopes to clarify, is whether South African banks use all the nine official languages feasibly to interact with their clients.

## 1.5. Aims of the study

The aim of this study is to establish whether the banking industry is complying with the language policy as indicated in the South African constitution.

### 1.5.1. Research objectives

The objectives of this study are:

- To sensitize banks about the importance of complying with language policy.
- To determine whether individual banks have independent language policies.
- To gauge whether banks identify their core clients and adjust language policy accordingly.
- To determine whether clients are satisfied with their banks language usage.

- To determine how banks cope with clients who cannot communicate in English, Afrikaans or IsiZulu.

### 1.5.2. Critical research questions to be answered

- Are the banking institutions keeping in compliance with the South African constitution in terms of language and policy?
- Do the individual banks have independent language policies?
- Do banks need to gauge and identify their core clients and adjust language policy accordingly?
- Are the clients satisfied with their banks language usage?
- How banks cope with clients who cannot communicate in English, Afrikaans or isiZulu?

## 1.6. Defining operational terms

- Communication Practices: Communication practice in this study refers to the manner in which banking staff interacts with clients. It specifically relates to the language usage.
- Critical Analysis: Critical analysis in this study refers to the examination of all facets of language use and language policy in the banking environment.
- South African banking: This study is based in South Africa, but is limited to the uMhlathuze business district (Empangeni), which is in KwaZulu-Natal.
- Clients: Clients refer to the people to people who go to the bank to undertake financial transactions.
- Banking institutions: A banking institution is an organization that provides various financial services to its customers.
- COBP: Code of Banking Practice.

- ATM: Automated machine.

## 1.7. Limitations of the study

The study is undertaken in the uMhlathuze district. Financial institutions have been chosen and investigated according to the population, which they serve. Five (5) managers from different banks: ten (10) employees, twelve (12), clients and ten (10) other people from the community are interviewed per bank. Financial constraints and the question of time factor are the limitations of the study.

## 1.8. Ethical consideration

The participants' privacy and confidentiality will be held with the utmost regard and participants will not be misled. The rights and dignity of all participants will also be respected. Sometimes, the researcher, interviewer and participants will be from different cultural background. The culture, language, beliefs, perceptions and customs of participants will be considered or observed. Questionnaires offered a written guarantee to respondents that their identity would not be compromised.

## 1.9. Research methodology

This study is both quantitative and qualitative. The empirical research is conducted by means of questionnaires that are designed for managers, employees, clients and the community at large. Semi-Structured interviews and non – participant observation is used to collect data. The responses of completed questionnaires were encoded into the statistical programme called Moonstats for processing and analysis.

## 1.10. Value of the study

This research would assist in identifying challenges that are faced by the people who are using banks and cannot use the languages that are used in the banks to communicate with the bank

staff. It also offers suggestions on how to overcome those problems. Lastly it sensitizes the banking industry about language issues in this country.

## 1.11. Chapter outline

**Chapter 1**: This chapter demarcates the area of the study.

**Chapter 2**: This chapter explains the communication process. The researcher has outlined the process of communication starting from the development of communication process until the development of organizational communication, theories as well as its structure.

**Chapter 3**: Chapter 3 deals with the language policy in South Africa and the banking code of practice. In this chapter the researcher will look at the language policy in South Africa and also discuss the banking code practice.

**Chapter 4**: Chapter 4 undertakes a study of the language Policy in India and Brazil. The reason for this is to gain an understanding of how and why language policies are structured in other countries which are similar to South Africa. An understanding of these policies would also assist in making reasonable recommendations for the improvement of the application of language policy in South Africa.

**Chapter 5**: A conceptual framework is designed in Chapter 5 to assist in crafting the quantitative aspect of the study. It also assists in formalizing justifiable conclusions and recommendations. The conceptual framework is based on Shannon and Weaver's theory as well as the Uses and Gratification theory.

**Chapter 6**: In Chapter 6, the fieldwork and data processing of the study is explained.

**Chapter 7**: The data is analyzed in Chapter 7.

**Chapter 8**: Chapter 8 is the final chapter of the study, where the researcher presents recommendations, which will suggest ways to improve communication in the banking sector. This chapter also concludes the study.

Addendum 1 contains the letter to the manager of the bank. Addendum 2 is a letter from department of Communication Science (University of Zululand) granting the researcher permission to conduct research in the banking institutions within Empangeni. In addendum 3 there is a variety of questionnaires that were issued to staff, clients as well as the community that utilizes the bank.

## 1.12. Summary

The background to the South African policies since the advent of democracy in 1994 has been considered in this chapter. In view of the multicultural nature of the country, it is important to understand how important social industries such as the bank values and accommodates language needs of the citizens. The researcher has furnished the statement of problems, aims, and critical questions to be answered, research methodology as well as the envisaged value of the research study. In the next chapter as indicated earlier is the communication process and organizational communication. The researcher will give a detailed explanation of communication.

# CHAPTER TWO

## 2. COMMUNICATION

### 2.1. Introduction

This chapter examines the communication process. In every organization where people work together, communication is very essential. Discussions are held about the tasks that must be performed, and their relation to one another and also about the situations which demand change within an organization. Communication is an integral part of meetings and daily national and international interactions within the dynamic business environment (Molen and Gramsbergen – Hoogland, 2005:5).

### 2.2. Communication process

According to Steinberg (2007:39) Communication is a method by which people share their ideas, information, opinions and feelings, people sharing ideas, information, opinions and feelings may contribute to the operations of teams and the work of individuals. Communication is a two-way activity between two or more people. There are various modes of communication, some of which are used more commonly in some workplaces than others.

Mersham and Skinner (1999:2) give a detailed but similar definition of communication as one of the most frequently used words in reports, conversations, speeches, articles and books today. Communication is a learned skill. Most people are born with the physical ability to talk, but one must learn to speak well and communicate effectively. Speaking, listening, and one's ability to understand verbal and nonverbal meanings are skills one develops in various ways. One learns basic communication skills by observing other people and modeling one's behaviour based on what one sees.

Mersham (ibid) further states that communication, as an academic discipline, relates to all the ways one communicates, so it embraces a large body of study and knowledge. The communication discipline includes both verbal and nonverbal messages. A body of scholarship all about communication is presented and explained in textbooks, electronic publications, and academic journals. In the journals, researchers report the results of studies that are the basis for an ever-expanding understanding of how we all communicate.

Communication involves the sharing of ideas and information. While many people think of communication primarily in oral or written form, communication is, in fact, much more. Communication is an interaction between two people in which ideas are exchanged.

Colin Cherry (1957:3-9) cited in Corner and Hawthorn (1983:1) concurs with Mersham and Skinner by stating that communication is essentially a social affair. Man has evolved a host of different systems of communication, which render his social life possible. Most prominent among the system of communication is human speech and language. Barker and Angelopulo (2006:4) further stipulate that communication is often described as the glue that binds together the various components of an organization, enabling interaction with its agents, its customers and the broader public. The degree to which an organization can achieve its objective is when members are able to work harmoniously with each other, their customers and their clients.

Cultural differences impacts negatively in transactional communication, especially when different language groups have to engage in business together. This will be further explained in Chapter Four when the Shannon and Weaver model of communication is discussed. When Jan van Riebeeck landed at the Cape in 1652, he initially used sign language to barter with the locals but subsequently made use of an interpreter (Herry) who assisted in trading with the locals. (South African History Online: 2010). A similar situation presents itself today, especially in the banking sector. Majority of the people in KwaZulu-Natal are isiZulu speaking which creates the

perception among Black South Africans that most bankers converse in English or Afrikaans with people who only understand isiZulu. This perception would be tested quantitatively in this study.

## 2.3. The age of speech and communication

Steinberg further states that scientists estimate that speech and language originated some 40 000 years ago among people who had evolved to physically resemble human beings today. Not much is known about the origins of speech. One view is that it was divine gift. Another view assumes that, as the human speech organs developed, recognizable words gradually developed from the basic sounds emitted by prehistoric people, and speech and language evolved.

Speech gave people the ability to think and plan, to hunt and to defend themselves more effectively, to invent ways of preserving food and keeping warm in winter, and to learn to cultivate the land. It was during this era that people also begun expressing their creativity in the form of art. The development of speech and language thus had consequences for both individuals and society.

Some of the earliest agricultural communities settled along the fertile banks of the Tigris and Euphrates rivers, the shores of the Mediterranean and the banks of the Nile River. As these agricultural areas grew and developed over the centuries, people needed to find ways to record such matters as boundaries and land ownership. They also needed to keep records of buying and selling, and other transactions. It was needs such as these that prompted the invention of writing in about 3500 BC (Steinberg, 2007:5).

## 2.4. The age of writings

The earliest forms of writing were cuneiform and hieroglyphics. Although the invention of writing allowed people to record and store information, the problem with hieroglyphics and cuneiform was that clay tablets and stone ‘documents’ were difficult to transport. The first advances towards a more portable writing medium were made by Egyptians, who invented the

papyrus making process in about 2500 BC. Later a paper made from wood pulp was finally invented by the Chinese in about AD 100.

The importance of light and portable media is that it provided the conditions for far – reaching social and cultural changes. It took many centuries, before a large number of people could read and write. It was not until the invention of printing in the 15th century that literacy started to spread (Steinberg, 2007:6).

## 2.5. The age of print

Steinberg (ibid) states that the printing process is traditionally attributed to the invention of movable metal type by Johannes Gutenberg of Mainz, in Germany, in 1450. Prior to this time, manuscripts and books were produced by craftsmen and monks who copied them by hand. It was a slow, laborious and expensive process. Gutenberg's invention revolutionized book production. The printing press spread rapidly throughout the world and by beginning of the 16th century, thousands of books were being produced. The importance of Gutenberg's invention is that it permitted the storage of large amounts of information.

Printing is said to have marked the start of the modern world because it changed the way information was conveyed and, for the first time, literacy came within reach of the masses. De Fleur (1994) makes important point that the new medium of communication did not displace earlier ways of communication. Then, now spoken language remains the primary mode of communication. Writing, and then printing, supplemented oral communication, but never replaced it.

As techniques were developed for more rapid printing, improved road and postal systems made distribution easier. News-sheets began to flourish and their circulation increased rapidly. The social significance of printing is that with widespread of books, information became available to a greater number of people. People were able to share knowledge that had previously been denied to them (Steinberg, 2007:6).

## 2.6. The age of electronic mass media

Steinberg (ibid) states that scientific and technological inventions during the 19th century laid foundations that would eventually lead to mass electronic media. Towards the end of 19th century, people were able to send telegrams and cables and talk to each other on the telephone. Radio, television and film were invented.

## 2.7. Importance of communication

According to the Wall Street journal (1998) "oral communication has long been ones main method for communicating with one another. It is estimated that 75% of a person's day is spent communicating in some way. The majority of one's communication time may be spent speaking and listening, while a minority of that time is spent reading and writing. These communication actions reflect skills which foster personal, academic, and professional success.

The National Communication Association collected and annotated nearly 100 articles, commentaries, and publications, which call attention to the importance of the study of communication in contemporary society".

In the Wall Street Journal (1998) it is further stated that the "reported findings of a survey of 480 companies that found that employers ranked communication abilities first among the desirable personal qualities of future employees. In a report on fastest growing careers, the U.S. Department of Labor states that communication skills will be in demand across occupations well into the next century"

## 2.8. History of the communication discipline

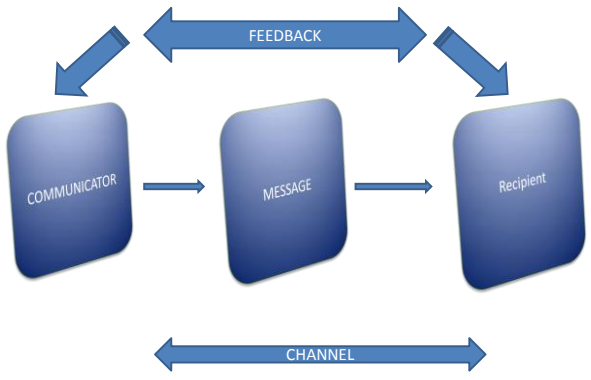
The communication discipline has a long history of accomplishments, dating back for ages. According to Rogers (1976:7) mention that communication is the lifeblood of an organization. If communication flows are removed from an organization, the organization will cease to exist. Communication pervades all activities in an organization, represents an important work tool

through which individuals understand their organizational, and integrates organizational sub units.

Communication is a thread that holds the various interdependent parts of an organization together. If communication was somehow removed from industry, the functioning of the industry would collapse. Coordination and control are very important processes within any organization.

Today, communication and its study are especially relevant. In the 21st century, contemporary society is increasingly diverse and communication is more complex. Modern day communication studies are keeping up with and, in most cases, staying ahead of the curve. Educators and researchers in the discipline are focusing their work and their courses on the challenges of communicating in a diverse and often computer mediated society. Many also are stressing the role of communication and citizenship in a civil and democratic society. The study of communication considers how people communicate as individuals, in society, and in various cultures.

### 2.8.1. The communication process



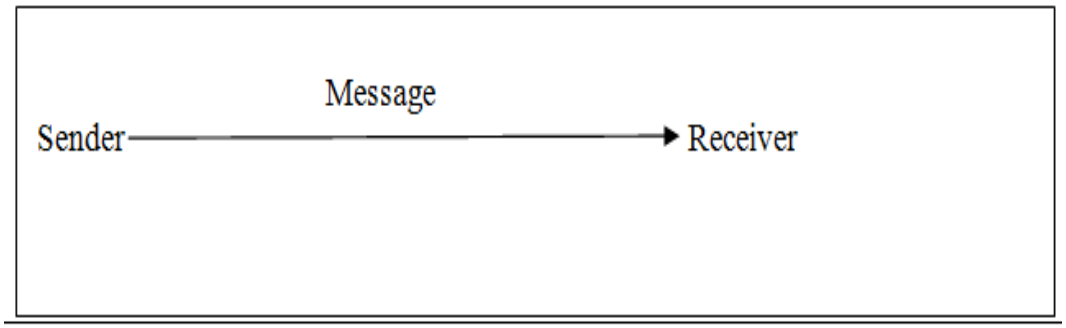

Adapted from Mersham and Skinner (1999:10)

*The Communication Process*

Barker and Angelopulo (ibid) state that the communicator is the source of the message. He or she encodes the messages from thoughts into forms that can be transmitted, such as meaningful words or writing. The message is transmitted via a channel. This could be the air through which sound travels or a technological medium such as a telephone line or radio. The message is received by the recipient (who is also the destination), who must decode it into a form that has meaning in order to understand it. During transmission the message does not normally have meaning; it has meaning prior to be encoded for transmission, and it has meaning when it has been decoded following transmission.

Two- way communication occurs in the form of feedback. Feedback is essentially a type of message transmission in the reverse order of the first communication action. Feedback also requires encoding, transmission and decoding. A continuous communication loop is created in on-going communication in which the roles of communicator and receiver change, and may also become blurred.

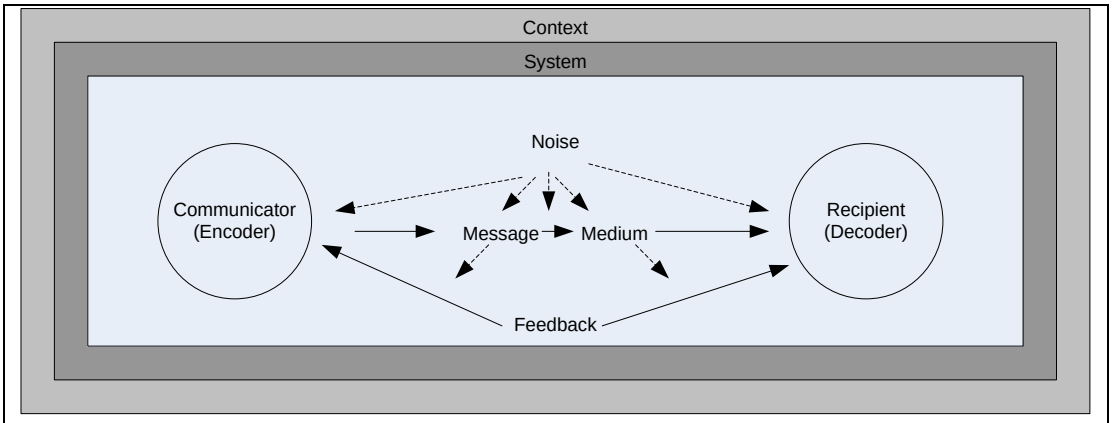
### 2.8.2. Communication between the sender and receiver




Adapted from: Van der Molen et al (2005:5)

*The Sender & Receiver*

In the communication process the sender is responsible for sending or transmitting the message to the receiver or the recipient. The messages can either be verbal or non-verbal.




Adapted from :Steinberg (2007: 45)

*The communication Process*

Communicator is the person who forms messages and attempts to express them to others through verbal and non-verbal signs.

1. Recipient is an active participant in the communication process. He or she pays attention to the messages in order to understand and interpret it.
2. The communicator is a person who responds to the message. He or she receives and sends messages at the same time (Steinberg, 2007:45)
3. The recipient can become the communicator. These roles are interchangeable.

#### 2.8.2.1. Messages

According to Steinberg (2007:46) communication takes place through the sending and receiving of messages. The message has a content, which is conveyed during communication encounter. The content may be factual information or it may be the ideas, thoughts and feelings expressed by the participants.

#### 2.8.2.2. Signs

Steinberg (ibid) states that a sign is something that stands for something else – a particular thing or idea. Verbal signs are spoken and written words and sounds, whereas nonverbal signs are cues or signals that are transmitted without the use of sound. Signs are combined in a systematic way

to codes. A code is a system for using signs. The system is based on rules or conventions shared by those who use the code.

#### 2.8.2.3. Encoding and decoding

Encoding is the process of taking the ideas in your mind and transforming them into verbal and non-verbal signs so that they can be transmitted as messages to someone else. Decoding on the other hand is the process of taking the verbal and non-verbal messages that you can receive from others and giving them meaning (Steinberg, 2007:47).

### 2.8.3. Medium and the channel

After the message has been encoded by the communicator, it has to travel to the recipient. The medium and the channel are both links between the communicator and the recipient. The medium is the physical means by which messages are transmitted between people in communication.

The channel is the route by which the messages travel. The channel has little to do with the meaning of the message and has become largely the concern of technical theorists whose interest in communication is to measure and maximize the capacity of a given channel to convey information (Steinberg, 2007:47-48).

### 2.8.4. Meanings

According to O'Sullivan et al (1989) cited in Steinberg (2007:48) states that meaning should be regarded as the product or result of communication. The act of communication produces meaning. Messages contains two types of information to which one attach meaning; which is content level which refers to factual information about the topic of the message and the rational level which determines how the participants understand their relationship. It provides information about the feelings of the communicator and how the content should be interpreted.

### 2.8.5. Interpretation

The meaning in a message must be interpreted. Interpretation involves more than a literal understanding of the signs in a message. It means that one add ones own individual meaning to what is being conveyed. Interpretation depends on both social (shared) meanings and individual (personal or subjective) meanings (Steinberg, 2007:48). In the banking sector interpretation can cause conflict since there is no one who is trained to interpret.

### 2.8.6. Interference (noise/disturbance/distortion)

Any stimulus that interferes with the transmission and reception of messages so as the meaning is not clearly understood creates a barrier between the communicator and the recipient is called noise. Noise is more distracting than physical sounds, such as traffic noises (Steinberg, 2007:50).

### 2.8.7. Feedback

Feedback is the response of participants to each other. During communication, the participants continuously send messages or feedback to each other. Feedback can be verbal or nonverbal. Feedback also gives communication its dynamic nature by making it an interactive process rather than a linear process. Feedback is the means whereby we negotiate ideas and exchange meaning. Without feedback, it is not possible to satisfactory conclusion to the communication encounter. It also allows people to monitor their performance by telling them how they are 'coming across' (Steinberg, 2007:50). Basically feedback shows that the recipient received or understood the message very well.

### 2.8.8. Context

People always communicate within a situation or setting. Context refers to the environment, the place or conditions in which the communication encounter takes place. The cultural context includes the beliefs, values, attitudes, meaning, social hierarchies, religion, notions of time and roles of a group of people (Samovar & Porte 2000) cited in (Steinberg, 2007:50-51).

## 2.9. Non-verbal communication

According to Rakoczy (2010) non-verbal communication involves exchanging information or transmitting data without the use of words. There are many examples of non-verbal communication everywhere in the world. While you may not stop to think about it, a red light or a stop sign is a clear form of non-verbal communication. No one is physically telling you to stop, but you see that symbol or signal and know immediately what is expected of you.

Body language and facial expressions are also examples of non-verbal communication. Over the years, numerous research studies have been done to suggest that babies respond to smiling faces the world over, and that when a person sees someone else smile, he may become a bit happier as well. Thus, while understanding non-verbal communication may require some knowledge of the cultural and social meanings behind the symbols and signs used, some types of non-verbal communication are instinctual and no teaching is necessary.

## 2.10. Verbal communication

The system of verbal communication has become quite complex, with many countries having their own languages and each language having millions of words. Unlike non-verbal communication, in order for verbal communication to be meaningful, there must generally be a readily accepted understanding of the meaning of a series of sounds. In other words, sounds and words alone are not sufficient to communicate: the person transmitting the message and the person receiving the message generally must have a cultural background or shared knowledge that allows them to understand what those sounds have come to mean.

According to Rakoczy (2010), however, even some oral or verbal communication can be intuitive. For example, animals use verbal communication all the time to transmit messages to each other. Birds sing, some bugs chirp when mating, hounds bark to alert the pack on a hunt, and even whales sing, although scientists aren't 100 percent certain what those songs mean. The fact that language was one of man's earliest developments, and the fact that there are similarities

among languages and that animals also engage in oral communication, all suggest that although some shared cultural understanding is necessary, the specific act of verbal communication may be innate.

## 2.11. Means of communication

Rakoczy (ibid) further states that over the years, methods and means used to communicate have expanded greatly. In early records, hieroglyphics and primitive cave paintings were used to communicate information and transmit messages. Oral stories and traditions were also passed down through generations and eventually many of these stories also came to be written down in some cultures.

The use of carrier pigeons, followed by Morse code and telegraph technology expanded the reach of communication, making it possible for people to send messages over longer distances. Today, communication has expanded and is easier than ever before. Television allows messages to be communicated quickly and instantly to millions of viewers worldwide.

## 2.12. Methods of communication

In an organization there are various methods of communication. The following is a list of some methods of communication according to Teyne (2000:81).communication programmes can be seen as a collection of plans, but it differs from a programme in that it is time-limited (having a specific beginning and end). Heyes (2005): Most communication plans are annual, and deal mainly with specific messages to specific strategic stakeholders, publics or active, delineating place and medium.

1. PERSON TO PERSON: This is face to face communication such as reading a letter or making a phone call.
2. SMALL GROUP COMMUNICATION: This type of communication involves planning, problem solving, decision making, written reports, memos, notice boards by a small

group of people (between four to twenty people would normally constitute a small group).

3. MEETING: This includes presenting, bargaining, negotiating or formalizing agreements.
4. MASS MEDIA: This includes presenting speaking in public, on radio or television, writing for print media such as newspapers and journals, books or advertising.
5. OTHER COMMUNICATION: This includes training, teaching or entertaining.

## 2.13. History organizational communication

According to Skinner and Mersham (2001:4) organizational communication is the necessary communication that takes place to achieve that common purpose. Miller (2003) cited in Barker and Angelopulo (2006:74) further states that organizational communication involves an understanding of the influence of the context of an organization on the communication process and of the manner in which the symbolic nature of communication distinguishes it from other forms of organizational behavior.

Steinberg (2007:292) states that organizational communication developed as a specialization in the field of communication studies in the late 1940s and the early 1950s as a response to the need for organizations to become more efficient and productive in order to serve the needs of society. Organizational communication is important in businesses and industrial organizations as well as in churches, hospitals, government agencies, military organizations and academic institutions. Organizations are held together by communication. As soon as people gather together to begin organizing, they need to make plans, arrive at decisions and settle disputes. Organizational communication is an umbrella term for all the communication processes that occur in the context of an organization.

Organizational communication includes intrapersonal communication, public communication, dyadic communication, mass communication and digital communication. In organizational

communication there is internal communication and external communication. Internal communication refers to messages that are shared among members of an organization whereas external communication is for gathering information from the world outside it and also to provide the world with information about the organization.

## 2.14. Major types of messages in organizations

Fielding (2004: 27) states that there are four types of messages that are used in organizations;

1. Messages describing tasks
2. Messages to maintain good relationships
3. Messages giving instructions
4. Messages about the goals and philosophy of the organization

## 2.15. Theoretical approaches to organizational communication

Theoretically, there are various approaches to organizational communication. These can be categorized as follows:

### 2.15.1. Classical approach

This approach originated in the late 19th and early 20th century when assembly line technologies that were developed for factories during Industrial Revolution were applied to other types of organization as well. Classical theory emphasizes the importance of efficient management and high productivity. In this approach communication functions mainly to establish managerial control, provide workers with job instructions, and enable managerial control, provide workers with job instructions, and enable managers to gather information for planning. Most of the communication in the organization flows from management to subordinates.

### 2.15.2. Human relations approach

A researcher in the 1930's attempted to identify the ideal work environment to encourage high productivity, loyalty and motivation among employees. They suggested that workers should not

be congenial working conditions and to help employees fulfill their needs and that organizational efficiency depends on strategies for increasing the work satisfaction and personal happiness of the individual employee.

### 2.15.3. Human resources approach

The human resources perspective of organizations developed in the late 1950s in response to the shortcomings of human relations theory. According to this approach, workers are considered as sources of suggestions and ideas, and it is management's task to encourage people to contribute to the organization in diverse ways and thereby to maximize productivity. The human resources approach particularly stresses participative decision making and effective employer - employee relations because it maintains that workers are more motivated, productive and independent, and more satisfied with their work, when they are consulted about decisions that directly affect their work activities.

### 2.15.4. Systems approach

The systems approach considers the organization as a whole made up of separate parts, each of which has a relationship to all other parts and to the environment in which the organization exists. All the system parts are dependent on one another in the performance of organizational activities. Any change in one component inevitably affects the other system components. All the parts of the system must therefore coordinate their activities and functions to remain in a state of equilibrium. Relevant information is provided through efficient internal communication channels.

Organizations also exchange information with their environment. External communication in the Organization must allow a free, open and rapid flow of information between the Organizations and the society in which it exists. It is particularly important for the Organization to establish feedback channels to gather information that will allow it to adapt to needs and changes in the environment. In the systems approach, communication is crucial to the Organization because it is

the unifying element that allows the system to function efficiently, achieve its goals and remain in a state of balance.

### 2.15.5. Cultural approach

Utall (1983:66) cited in Steinberg (2007: 294) defines organizational culture as a system of shared values and beliefs that interact with a company's people organizational structures, and control systems to produce behavioral norms. Three of the components that contribute to the culture of the organization are its corporate identity, image and the personality towards which it strives. Each and every organization has its own cultural identity because every organization has its own way of doing things.

## 2.16. The structure of organizational communication

The structure of organizational communication can take various forms. Each form lends itself to identifying and managing various aspects of communication in an organization.

### 2.16.1. Communication channels

In an Organization there are two forms of channel communication. These channels are described by distinguishing between formal and informal flow of communication. Formal channels are the official channels through which communication is exchanged. Formal channels may be written or oral and include personal, instructions, interviews, training programmes, letters, memoranda and oral reports. Information is also exchanged unofficially, or through information channels, during, for example, conversations among employees. Such information may be work - related or maybe concerned with social and personal matters. Informal channels may at times prove to be a more effective means of communication that the organization's formal channels.

### 2.16.2. Hierarchies

Information is distributed throughout an organization in a hierarchical structure. The hierarchical structure of an organization is often depicted in an organizational chart, a linear diagram showing

the status of different members of an organization and the relationships among them. The hierarchy affects the interpersonal relations of its employees and controls the channels of communication within the organization. The hierarchy also controls the frequency and quality of daily interactions among people.

### 2.16.3. Flow of information

The flow of information refers to the direction in which messages travel in the organization and includes upward, downward and lateral or horizontal communication, and the grapevine. Downward communication flows from top to bottom in the organizational hierarchy. Upward communication flows from subordinates to superiors and usually takes place via the same channels as downward communication. Lateral, or horizontal, communication describes communication between people on the same hierarchical level and may take the form of work related messages or may provide social interaction.

The channels used for lateral communication are similar to those used for downward and upward communication. The grapevine is not usually implemented by organizations. It is an informal channel of information used to spread rumors as well as to convey important information such as news on promotions, personnel changes. Field research indicates that grapevine communication travels quickly and it is also reasonable accurate. The dysfunctional aspect of the grapevine is that it fosters and spread rumors.

### 2.16.4. Communication networks

Communication may also take place through communication networks in the organization. Organizational communication addresses how information circulates among the employees of a company. Houston Chronicles (2012) states that knowledge passes from one person to another within a corporation by one of two ways: via an informal or a formal communication network. Both methods are used concurrently, with lower-level employees usually directing the informal network while top supervisors control the formal patterns of communication.

Houston Chronicle 2012

*Communication networks contribute to any company's success.*

## 2.17. Functions of organizational communication

The following are the primary functions of organizational communication:

### 2.17.1. Information function

Informative function is concerned with the provision of information to ensure the efficient operation of the organization. Management and employees need accurate, timely and well-organized information to enable them to do their work efficiently, make decisions and resolve conflicts. There is also the need for organizations to obtain information to adapt to changes in environmental conditions. Most organizations have regular meetings during which information is exchanged about each area of the organization, with a view to directing and coordinating behavior towards implementing organizational changes.

### 2.17.2. Regulatory function

Regulatory function serves to control and co-ordinate the activities of the Organization to ensure its successful operation. Manuals, policies, memoranda, rules and instructions collectively constitute a set of guidelines for the management of the Organization.

### 2.17.3. Integrative function

Integrative function is used to achieve Organizational unity and cohesion by creating identity and uniformity in the Organization. As well as defining goals and tasks to facilitate the assimilation of new members, integrative messages are used to co – ordinate the work schedules of individuals, groups and departments, thereby eliminating wasted time and effort.

### 2.17.4. The persuasive function

The persuasive function is concerned with the way communication influences members of an organization (Steinberg, 2007:296-297). In an organization it is referred to as any message that is intended to shape or change the responses of an individual. The persuasive function consists of symbolic transactions which are seldom mixed with force.

## 2.18. Summary

Producing, distributing, and service organizations, no matter what they endeavor to do, are made up of individuals and groups whose work is related to the work of other individuals, groups, and the organization as a whole. The process of getting all different work routines to move along together smoothly calls for the highest order of decision making, programming, controlling, and reappraising. All these activities depend heavily, sometimes crucially, on communication.

# CHAPTER THREE

# 3. LANGUAGE POLICY AND BANKING COMMUNICATION PRACTICE IN SOUTH AFRICA

## 3.1. Introduction

This chapter examines the language policy in South Africa as well as the banking code of practice. In South Africa there are eleven official languages, however, based on cultural preferences, there are languages which are considered to be more important than others by individual cultural groups. Thompson (2003:36-37) states that language informs the way one thinks, the way one perceives life and the way one interact with each other. It provides the basis of community, but also the grounds for division. Language then, refers to the use of a system of units, which, in a combination, provide meaningful communication. Gibson (2004:1) further states that language is a central feature of human identity. When we hear someone speak, we immediately make guesses about gender, education level, age, profession, and place of origin. Beyond this individual matter, a language is a powerful symbol of national and ethnic identity. (Spolsky, 1999:181) cited in Gibson (2004:1).

Many countries have a language policy designed to favor or discourage the use of a particular language or set of languages. Although nations historically have used language policies most often to promote one official language at the expense of others, many countries now have policies designed to protect and promote regional and ethnic languages whose viability is threatened. Language Policy is what a government does either officially through legislation, court decisions or policy to determine how languages are used, cultivate language skills needed to meet national priorities or to establish the rights of individuals or groups to use and maintain languages.

## 3.2. History of language

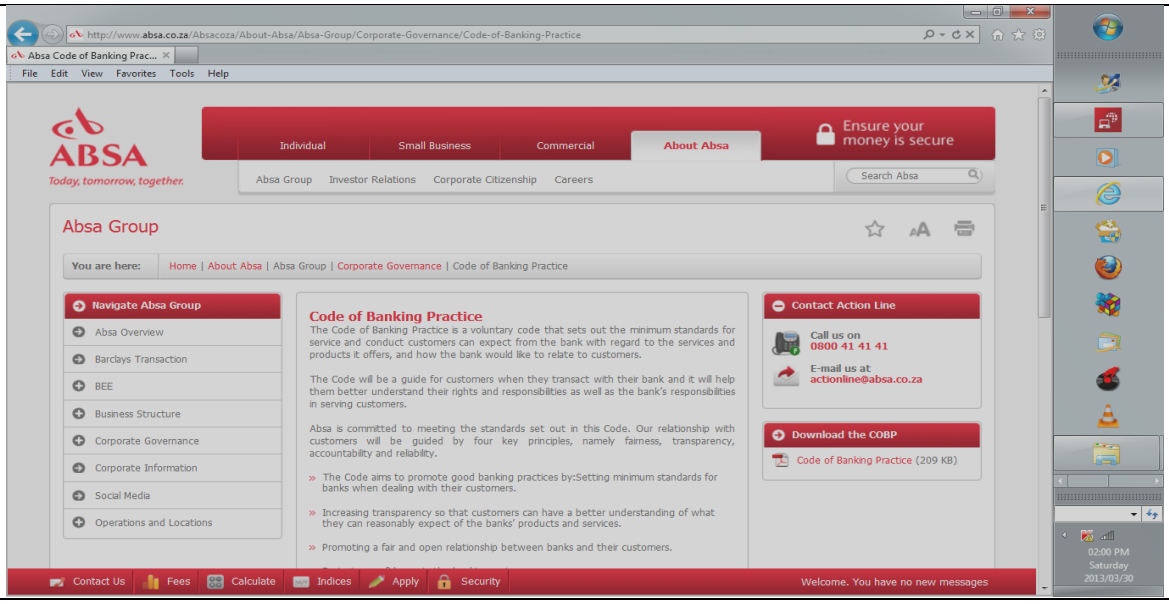
The advent of democracy came with new policies for South Africa and as a result the South Africa nation being referred to as the 'rainbow nation', a title which epitomises the country's cultural diversity. Accordingly the new policies take into account and recognize the value of this diversity. According to South African venues website, (2010), the population of South Africa is counted amongst the most complex and diverse in the world. Of the 45 million South Africans, nearly 31 million are Blacks, 5 million Whites, 3 million Coloureds and one million Indians.

South African venues website, (2010) further states that modern times, a large number of artificial languages have been devised, which requires a distinction between their consciously innovated types. The term “language” has branched by analogy into several meanings. The most obvious manifestations are spoken languages such as English a natural language. Prior to elections, as the country emerged from the apartheid era, many South Africans appeared to reclaim their ethnic heritage and to acknowledge pride in their ancestry. The new political leaders recognized the practical advantage of encouraging people to identify both with the nation and with a community that had a past older than the nation, so the interim constitution of (1993) reaffirmed the importance of ethnicity by elevating nine African languages to the status of official languages of the nation, along with English and Afrikaans.

With eleven different official languages, South Africa is a country of remarkable cultural diversity. Prior to 1994 the (LANGTAG) Language Task Group was appointed by Dr Ngubane. The main aim of the LANGTAG was to outline a national Language plan in accordance with the brief from Minister Ben Ngubane. Before South Africa became a democratic country, prior to 1994 there were only two dominant languages, which were English and Afrikaans seemingly nothing has changed in the South African banks. They are still using the two dominant languages when they are doing transactions with their clients. Hence that South African constitution states that all languages are equal.

In South African venues website (2010) it is further stated that approximately 25 different languages are spoken in South Africa of which 11 have been granted official status in terms of Section 6 of the constitution (Act No. 108 of 1996) on the grounds that their usage includes about 98% of the population. The 11 official languages are isiNdebele, isiXhosa, isiZulu and siSwati (referred to as the Nguni Language group), seSotho, sePedi and seTswana (referred to as the Sotho language group); Tshivenda, Xitsonga, English and Afrikaans (National language Policy framework, 2002).The Constitution of South Africa, Section 31, states that "language is a basic human right: "Every person shall have a right to use the language of his or her choice".

To infringe on one's language rights, is to infringe one's human rights. The Constitution has the interest of all its citizens at heart in terms of language policy. Considering that eleven languages in South Africa have been designated as official languages by the constitution it implies that in the banking sector these languages should enjoy equal status. The individual has a right to receive service in a language that he/ she want.




Source: ABSA (2012)

Code of banking practice

In the banking code of practice (2004) it states that 'service will be offered to the clients in plain language which is English or any of the official languages. If the banking sector can offer its

services in a language that is spoken by majority of the people in a particular province this would ensure that the first language is not lost. In the case of South Africa Mangena (2002) states that indigenous languages should not be neglected at the expense of English and Afrikaans. It is important to note that the majority of Black South African people in KwaZulu Natal speak isiZulu as their mother tongue and are later exposed to English in the banking sector.

Mangena (2002) further states that in South Africa English and Afrikaans have been always regarded as prestigious languages, which would be interpreted as high languages in diglossic terms, African languages on the other hand were regarded as low languages. Yet, South Africa recognizes eleven official languages as equal. But, many South African banks especially in KwaZulu Natal have not used IsiZulu as a method of communication with their clients. However through the National language policy regards eleven official languages in South Africa. English and Afrikaans are still the most prestigious languages. In addition, one of the goals of the language policy is to redress the neglect of the historically disadvantages language in banks. KwaZulu-Natal is the province with the second largest population, with 10, 65 million people (21, 3%) living in this province (Stats South Africa 2010).

## 3.3. Language and economy

The thrust of the global economy is expressed in two dimensions:

1. One dimension represents the spontaneous development globalization of the economy and internationalization of money is a persistent process, which resonates on its own, and seems to be gaining momentum.

2. The other dimension represents the people and the organizations that need to climb onto this fast moving ‘bus’ or run the risk of being left behind.

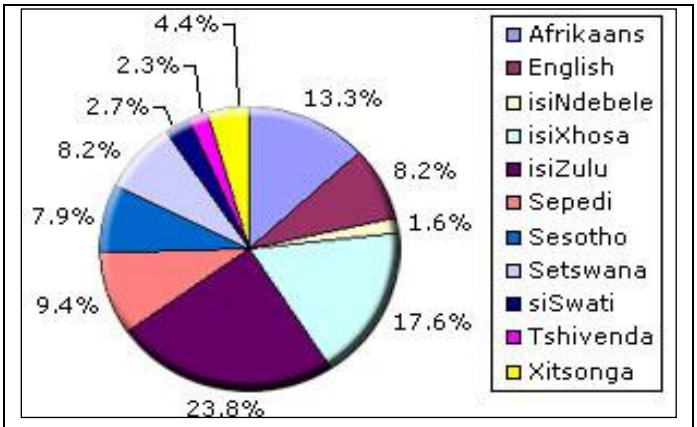
It is essential that there is a meeting point for both these dimensions. There has to be communication and understanding of the rules of the game so that all role players participate feasibly.

It is important that language issues be also prioritized during the process of internationalization of the economy. It is not possible to manage goods and services without suitable language management. New communication technology must embrace appropriate language as it grows roots into a multi-national economy. Cameron (2005) is of the opinion that when a language is well managed, then the users are appropriately managed. From this perspective the role of and attitude to language become specific. Language becomes an important communicative agent aiding the individual in a competitive environment.

The Lisbon Strategy was designed to make Europe more dynamic and successful during internationalization. According to European Commission, the strategy includes language diversity in the goal of promoting social cohesion and economic development (Lisbon Action Plan for Growth and Jobs, Guideline no. 23). Multilingualism and multiculturalism are of key importance to successful cooperation and are closely linked to the labor market and the common European market, which dictates the free flow of capital, goods and labor. As the importance of language and culture in society changes and acquires a new dimension, language plays a crucial role within the framework of this dimension. The knowledge of a language is not only of academic value, but language in the wider sense also integrates and combines other disciplines. Various socio-economic factors have an impact on changes in the meaning of knowledge of one, two or more languages. Language should not only be considered within the framework of one discipline, but is to be considered in an interdisciplinary manner.

## 3.4. Language distribution

According to the (2001) census, isiZulu is the mother tongue of 23.8% of South Africa's population, followed by isiXhosa at 17.6%, Afrikaans at 13.3%, Sepedi at 9.4%, and English and Setswana each at 8.2%.




Adapted from statistics South Africa: Olivier (2009)

*Language distribution*

Sesotho is the mother tongue of 7.9% of South Africans, while the remaining four official languages are spoken at home by less than 5% of the population each.

| Home language | Black | Coloured | Indian or Asian | White | Total |
|---|---|---|---|---|---|
| Afrikaans | 0.7% | 79.5% | 1.7% | 59.1% | 13.3% |
| English | 0.5% | 18.9% | 93.8% | 39.3% | 8.2% |
| IsiNdebele | 2.0% | 0.0% | 0.3% | 0.1% | 1.6% |
| IsiXhosa | 22.3% | 0.3% | 0.1% | 0.1% | 17.6% |
| IsiZulu | 30.1% | 0.3% | 0.2% | 0.1% | 23.8% |
| Sepedi | 11.9% | 0.1% | 0.0% | 0.0% | 9.4% |
| Sesotho | 10.0% | 0.2% | 0.0% | 0.0% | 7.9% |
| Setswana | 10.3% | 0.4% | 0.0% | 0.1% | 8.2% |
| SiSwati | 3.4% | 0.1% | 0.0% | 0.0% | 2.7% |
| Tshivenda | 2.9% | 0.0% | 0.0% | 0.0% | 2.3% |
| Xitsonga | 5.6% | 0.0% | 0.0% | 0.0% | 4.4% |
| Other | 0.3% | 0.2% | 3.8% | 1.1% | 0.5% |
| **Total** | 100% | 100% | 100% | 100% | 100% |
| | 35.42m | 3.99m | 1.16m | 4.29m | 44.82m |

Adapted from statistics South Africa: Olivier (2009)

LANGUAGE DISTRIBUTION

IsiZulu, isiXhosa, siSwati and isiNdebele are collectively referred to as the Nguni languages, and have many similarities in syntax and grammar. The Sotho languages - Setswana, Sepedi and Sesotho - also have much in common South African Info reporter (2010).

According to historical data, many of South Africa's indigenous tribes share a common ancestry, but as groupings and clans broke up in search of autonomy and greener pastures for their livestock, variations of the common languages evolved.

The dominant home language in KwaZulu – Natal is isiZulu and for the purpose of this study, languages spoken in KwaZulu Natal also need to be discussed. Maartens (1998:23) provides the following figures for languages spoken in KwaZulu – Natal:

| | |
|---|---|
| IsiZulu | 80% |
| English | 16% |
| Afrikaans | 2% |
| IsiXhosa | 1% |
| Other | 1% |
| Adapted from statistics South Africa: Olivier (2009) SA Languages | |
| LANGUAGE DISTRIBUTION | |

According to the statistics above, isiZulu is the dominant language in KwaZulu Natal because "80% have isiZulu as their mother tongue" (Maartens, 1998:22-23). Maphalala, cited in Deprez (2000:152) says the dominance of isiZulu in KwaZulu – Natal supports the argument that isiZulu should be made the medium of instruction in the Province of KwaZulu – Natal. English, however, remains the dominant language used in education and industry (Hadebe, 2005:23 - 24)

If 80% of the population in KwaZulu – Natal use isiZulu as their first language, then the banking sector is maintaining the inequities of the past because it means that isiZulu first language speakers are not granted the same rights, opportunities and privileges as their English

counterparts. Maphalala cited in (Hadebe, 2005). “Without the promotion of IsiZulu the Reawakening of the African is impossible”.

Hadebe (ibid) further states that despite the surveys indicating that isiZulu is the language of the majority in KwaZulu Natal, English has assumed the dominant role (Krige in Chick, 1998:91, Maartens (1998:91), Maartens (1998:23). Chick (1998:92) points to the relationship between English and isiZulu as a “diglossic”, meaning that the two languages are used for different functions. English is used in prestigious public domains therefore it has assumed the role of a “high variety” and isiZulu that of a “low variety” as it is used in less prestigious local and domestic domains.

Hadebe further states that supervisors and managers need to be able to communicate with employees about working conditions and working instructions. A common language is necessary for communication so that working instructions would be better understood. It is disturbing to observe that during post-apartheid South Africa, when whites have lost their dominant governing power, English language remains dominant. The elite blacks prefer to send their children to English – medium schools and to communicate in English themselves.

Webb (1999:351) observes that even when the country’s institutional documents such as the constitution and other policy documents proclaim linguistic pluralism to be national objective, the country seems to be regressing to its pre – apartheid situation of monolingual practice. Brock – Utne and Holmarsdottir (2004:68) suspect that if an indigenous language was chosen as the language of instruction, a language which people speak and are familiar with and which belongs to their cultural heritage, it would redistribute power from the privileged few to the masses. Perry (2004:7) states that proficiency in (minority) official language serves as a favorable condition for success, the lucky few who speak the language as a first language will naturally have an advantage over the many who speak it as a second or third language.

## 3.5. The establishment of the Pan South African language board

The Pan South African Language Board (PANSALB) was established to address linguistic balkanization that was perpetrated by the apartheid – era language boards. PANSALB Act No. 59 was legislated in 1995. The role of PANSALB is to advise, investigate, research, coordinate and promote the development of South Africa's language policy, legislation and practice.

According to PANSALB Act 59 of 1995, its main functions include:

1. The creation of the conditions for the development and promotion of all South African languages;
2. Extension of rights relating to Language;
3. Prevention of the use of any language for the purpose of exploitation or division and
4. Promotion of multilingualism.

Heugh (1995:21) states that PANSALB has the power to make recommendations on language policies and legislation. With regards to multilingualism, the board can develop, administer, monitor and implement programmes aimed at promoting multilingualism. Heugh (ibid) further explains that individuals can approach the board with written suggestions, complaints, requests or queries relating to the development of languages, translation and interpretation facilities and linguistic exploitation, for example, a worker does not get promoted because he/she is not fluent in English.

PANSALB is the first body of its kind in South Africa with a huge responsibility for the promotion of multilingualism and for language development as well as for the protection of language rights. Its challenge is to work very strategically and effectively if it wants to stop the English tide (Marivate, 2000:137). According to Barkhuizein (2002:500), a true multilingual society in the sense envisaged by politicians and language planners, is far from achieved.

## 3.6. Language and culture

Comparative linguists try to pin the origin of a language to its common ancestor. Since cultures themselves have undergone centuries of transition, it's only natural that languages too would have evolved and changed the same way. Through language and culture each family has had its own cultural traits. Hub (2011), observes that the peculiarity of each family shaped the way the language was spoken and understood amongst them. Every minuscule tribe had their own phonetic. Grammar, the order of words, the use of vowels, consonants and the tonal accent too varied between tribes and groups. Thus, different languages from the same region had a lot of similarities, but when examined closely, had an identity of their own. These distinctions helped evolve the respective language over centuries.

Social traits, which are culture dependent, also influenced language in the way different genders or classes within the same tribe or race spoke to one another. Trade jargons were established in multilingual regions. Hub (2011), further states that over time, languages borrowed sounds grammar and vocabulary from one another. This does not necessarily mean they originated from the same region. Point in case, the striking derivatives in English taken from Sanskrit and European languages that made use of Indians. Independently, languages like English were standardized, but the way the language is spoken in different parts of the world is a reflection of the effect culture has on it. Trousers in Britain and pants in America mean the same but sound nowhere near alike (courtesy of the respective cultures).

Having evolved from a common protolanguage, it's only fair to say that there are more similarities between languages today than differences. Culture enriches language, affecting dialect, grammar and literature, to name a few. As more and more people mingle, the world is literally becoming one. As a result, different languages from their respective cultures help to understand and appreciate the evolution of the world and its people as it is today, for when man

started out, language was solely meant to be the means that bridged the gap between him and his fellowmen.

## 3.7. Language and thought processes

According to O' Neil (2006), language is more than just a means of communication. It influences our culture and even our thought processes.

Adapted from O'Neil (2006)

*Language and Thought Processes*

During the first four decades of the 20th century, language was viewed by American linguists and anthropologists as being more important than it actually is in shaping our perception of reality. O'Neil (2006) further states that this was mostly due to Edward Sapir and his student Benjamin Whorf who said that "language predetermines what we see in the world around us". "In other words, language acts like a polarizing lens on a camera in filtering reality we see the real world only in the categories of our language".

O'Neil (2006) mention that cross cultural comparisons of such things as color terms were used by Sapir and Whorf as evidence of this hypothesis. When we perceive color with our eyes, we are sensing that portion of electromagnetic radiation that is visible light. In fact, the spectrum of visible light is a continuum of light waves with frequencies that increase at a continuous rate from one end to the other.

In other words, there are no distinct colors like red and green in nature. Our culture, through language, guides us in seeing the spectrum in terms of the arbitrarily established categories that we call colors. O'Neil (2006) argues that different cultures may divide up the spectrum in different ways. This can be seen in the comparison of some English language colors with their counterparts in the TiV[1] language of Nigeria:

| English | Tiv |
|---|---|
| green | ii (high value) |
| blue | pupu (low value) |
| gray | |
| brown | nyian |
| red | |
| yellow | |

Adapted from O'Neil (2006)

*Language and Thought Processes*

O'Neil (2006), points out that this data is indicating colors which are not objective, and they naturally determined segments of reality. In other words, the colors we see are predetermined by what our culture prepares us to see. This example used to support the Sapir-Whorf hypothesis was objectively tested in the 1960's. That research indicated that they went too far. All normal humans share similar sense perceptions of color despite differences in color terminology from one language to another.

[1] **TiV**- The TiV is the language spoken by over 7 million people in Nigeria, with a few speakers in Cameroon.

**Note:** value refers to the lightness or darkness of a color. High value is light and low value is dark.

O'Neil (2006), states that the physiology of our eyes is essentially the same. People all over the world can see subtle gradations of color and can comprehend other ways of dividing up the spectrum of visible light. However, as a society's economy and technology increase in complexity, the number of color terms usually also increases. That is to say, the spectrum of visible light gets subdivided into more categories. As the environment changes, culture and language typically respond by creating new terminology to describe it.

## 3.8. Language and economy

Lubiana (2008), examined that the interplay between language and economy. The study provided results that can impact the building of a knowledge-based society. The focus is on the relationship between language, geographical mobility and New Economy growth patterns. If one conceives the economic order as a determining force in society, and if one takes into account that the economy cannot do without language, then it follows that the economy has profound implications for language, its use and status in society.

This is all the more true as the economy itself has shifted from the industrial age to a knowledge economy. Against this background, and in view of the ongoing shift of European society into a knowledge-based society which goes along with major changes in the sectors of European economy and the single market, it will be challenging to explore how the operational efficiency of the single market as an open labor market can be ensured in the face of barriers to labor mobility associated with language competence. The shift to the knowledge society is premised upon fundamental changes in the nature of the economy.

These changes involve the shift away from neo-classical economics as the premise of theory and analysis, which also involves a shift from the industrial age to the knowledge economy. Given the way in which the economic order determines society, this has profound implications for language in society, and may involve a radical rethinking of the relationship between language and society.

The knowledge economy develops on the background of two factors – new technology and neo-liberalism. The development of state labor markets and the institutionalization of state languages have gone hand in hand. States controlled the economy through internal labor markets that offered employment to citizens who used the state language, and state languages became the lingua franca for all citizens. The international nature of the capitalist economy resulted in the creation of multinational companies, which tended to use specific languages as lingua francas based on a few international languages, most notably English but including German, French, Russian inter alia to penetrate state labor markets. The relationship between these languages is by no means clear-cut, and there tends to be hierarchy within which two or more lingua francas (e.g. French and English may coexist in a diglossic context within firms and labor markets). Also, the theoretical and methodological approach here is necessarily based on interdisciplinary concepts and models.

The design draws on concepts of the New Economy, theoretical and applied sociology, sociolinguistics including Language Management Theory, and contact linguistics focusing, in particular on migration, the status of languages, lingua francas and, in general, languages as socio-cultural or socio economic practice. In terms of methodology, the investigation involves qualitative and quantitative methods (ethnographic case studies and participant observation, semi structured and interaction interviews, questionnaires) and the establishment of a digital database (documentation of video & audio materials, transcripts and photos).

Language is the most complex form of communication used by anybody in the world. Communication is the activity of conveying information. Communication requires that the communicating parties share an area of communicative commonality in order for communication to be effective. The communication process is complete once the receiver has understood the message of the sender. Feedback is critical to effective communication between parties.

Language practice allows the transmission of culture with communication. Lastly understanding why we would study the rest of the components of language does not make sense without understanding communication so it is important for each and every individual to communicate with an individual in a language that he/she can understand very well and again give feedback.

## 3.9. How does language affect culture?

According to Broditsky (2009), language is never the entity which has been invented or scripted in isolation. It certainly has evolved gradually with the continuous development of a culture. A culture being a building made of social behaviors, human emotions, or way of expressing feelings, the language has continually adapted accordingly to accommodate these identified notion and gesture of human activity finding a symbolism every time to register it in the language, thus contributing to its growth. A language has always been a weapon to express one's ideas and feelings. And the reason enough to make this weapon more efficient to handle one's need of expressing things with intended accuracy. It has been tuned-up with each new finding, getting honed up continually to get its flawless shape with developing culture.

Language's effect on culture can be extremely subtle. For years,what is evil in the Western world is also "dark," and "black," where the good is characterized by "white." Sometimes in language, we become comfortable with one another by sharing jokes, and though racist jokes may seem like nothing to some people, they can carry the continued influences of stereotyping. To go further, to be a "sissy" or when someone "pussyfoots" around, it is identified with "weak."

For years women have been considered the second sex, a gentler sex, a weaker sex, and this informed our language. Now this language comes back to us when women are steadily reaching to have the same equality in politics, economics, and in general society that men have. Yet we continue to use words that on a subconscious level identify women with "weak."

Further associations between language and gender are illustrated in the following quote from How does our language shape the way we think?, an article by psychologist Broditsky (2009)

which details how native speakers of languages that are gender-based can have their opinions formed by this aspect of language. Does treating chairs as masculine and beds as feminine in the grammar make Russian speakers think of chairs as being more like men and beds as more like women in some way? It turns out that it does (Broditsky, 2009).

Broditsky (2009) further states that Language is a uniquely human gift; central to our experience of being human appreciating its role in constructing our mental lives brings us one step closer to understanding the very nature of humanity. If one's personal opinion of an object can be shaped by the way in which language has represented it, it doesn't take a massive leap of faith to believe that it affects humans at a macro scale as well.

## 3.10. Influence culture on language

According to Raymonds (2008) the relationship between language and culture is as old as mankind. Through the centuries, people and their living practices have evolved, resulting in wide-reaching changes in societal culture. This in turn, has influenced language to be what it is today.

Language is a form of expression or communication between humans. Simply putting it, spoken and written communication with pre-set meanings for each word written or uttered is what we refer to as language. Culture, on the other hand, is defined by the activities of people, sometimes governed by a geographical boundary. Every culture is unique in itself. It includes language, art, music, mannerisms, religion, games, dress, rituals, law and belief. Having two such expansively defined fields, how far would one have to go to observe the effect that culture has on language? As far back as man himself, man started to communicate with his few kinsmen through symbols. Mutually understood grunts became spoken communication. Population started to thrive. Groups of people separated and changed. The concept of race was established and thus began the rich diversity of cultures. Large groups were classified into families and each family was then broken down to sub-families and the world as it stands today, is an amalgam of all of them.

## 3.11. Summary

In this chapter the researcher clarifies the concept of language and economy. In today's global and multicultural society, more than in the past, the interaction between economy and language has rapidly gained momentum. People are more aware that through the processes of globalization that the lines of force influencing geographic, cultural and social diversity deviate from or lose their original meaning. This is particularly evident in an arena of interaction where money plays the leading role. This chapter has explored how language and economy influences each other.

# CHAPTER FOUR

## 4. LANGUAGE POLICY IN INDIA AND BRAZIL

### 4.1. Introduction

This chapter provides a review of important aspects of the Indian and Brazilian economy. It will also convey much of the flavor of the current debate on the economic issues in India, with its usual diversity of views. In this chapter the author will propose to examine what this review adds up in terms of the present state and future prospects of Indian and Brazilian economy and evolution of the economic policies in these countries. Since South Africa is also a multilingual country just like India and Brazil it should be easier for banking institutions to utilize languages that are dominant in each and every province so that communication can be a two way process and also be effective. The effectiveness of communication is based on the message distribution. If the sender sends the message which the recipient does not understand then communication process will not be effective.

India is the seventh – largest country with the community over 1.2 million people. It is a democratic country just like South Africa. It is also a multilingual and multi ethnic society whereas Brazil is also a largest country in South America and the Latin America region. It is the world's largest country, both by geographical area and by population with over 193 million people. Brazil is one of the world's fastest growing major economies, and its economic reforms have given the country new international recognition and influence.

The reason for undertaking a study of the language Policy in India and Brazil is to gain an understanding of how and why language policies are structured in other countries which are similar to South Africa. An understanding of these policies would also assist in making reasonable recommendations for the improvement of the application of language policy in South Africa.

## 4.2. Language policy in India

The official language of the Republic of India is Hindi, with English as an additional language, for official work. The States in India are allowed to legitimize their own official languages. Neither the Constitution of India, nor any Indian law defines any national language.

States specify their own official language(s) through legislation. The section of the Constitution of India dealing with official languages therefore includes detailed provisions which deal not just with the languages used for the official purposes of the union, but also with the languages that are to be used for the official purposes of each state and union territory in the country, and the languages that are to be used for communication between the union and the states.

During the British rule, English was used for most official purposes both at the federal level and in the various states. The Indian constitution adopted in 1950, envisaged the gradual phasing in of Hindi, to replace English over a fifteen-year period, but gave Parliament the power to, by law, provide for the continued use of English even thereafter. But resistance to making Hindi the sole official language has resulted in English being retained for official uses. English continues to be used today, in combination with Hindi (at the central level and in some states) and other languages (at the state level).

The legal framework governing the use of languages for official purpose currently includes the Constitution. The Official Languages Act, 1963, (Use for Official Purpose of the Union) Rules, 1976, and various state laws, as well as rules and regulations made by the central government and the states. The languages of India belong to several language families, the major ones being the Indo-European languages Indo-Aryan (spoken by 72% of Indians) and the Dravidian languages (spoken by 25% of Indians). Other languages spoken in India belong to the Austro-Asiatic, Tibeto-Burman, and a few minor language families and isolates.

The principal official language of the Republic of India is Standard Hindi, while English is the secondary official language. The constitution of India states that "The official language of the

Union shall be Hindi in Devanagari script." Neither the Constitution of India nor Indian law specifies a national language, a position supported by a High Court ruling. However, languages listed in the Eighth Schedule of the Indian constitution are sometimes referred to, without legal standing, as the national languages of India.

Individual mother tongues in India number several hundred; the 1961 census recognized 1,652 (SIL Ethnologue lists 415). According to Census of India of (2001)5, 30 languages are spoken by more than a million native speakers, 122 by more than 10,000. Three millennia of language contact have led to significant mutual influence among the four language families in India and South Asia. Two contact languages have played an important role in the history of India: Persian and English.

## 4.3. Objectives which guided India's development strategy

According to Lucas & Papanek (1988) the objectives which guided India's development strategy are as follows:

- Achievement of a high rate of economic growth leading to a sustained improvement in the levels of living of the population. This is obviously a common objective of all developing countries.
- Reduction in inequalities, and more especially an accelerated effort to remove poverty at a pace faster than would be achieved solely through the normal growth process. This objective too is commonly subscribed to in the plans of many developing countries, though the importance accorded to it varies, as do the policies adopted in its pursuit.
- Development of a mixed economy with a strong public sector, especially in key areas of the economy. The creation of a public sector could be viewed as an instrument for achieving broader objectives of growth with equity, but India's development strategy has

accorded such special importance to the public sector that it could properly be described as an independent objective policy.

- Achievement of a high order of "self-reliance" has been an important independent objective. The term itself is used in two senses. In one sense, self-reliance has meant that development must be financed as far as possible from domestic savings, avoiding excessive dependence upon external assistance. Self- reliance has also meant a conscious effort at developing a broad domestic production base and an indigenous technological capacity, both of which were felt to be essential requirements for building a strong industrialised economy

- Promotion of balanced regional development, with a narrowing of economic difference across regions. This regional balance has tended to be viewed not just as matter of promoting economic growth but more specifically as a matter of regional balance in the degree of industrialization.

- Finally, these social and economic objectives were to be pursued in the framework of a constitutional democracy (Lucas & Papanek, 1988:346).

## 4.4. Official Languages of the Union

The Indian constitution, of 1950, declared Hindi in Devanagari script to be the official language of the union. Unless Parliament decided otherwise, the use of English for official purposes was to cease 15 years after the constitution came into effect, i.e., on 26 January 1965. The prospect of the changeover, however, led to much alarm in the non-Hindi-speaking areas of India, especially Dravidian-speaking states whose languages were not related to Hindi at all. As a result, Parliament enacted the Official Languages Act, 1963, which provided for the continued use of English for official purposes along with Hindi, even after 1965.

In late 1964, an attempt was made to expressly provide for an end to the use of English, but it was met with protests from states such as Tamil Nadu, West Bengal, Karnataka, Pondicherry and Andhra Pradesh. Some of these protests also turned violent. As a result, the proposal was dropped, and the Act itself was amended in 1967 to provide that the use of English would not be ended until a resolution to that effect was passed by the legislature of every state that had not adopted Hindi as its official language, and by each house of the Indian Parliament.

The current position is thus that the Union government may continue to use English in addition to Hindi for its official purposes as a "subsidiary official language," but is also required to prepare and execute a programme to progressively increase its use of Hindi. The exact extent to which, and the areas in which, the Union government uses Hindi and English, respectively, is determined by the provisions of the Constitution, the Official Languages Act, 1963, the Official Languages Rules, 1976, and statutory instruments made by the Department of Official Language under these laws.

## 4.5. Implementation of Hindi

Various steps have been taken by the Indian government to implement the use and familiarization of Hindi extensively. Regional Hindi implementation offices at Bangalore, Thiruvananthapuram, Mumbai, Kolkata, Guwahati, Bhopal, Delhi and Ghaziabad have been established to monitor the implementation of Hindi in Central government offices and PSUs. A Kerala Hindi Prachara Sabha (controlling body) was also constituted and headquartered in the capital city of Thiruvananthapuram for the same in Kerala. Similarly, Dakshina Bharat Hindi Prachar Sabha (controlling body) was formed to spread Hindi in South Indian states.

Annual targets are set by the Department of Official Language regarding the amount of correspondence being carried out in Hindi. A Parliament Committee on Official Language constituted in 1976 periodically reviews the progress in the use of Hindi and submits a report to the President. The governmental body which makes policy decisions and established guidelines

for promotion of Hindi is the Kendriya Hindi Samiti (est. 1967). In every city that has more than ten central Government offices, a Town Official Language Implementation Committee is established and cash awards are given to government employees who write books in Hindi. All Central government offices and PSUs are to establish Hindi Cells for implementation of Hindi in their offices.

## 4.6. Indian states and union territories

The table below indicates what official languages are adopted in the various states of India.

| No. | State | Official Languages | Other officially recognized languages |
|---|---|---|---|
| 1. | Andhra Pradesh | Telugu | Urdu |
| 2. | Arunachal Pradesh | English | None |
| 3. | Assam | Assamese | Bengali |
| 4. | Bihar | Maithili, Hindi | Urdu |
| 5. | Chhattisgarh | Chhattisgarhi Hindi | None |
| 6. | Goa | Konkani | None |
| 7. | Gujarat | Gujarati Hindi | None |
| 8. | Haryana | Hindi | Punjabi |
| 9. | Himachal Pradesh | Hindi | None |
| 10. | Jammu and Kashmir | Urdu | None |
| 11. | Jharkhand | Hindi, Santali | None |
| 12. | Karnataka | Kannada | Konkani, Tulu, Kodava |
| 13. | Kerala | Malayalam, English | None |
| 14. | Madhya Pradesh | Hindi | None |
| 15. | Maharashtra | Marathi | None |
| 16. | Manipur | Meiteilon (Manipuri) | None |
| 17. | Meghalaya | English | Khasi, Garo |
| 18. | Mizoram | Mizo | None |
| 19. | Nagaland | English | None |

| | | | |
|---|---|---|---|
| 20. | Orissa (Odisha) | Oriya (Odia) | None |
| 21. | Punjab | Punjabi | None |
| 22. | Rajasthan | Hindi | Rajasthani |
| 23. | Sikkim | Nepali | None |
| 24. | Tamil Nadu | Tamil | None |
| 25. | Tripura | Bengali, Kokborok, English | None |
| 26 | Uttarakhand | English, Hindi | Urdu Sanskrit |
| 27. | Uttar Pradesh | Hindi | Urdu |
| 28. | West Bengal | Bengali, English | Urdu, Punjabi, Nepali, Santali, Oriya, Hindi |
| Source: Language Translation 2012 | | | |
| OFFICIAL LANGUAGES OF STATES IN INDIA | | | |

## 4.7. Eighth schedule to the Constitution

The Eighth Schedule to the Indian Constitution contains a list of 22 scheduled languages. Tonder (2004:51) observes that at the time the constitution was enacted, inclusion in this list meant that the language was entitled to representation on the Official Languages Commission, and that the language would be one of the bases that would be drawn upon to enrich Hindi, the official language of the Union. The list has since, however, acquired further significance. Tonder (2004:51) further states that the Government of India is now under an obligation to take measures for the development of these languages, such that "they grow rapidly in richness and become effective means of communicating modern knowledge." In addition, a candidate appearing in an examination conducted for public service at a higher level is entitled to use any of these languages as the medium in which he or she answers the paper.

Via the 92nd Constitutional amendment 2003, 4 new languages Bodo, Maithili, Dogri, and Santali were added to the 8th Schedule of the Indian Constitution.

The following table lists the languages set out in the eighth schedule as of May 2007, together with the regions where they are used:

| **Family** | **Speakers (2001, in millions)** | **State(s)** |
|---|---|---|
| Indo-Aryan, Eastern | 13 | Assam, Arunachal Pradesh |
| Indo-Aryan, Eastern | 83 in India | West Bengal, Tripura, Andaman & Nicobar Islands |
| Tibeto-Burman | 1.4 | Assam |
| Indo-Aryan, Northwestern | 2.3 | Jammu and Kashmir |
| Indo-Aryan, Western | 46 | Dadra and Nagar Haveli, Daman and Diu, Gujarat |
| Indo-Aryan, Central | 258-422 | Andaman and Nicobar Islands, Arunachal Pradesh, Bihar, Chandigarh, Chhattisgarh, the national capital territory of Delhi, Haryana, Himachal Pradesh, Jharkhand, Madhya Pradesh, Rajasthan, Uttar Pradesh and Uttarakhand |
| Dravidian | 38 | Karnataka |
| Indo-Aryan, Dardic | 5.5 | Jammu and Kashmir |
| Indo-Aryan, Southern | 2.5 (7.6 per *Ethnologue*) | Goa, Karnataka, Maharashtra, Kerala |
| Indo-Aryan, Eastern | 12 (32 in India in 2000 per *Ethnologue*) | Bihar |
| Dravidian | 33 | Kerala, Andaman and Nicobar Islands, Lakshadweep, Pondicherry |
| Tibeto-Burman | 1.5 | Manipur |
| Indo-Aryan, Southern | 72 | Maharashtra, Goa, Dadra & Nagar Haveli, Daman and Diu, Madhya Pradesh |
| | | |
| Family | Speakers (2001, in millions) | State(s) |
| Indo-Aryan, Northern | 2.9 in India | Sikkim, West Bengal, Assam |
| Indo-Aryan, Eastern | 33 | Orissa |
| Indo-Aryan, Northwestern | 29 in India | Chandigarh, Delhi, Haryana, Punjab |
| Indo-Aryan | 0.01 | non-regional |
| Munda | 6.5 | Santhal tribals of the Chota Nagpur Plateau (comprising the states of Bihar, Chattisgarh, |

| | | |
|---|---|---|
| | | Jharkhand, Orissa) |
| Indo-Aryan, Northwestern | 2.5 in India | non-regional |
| Dravidian | 61 in India | Tamil Nadu, Andaman & Nicobar Islands, Pondicherry |
| Dravidian | 74 | Andaman & Nicobar Islands, Andhra Pradesh, Pondicherry |
| Indo-Aryan, Central | 52 in India | Jammu and Kashmir, Andhra Pradesh, Delhi, Bihar, Uttar Pradesh and Uttarakhand |
| Source: Language Translation | | |
| INDIAN LANGUAGE USAGE BY FAMILIES | | |

Since 2003, a government committee has been looking into the feasibility of treating all languages in the Eighth Schedule to the Constitution as "Official Languages of the Union".

## 4.8. Union-state and interstate

Henk,(2005:71), points out that the language in which communications between different states, or from the union government to a state or a person in a state, shall be sent is regulated by the Official Languages Act and, for states other than Tamil Nadu, by the Official Languages Rules. Communication between states who use Hindi as their official language is required to be in Hindi, whereas communication between a state whose official language is Hindi and one whose is not is required to be in English, or in Hindi with an accompanying English translation (unless the receiving state agrees to dispense with the translation).

Henk, (2005:71), explore that communication between the union and states which use Hindi as their official language (classified by the Official Language Rules as "the states in Region A"), and with persons who live in those states, is in Hindi, except in exceptional cases. Communication with a second category of states, which do not use Hindi as their official language but are willing to communicate with the union in Hindi (currently Gujarat, Maharashtra, Punjab and Chandigarhis usually in Hindi, whilst communications sent to an

individual in those states may be in either Hindi or English. Communication with all other states, and with persons living in them, is in English.

## 4.9. History about India

In such a richly diverse and complex country as India it is difficult to impart generic conclusions that can be used by those doing business there. Regionalism, religion, language and caste are all factors that need to be taken into account when doing business in India. Behaviour, etiquette and approach are all modified depending on whom you are addressing and the context in which they are being addressed.

However, most of those doing business in India will do so in cities such as Delhi, Mumbai, Bangalore and Hyderabad and with a particular socio-economic class. This short guide to doing business in India will explore a few cultural facts and their influence on business culture and etiquette. These are in no way meant to be an all-inclusive summary on doing business in India but an introduction.

## 4.10. Language

Different states in India each have different official languages. Central government only recognizes Hindi as the official language of India. However, when doing business in India, English is the language of international commerce. Katruana (2005:110) observes that all the cultural influences that most impact Indian business culture, hierarchy plays a key role. With its roots in Hinduism and the caste system, Indian society operates within a framework of strict hierarchy that defines people's roles, status and social order. Katruana, (2005:110), enlighten that for example, within companies manual labor will only be carried out by the "peon" (roughly equivalent to a 'runner'). It is not uncommon for the moving of a desk to take hours. This is because no-one in the office will carry out the task but the "peon", who, if otherwise engaged cannot do so.

## 4.11. Doing Business – Meeting and greetings

Katruana,(2005:110) observes that when doing business in India, meeting etiquette requires a handshake. However, Indians themselves use the Namaste. This is where the palms are brought together at chest level with a slight bow of the head. Using the Namaste is a sign of your understanding of Indian etiquette.

Names speak volumes about an Indian's background. For example, a Singh will always be a Sikh. The suffix "-jee" (as in Banerjee) is a sign of a high caste. "Kar" (as in Chandrasekhar) denotes that person is of Maharashtra high caste. Arabic sounding names will be used by Muslims.

When addressing an Indian whom you know personally, always use the appropriate formal title, whether Professor, Doctor, Mr, Mrs or if you do not know their names then Sir or Madam will suffice. Henk et al (2005:26), notice that when doing business in India, business cards should be exchanged at the first meeting. It is a good idea to have it translated on one side into Hindi, more as a sign of respect as opposed to linguistic necessity. Be sure to receive and give with your right hand. Make sure the card is put away respectfully and not simply pushed into a trouser pocket.

## 4.12. Doing business – building relationships

Doing business in India involves building relationships. Indians only deal favorably with those they know and trust - even at the expense of lucrative deals. It is vital that a good working relationship is founded with any prospective partner. This must take place on a business level, i.e. demonstrating strong business acumen, and at a personal level, i.e. relating to your partner and exhibiting the positive traits of trustworthiness and honor.

## 4.13. Doing Business – meeting and negotiations

Henk et al. (2005:136), observes, that meetings should be arranged well in advance. This should be done in writing and confirmed by phone. Avoid meetings near or on national holidays such as

Independence Day, Diwali or either of the two Eids. Avoid the heat by scheduling between October and March.

Punctuality is expected, although being 10 minutes late will not have disastrous consequences. Flexibility is paramount. Family responsibilities take precedence over business so last minute cancellations are possible when doing business.

Henk et al (2005:136), notice that when entering a meeting room you must always approach and greet the most senior figure first. Meetings should always commence with some conversation. This is part of the 'getting to know you' process. Favorable topics of conversation are the latest business news, the fortunes of the Bombay Stock Exchange or cricket. Avoid talking about personal matters and, if new to India, do not comment on matters such as the poverty or beggars.

Henk et al. (2005:25), examined that if your business dealings in India involve negotiations, always bear in mind that they can be slow. If trust has not yet been established then concentrate efforts on building a rapport. Decisions are always made at the highest level. If the owner or Director of the company is not present, the chances are these are early stage negotiations. Indians do not base their business decisions solely on statistics, empirical data and exciting PowerPoint presentations. They use intuition, feeling and faith to guide them. Always exercise patience, show good character and never exhibit frustration or anger.

When negotiating avoid high pressure tactics and do not be confrontational or forceful. Henk et al (2005:25), examined that criticisms and disagreements should be expressed only with the most diplomatic language. Indian society has an aversion to saying "no" as it is considered rude due to the possibility of causing disappointment or offense. Listen carefully to Indians' responses to your questions. Henk et al. (2005:34), If terms such as "We'll see", "I will try" or "possibly" are employed then the chances are that they are saying 'no'. Once terms have been agreed you will be expected to honor them. When negotiations end successfully continue the relationship building process with a celebration dinner.

## 4.14. Languages in India

The different states of India have different official languages, some of them not recognized by the central government. Henk et al. (2005:25), mention that some states have more than one official language. Bihar in east India has three official languages - Hindi, Urdu and Bengali - which are all recognized by the central government. But Sikkim, also in east India, has four official languages of which only Nepali is recognized by the central government. Besides the languages officially recognized by central or state governments, there are other languages which don't have this recognition and their speakers are running political struggles to get this recognition. Central government decided that Hindi was to be the official language of India and therefore it also has the status of official language in the states.

## 4.15. Indian society and culture

- The influences of Hinduism and the tradition of the caste system have created a culture that emphasizes established hierarchical relationships.
- Indians are always conscious of social order and their status relative to other people, be they family, friends, or strangers.
- All relationships involve hierarchies. In schools, teachers are called gurus and are viewed as the source of all knowledge. The patriarch, usually the father, is considered the leader of the family. The boss is seen as the source of ultimate responsibility in business. Every relationship has a clear- cut hierarchy that must be observed for the social order to be maintained.

## 4.16. Language and economy in Brazil

Brazil is a country greatly shaped by its diverse culture and geography. The largest country in South America in both population and area, Brazil has long been the source of important natural resources such as timber, sugar and coffee. Kloppers (2002:116), enlightened that the culture is a

thriving fusion of Portuguese, African and indigenous Indian influences, all of which have left their mark on Brazilian society resulting in a rich, distinct culture. Brazilian culture is known for its hospitality, openness and colorful and rhythmic events such as Carnival. As Catholicism is the predominant religion in Brazil, many of these events have a strong Catholic influence. The diversity of Brazilian society is further emphasized by the prevalent class differences which permeate almost every aspect of society. Understanding the diversity of Brazilian society and the unique values and attitudes of its citizens will help you develop better relationships and do business more successfully with your Brazilian colleagues.

## 4.17. Doing business in Brazil

Brazil's unique cultural heritage has been influenced by a variety of diverse populations and cultures. First inhabited by indigenous tribes over 8,000 years ago, Brazil became a Portuguese colony in the 16th century after it was discovered by Europeans. In 1822 Brazil gained its

Independence and has since seen an exponential increase in its population as people from around the world settled there. Kloppers (2002:17), traditionally a very agriculturally based economy, Brazil is known for its production of sugar, coffee, soy beans, orange juice and beef. Brazil also has very strong service and industry sectors which have fuelled its economy over the last century. The last decade has seen Brazil open up its economy to foreign markets and investment making it the fifth largest economy in the world. Recognized as the largest economy in Latin America, Brazil also benefits from its position as the gateway to the lucrative Mercosur market. A strong diversified economy and unique culture make doing business in Brazil an exciting but often challenging endeavor. Understanding Brazilian business culture and etiquette is therefore essential for successfully doing business in Brazil.

Brazil has a population of 146 Million people concentrated on its two hundred miles of east coast. Over 90 percent of the people live on 10 percent of the land, and over 15 Million live in Sao Paulo and Rio de Janeiro. Brazil's ethnic composition is 55 percent European descent

(primarily Portuguese), 38 percent a mixture of cultures (African, German, Japanese, Amerindian, and so forth), 6 percent African, and only 1 percent Amerindian. Brazil is a multiparty federal republic. The president is both the chief of state and the head of the government. There are two legislative houses: an 81 member Senate and a 503-member Chamber of Deputies.

Kloppers (2002:116), mention that Portuguese is the official language, although some of the population speaks Spanish, Italian, or various Amerindian languages. There is no official religion; however the predominant religion is Roman Catholic (about 90 percent of the population). Some 16 percent practice Afro-Brazilian religions that combine tribal and Catholic beliefs (Spiritual Catholics) and Evangelical Catholics make up 9 percent. Protestants, Judaism, Buddhism, and other religions account for less than 9 percent. Brazil is the World's 5th largest country both by population and land area.

Nearly 50 percent of the population is under twenty years of age. Despite massive economic problems, Brazil is often regarded as a potentially rich country with a strong industrial sector, large agricultural production, and rich natural resources. An example of its potential for efficient utilization of resources is its processing of sugarcane into ethyl alcohol for fuelling 1.5 Million Brazilian cars (Nicoli 2002).

## 4.18. Language in Brazil

Language is one of the strongest elements of Brazil's national unity. Portuguese is spoken by nearly 100 percent of the population. The only exceptions are some members of Amerindian groups and pockets of immigrants, primarily from Japan and South Korea, who have not yet learned Portuguese. The principal families of Indian languages are Tupí, Arawak, Carib, and Gê.

There is about as much difference between the Portuguese spoken in Brazil and that spoken in Portugal as between the English spoken in the United States and that spoken in the United Kingdom. Kloppers (2002:116), elaborate that within Brazil, there are no dialects of Portuguese,

but only moderate regional variation in accent, vocabulary, and use of personal nouns, pronouns, and verb conjugations. Variations tend to diminish as a result of mass media, especially national television networks that are viewed by the majority of Brazilians.

## 4.19. Brazilian diversity

The following is a summary of Brazil's diversity:

- Brazil is a mixture of races and ethnicities, resulting in rich diversity.
- Many original Portuguese settlers married native women, which created a new race, called 'mestizos'.
- 'Mulattoes' are descendants of the Portuguese and African slaves.
- Slavery was abolished in 1888, creating over time a further blurring of racial lines.
- Unlike many other Latin American countries where there is a distinct Indian population, Brazilians have intermarried to the point that it sometimes seems that almost everyone has a combination of European, African and indigenous ancestry.

## 4.20. Relationships and communication

The following is a summary of Brazil's relationships and communication:

- Brazilians need to know who they are doing business with before they can work effectively.
- Brazilians prefer face-to-face meetings to written communication as it allows them to know the person with whom they are doing business.
- The individual they deal with is more important than the company.
- Since this is a group culture, it is important that you do not do anything to embarrass a Brazilian.

- Criticizing an individual causes that person to lose face with the others in the meeting.
- The person making the criticism also loses face, as they have disobeyed the unwritten rule.
- Communication is often informal and does not rely on strict rules of protocol. Anyone who feels they have something to say will generally add their opinion.
- It is considered acceptable to interrupt someone who is speaking. Face-to-face, oral communication is preferred over written communication. At the same time, when it comes to business agreements, Brazilians insist on drawing up detailed legal contracts

## 4.21. Economy in Brazil

Brazil has always been in a unique position as a country. It is the globe's fifth largest country (in terms of both area and population) and has the eighth largest economy in the world. Brazil has also been praised for expanding its presence in international financial markets and is one of a group of four emerging economies labeled the BRIC countries (Brazil, Russia, India and China), which have come to symbolize the shift in global economic power away from the developed economies towards the developing world.

However, Brazil has a unique problem on its path to becoming a world economic leader – Business English communication skills! Portuguese is the dominant language in Brazil, in fact 80% of the world's native Portuguese speakers live in Brazil followed by Mozambique with a remaining 9%. As a result very few companies, outside of Brazil, share its native language causing challenging global operations and major communication gaps.

To help fuel its economic standing in the world, one would assume Brazil is an ideal candidate to push the adoption of Business English, the standard language of global business. However, Brazil is far behind other South American countries in terms of English ability. The recently

published Business English Index by Global English shows Brazilians are not pushing hard enough and rank, on average, 3.84 out of a possible 10 points.

In June 2011, Sourcing Brazil published an article outlining Brazil's progress (or lack thereof) in adopting this global language standard. The article supported Global English findings Brazil's Business English skills lag behind almost every other country on the continent, perhaps ironically, as many of the Spanish-speaking countries in South America have already adopted English as a second language. Brazilians have historically focused on regional business and consequently Spanish became their second language of choice.

This same article highlights some good news: Brazilian executives have made quite a bit of progress in adopting Business English, but this imperative has not spread throughout the country. Sourcing Brazil quotes a manager who said: "When you are talking to the chief executive or the CIO, he may speak English very well, but only at the working level. Most people do not speak English effectively for business communication of any consequence." If Brazil continues to lag behind the other BRICs in terms of investment in Business English the implications on economic success are huge.

Brazil has the potential for strong economic growth according to projections from Brasscom (the Brazilian Association of Information Technology and Communication Companies), Brazil will need 750,000 new IT professionals by 2020 and 300,000 of those professionals will be required to serve the technology export market. Without the investment in Business English to ensure at least the new generation of workers are proficient in the global language of business, Brazil risks losing the opportunity to take its rightful place as a leader in the 21st century global economy.

According Global English report (2011), the ministry of Human Resource Development language is the most important medium of communication and education, their development occupies and important place in the National Policy on Education and Programme of Action. Therefore, promotion and development of Hindi and other 22 languages listed in the schedule

VIII of the Constitution including Sanskrit and Urdu on the one hand and English as well as the foreign languages on the other hand have received due attention. In fulfilling the constitutional responsibility, the Department of Higher Education is assisted by autonomous organization and subordinate offices.

The Language Policy of India relating to the use of languages in administration, education, judiciary, legislature, mass communication, etc., is pluralistic in its scope. It is both language-development oriented and language-survival oriented. The policy is intended to encourage the citizens to use their mother tongue in certain delineated levels and domains through some gradual processes, but the stated goal of the policy is to help all languages to develop into fit vehicles of communication at their designated areas of use, irrespective of their nature or status like major, minor, or tribal languages. The policy is accommodative and ever-evolving, through mutual adjustment, consensus, and judicial processes.

Evolving and monitoring implementation of language policy is a major endeavor of the Language Bureau of the Ministry of Human Resource Development, Government of India. This is done by the Bureau through language institutions setup for the purpose under its aegis: Central Hindi Directorate, Centre for Scientific and Technical Terminology, Central Hindi Institute, Central Institute of Indian Languages, National Council for Promotion of Sindhi Language, National Council for Promotion of Urdu Language, RSKS, MSRVVP, Central Institute of English and Foreign Languages.

Modern India, as per the 1961 Census, has more than 1652 mother tongues, genetically belonging to five different language families. The 1991 Census had 10,400 raw returns of mother tongues and they were rationalized into 1576 mother tongues. They are further rationalized into 216 mother tongues, and grouped under 114 languages: Austro-Asiatic (14 languages, with a total population of 1.13%), Dravidian (17 languages, with a total population of 22.53%), Indo-European (Indo-Aryan, 19 languages, with a total population of 75.28%, and Germanic, 1

language, with a total population of 0.02%), Semito-Harmitic (1 language, with a total population of 0.01%), and Tibeto-Burman (62 languages with a total population of 0.97%).It may be noted that mother tongues having a population of less than 10000 on all India basis or not possible to identify on the basis of available linguistic information have gone under ‘others’.

## 4.22. Key differences and similarities in language policies (SA, Brazil and India)

According to cultural survival, Gilvan Muller (2010), the Brazilian government formulates public policies (with the participation of Indian communities) in the interest of Indians living in native territories, no policies have been formulated concerning the urban native Brazilian Indian population, as these are not officially recognized as Indian. Current legislation in the educational domain, for example, allows for the emergence of a language policy formulated for each particular native Brazilian Indian nation, according to its own project for the future. Such policy might be concerned, for instance, with maintaining and developing the Indian language (e.g., the lexicon), teaching Portuguese, or teaching a foreign language. The Brazilian federal states, which are legally responsible for the formal education of native Brazilian Indians, must therefore recognize curricular propositions coming from the communities, and must help them put these into practice with the support of funds from the states' budget allocations.

This system paves the way for the development of an interesting model for the management of ethnic, cultural, and linguistic diversity; a model in which the government does not formulate a program for all ethnic groups, but instead supports each group's own formulation. The policy has been implemented in the native Brazilian Indian territories formerly known as Indian reservations but not in towns and cities. The recent approval by the National Council of Education of Resolution No. 3 (October 10, 1999), however, introduces new possibilities for native Brazilian Indian schooling wherever the population may be in the traditional Indian territories, or in towns and cities.

## 4.23. Summary

In this chapter the researcher has given clarity about different aspects of language in India and Brazil. One knows that having a place of status in the city is being visible in the city so it is important for the maintenance of Indian languages in rural areas, since the prestige emanating from cities is transferred to the languages. Their renewed prestige within traditional territories may help slow down the process of language shift to Portuguese. Supporting the urbanization of Indian languages and their use in urban institutional spaces may therefore constitute a decisive linguistic policy for Indian peoples interested in maintaining their languages and, consequently, their ethnic identity. In the next chapter the researcher will look at models of communication.

# CHAPTER FIVE

# 5. CONCEPTUAL FRAMEWORK

## 5.1. Introduction

This chapter provides a conceptual framework for communication between banks and their clients in a South African context.

One of the ways in which scholars have sought to understand the nature of communication is by means of models which describe and explain the communication process. Models are visual diagrams of abstract ideas. The basic purpose of a model is to capture the essential features of a real situation in a simplified form so that it can be described, explained and understood more easily. Communication models help one to visualize the process of communication more clearly. Communication theorists use models to identify relevant components of the process and to provide a picture of how the components relate to each other during a communication encounter. Models can be said to reflect the view of communication presented by a particular theorist (Steinberg, 2007:52).

Steinberg (ibid) further states that a limitation of models is that it often provide simplified pictures of communication because they present only the aspect of the communication process a particular theorist wishes to emphasize.

## 5.2. Models

A model is a systematic representation of an object or event in idealized and abstract form. Models are somewhat arbitrary by their nature. The act of abstracting eliminates certain details to focus on essential factors. The key to the usefulness of a model is the degree to which it conforms in point by point correspondence to the underlying determinants of communicative behavior." Communication models are merely pictures; they're even distorting pictures, because

they stop or freeze an essentially dynamic interactive or trans-active process into a static picture. Models are metaphors. They allow us to see one thing in terms of another.

## 5.3. Advantages of models

One of the advantages of a model is that it should allow one to ask questions. A good model is useful, then, in providing both general perspective and particular vantage points from which to ask questions and to interpret the raw stuff of observation. The more complex the subject matter the more amorphous and elusive the natural boundaries the greater are the potential rewards of model building.

They should clarify complexity. Models also clarify the structure of complex events. They do this, as Chapanis (1961) noted, by reducing complexity to simpler, more familiar terms. Thus, the aim of a model is not to ignore complexity or to explain it away, but rather to give it order and coherence.

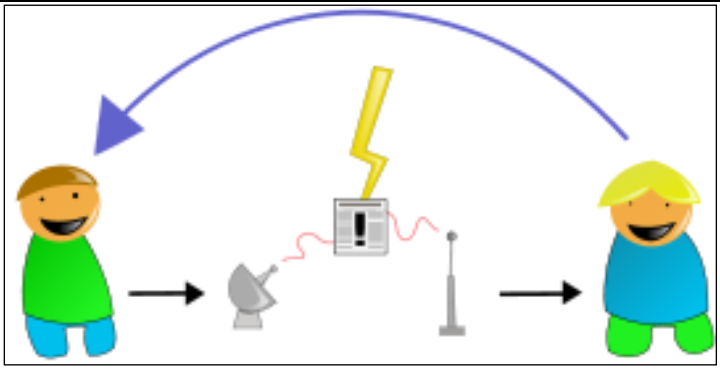
They should lead us to new discoveries-most important, according to Mortensen. At another level models have heuristic value; that is, they provide new ways to conceive of hypothetical ideas and relationships. This may well be their most important function. With the aid of a good model, suddenly we are jarred from conventional modes of thought. Ideally, any model, even when studied casually, should offer new insights and culminate in what can only be described as an “Aha!” experience.

## 5.4. Limitations of models

A model can lead to oversimplification: There is no denying that much of the work in designing communication models illustrates the oft-repeated charge that anything in human affairs which can be modeled is by definition too superficial to be given serious consideration.

## 5.5. Shannon and Weaver's view of communication

According to Fournier (2010) Claude Shannon was a research scientist at Bell Telephone Company trying to achieve maximum telephone line capacity with minimum distortion. He had never intended for his mathematical theory of signal transmission for anything but telephones. But when Warren Weaver applied Shannon's concept of information loss to interpersonal communication, one of the most popular models of communication was created.



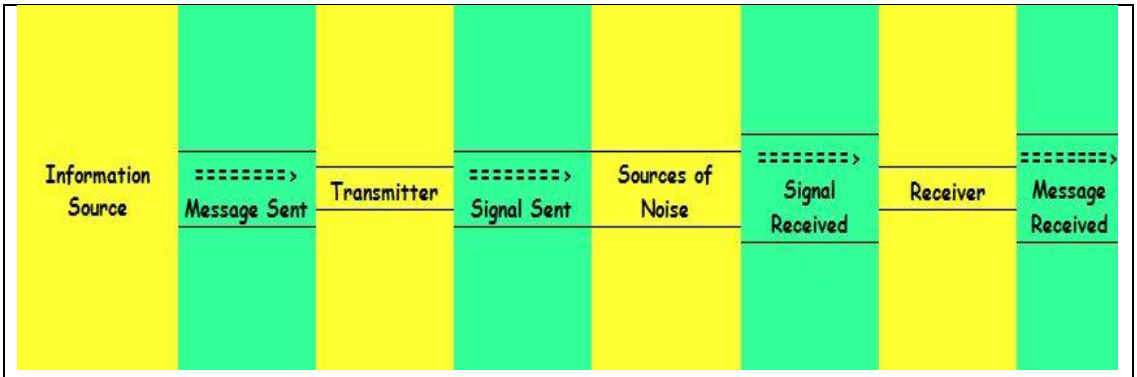
Adapted from Wikipedia

*A message begins at an information source*

Steinberg (2008:53), mention that Shannon and Weaver's model, a message begins at an information source, which is relayed through a transmitter, and then sent via a signal towards the receiver. But before it reaches the receiver, the message must go through noise (sources of interference). Finally, the receiver must convey the message to its destination.

Steinberg (ibid), supposes one have an idea in one's head (information source) that one want to tell someone about. One must first move the idea from ones' brain to ones' mouth (transmitter). Since one cannot actually share ones' gray matter, one must select words for ones' transmitter to use. Once one speaks, ones' voice (signal) is carried through the air toward the listener's ear (receiver). Along the way, ones' signal is joined by a myriad of other sounds and distractions (noises). The receiver then takes everything it receives and tries to maximum the message and

minimizes the noise. Finally, the receiver conveys its message to the other person's mind (destination) to understand why other people just can't grasp what one already knows.



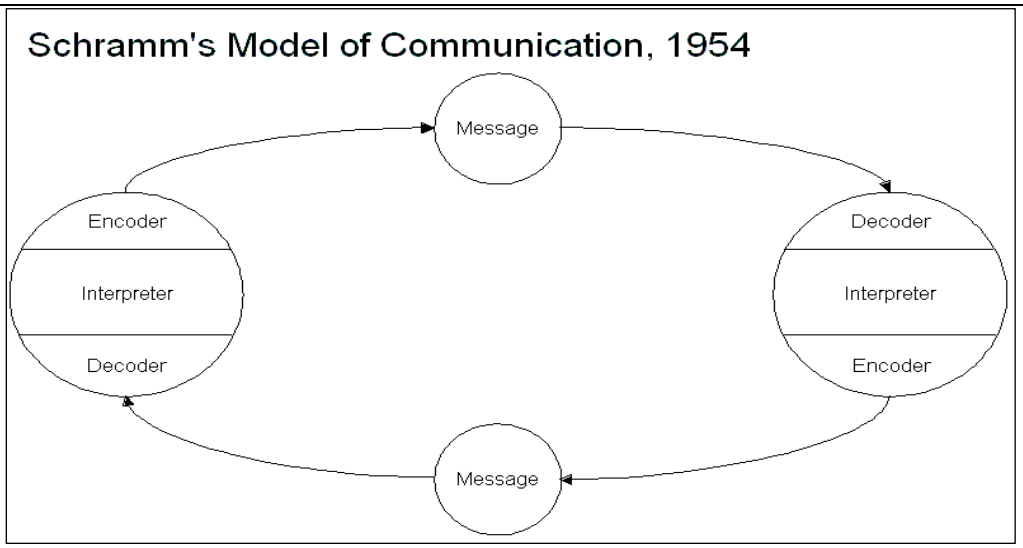

Adapted from: Stephen M. Fournier, 2011Schramm's Interactive Model, 1954

*Shannon and Weaver's Model of Communication*

Steinberg (2008:54) observes that Shannon and Weaver's model clearly demonstrates why even the simplest communications can be misunderstood. Transmitting a signal across additional media only adds to the complexity of the communication and increases the chance for distortion. It is suddenly easier. This model, or a variation on it, is the most common communication model.

## 5.6. Schramm's model of communication

Wilbur Schramm (1954) was one of the first to alter the mathematical model of Shannon and Weaver. He conceived of decoding and encoding as activities maintained simultaneously by sender and receiver; he also made provisions for a two-way interchange of messages. Notice also the inclusion of an "interpreter" as an abstract representation of the problem of meaning.




Wilbur Schramm, "How Communication Works," in *The Process and Effects of Communication,* ed. Wilbur Schramm (Urbana: University of Illinois Press, 1954), p. 3-26

*The Process and Effects of Communication*

### 5.6.1. Strengths

Schramm provided the additional notion of a "field of experience," or the psychological frame of reference; this refers to the type of orientation or attitudes which interactants maintain toward each other.

### 5.6.2. Included feedback

Communication is reciprocal, two-way, even though the feedback may be delayed. Some of these methods of communication are very direct, as when you talk in direct response to someone. Others are only moderately direct; you might squirm when a speaker drones on and on, wrinkle your nose and scratch your head when a message is too abstract, or shift your body position when you think it's your turn to talk. Still other kinds of feedback are completely indirect. For example, politicians discover if they're getting their message across by the number of votes cast on the first Tuesday in commercial sponsors examine sales figures to gauge their communicative effectiveness in ads; teachers measure their abilities to get the material across in a particular course by seeing how many students sign up for it the next term.

### 5.6.3. Included context

- A message may have different meanings, depending upon the specific context or setting.
- Shouting “Fire!” on a rifle range produces one set of reactions-reactions quite different from those produced in a crowded theater.

### 5.6.4. Included culture

A message may have different meanings associated with it depending upon the culture or society. Communication systems, thus, operate within the confines of cultural rules and expectations to which we all have been educated. Other model designers abstracted the dualistic aspects of communication as a series of “loops”.

### 5.6.5. Weaknesses

Schramm’s model, while less linear, still accounts for only bilateral communication between two parties. The complex, multiple levels of communication between several sources is beyond this model (Mysak 1970).

## 5.7. Uses and gratifications theory

According to Mersham & Skinner (1999:42) most of the theories on media are explained about the effects media had on people. It is the theory which explains of how people use media for their need and gratification. In other words we can say this theory states what media does to people and not what people do with media. Also this theory is contradictory to the magic bullet theory which states the audience is passive. According to uses and gratification theory, this is not true; People make use of the media for their specific needs. This theory can be said to have a user/audience-centered approach. Even for communication (say inter-personal) people refer to the media for the topic they discuss with themselves. They gain more knowledge and that is knowledge is got by using media for reference. There are several needs and gratification for people they are categorized into five categories.

- Cognitive needs
- Affective needs
- Personal Integrative needs
- Social Integrative needs
- Tension free needs

**Cognitive Needs**:

People use media for acquiring knowledge, information etc., Among the audience some of them have intellectual needs to acquire knowledge this is not common to all only certain people have their need, each person have a different need for e.g. quiz programs on TV, in order to acquire knowledge and information you will watch news to satisfy the need, search engines in the internet, they make use of these to gain more knowledge. Particularly for the internet search engine they can browse for any topic under the run with no time restriction.

**Affective Needs:**

It includes all kinds of emotions, pleasure and other moods of the people. People use media such as the television to satisfy their emotional needs. For example, when people watch emotional or sad scenes on television, they give vent to their emotional needs by crying.

**Personal Integrative Needs:**

Mersham and Skinner (1999:43), observes that the self-esteem need. People use media to reassure their status, gain credibility and stabilize. so people watch TV and assure themselves that they have a status in society for e.g. people get to improve their status by watching media advertisements such as jewelry adverts , furniture adverts and buy these products, so the people change their life style and the media helps them to do so.

**Social Integrative Needs**:

Mersham and Skinner (1999:43), state that it encompasses the need to socialize with family, friends and relations in the society. For social interaction now a days people do not seems to have social gathering in weekend, instead they do such social interaction using media like the social networking sites like my space, facebook or orkut to satisfy their need.

Another example is you may not watch the particular serial regularly but because your friend watching, you also start watching so that you have common topics for discussion.

**Tension Free Needs**:

Steinberg (2007:27), point out that people sometimes use the media as a means of escapism and to relieve tension for example, people tend to relax watching TV, listening to radio and for satisfying their need for entertainment there by relaxing from all the tension, people watch films on TV. The needs are individual in nature, and how you satisfy the need is individualistic E.g.: That's why some people watch news to relax and some get more tense by watching news, Although the programs may be is same but people use it satisfy different needs. Most people watch reality shows

- because it is more realistic
- for entertainment
- because it is interesting
- it introduces new concepts (different from other programs)
- in some ways you can participate in it
- because of the controversy or
- because of the sensationalism

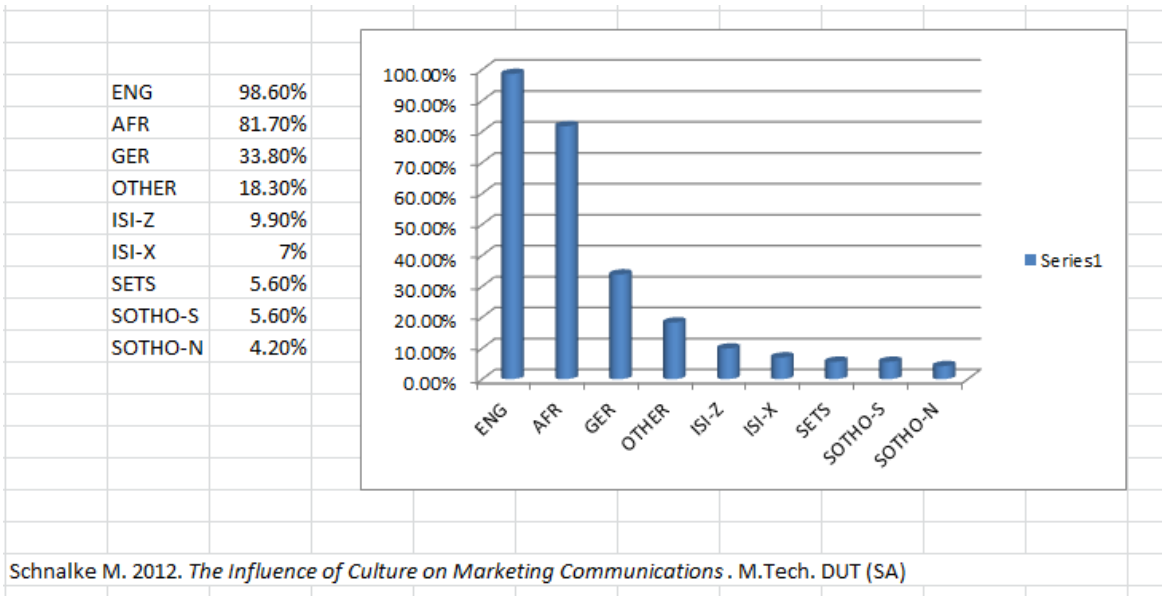
The gratification theory proposes reasons for how one extracts satisfaction through the power of the media. Smartly, people will use a service if they find gratification with the service. Banks would have to satisfy, among other needs, the need to meet language needs of the predominant community.

## Designing a conceptual framework for communication between the bank and its clients

| Shannon & Weaver | Uses & Gratification | A Framework |
|---|---|---|
| 1. This involves:<br><br>2. Encoding a message by the sender;<br><br>3. Dealing with distortion of the message<br><br>4. Decoding the message by the receiver | This involves:<br>1. 8 key elements required for communication<br>2. These elements are: source, encoder, message, channel, decoder, receiver, noise and feedback.<br>**Source**<br>The source of communication is the initiator, or origin, that puts the model into action. It is an individual or group that has a specific reason to begin the communication process. That is, there is a message that they wish<br>**Channel**<br>It is essential for meaningful communication that a suitable means to transmit the message be selected. The channel is the route that the message travels on, be it verbal, written, electronic, or otherwise.<br>**Noise**<br>It is inevitable that noise may come into play during the communication process. Noise could be considered an interference or distortion that changes the initial message; anything that can misconstrue the message may be noise. Noise can be physical, as in an actual sound that muffles the message as it is being said, or it can be semantic, like if the vocabulary used within the message is beyond the knowledge spectrum of its recipient. In order for communication to be effective, noise must be reduced. | 1. Shannon & weaver model involves encoding a message by the sender whereas in the uses & gratification the source of communication is the initiator. In this study ABSA clients can be regarded as the initiators of communication since they are the ones that will come to the bank to engage in any transaction they will like to do.<br>2. Shannon Weaver deals with distortion of message and uses and gratifications theory deals more with the essentiality of meaningful communication. The Shannon and Weaver model proposes that there is a probability that distortion of the communicated message would be possible because of differences in language usage within the bank.<br>3. The uses and gratifications theory implies that in the absence of meaningful exchange of a message there is bound to be opposition or resistance to the use of a facility. Within a banking institution such as ABSA, the service provided is an essential public service and it is imperative that the institution conforms to public needs.<br>4. In order for the communication process to be complete it is very vital to make sure that feedback is involved for the sake of communication process to be effective. Manful feedback enhances the understanding of a |

| | | |
|---|---|---|
| | **Decoder**<br>Before the message reaches the intended recipient; it must be decoded, or interpreted, from its original form into one that the receiver understands. This is essentially the same interaction as that of source and encoder, only in a reversed sequence.<br>**Receiver**<br>In order for communication to be executed, there must be a second party at the end of the channel the source has used. The receiver takes in the message that the source has sent out.<br>**Feedback**<br>For meaningful communication to come to fruition, it is vital that the receiver provides feedback to the source. Feedback relates to the source whether their message has been received, and most importantly, if it has been interpreted accurately. Without feedback, the source would never know if the communication was successful. Ongoing communication is made possible by the cyclical route feedback allows; if more communication between the two parties is necessary, they can follow the model indefinitely. | message and the recipient experiences a feeling of gratitude. The use of meaningful language implies gratification. |
| Claude Shannon (1916- ) & Uses and Gratifications communication theories. (1996). *The Exploratorium*. Retrieved (2004,) | | |
| TABULATION OF SHANNON AND WEAVER'S MODEL OF COMMUNICATION TO COMPREHEND BANKING COMMUNICATION | | |

As indicated in the table above, Shannon and Weaver's communication model speaks about identifying the distortion in a message. In the case of communication between the banks and its clientele in a South African context, we need to take cognizance of the multi-cultural nature of the South African community. Other factors which need to be heeded are the quality and promotion of business on a local as well as on an international platform. These factors will constitute the noise or interference in the communication process.




*The Influence of Culture on Marketing Communications*

The above graph illustrates different languages and they also have influence on Marketing Communication.

## 5.8. A conceptual model for language in banks

A key concept in transactional banking would be to ensure that language barriers are minimized for clear understanding of transactions. Communication must be simple and unbiased. Shannon and Wearer imply that any misunderstandings or biasness (noise / interference) must be eliminated so that the message is understood as it was intended to do so.

The Uses & Gratification model implies that the language used when banks do business with their clients must satisfy the client. This means that the client must have a clear understanding of the transaction. This will give the client peace of mind and will satisfy the client. If the client feels satisfied, s/he is more likely to use the service again.

In summary, in order to improve the quality of the service and to sustain their viability, the banking sector must be culturally sensitive when considering language usage during transactions. Theoretically this sounds very viable, however, in practice this may be a tough scenario. Nevertheless, banking entities would have to consider feasible options when engaging in language usage.

Culture sensitivity plays a vital role in the communication process because when people communicate one must take into consideration other persons culture just to make sure that no one is offended. Since communication is a two way process and again it is regarded as glue that binds people together it should not be used in a wrong way.

One might assume that his/her language is more superior to other languages just because it is widely used that might offend other people because they might think that one is looking down on them. Since there are eleven official languages in South Africa it is important for banks to try and accommodate all these languages in order for other clients to communicate well with banking staff.

## 5.9. Summary

This chapter outlined two important communication strategies: That of Shannon & Weaver as well as the Uses & Gratification Theory. These are well grounded scientific theories; therefore they were used as a foundation for generating a model of communication in the banking sector. It

must be noted that the model has been based on theoretical perspectives and need to be pitched against a quantitative study which follows in the next chapter.

# CHAPTER SIX

# 6. FIELDWORK AND DATA PROCESSING

## 6.1. Introduction

In this chapter the researcher will present a brief overview of ABSA bank. This chapter focuses on the research design, sampling, data collection and data analysis and ethical considerations.

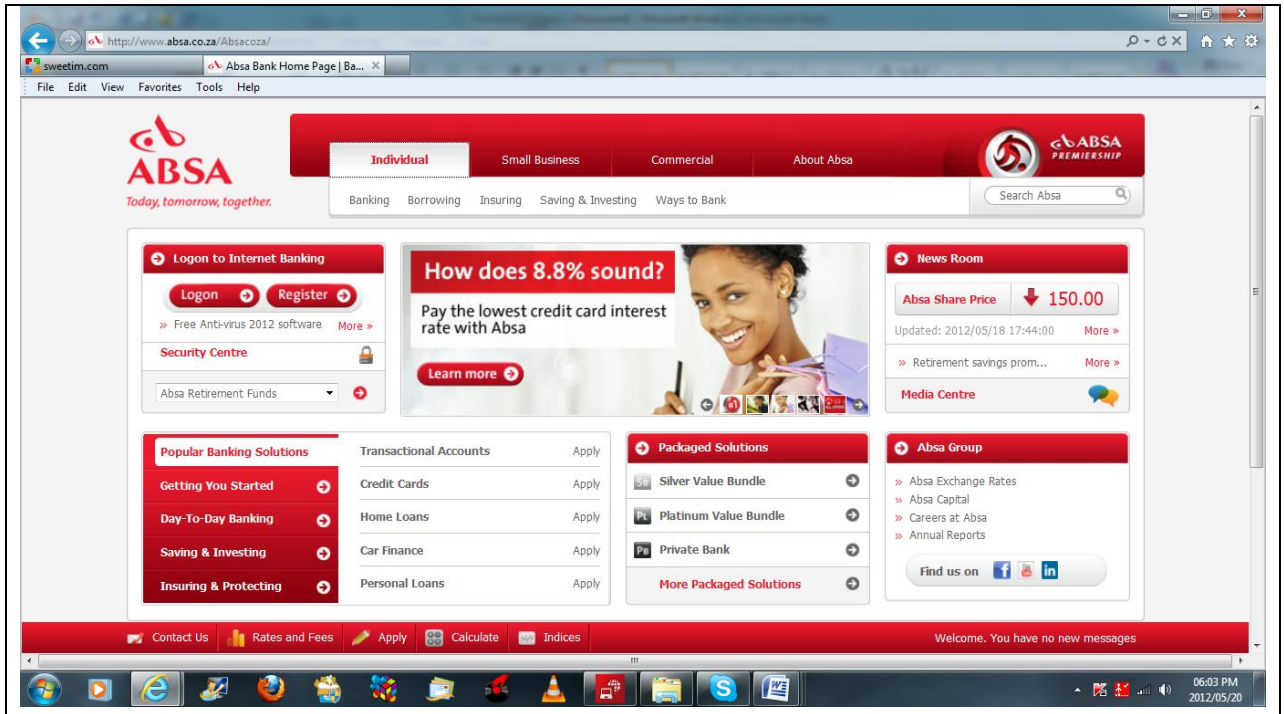
The researcher will then show how the survey questionnaires were formulated, followed by a discussion on how the fieldwork was conducted including problems that were encountered during the process. Finally, the researcher will explain the procedure used to process data from the questionnaire to the data table.

## 6.2. An introduction to ABSA Bank

ABSA Bank is one of the leading banks in South Africa offering private, retail and corporate banking. The ABSA Group Limited (ABSA), listed on the JSE Limited, is one of South Africa's largest financial services groups offering a complete range of banking, assurance and wealth management products and services. ABSA's business is conducted primarily in South Africa. It also has equity holdings in banks in Mozambique and Tanzania and representative offices in Namibia and Nigeria.

At 30 June 2011, the Group had 718,2 million shares in issue and a market capitalization of R96,82 billion. The Group had assets of R715,9 billion, 12,3 million customers, 9 288 automated teller machines and 36 535 permanent employees. ABSA is a subsidiary of Barclays Bank PLC, which holds a stake of 55,5% in the Group.

Barclays is a major global financial service provider engaged in retail and commercial banking, credit cards, investment banking, wealth management and investment management services with an extensive international presence in Europe, the USA, Africa and Asia.




Source:ABSA (2012)

*ABSA Homepage (Banking Code of Practice)*

## 6.3. Method and instrument

Questionnaire and non – participant methods were used to collect data. Wikipedia (2008) defines data collection as simply how information is gathered. There are various methods of data collection such as personal interviewing, telephone, mail and internet. Depending on the survey design, these methods can be used separately or combined.

According to Neuman (1997: 190), methodology is the research "plan of action" to measure variables of interest. Saravanel (2000:13) concurs with Neuman by saying that methodology is the study of methods by which one gains knowledge. It deals with the cognitive processes

imposed on research by problems arising from the nature of its subject – matter (Neuman, 1997:190).

Data collection is a term used to describe a process of preparing and collecting data, for example as part of a process improvement or similar project. Data collection usually takes place early on an improvement project, and is often formalized through a data collection plan which often contains the following activity:

- Pre collection activity – agree on goals, target data, definitions, methods.
- Collection – data collection
- Present findings – usually involves some of sorting analysis and/ or presentation

A formal data collection process is necessary as it ensures that data gathered is both defined and accurate and that subsequent decisions based on arguments embodied if the findings are valid. The process provides both a baseline from which to measure from and in certain cases a target on what to improve. (Wikipedia, 2008)

The subjects of the study were the people and the measuring instruments were questionnaires. Questionnaires are very cost effective when compared to face – to –face interviews. This is especially true for studies involving large sample sizes and large geographic areas. Written questionnaires become even more cost effective as the number of research questions increases.

Questionnaires are easy to analyze. Data entry and tabulation for nearly all surveys can be easily done with many computer software packages like SPSS 16.0, Moonstats and others. Questionnaires are familiar to most people. Nearly everyone has had some experience completing questionnaires and they generally do not make people apprehensive. Questionnaires reduce bias. There is uniform question presentation and no middle – man bias. The researcher's

own opinions will not influence the respondents to answer questions in a certain manner. There are no verbal or visual clues to influence the respondents.

Questionnaires are less intrusive than telephone or face to face surveys. When a respondent receives a questionnaire in the mail, he/she is free to complete the questionnaire on his own time table. Unlike other research methods, the respondent is not interrupted by the research instrument. The language of the questionnaire was at the level understanding of the respondents and the wording was appropriate to tap into the respondent's attitudes, perceptions and feelings.

## 6.4. The questionnaire as a research tool

According to Wikipedia (2008) "the questionnaire' is a method of designing questionnaires to collect the required information. It is used for research work by scientist, business entities; it is also a list of framed facts.

Questionnaires were distributed by the researcher and waited for filling because it enables the researcher to give more clarity on questions that might be problematic for the respondents.

## 6.5. Non-participant observation

Apart from questionnaires the researcher also gathered information without asking questions from respondents. The researcher went to observe people at their natural work environment and played the role of non – participant observer while gathering field observation data. The researcher observed ABSA employees helping clients at the bank. The researcher also looked at the way employees communicate with their clients.

## 6.6. The questionnaire

The questionnaire issued to ABSA employees as well as ABSA clients of Empangeni was designed in English. Each questionnaire consisted of two sections:

- Section A consisted of general personal particulars of the respondents including name, age gender and race.
- Section B respondents had to provide information about language and communication practice at ABSA bank. Open – ended questionnaires were included to elicit their own opinions about the state of affairs of the bank.

The format of the questionnaire was less time consuming for the respondents since it did not have many questions.

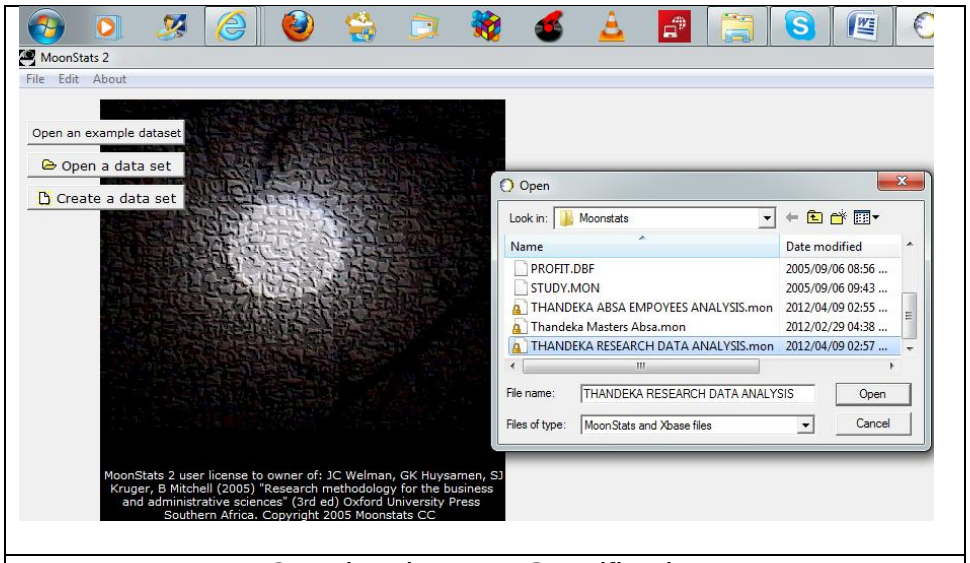
## 6.7. Ethical considerations

The researcher is qualified to undertake the research and will be supervised by a qualified, competent professional throughout the process. The participant's privacy and confidentiality will be held with the utmost regard and participants will not be misled.

The rights and dignity of all participants will be respected. As the researcher, interviewer and participants are of different cultural background therefore, the culture, language, beliefs, perceptions and customs of participants will be considered or observed.

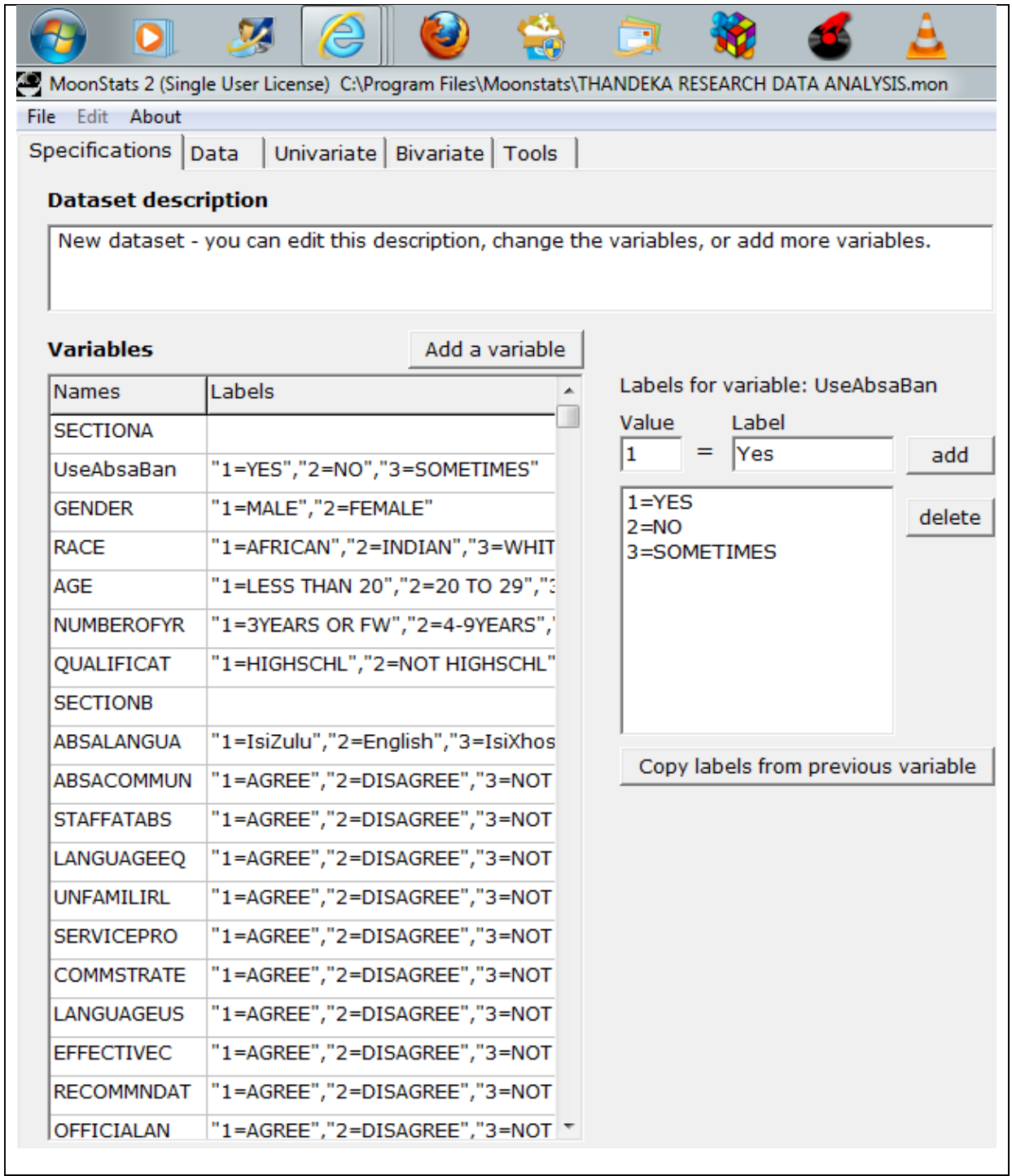
## 6.8. Data processing from questionnaires to data table

The questionnaires provided spaces for the respondents' choice to be indicated by means of a tick or a cross. More than that one choice in a single space will be treated as a spoiled response. The researcher entered the responses in Moonstats to analyze data collected.




*Opening the Data Specification*

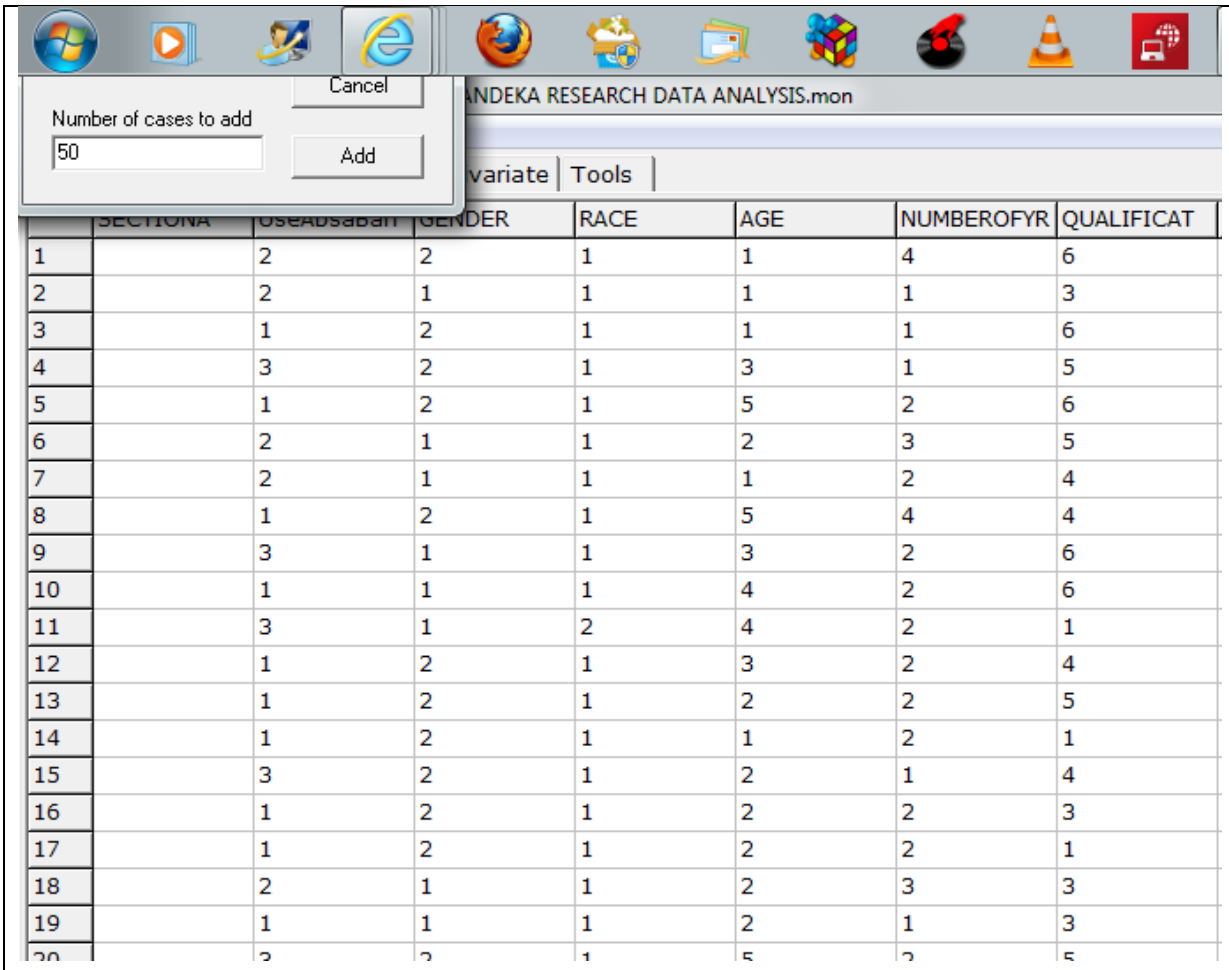
The above graph illustrates the use of Moonstats programme for data analysis. The opening of the data set and opening the file name where the information of data was saved.




*Adding Value and Label Variables*

This illustration shows the methods of how the specification of data captured on the Moonstats system. This method is taken from the questionnaires to the system to show how to add the value

and label variables. After the researcher has done doing all these steps the following step is to capture the data in terms of capturing the numbers on the system.

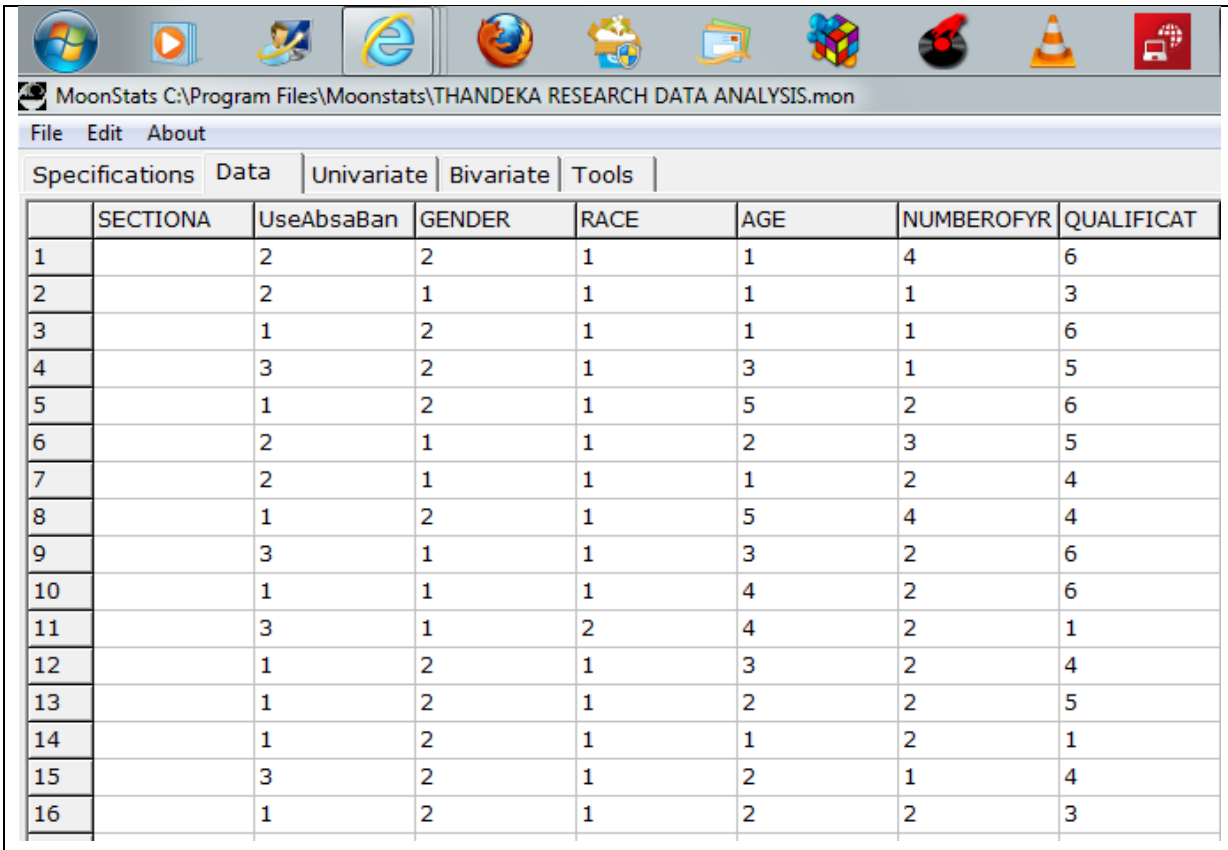



| | | | GENDER | RACE | AGE | NUMBEROFYR | QUALIFICAT |
|---|---|---|---|---|---|---|---|
| 1 | | 2 | 2 | 1 | 1 | 4 | 6 |
| 2 | | 2 | 1 | 1 | 1 | 1 | 3 |
| 3 | | 1 | 2 | 1 | 1 | 1 | 6 |
| 4 | | 3 | 2 | 1 | 3 | 1 | 5 |
| 5 | | 1 | 2 | 1 | 5 | 2 | 6 |
| 6 | | 2 | 1 | 1 | 2 | 3 | 5 |
| 7 | | 2 | 1 | 1 | 1 | 2 | 4 |
| 8 | | 1 | 2 | 1 | 5 | 4 | 4 |
| 9 | | 3 | 1 | 1 | 3 | 2 | 6 |
| 10 | | 1 | 1 | 1 | 4 | 2 | 6 |
| 11 | | 3 | 1 | 2 | 4 | 2 | 1 |
| 12 | | 1 | 2 | 1 | 3 | 2 | 4 |
| 13 | | 1 | 2 | 1 | 2 | 2 | 5 |
| 14 | | 1 | 2 | 1 | 1 | 2 | 1 |
| 15 | | 3 | 2 | 1 | 2 | 1 | 4 |
| 16 | | 1 | 2 | 1 | 2 | 2 | 3 |
| 17 | | 1 | 2 | 1 | 2 | 2 | 1 |
| 18 | | 2 | 1 | 1 | 2 | 3 | 3 |
| 19 | | 1 | 1 | 1 | 2 | 1 | 3 |

Figure 3

**Number of cases added in data set**

The illustration above is showing data cases added in Moonstats system. This part is showing how to add variables in a dataset and also shows the number of cases needed for columns and rows of capturing information data from the questionnaires according to the respondents view.




| | SECTIONA | UseAbsaBan | GENDER | RACE | AGE | NUMBEROFYR | QUALIFICAT |
|---|---|---|---|---|---|---|---|
| 1 | | 2 | 2 | 1 | 1 | 4 | 6 |
| 2 | | 2 | 1 | 1 | 1 | 1 | 3 |
| 3 | | 1 | 2 | 1 | 1 | 1 | 6 |
| 4 | | 3 | 2 | 1 | 3 | 1 | 5 |
| 5 | | 1 | 2 | 1 | 5 | 2 | 6 |
| 6 | | 2 | 1 | 1 | 2 | 3 | 5 |
| 7 | | 2 | 1 | 1 | 1 | 2 | 4 |
| 8 | | 1 | 2 | 1 | 5 | 4 | 4 |
| 9 | | 3 | 1 | 1 | 3 | 2 | 6 |
| 10 | | 1 | 1 | 1 | 4 | 2 | 6 |
| 11 | | 3 | 1 | 2 | 4 | 2 | 1 |
| 12 | | 1 | 2 | 1 | 3 | 2 | 4 |
| 13 | | 1 | 2 | 1 | 2 | 2 | 5 |
| 14 | | 1 | 2 | 1 | 1 | 2 | 1 |
| 15 | | 3 | 2 | 1 | 2 | 1 | 4 |
| 16 | | 1 | 2 | 1 | 2 | 2 | 3 |

Figure 4

**Data analysis from questionnaires**

The above figure demonstrates the way how data is captured according to the number of questions in the questionnaire. Respondents' views for each and every question are entered to the relevant columns and rows. This data capturing takes a huge number of questionnaires around figure of (300) respondents participating in the survey conducted by the researcher in the targeted area.

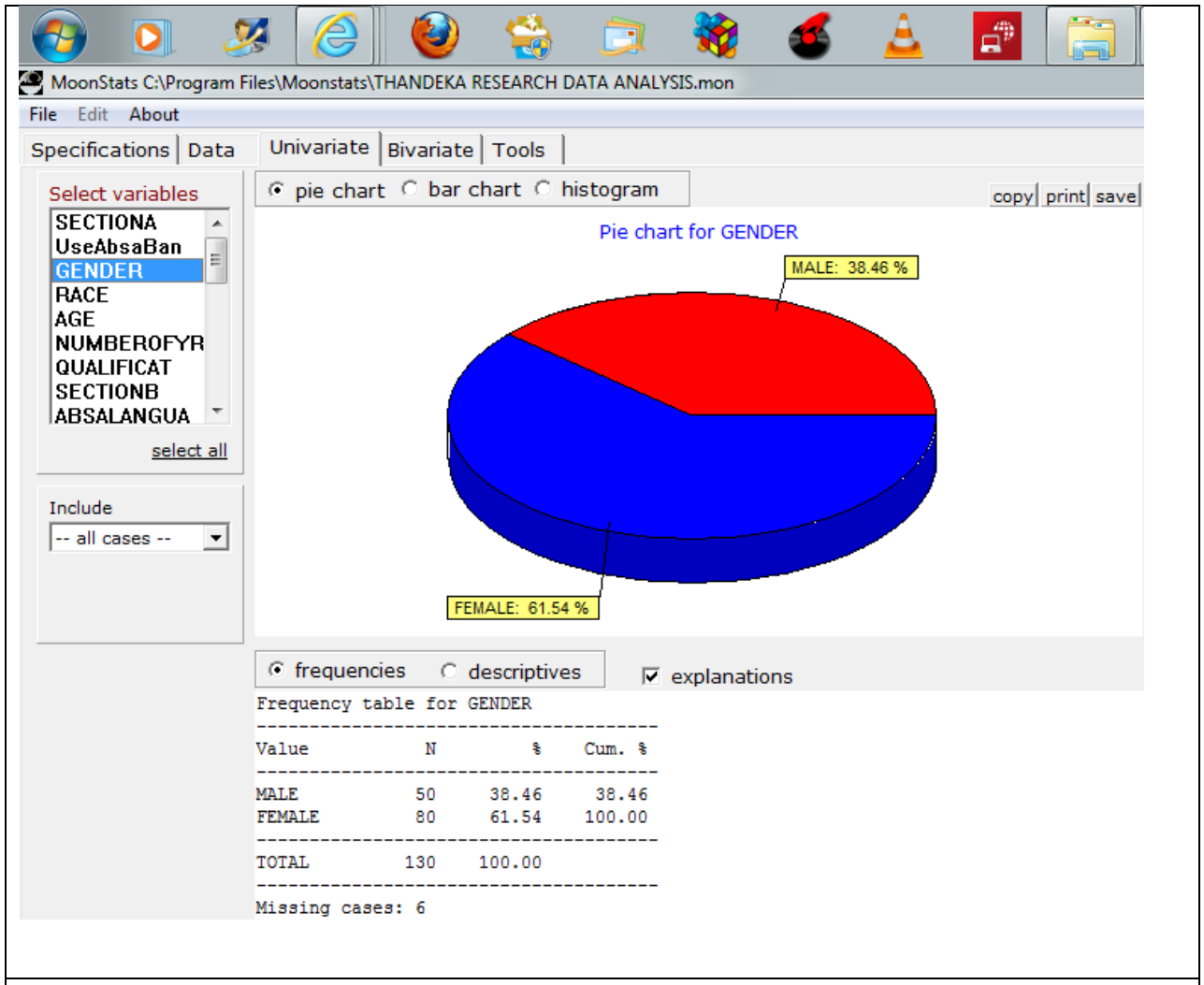



Figure 5

**Pie chart in an Univariate display in the system**

1. The above graph shows Moonstats programme showing the univariable plotting in the pie graph which shows statistical percentage figure. It also shows the respondents view as it appear in pie graph according to percentage figures. Also in the above graph indicates that more females were willing to participate in the survey. More than 61% of females engaged in the survey.

2. This is probably an indication that more females are using the banking services than traditionally.

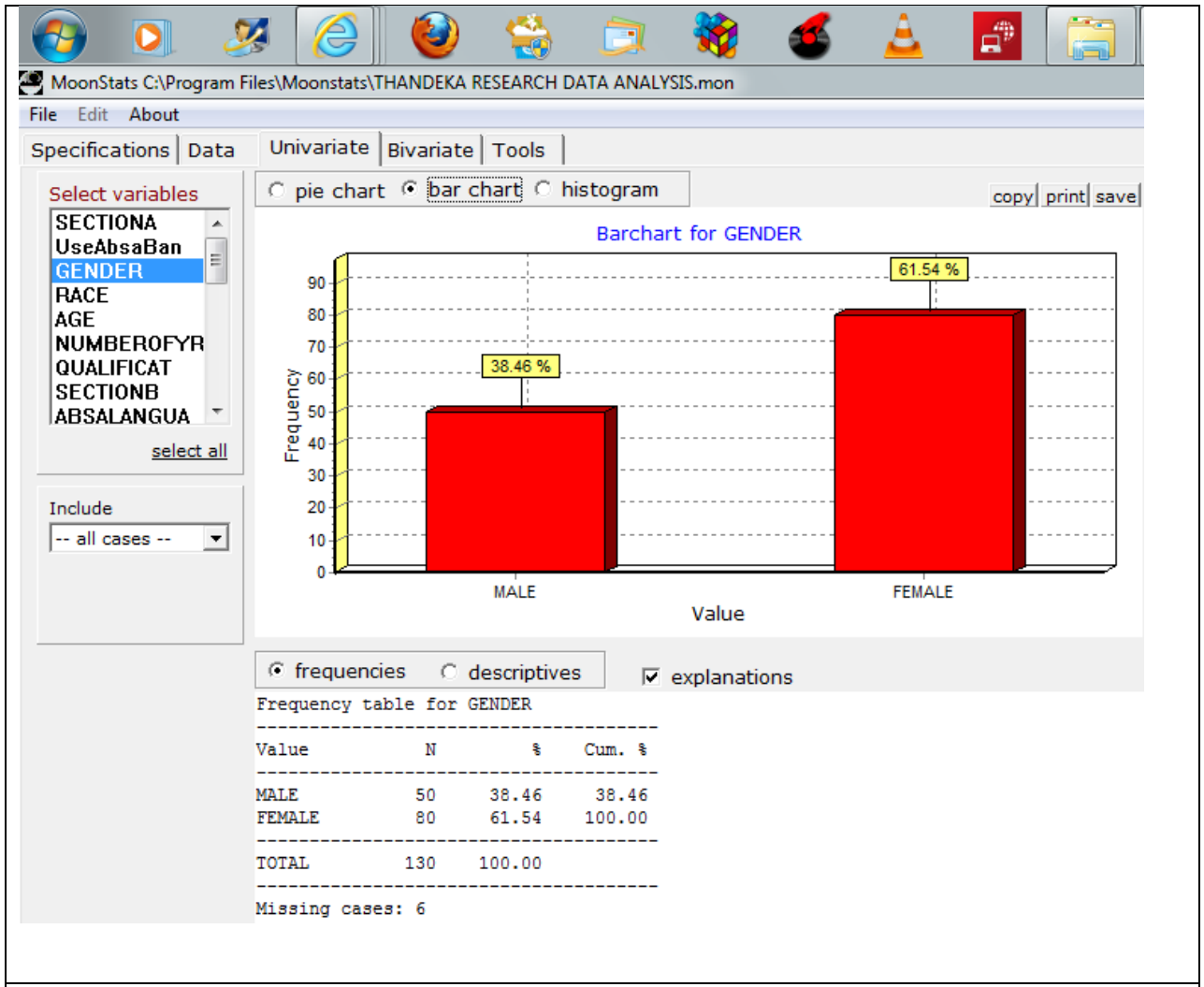



Figure 6

**Bar chart in Univariate display in the system**

The demonstration above is showing bar graph when the researcher was capturing labels for the variables in terms of value and specifications of data and also adds the cases to the dataset numbering according to the respondents views per each questionnaire. The researcher used Moonstats© to analyse data. Each question in the questionnaire is assigned a particular column in the database. The appropriate code for the variant for the individual respondents is entered in the column that deals with the question.

## 6.9. Verifying accuracy of the coding

To verify, the researcher double checked all questionnaires encoded to the database.

## 6.10. Summary

In this chapter the researcher has given a brief overview of ABSA bank. The researcher also showed how the questionnaires were formulated and how they were analyzed using the computer programme "*Moonstats"*. In the next chapter the researcher will present data analysis and findings drawn from the investigation.

# CHAPTER SEVEN

# 7. DATA ANALYSIS

## 7.1. Introduction

This chapter presents the summary of the findings, conclusions drawn from the investigation. The researcher will present results from the questionnaires. Graphs and tables will be used as an addendum to demonstrate findings. The outcomes of data analysis and interpretation of the graphs per each graph implies the quantitative and qualitative procedure in analyzing statistics and comments under each graph. The researcher has used a random sampling methods when distributing questionnaires in around a figure of (400) people from the community and clients who uses ABSA Bank as well as employees of the bank in conducting the efficiency survey.

## 7.2. Analysis of Data

### 7.2.1. Use ABSA Bank

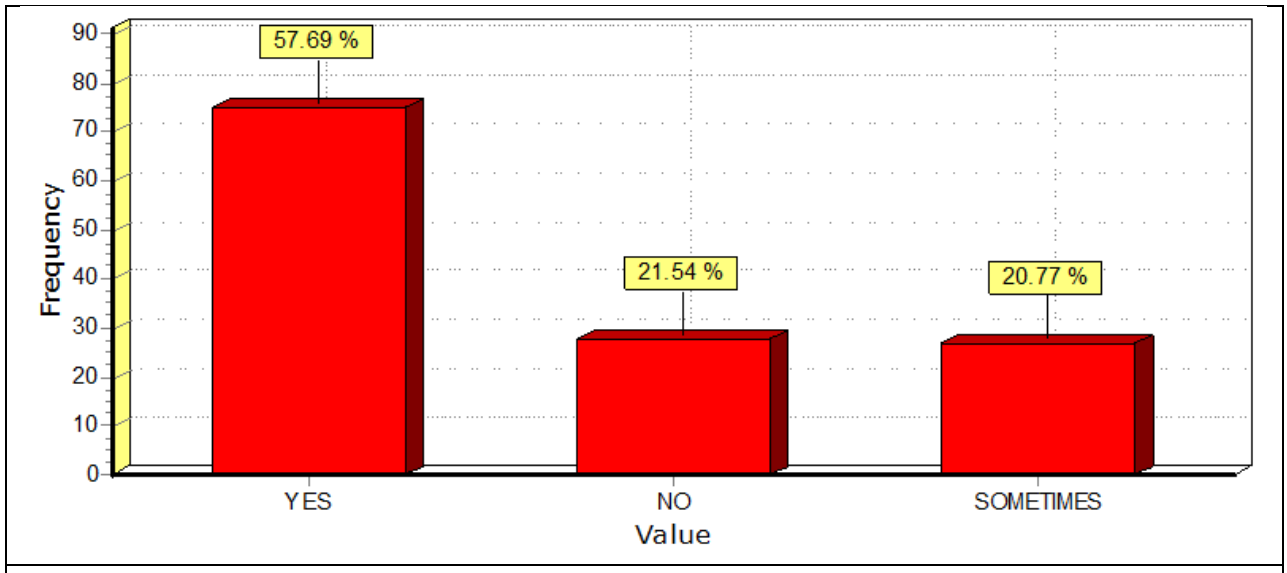



**figure 1**

Using ABSA bank

The above graph demonstrates the percentage of respondents (Clients) who are using ABSA bank. It is clear that ABSA has got lots of clients since most of the respondents were those

people who said they use ABSA bank. Only few of the respondents said that they don't use ABSA at all. Another elite group said that they use ABSA sometimes.

### 7.2.2. Gender

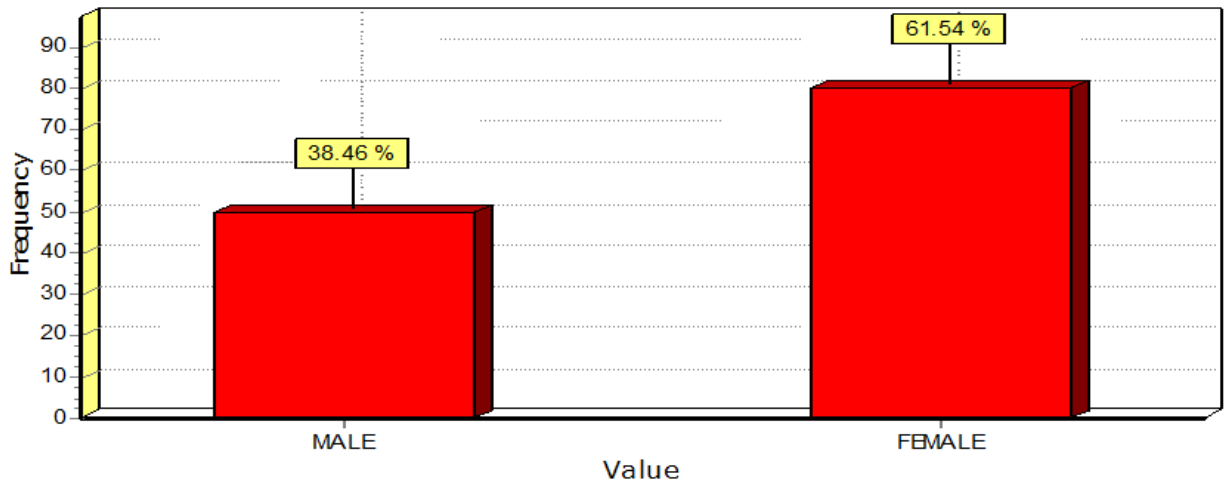



**figure 2**

Respondents' gender

The above graph reveals that very few of the respondents were males and there was a high number of respondents' who were females. During the distribution of questionnaires, it was easier for the researcher to find females who will fill in the questionnaires because generally the females are dominant in number than males in the country.

### 7.2.3. RACE

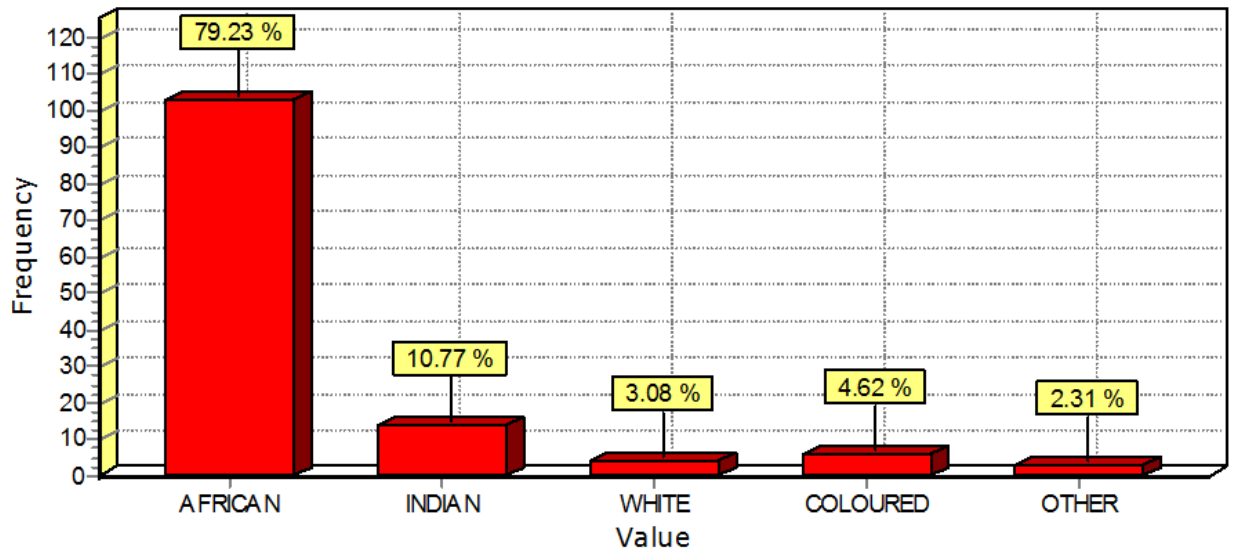



**Figure 3**

Race percentage of the respondents participated in research

The above graph analyses and interprets data, reveals the race groups of the respondents partake in the survey. Majority of the respondents were Africans. The reason was that the researcher was conducting research in a place where there were many African people. Another reason was that there were so many African people who are using ABSA bank. Only few Indians were able to respond and the possible reason is that they were not available when the researcher was distributing questionnaires. Very few of the population who responded were Whites. There were also few of the respondents who were Coloureds and there were also those people who did not want to state their race.

### 7.2.4. AGE

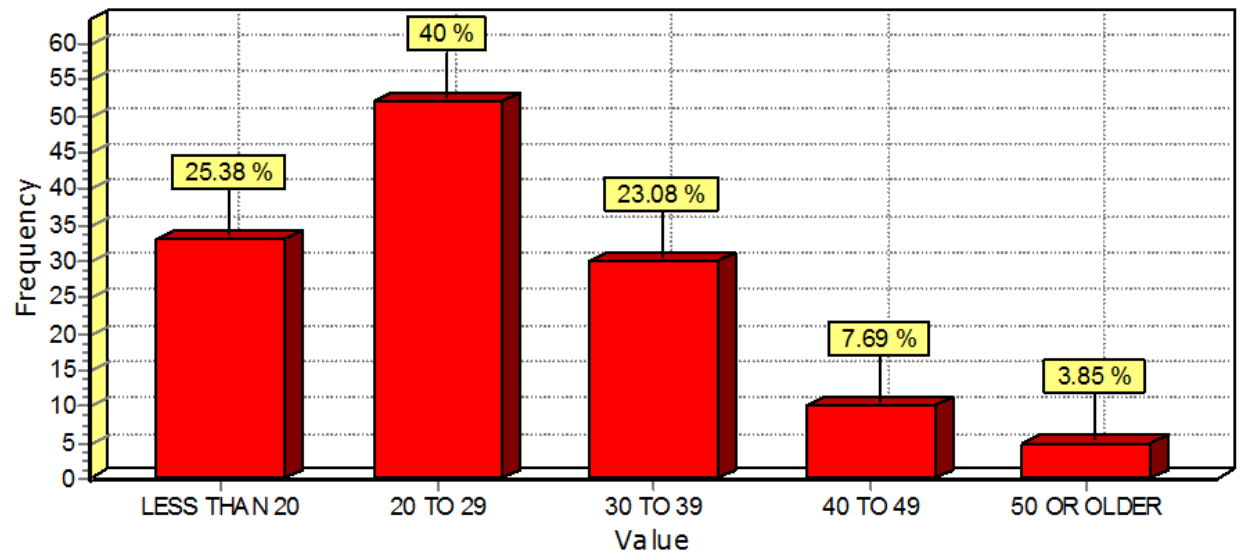



**figure 4**

Age group percentage of the respondents participated in research

The above graph illustrates the age of the clients who responded. Only quarter of the respondents' was less than 20 years. This is because mostly the people from this age group they don't use the bank more often. The majority of the respondents were between the ages of 20 to 29 years. The reason there are many respondents who are within this age group is because they use the bank more often and most of them are working and others are still students. They do different transactions in the bank. Sometimes especially those who are still at school or in tertiary institutions they will use the bank to access their money and again apply for student's loans. Another group of respondents were between the ages of 30 to 39 years. This age group uses the bank more often but it was not easy to find so many of them to answer the questionnaire just because they were always in a hurry. Most of the time they were rushing to work and sometimes

they are rushing to fetch their children from school. Very few of the respondents' were between the ages of 40 to 49 years and there were those who were 50 years and older as well.

### 7.2.5. NUMBER OF YEARS

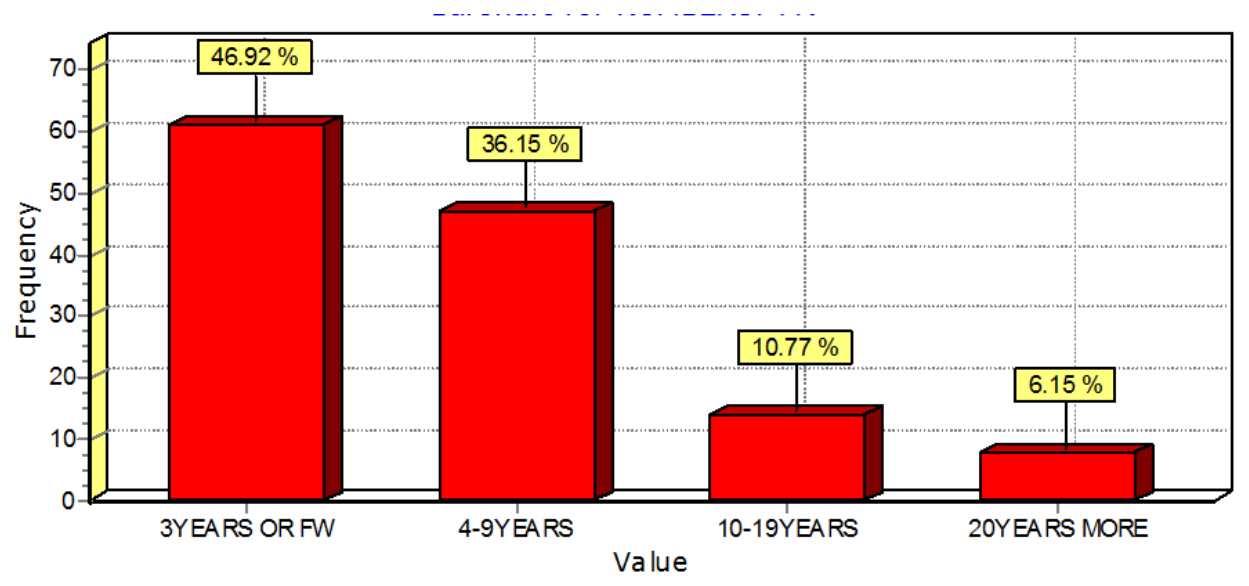



**figure 5**

Number of years working

This graph illustrates the number of years participants have used ABSA bank. Majority of the respondents have used ABSA bank less than 3 years and this might be because people assume that ABSA bank has got high interest rates. Some of the respondents have used ABSA for 4 to 9 nine years. These people most of them are those who have long term contract with the bank. Sometimes they are paying loans or they have been financed by the bank to buy a property or a car. Very few said that they have used the bank for 10 to 19 years. Again these people are those who have used long term contract with the bank due to the reasons mentioned above. Lastly very few of the respondents have used the institution for 20 years or more. The reason there are few

respondents who have used the bank for more than 20years and that most people are no longer buying their property or finance their car using a bank but they prefer to buy cash.

### 7.2.6. QUALIFICATIONS

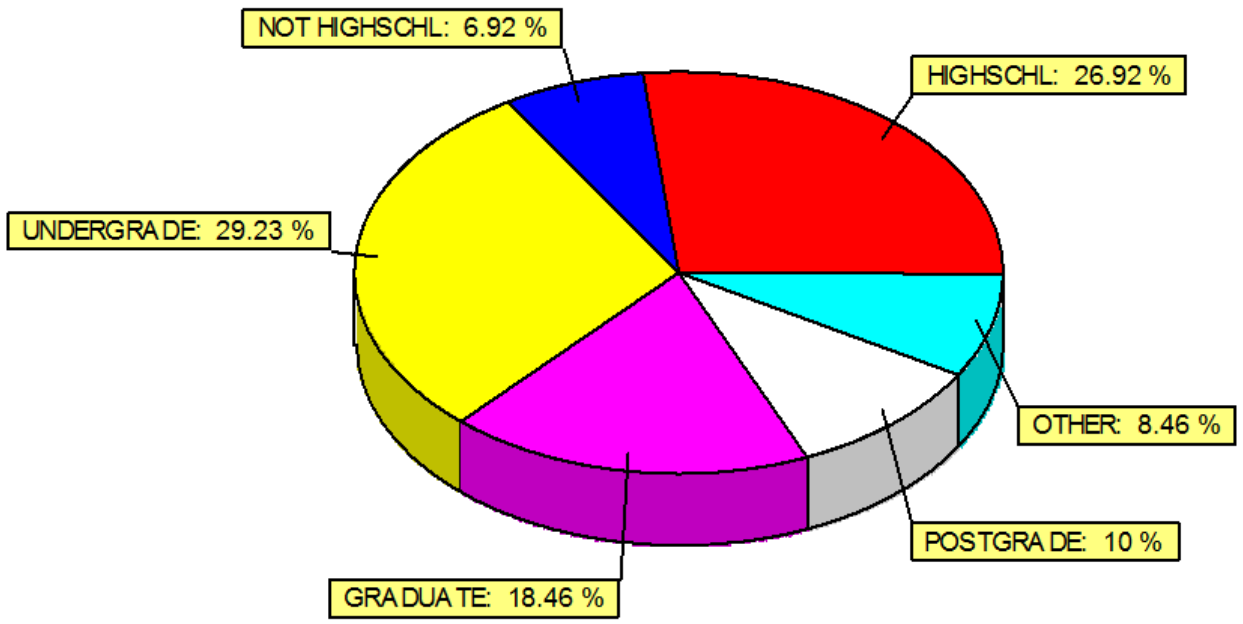



**figure** 6

Educational level of respondents participated in research

The above graph illustrates the qualifications of the respondents who are ABSA clients. Very few of the respondents did not complete high school education. These people might be using the bank to getting their child support grant income or any other source of income they might receive. The other clique of the respondents completed high school. They might be using bank to withdraw their money from their parents or they might be sent by their parents to withdraw money. Some might also use the bank to apply for admission at any tertiary institutions and they will need to deposit the money at ABSA bank. Other respondents' were post graduates students. This shows that postgraduate students don't use the bank that much since they are working they

prefer to do things they want using cash to prevent interest. Graduates were not that much as compared to those who were undergraduates.

The reason there is a high number of undergraduates is that they probably use the bank for so many things. They use it for daily transactions and for so many other things.

### 7.2.7. LANGUAGE USE AT ABSA

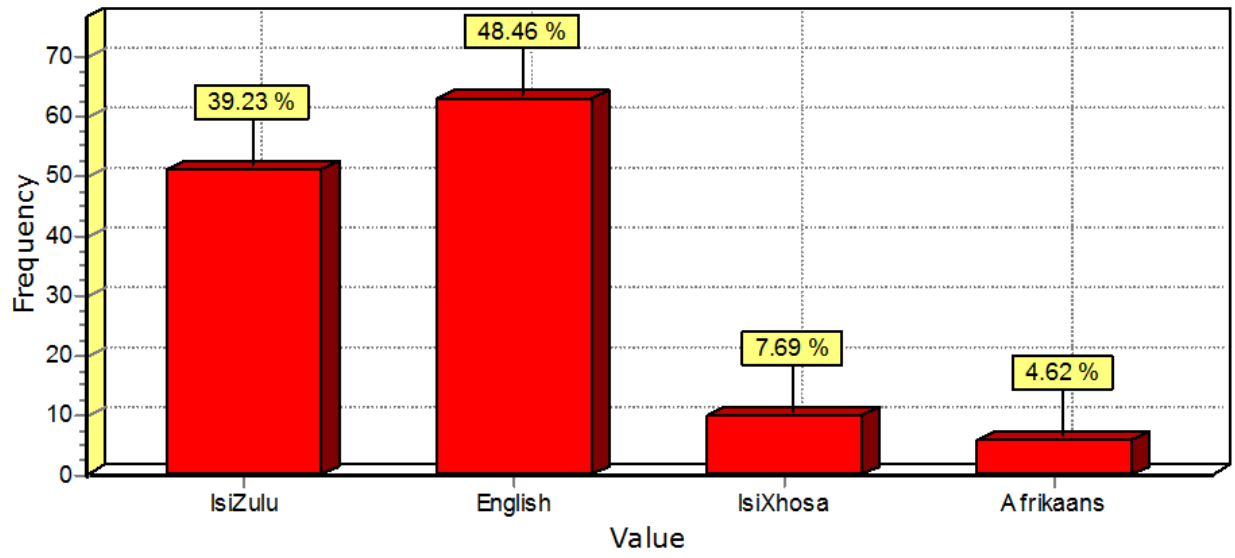



**figure** 7

**LANGUAGE USE AT ABSA**

The above graph illustrates language use at ABSA. The predominant one is English, the second one is isiZulu, the third one is Xhosa and the last one regarded as the language of oppression which is Afrikaans. Although in many rural areas where there is ABSA clients, these people are using indigenous languages so it is difficult for them to understand or do any transaction at ABSA because of language but still English is regarded as the number one language to render a good service to the clients. Most people in rural community are not well educated and illiterate as well.

### 7.2.8. DOES ABSA COMMUNICATE WITH ITS CLIENTS?

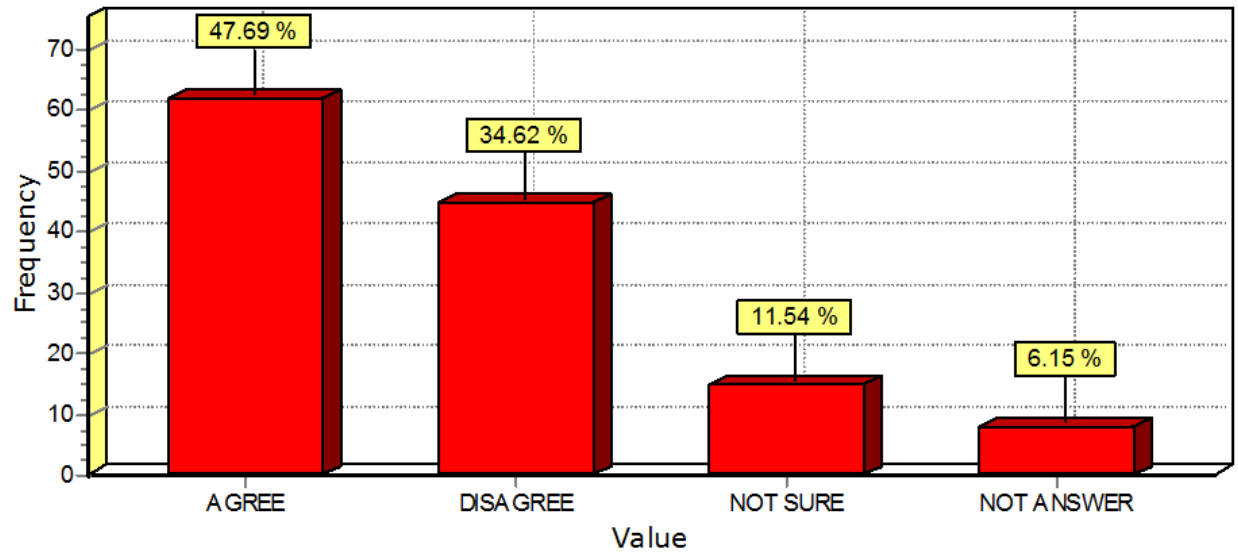



**figure 8**

ABSA communicates with its clients

The above graph illustrates communication within ABSA clients. Some respondents agree that ABSA should revise the way they communicate with their clients. Many respondents disagree that ABSA offer good service to their clients. There were those who were unsure whether ABSA communicates well with its clients. The other few respondents did not want to answer this question. According to Rogers (1976:11) he mentions that many messages are expressed in the form of language symbol, but the symbols may also be nonverbal communication such as hand of facial gestures, other body language or body movement or picture all that is the sign of language communication to pass on the massage to receiver.

### 7.2.9. SERVICE TO CLIENTS

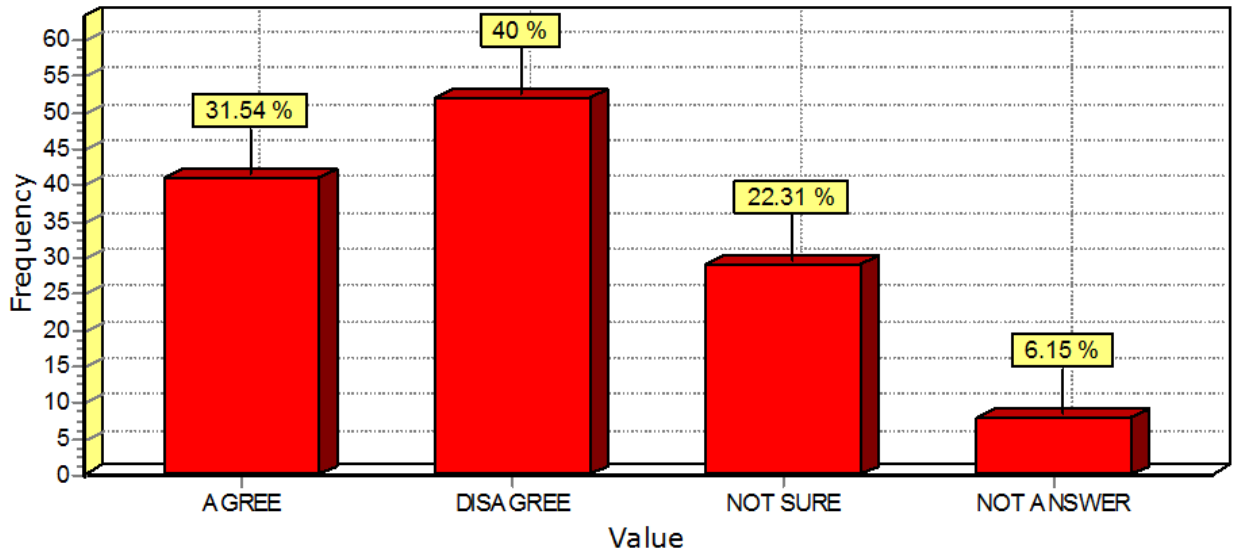



**figure 9**

ABSA staff provides good service to their clients

This graph illustrates rate of service ABSA staff offer to its clients. Most of the clients responses showed that they are not well satisfied about the service they get from ABSA, others were complaining about the attitude of staff (employees) they have towards their clients when they give them service and others are complaining about long queues.

In this graph above it shows the predominant percentage of people showing dissatisfaction regarding the service they get from ABSA while second percentage is for those who are happy with service they get from ABSA. There were also those respondents who were not sure whether ABSA staff provides good service to their clients probably those who were unsure were those who do not use the bank frequently. Some of the respondents did not answer this question.

### 7.2.10. LANGUAGE EQUALITY IN BANK SERVICES

Frequency table for LANGUAGE EQUALITY

| Value | N | % | Cum. % |
|---|---|---|---|
| AGREE | 35 | 26.92 | 26.92 |
| DISAGREE | 57 | 43.85 | 70.77 |
| NOT SURE | 14 | 10.77 | 81.54 |
| NOT ANSWER | 24 | 18.46 | 100.00 |
| TOTAL | 130 | 100.00 | |

Missing cases: 6

**table of figure 1**

The table showing language equality at ABSA

The above table demonstrates statistical percentage of respondents view with regards to language equality. Few respondents agree that according to South African constitution all South African languages are equal. Majority have disagreed that all South African language are equal. They have stated their reasons that it is stated in the Constitution that all languages are equal but ABSA bank does not promote that because the languages are not balanced. Some languages are dominant over the other. At ABSA the most widely used languages are English and Afrikaans in the bank and in the ATM there are other languages. This is not good because it shows that communication and language is still a problem. Very few of the respondents were not sure about this question because some of them they never take into consideration what language is used by

ABSA to communicate with its clients since they said that they are able to converse in any official language. There were also those who decided not to answer this question.

### 7.2.11. UNFAMILIAR LANGUAGE AT ABSA

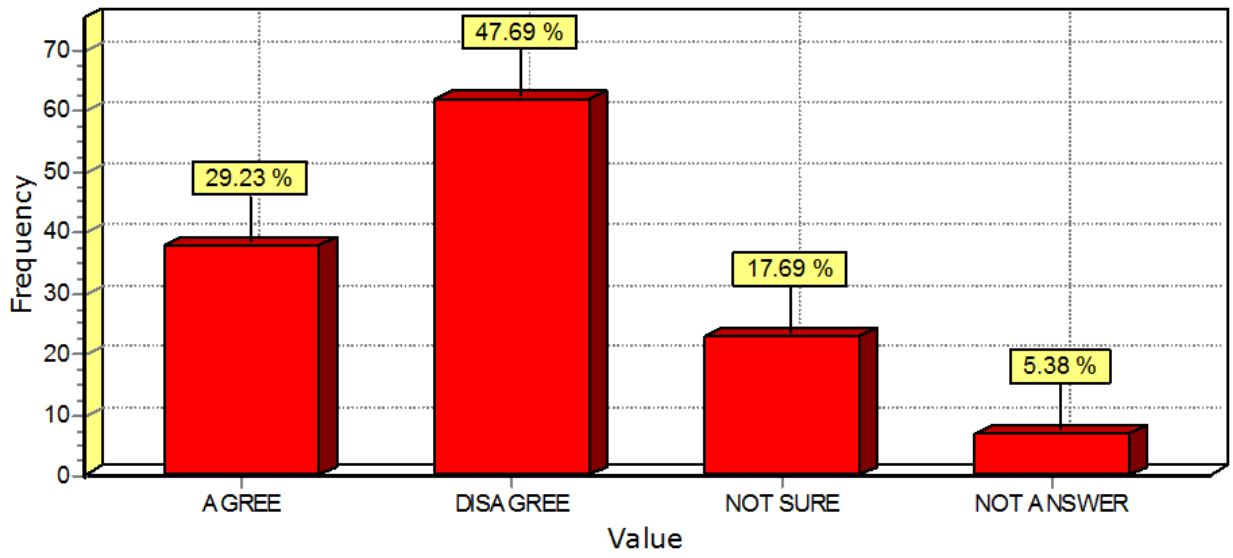



**figure 10**

Unfamiliar language ABSA

This graph illustrates the respondents' answers about unfamiliarity of language at ABSA. Few of the respondents stated that they agree that if one is unfamiliar with the language ABSA staff is willing to assist their clients in the language of his/ her choice. Majority disagree with that. They said that if you are unfamiliar with the language they will not get someone to help you instead that person who is helping you will try to speak the language you are familiar with. This type of communication can cause a problem if the clients misunderstood the worker (ABSA employee). In that way communication is no longer effective since communication is a two way process and it also includes exchange of words.

Another respondent added that while she was busy doing her transactions at ABSA the other lady who cannot speak English was having a problem to understand the consultant because she was not familiar with the language. Instead of getting someone to help him the consultant tried to switch from English to broken IsiZulu which was misleading. It shows that there is a problem with language and communication in this bank.

### 7.2.12. SERVICE PROVIDED BY ABSA BANK

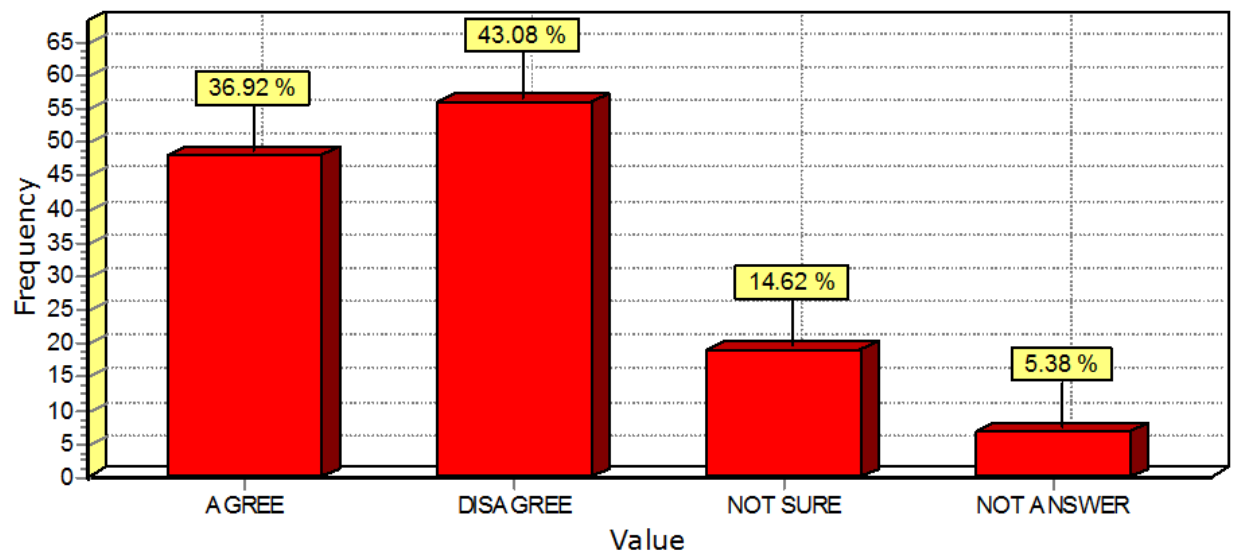



**figure 11**

Rate of Service from ABSA

The above graph illustrates rate of service from ABSA. Most clients are not happy with the service provided by ABSA staff. The reason why most clients were not happy with the service provided at ABSA was because of the way they communicate with their clients. Only the few that was happy with the service from ABSA just because of language barrier. Other respondents stated that they felt offended to communicate with the person who will speak something they

don't understand, speak or write. 14% of the respondents were not happy and 5% did not want to answer this question.

### 7.2.13. CLIENT SATISFACTION FOR THE SERVICE OFFERED AT ABSA

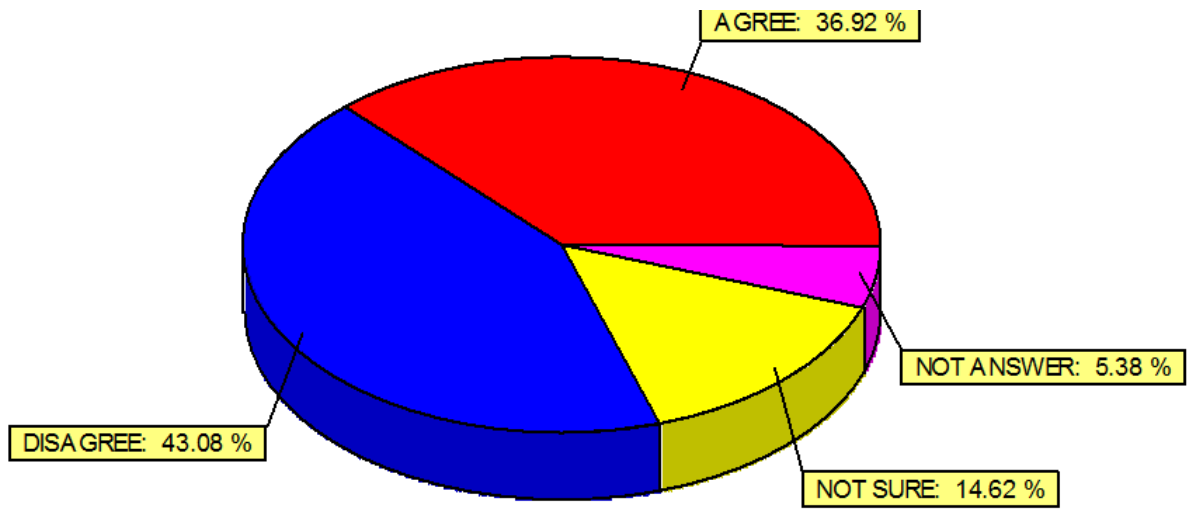



**figure 11**

Efficiency of service at ABSA

There were a high number of respondents who disagree that the service at ABSA bank is efficient. Some of the respondents were not sure about efficiency of service in this bank. The reason is that some of the respondents are not using ABSA bank more often. Some of the respondents did not want to answer this question.

Since there are a high number of respondents who disagree with the rate of service at ABSA or efficiency of service in this bank it shows that most people do notice that ABSA does not offer good service to its clients when it comes to communication and language.

### 7.2.14. COMMUNICATION STRATEGY USED BY ABSA

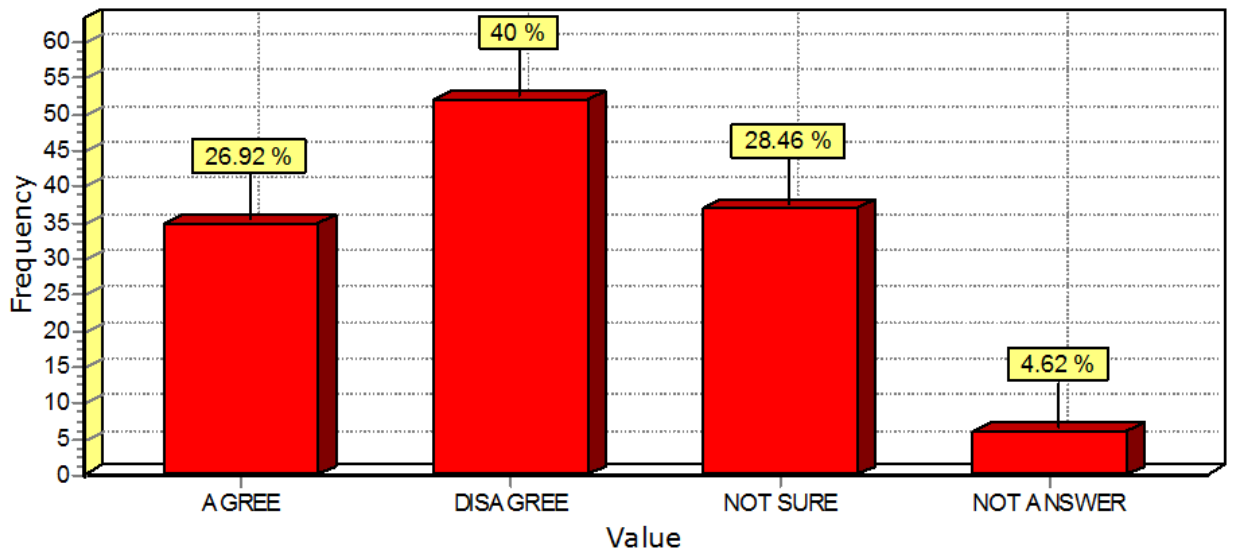



**figure 12**

Communication strategy used by ABSA

The above graph illustrates communication strategy used by ABSA. Most respondents said that they disagree that the bank has a communication strategy. The reason the respondents disagree is that they see a problem with regards to communication practice in the bank. Few of the respondents did agree that there is a communication strategy at ABSA. Some of the respondents were not sure whether there is a communication strategy or not. Other few respondents were not sure whether there is a communication strategy because they said that the way ABSA communicates with their clients it is not good at all.

### 7.2.15. LANGUAGE USE BY ABSA TO COMMUNICATE WITH CLIENTS

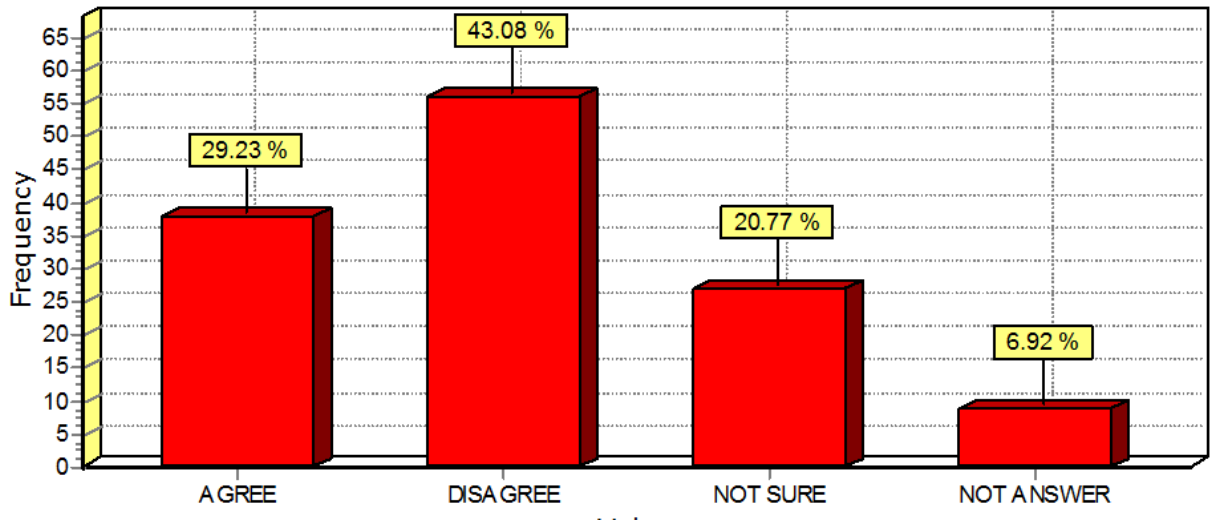



**figure 13**

Language use by ABSA to communicate with its clients

This graph illustrates the views of the respondents about languages used by ABSA to communicate with its clients. Most respondents said that they were not happy with the way ABSA communicates with their clients. Some respondents even said that if they don't understand the language they use to communicate with them. Other respondents stated that they are happy with the way in which ABSA communicates with them.

Those who were happy were those people who were not having problem with two languages that is used by ABSA. They understand the two most dominant languages used by this financial institution. There were also those who were not sure whether they are happy or with language use or not and the other few of the respondents did not answer the question since they said that they don't want to voice their opinion about language use.

### 7.2.16. Effectiveness of communication

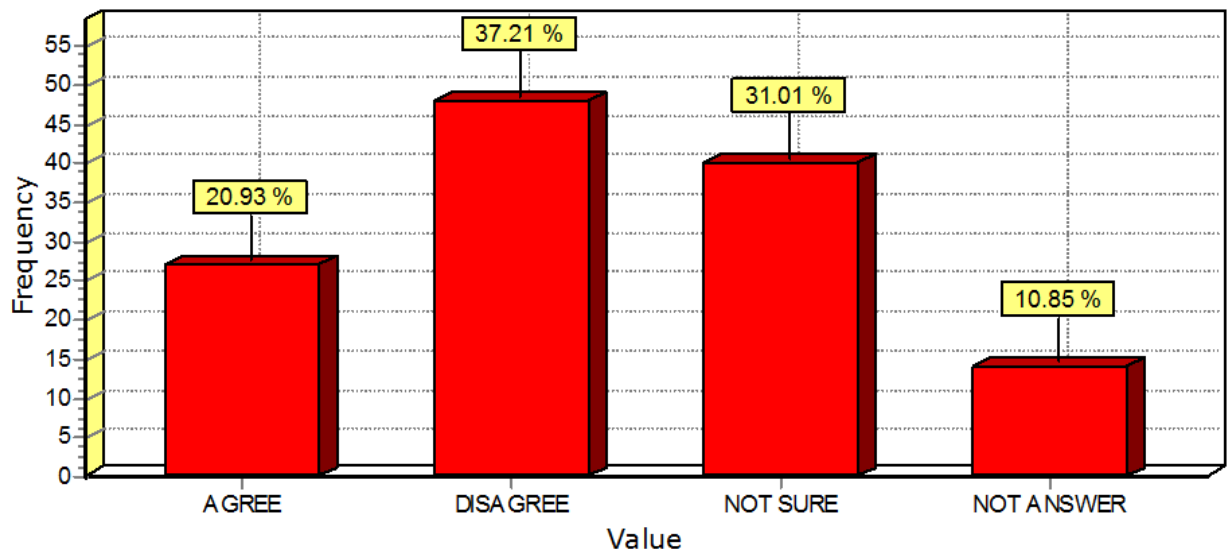



**figure 14**

Effectiveness of communication

This graph illustrates the effectiveness of communication within ABSA bank. Many respondents stated that they were not happy with the effectiveness of communication. Some of the reasons they said communication should be a two way process as the literature say but in ABSA it is one way communication because sometimes the clients does not understand the language used and he/she will end up agreeing on everything hence he/she does not understand.

### 7.2.17. ALL DOMINANT LANGUAGES IN PROVINCE SHOULD HAVE THEIR OWN COUNTER

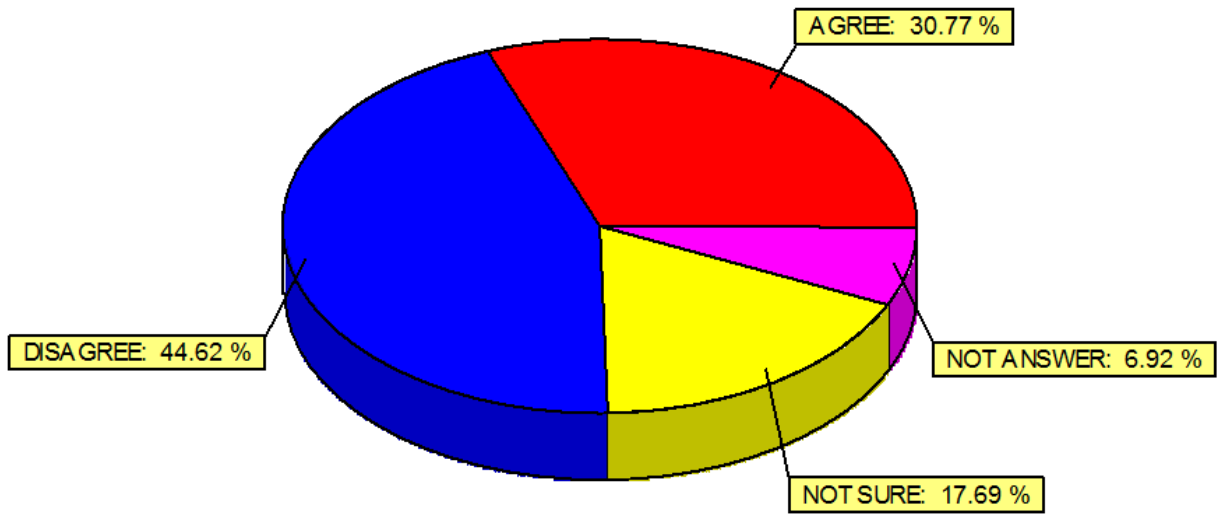



**figure 15**

Language which is dominant in a particular province

The above graph illustrates the respondents view about dominant official language in that particular province having a separate counter. Most clients agree that all branches should have a separate counter for a certain dominant official language. This will help to enhance the communication process and again there will always be a two way process since communication is a two way process.

Other respondents said that they don't agree with this idea since it will create havoc in the bank since everybody will want to use that counter even if he /she if familiar with all the languages. The queue for that counter will always be long since most people in South Africa are illiterate and uneducated. There were also those who were not sure whether this idea will help or not. Those were unsure about the idea were very few and there were also those who were not willing to answer this question.

### 7.2.18. ONE COUNTER DEDICATED TO CUSTOMERS WHO CANNOT SPEAK ENGLISH

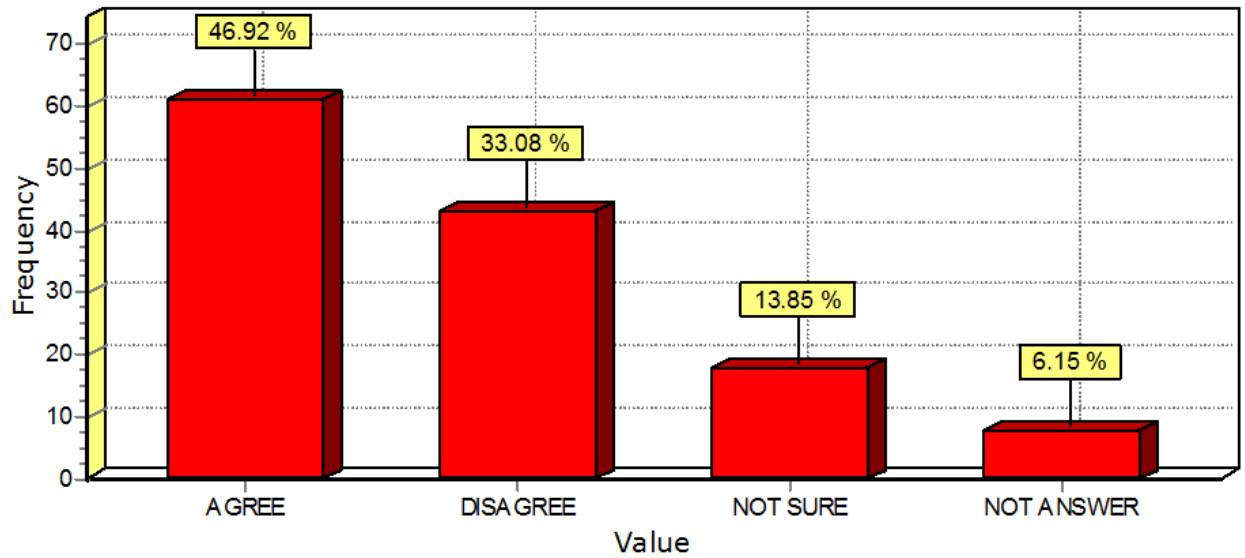



**figure 16**

ONE COUNTER DEDICATED FOR CUSTOMERS WHO CANNOT SPEAK ENGLISH

Most clients agreed when they were asked whether they would be happy if there can be one counter dedicated to customers who cannot speak IsiZulu. This graph will explain respondents' views about the issue of language. Respondents were happy about that since the graph shows that there are so many respondents who agreed. There is a slight difference between the respondents who are happy with idea of having a counter specially design for those people who can communicate in IsiZulu and those who are against the idea. Few of the respondents said that they were not sure about having a separate counter and other respondents did not want to answer the question.

### 7.2.19. PREDOMINANTLY ISIZULU SPEAKING AREAS

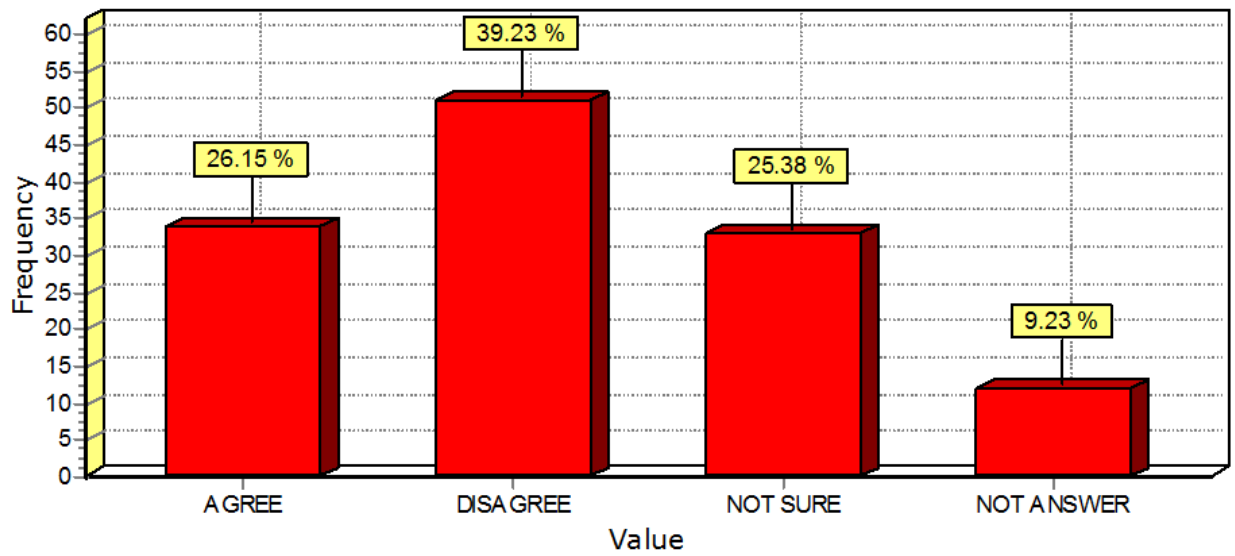



**figure** 17

Predominantly IsiZulu speaking areas

The above graph illustrates that in predominantly isiZulu speaking areas most of ABSA staff are IsiZulu speakers. Few respondents agreed that it is like that where the majority disagree about that. They said that whether in isiZulu predominant communities or not ABSA staff is always mixed. There were also those respondents who were not sure whether it was like that at ABSA and there were also those who did not want to answer this question.

### 7.2.20. ABSA CATERS FOR CLIENTS OF A PARTICULAR COMMUNITY

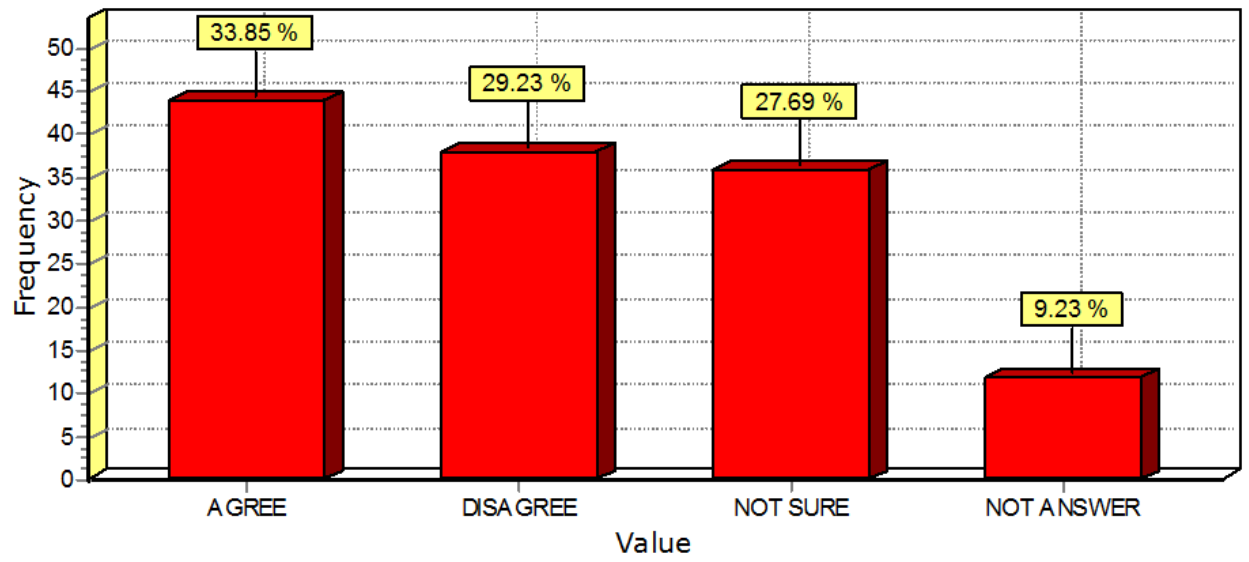
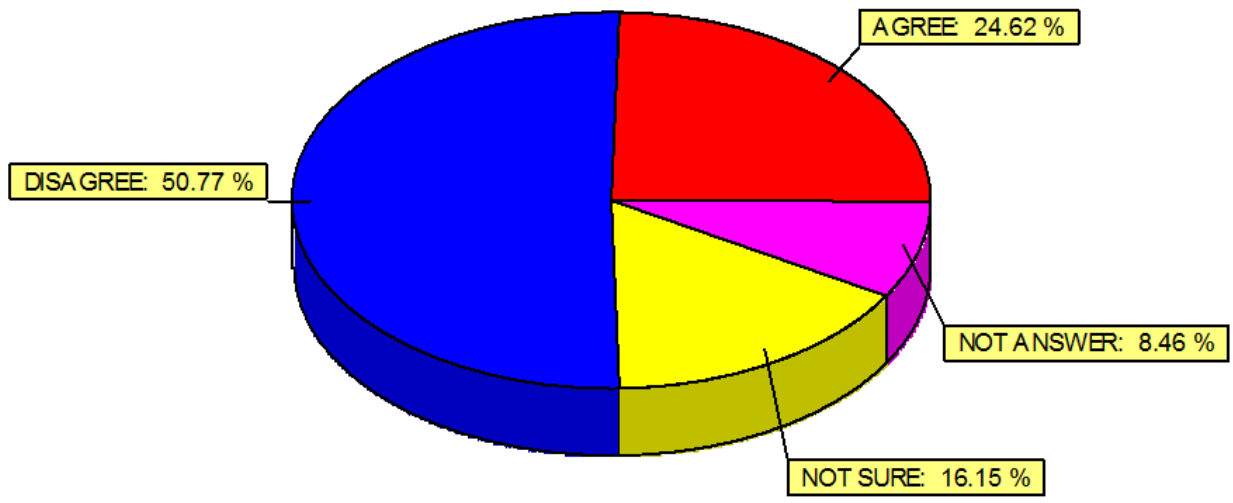



**figure** 18

**ABSA CATERS FOR CLIENTS OF A PARTICULAR COMMUNITY**

In this graph most clients agree with the above question. It is noticeable that ABSA caters for those people who can speak two languages that are dominant at ABSA which is English and Afrikaans. Even though other official languages are used by ABSA on their ATM's it is still not enough because all their documents are in English and Afrikaans hence in their banking code of practice they state that they will offer their services with any language that is recognizable and again they state that they will make information available to the client on the bank's services and products in plain language (this will be provided in English and, where appropriate, in any of the other official languages) and offer assistance on any aspect, that the client does not understand . Ensure that all written terms and conditions are fair and clearly set out the client's rights and responsibilities in plain language.

### 7.2.21. SEPARATE COUNTER FOR EACH OFFICIAL LANGUAGE




**figures** 19

Urban branch having separate counter for each official language.

The above graph illustrates the respondents' responses about ABSA having a separate counter for each official language in urban branches. Most clients they want to get services with their vernacular language and they recommend even the bank documents and letters which are sent to ABSA clients be written with their own vernacular language to understand very clear the message it contains.

Sometimes it becomes a problem for a person who cannot communicate / understand English or Afrikaans when he/she has to receive letters from the bank with the above mentioned language. That person will ask somebody to read it for him/her and explain all the content. On that matter communication is no longer effective.

### 7.2.22. ABSA TO INCREASE BANKING CHARGES

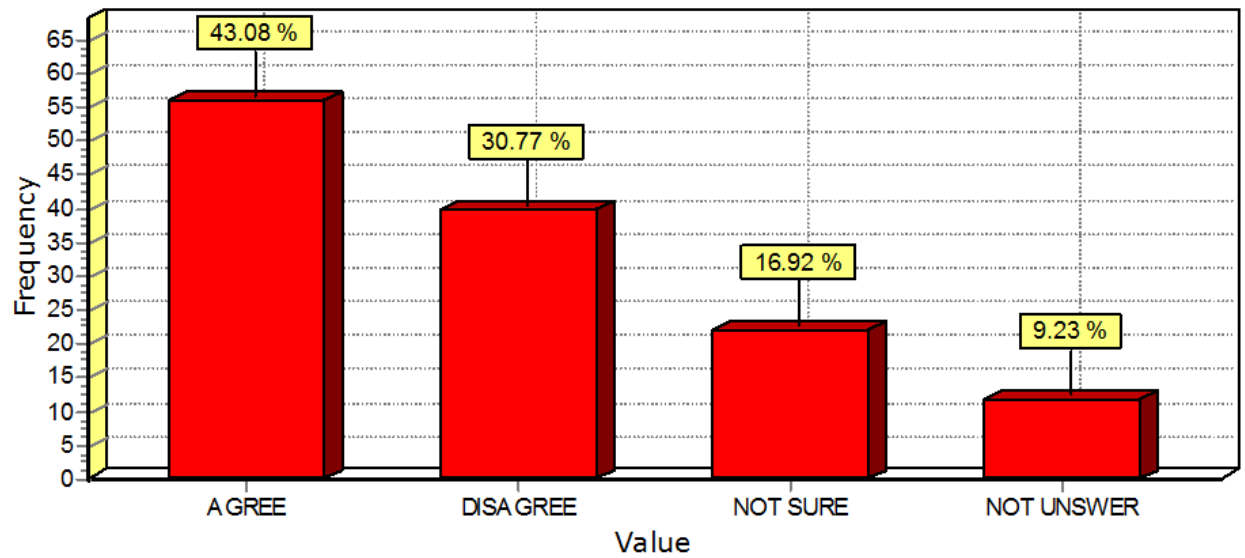



**figure 20**

The rate of increase ABSA branch in rural areas is lower than having

Most respondents did not like the idea of ABSA to increase its banking charges just because they want to cater for every language in the country. Respondents further stated that there must be other ways they should try in order to cater each and every language. Few respondents did agree that it is good for ABSA bank to do it because they will be able to do lots of things when charges have been increased.

### 7.2.23. ABSA STAFF FRIENDLY AND WILLING TO ASSIST

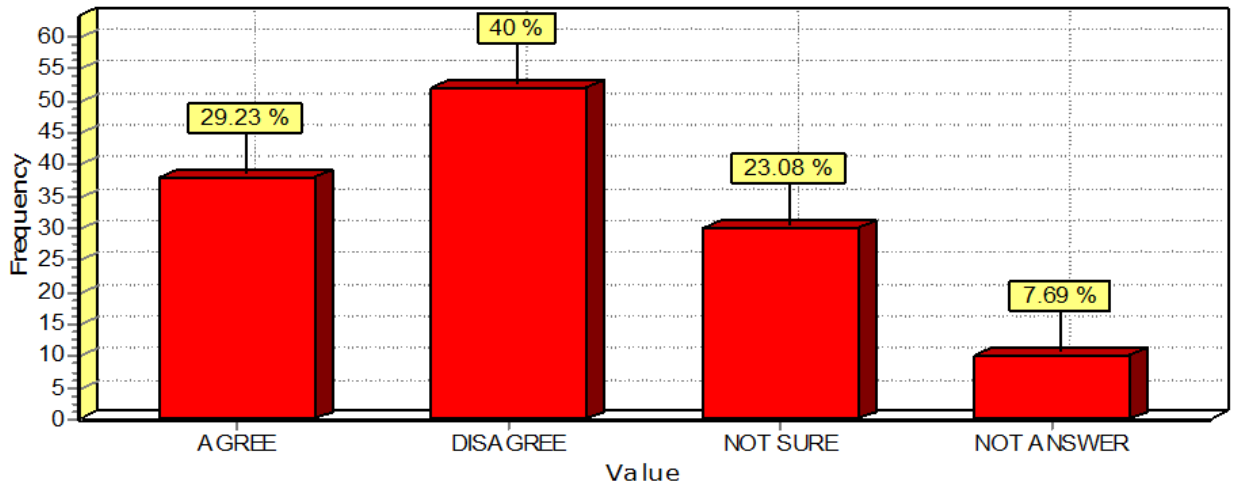



**figure 21**

FRIENDLY AND WILLING TO ASSIST

This graph illustrates the respondents views based on the results of the graph. Most respondents disagree that ABSA staff is friendly and willing to assist. The reason for this is that on numerous occasions' clients who are also respondents do face challenges at ABSA when they do not understand the language used to communicate, while the minority agrees that ABSA staff is friendly and willing to assist. The majority of the respondents who agreed that ABSA staff is friendly and willing to help are those people who are not having a problem with the two dominant languages which are used at ABSA. There were also those respondents who were not sure whether ABSA staff is always friendly and willing to assist and again there were those respondents who did not want to answer the question. Since the questionnaire was voluntary respondents were allowed to say that they do not want to answer the question.

### 7.2.24. TO AVOID INCREASING COSTS ABSA SHOULD CONSIDER INCLUDING AT LEAST ONE OTHER OFFICIAL LANGUAGE

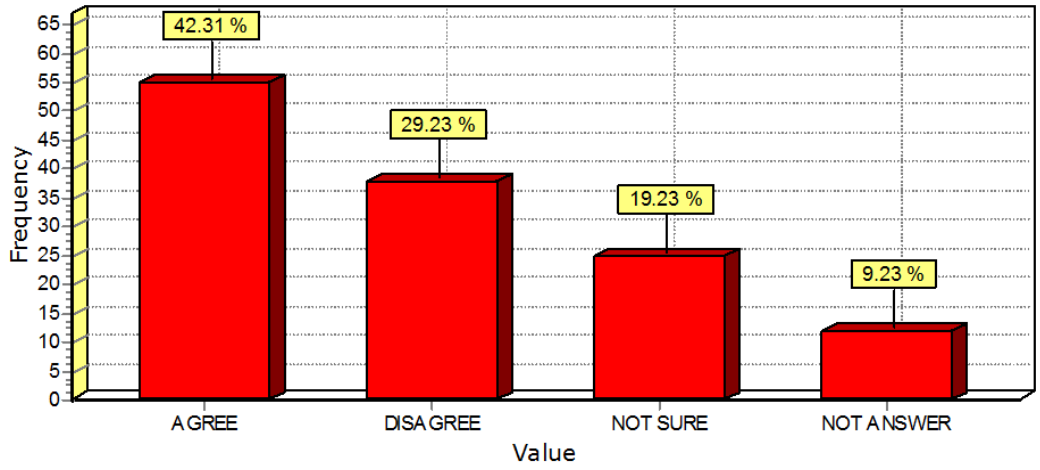



**figure 22**

**TO AVOID INCREASING COSTS ABSA SHOULD CONSIDER OTHER OFFICIAL LANGUAGE**

The above graph demonstrates the total number of respondents who have different ideas about ABSA when it has to increase its costs in order to accommodate at least one official language. Most respondents agrees that ABSA must decrease their charges to the clients since they are too high and most clients they move from ABSA bank and join other banks which have lower charges, by so doing ABSA Bank will have a problem of  losing its clients.

### 7.2.25. ABSA RECOMMENDATION TO IMPROVE SERVICE

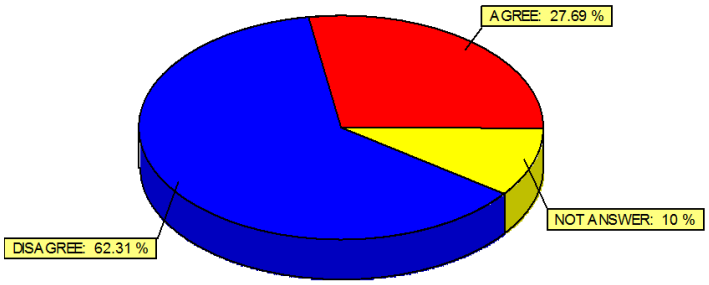



**figure 23**

**ABSA recommendation to improve its service to its clients.**

The above graph illustrates the recommendations for ABSA on improving its service to customers. Most respondents did not want to recommend anything about ABSA while very few agree that something needs to be done in order for communication and language to be proficient and again for communication to always be a two- way process. There were also those people who did not want to answer this question since they had nothing to say about communication and language within ABSA.

### 7.2.26. OCCUPATION

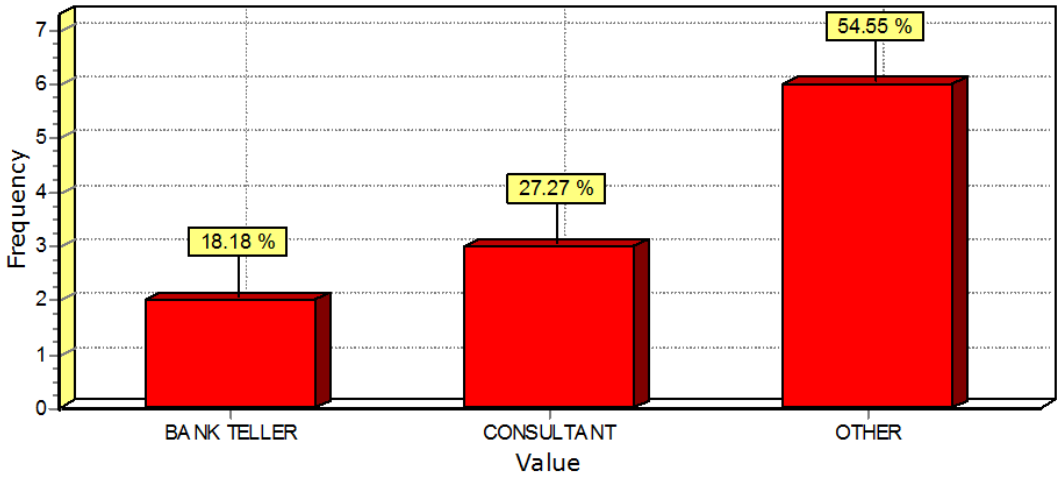



**figure 24**

Occupation of ABSA staff.

The above graph demonstrates the percentage of the respondents' figure on ABSA staff occupation. Few respondents were bank tellers and another minority of the respondents was working as consultants. The other respondents were people who are employed at ABSA doing different jobs. It was easier to find so many respondents' who fall in this category because they are not that much engaged with clients. As for bank teller and consultants there were few of them who wanted to participate because they said that they are always busy.

### 7.2.27. GENDER

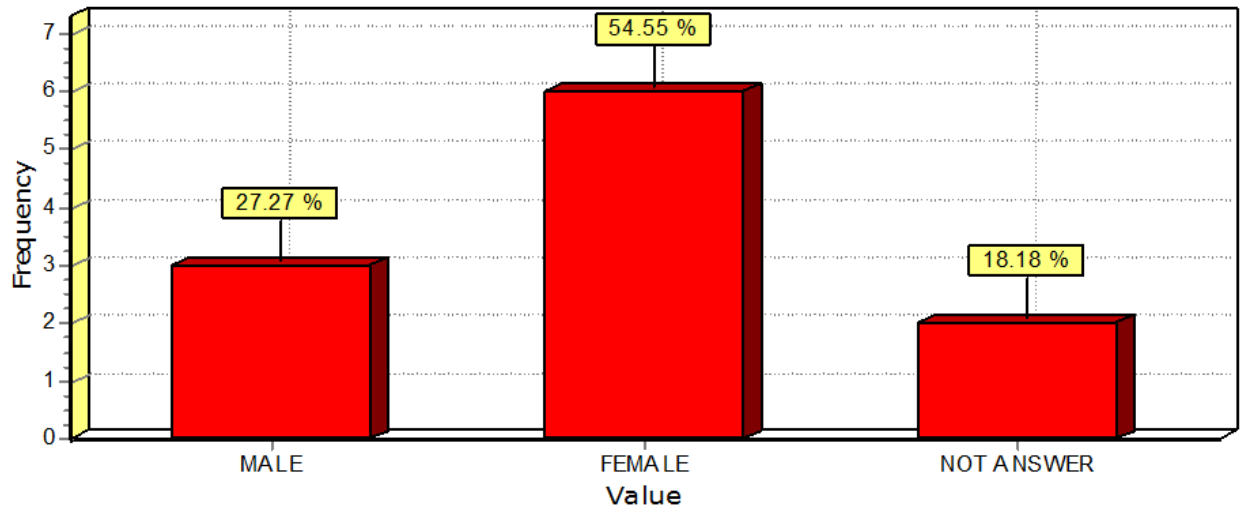



**figure 25**

Gender.

The above graph demonstrates the percentage of the respondents' figure on gender. Many of the respondents were females the reason stated in fig 2 Section A (clients questionnaire) is that generally females are the most dominant group than males in country.

### 7.2.28. RACE

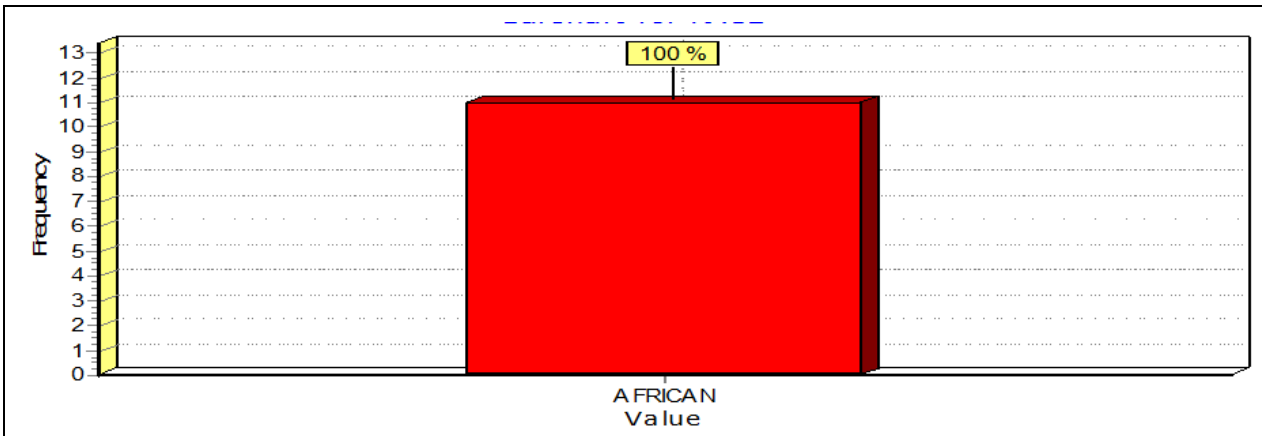



**figure26**

Race

The above graph analyses and interprets data with regards to race. It reveals the race group of the respondents partakes in the survey. Sizeable percentage of race interviewed was Africans. The reason was that it was easier to find African people who are employed at ABSA to respond to the questionnaire rather that other race. Other races told the researcher that she was wasting their time and they are not willing to fill in the questionnaire.

### 7.2.29. AGE GROUP

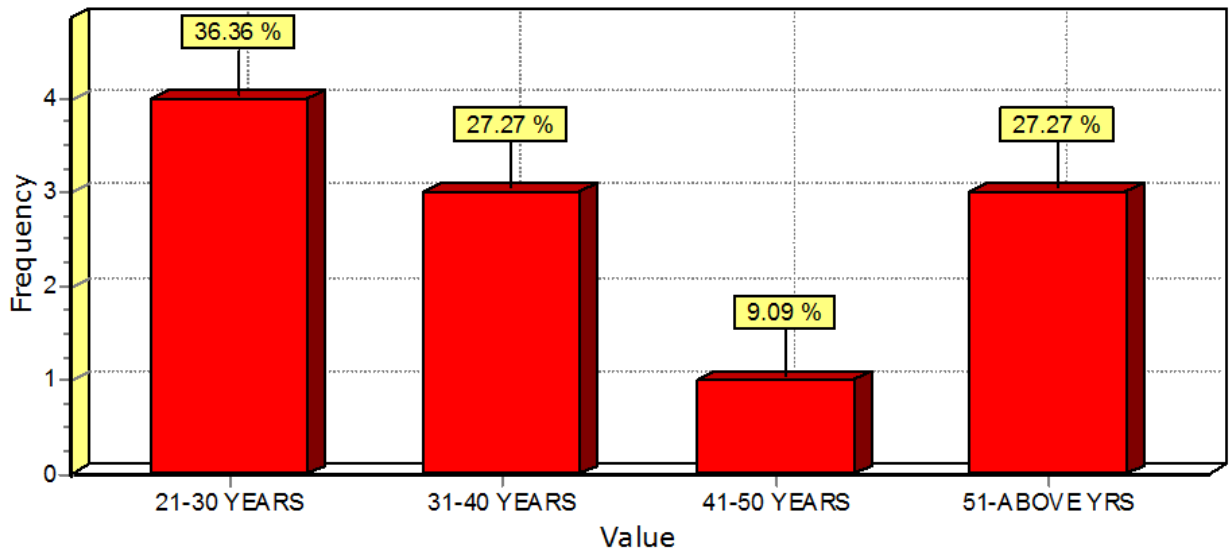



**figure** 27

The age group of participants

The above graph reveals the age group in terms of year domination of the respondents who participated in the survey. Sizeable percentage of 21 to 30 years of age is the most dominated one in the survey. This shows that people who are employed at ABSA bank are mostly between the above mentioned age group.

### 7.2.30. EXPERIENCE

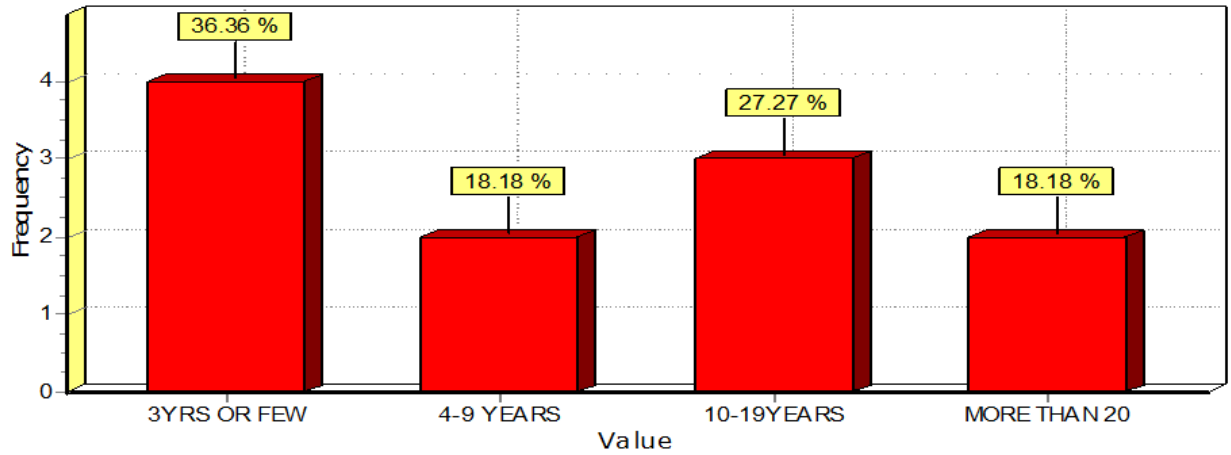



**figure 28**

Working experience.

The above graph, demonstrates percentage of working experience within ABSA staff. The most dominant figure of 3 years or fewer shows that most staff at ABSA is still new. Even though the sample was taken randomly but based on the respondents' that partake the survey there is a slight difference between those who are 3 years or than those who have worked for 10 – 19 years.

### 7.2.31. WORKERS QUALIFICATIONS

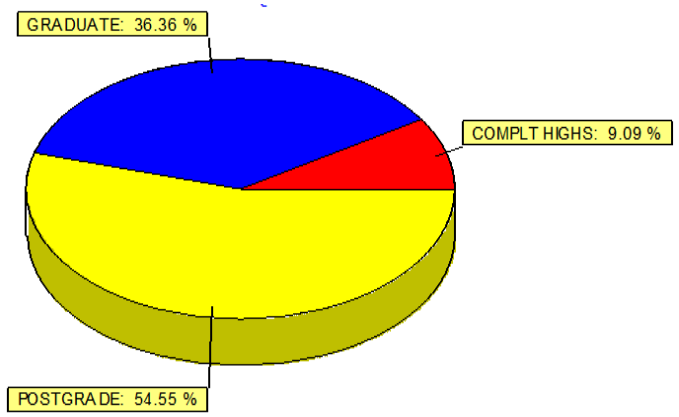



**figure 29**

Respondents qualifications

The graph indicates the educational percentage of the workers in the survey. Most workers are post graduates. Since workers are post graduates it means they understand that communication process should be a two- way process and also it should be effective. They also know what the banking code of conduct entails. Only few of the respondents did not complete high school. On that note ABSA should be following its banking code of conduct as well as the constitution of South Africa.

## 7.3. SECTION B: GENERAL INFORMATION

### 7.3.1. LANGUAGE STRATEGY

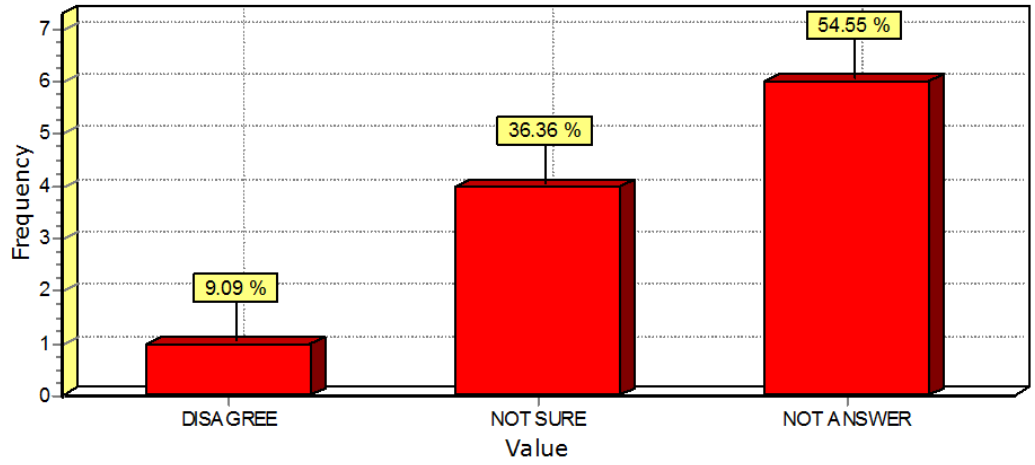



**figure** 1

Documented language strategy

The above graph illustrates the percentages of workers with regards to ABSA do having a documented communication / language strategy or not. Some respondents said that they are not sure if there is any documented strategy or not. When they were asked about the banking code of conduct and what it entails they did not want to comment about it. Most workers were not

willing to answer this question and when they asked for a valid reason they could not say a word. This shows that the workers know that they are not communicating effectively with their clients. Only few that disagrees. All banks that are members of the Banking Council have agreed to adhere to the Code of Banking Practice (COBP).

### 7.3.2. GOOD SERVICE

Frequency table for "Good Service"

| Value | N | % | Cum. % |
|---|---|---|---|
| AGREE | 7 | 63.64 | 63.64 |
| NOT SURE | 2 | 18.18 | 81.82 |
| NOT ANSWER | 2 | 18.18 | 100.00 |
| TOTAL | 11 | 100.00 | |

Missing cases: 0

**table of figure 2**

At ABSA workers provide good service

The above table illustrates workers response with regards to good service at ABSA. Most workers agree that ABSA offer good service to their clients. There were also those few workers who said that they were not sure whether their bank offers good service to their clients and the workers did not want to answer this question.

### 7.3.3. VISIT PEOPLE AND OTHER BANKS

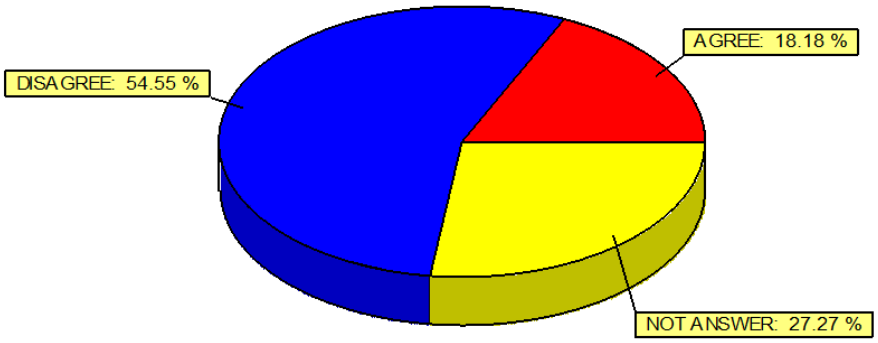



**figure 3**

Service to clients

This graph illustrates respondents' percentage about whether ABSA staff visit other banks to see how they offer service to their clients. The results show that only few of the respondents do agree that they visit other financial institutions just to see how they render their service to their clients. There are a high number of clients who disagree that they do go to other banks just to see how other banks operate with regards to communication and language. There were also those few that were not willing to answer this question.

The reason there was a high number of respondents who were not willing to answer this question was because they (ABSA staff) know that when it comes to communication and language they are not doing what they supposed to be doing.

### 7.3.4. OFFER GOOD SERVICE WITH ELEVEN OFFICIAL LANGUAGES IN SOUTH AFRICA

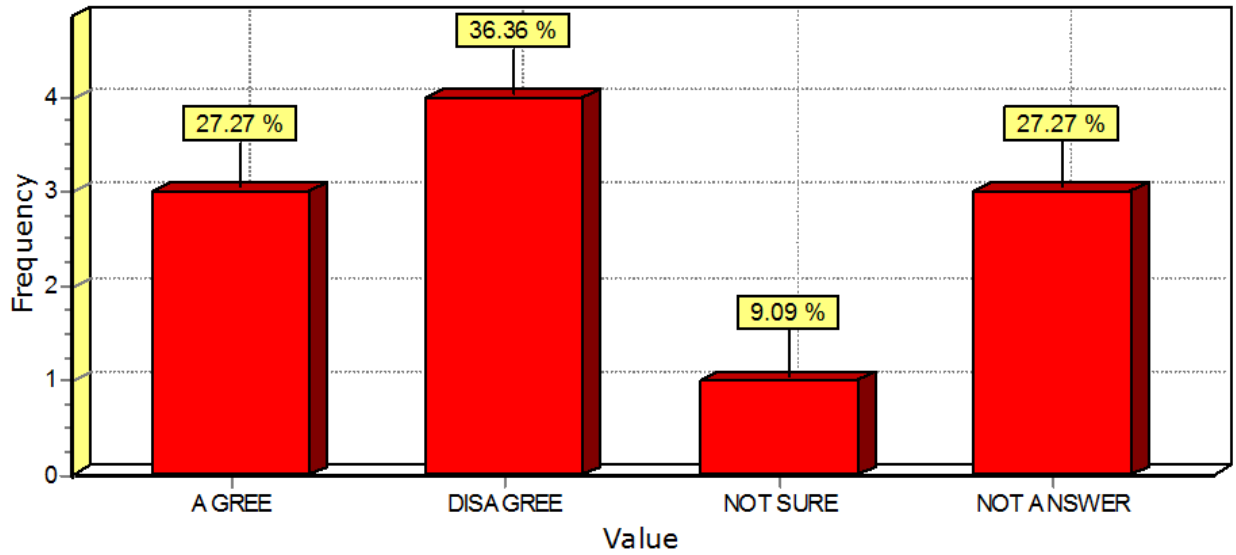



**figure** 4

Service offered in eleven official languages in South Africa

The above graph gives the high range of statistical respondents' who disagree that their services are not offered in eleven official languages. ABSA staff did agree that they offer good service but unfortunately is not possible to offer it in eleven official languages. Other respondents did agree that they offer their service in eleven official languages. These respondents referred to ABSA ATM's services which are available in eleven official languages. There were also few respondents who were not sure about this question and the other group of respondents said that they don't want to answer this question.

### 7.3.5. BANK DOCUMENTS ARE AVAILABLE IN ALL ELEVEN OFFICAL LANGUAGES

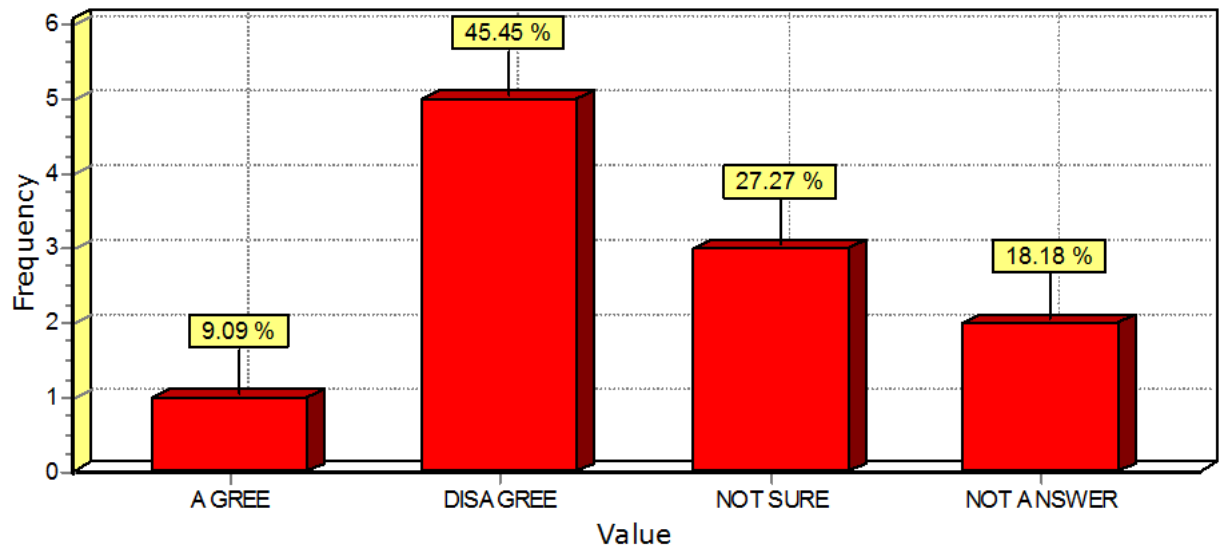



**figure 5**

Availability of bank documents in all eleven official languages in South Africa.

This graph illustrates the respondents' responses based on the above mentioned question. Most respondents disagree that their documents are available in eleven official languages. There were those few who agreed that their documents are available in all eleven official languages there were also those who disagree that some documents are only available in two official languages i.e. English and Afrikaans. Some respondents did not want to answer this question.

This shows that ABSA employees are not sure whether in their institution they offer good service in all eleven official languages in South Africa.

### 7.3.6. COMMUNICATION WITH CLIENTS (IF THEY DON'T UNDERSTAND)

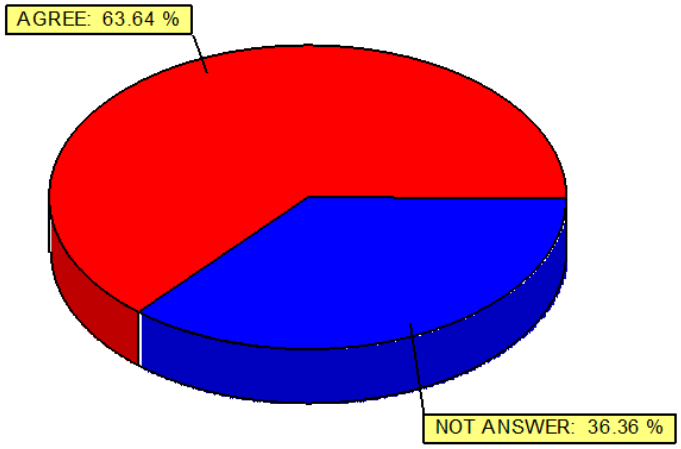



**figure** 6

If the clients don't understand the language ABSA staff use other language to communicate

This graph illustrates the respondents' percentage of staff about ABSA service when the client does not understand the language. There is a high percentage number of respondents who said that ABSA do offer service in any other language that the client would understand. There were also those who did not answer the question.

### 7.3.7. WORKERS GETTING ALONG VERY WELL

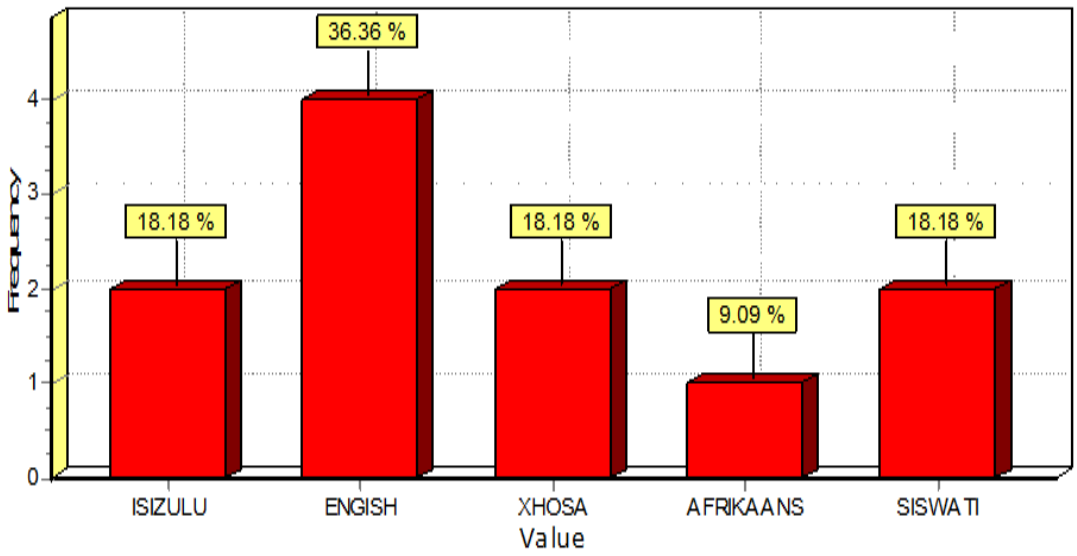



**figure 7**

Statistics figure of workers

This graph illustrates working relationship between ABSA employees. Most clients agreed that they do get along very well even though there were those who did not wanted to answer the question but the few disagree that they are getting along very well.

This shows that communication and language practice is not good because some of the employees did not want to answer the above mentioned question. The other possibility is that most workers enjoy working in silos.

### 7.3.8. CO-WORKERS ARE HAPPY WITH COMMUNICATION PROCESS WITH THEIR CLIENTS

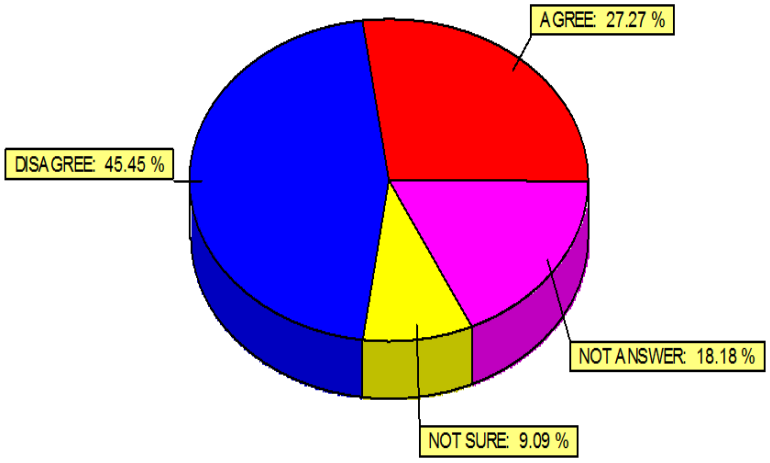



**figure** 8

The rate co-workers at ABSA

The above graph illustrates the rate percentage of communication of ABSA staff with their clients. The majority agree that they are happy with the way they communicate with their clients while the few disagree. Some of the respondents were not sure whether they are happy or not. There were also those who were not willing to answer this question.

### 7.3.9. CLIENTS HAPPINESS

Frequency table for CLIENT HAPPINESS

| Value | N | % | Cum. % |
|---|---|---|---|
| AGREE | 4 | 36.36 | 36.36 |
| NOT SURE | 4 | 36.36 | 72.73 |
| NOT ANSWER | 3 | 27.27 | 100.00 |
| TOTAL | 11 | 100.00 | |

**table of figure 9**

Clients happiness services at ABSA

The above table illustrates the rate of percentage about clients' happiness at ABSA. The number of respondents who are agreeing and those who were not sure is equal. There were also those who were not willing to answer this question.

### 7.3.10. SOUTH AFRICAN CONSTITUTION WITH REGARDS TO LANGUAGE

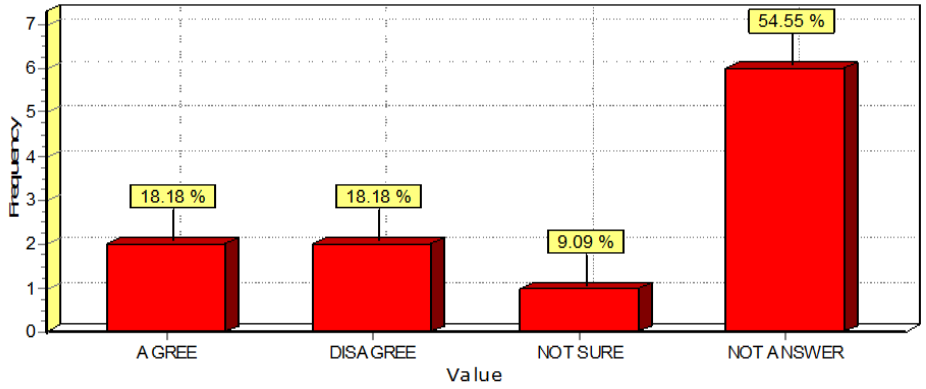



**figure 10**

Constitution of South Africa and languages

This graph illustrates the rate of percentage about ABSA whether or not they adhere to South African Constitution. Majority of the respondents did not want to answer this question while the

very few were not sure. The number of respondents who said that they agree as well as those who disagree is equal.

Since the majority of employees did not want to answer this question it shows that there is a problem with communication practice and language within ABSA. Some employees when they were interviewed they said that they have noticed that there is a problem with communication and language since there are only two dominant languages used hence their client range far surpasses that.

### 7.3.11. NEEDS OF THE COMMUNITY

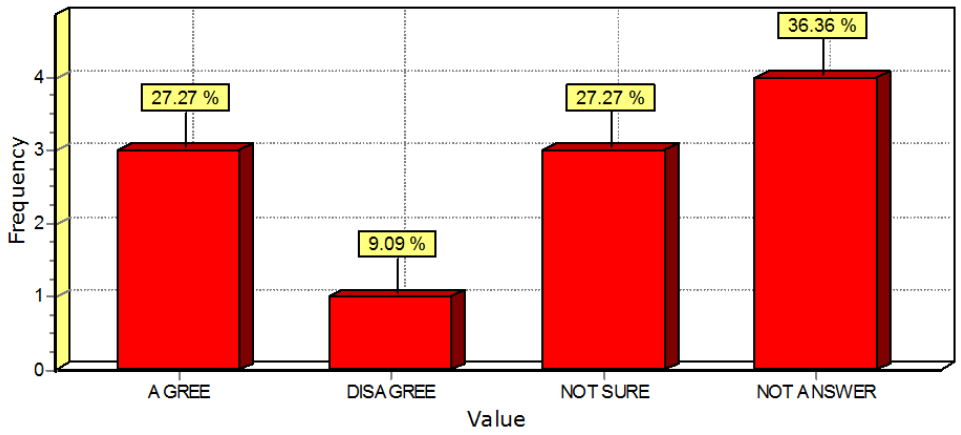



**figure 11**

Community needs

The above graph illustrates the rate of percentage of ABSA employees. There were so many respondents who did not want to answer this question whereas the respondents who agreed and also those who were not sure were of the same value and only the elite respondents disagree.

### 7.3.12. LANGUAGE USED BY BANK STAFF

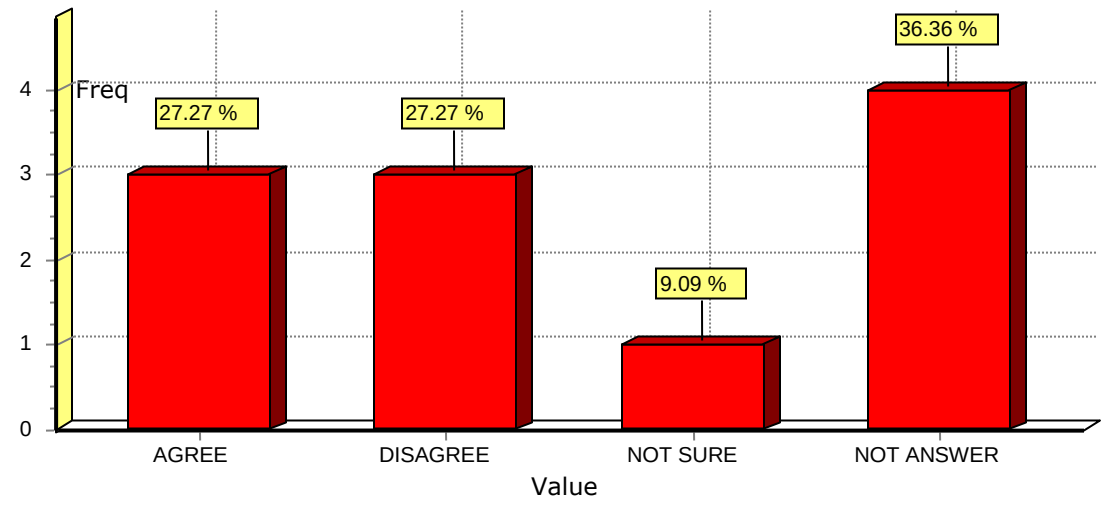



**figure 12**

Language used by ABSA staff to their clients

The above graphs give the statistical figure of language used by ABSA when communicating with their clients. Majority of the respondents did not want to answer this question whereas the rate of respondents' who agreed and those who disagree are equal. There were also very few respondents' who were not sure.

### 7.3.13. CLIENTS COMPLAINTS VERY OFTEN

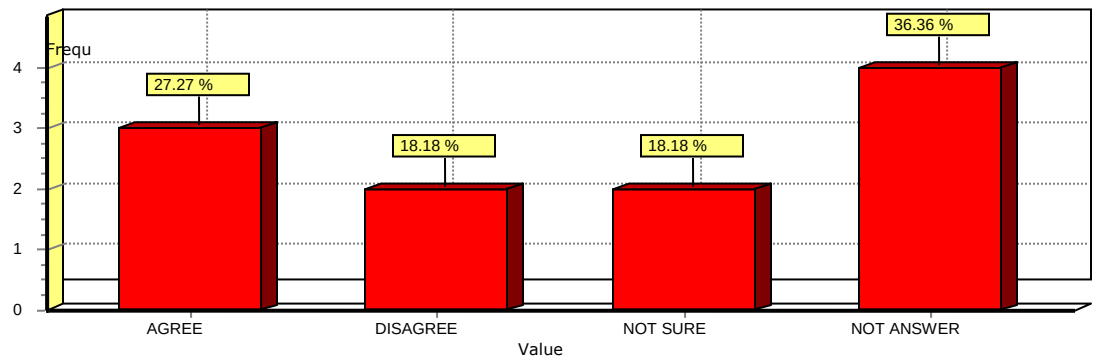



**figure 13**

Customer complaints with regards to language barrier

The above graph gives the statistical figure of clients' complaints. Again on this question there were many respondents' who did not want to answer this question. The number of respondents' who disagree and for those were not sure is equal. Some respondents did agree that clients complain very often about language use and communication at ABSA.

### 7.3.14. CLIENTS COMPLAINTS RARELY

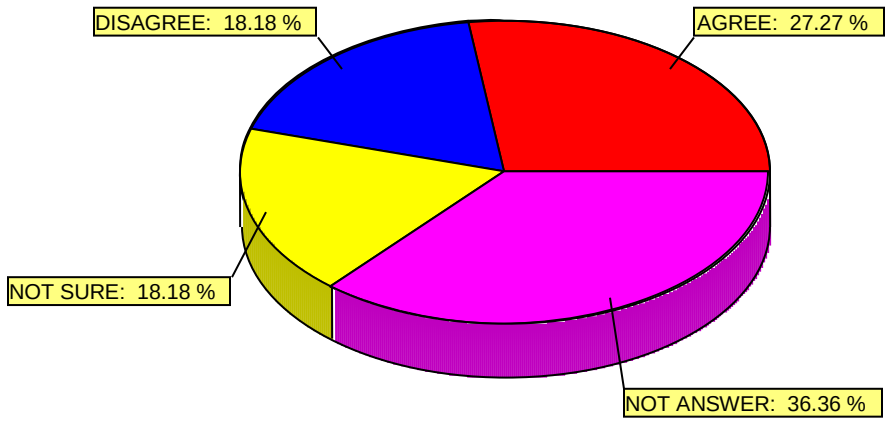



**figure 14**

Clients complain rarely

The above graph gives the statistical figure of rate clients' who complaints rarely with regards to communication and language. There were a high number of employees who were not willing to answer this question. There were also those who were not sure whether clients complain or not and also those who disagree it was of equal value.

On this graph most respondents did not want to answer this question whereas the amount of respondents' who disagree and those were not sure is also equal. There were also those few who said that they agree that clients complain rarely. With the high percentage of respondents' who did not want to answer this question it shows that there is a problem with language and communication at ABSA. Employees seem to know that there is a problem because when most of them were interviewed most of them responded by saying not sure or either by not answering the question.

### 7.3.15. WHEN CLIENTS DOESN'T UNDERSTAND WE GET SOMEONE ELSE TO HELP

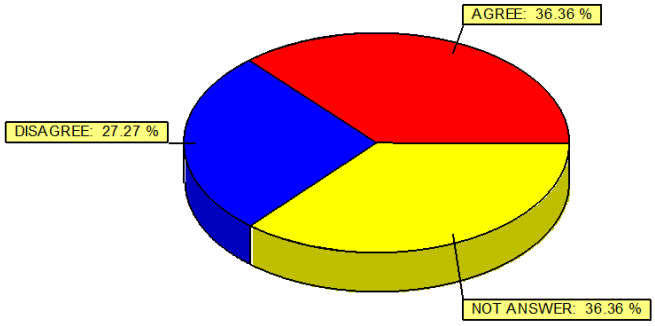



**figure 15**

Assisting the clients when he/she is not familiar with the language used

The above graph give the statistical figure of percentage rate of employees' response with regards to clients who do not understand the language used when communicating with them. Most respondents said that they do not want to answer the question whereas the same number of respondents' said that they disagree with the above mentioned question. The other minority said that they disagree.

### 7.2.16. WHEN CLIENTS CANNOT UNDERSTAND WE USE HAND SIGNALS TO COMMUNICATE

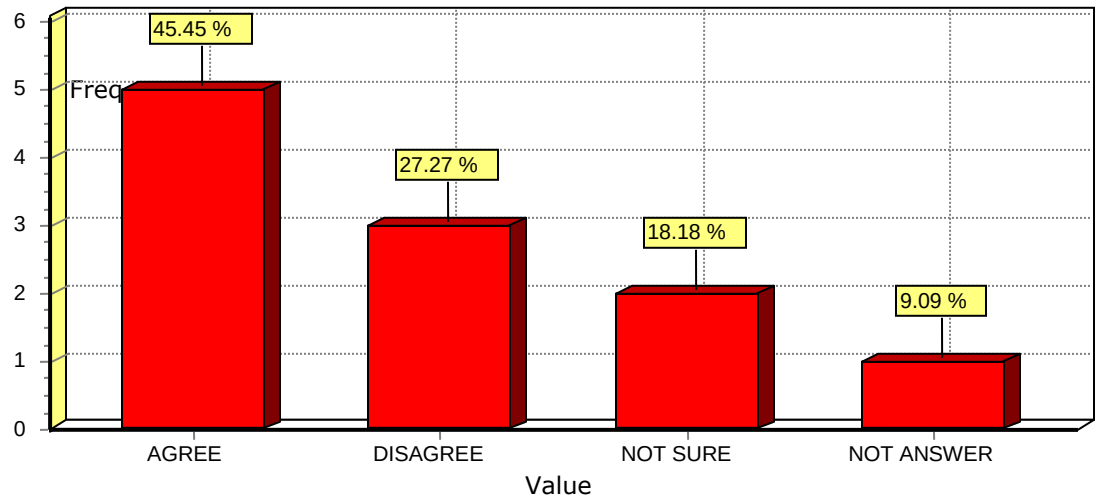



**Figure 16**

Using sign language or any other language to clients at ABSA

The above graph gives the statistical figure of percentage rate of employees' response with regards to clients when they don't understand the language. Most employees did not want to answer the question whereas the other few said that they were not sure. There were also those who were not agreeing with use of sign language whereas the higher percentage they required the sign language society to be accommodated in the bank services.

### 7.3.17. ITS NOT POSSIBLE FOR ABSA TO CATER FOR ALL LANGUAGE NEEDS

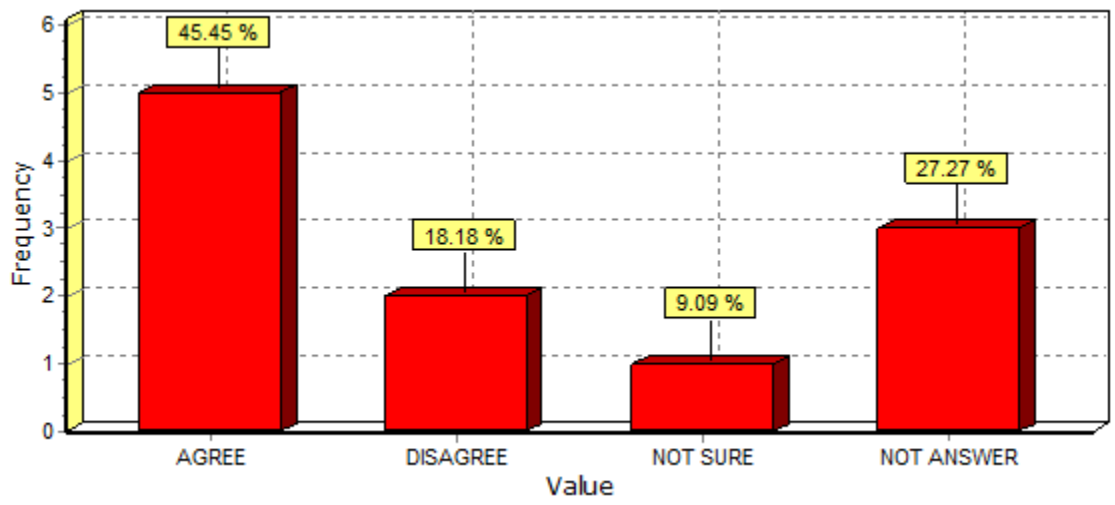



**figure 17**

Possibility for ABSA to cater for all language needs

The above graph gives the statistical figure of percentage rate of employees' response with regards to possibility for ABSA to cater for all language needs. The majority of the respondents' do agree that it is not possible for the bank to cater for all languages. The other respondents' did not answer this question where as some respondents said that they disagree and there were also those who were not sure.

### 7.3.18. PREDOMINANT LANGUAGE OF A COMMUNITY

Frequency table indicating predominant language

| Value | N | % | Cum. % |
|---|---|---|---|
| AGREE | 6 | 54.55 | 54.55 |
| NOT SURE | 2 | 18.18 | 72.73 |
| NOT ANSWER | 3 | 27.27 | 100.00 |
| TOTAL | 11 | 100.00 | |

Missing cases: 0

**table of figure 18**

Predominant language of a community

This table illustrates respondents' percentage rate about ABSA catering for a predominant language of a community. The majority of the respondents' did agree that they cater for the most predominant language of a community. The other few were sure about the question and there were those who did not answer at all.

### 7.3.19. EFFORTS TO HELP EVERY INDIVIDUAL WHO CANNOT SPEAK ENGLISH OR AFRIKAANS

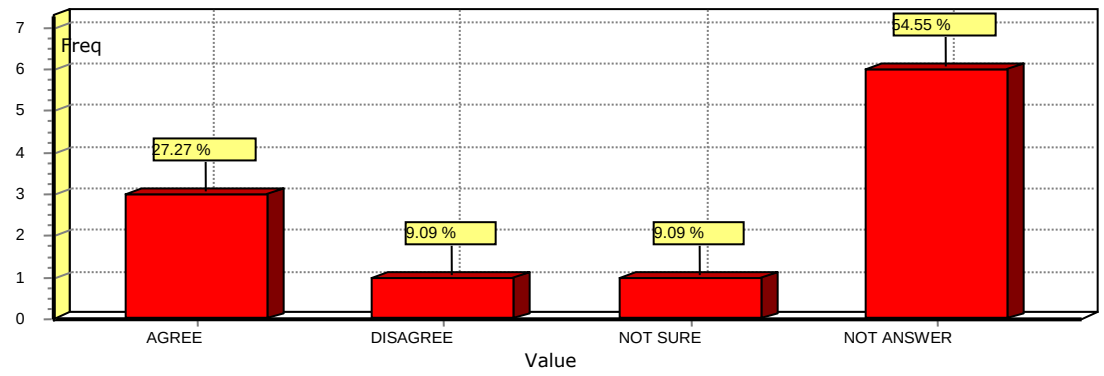



**figure 20**

The efforts to help clients who cannot communicate in English or Afrikaans

The above graph gives the statistical figure of percentage rate of employees' response with regards to efforts made by ABSA staff to help every individual who cannot speak English or Afrikaans. Majority of the respondents did not answer this question whereas the other few respondents' agree that they do help every individual who cannot speak English or Afrikaans. The amount of respondents' who were not sure and those who disagree were of equal percentage.

### 7.3.20. LANGUAGES SPOKEN AT HOME

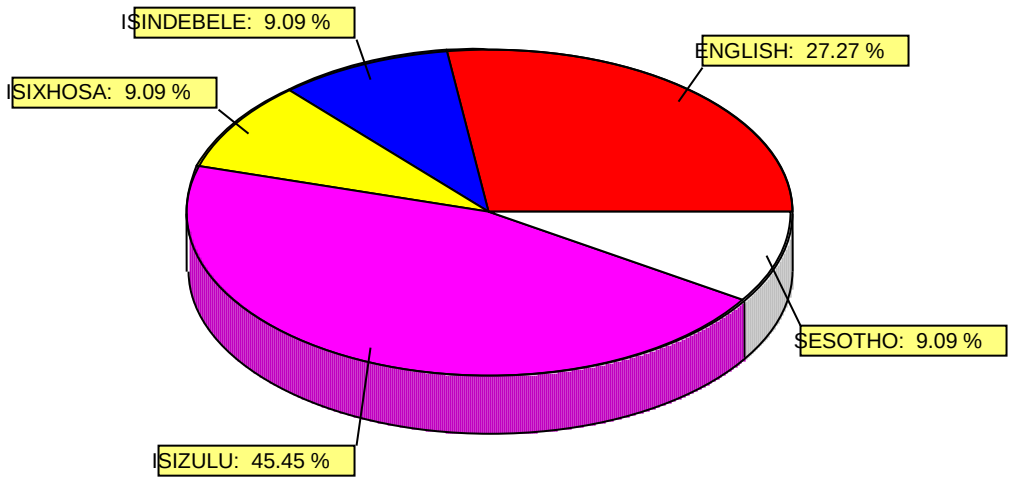



**figure 21**

Languages spoken at home

The above graph gives the statistical figure of percentage rate of employees' response with regards to languages spoken at home by ABSA employees. Majority of the respondents were IsiZulu speakers while those who were speaking English were second and those who spoke IsiNdebele and IsiXhosa were of equal percentage.

### 7.3.21. EFFECTIVENESS OF COMMUNICATION PRACTICE AT ABSA BANK

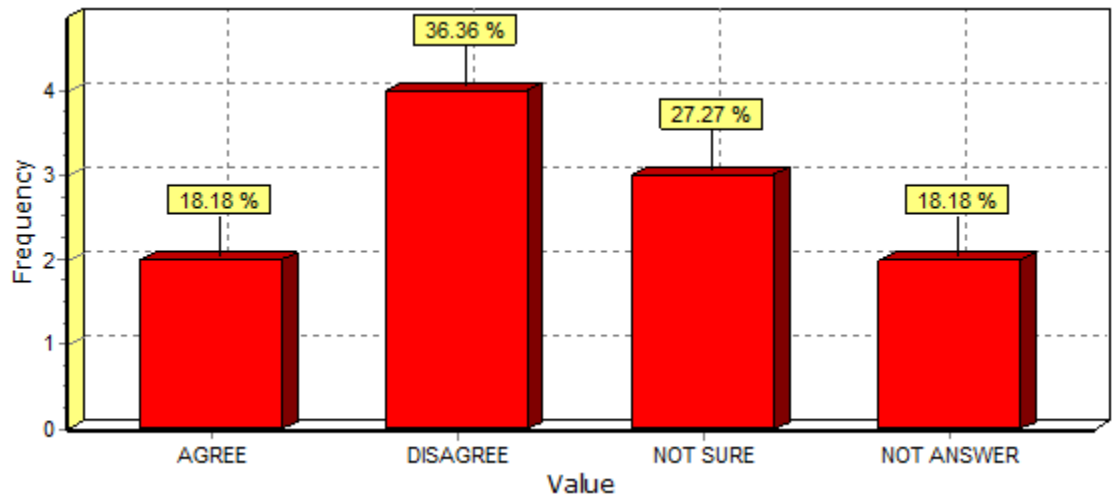



**figure 22**

Effectiveness of communication practice in ABSA

The above graph gives the statistical figure of percentage rate of employees' response with regards to effectiveness of communication. There were a high number of respondents who disagree that communication within ABSA bank is effective. The percentage of respondents who disagree that communication is effective at ABSA and those who did not answer was equal. There were also those who were not sure about effectiveness communication.

### 7.3.22. HOW COULD ABSA AMEND THEIR LANGUAGE POLICY?

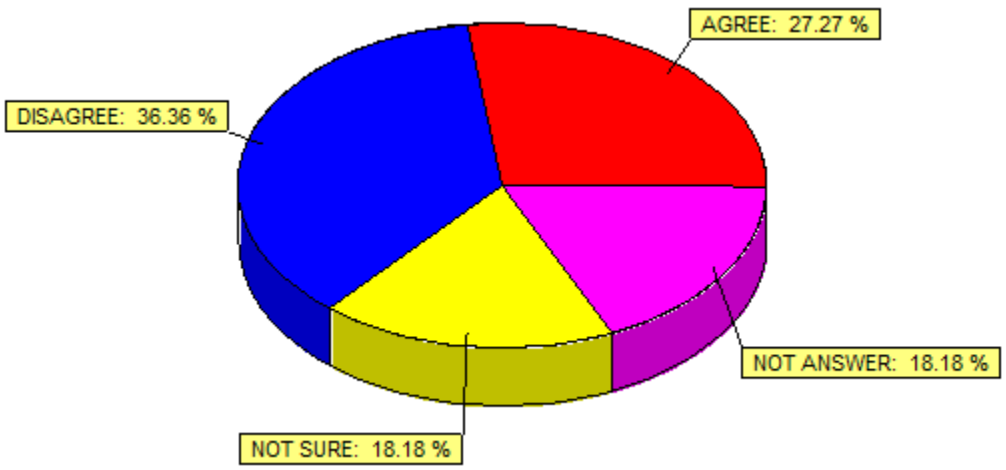



**figure 23**

Amendment of language policy to improve banking

The above graph gives the statistical figure of percentage rate of employees' response with regards to amendment of language policy. Most respondents said that they do agree that ABSA should amend their language policy whereas some respondents did agree that they should amend their language policy there were those who did not want to answer this question.

## 7.4. Summary

It is evident that people are not happy with the way ABSA communicate with its clients. Based on the respondents' views in this chapter it shows that there is a problem with communication and language at ABSA bank. Even the staff when they were asked certain questions they were not willing to give answers. It shows that they are aware that when it comes to language and communication they are not doing what they supposed to be doing. Conclusion and recommendations will be presented in the next chapter.

# CHAPTER EIGHT

# 8. CONCLUSIONS AND RECOMMENDATIONS

## 8.1. Introduction

In this chapter, the researcher will present the results, conclusions and recommendations of the study. Limitations will also be presented as this had an enormous impact on the time frames allocated to the study. The researcher has been able to comprehend the problem with communication and language at the local ABSA bank. The study has particularly focused on various methods that can be effectively utilized in order to improve communication practice within the general banking sector.

## 8.2. Findings

There are certain limitations and areas of opportunity in this research will be now be highlighted. Although ABSA bank was used in the investigation, the proposal was written with a view to understand the general language usage at banking institutions. The multicultural nature of the South African environment creates the need to examine and evaluate communication processes which would help to facilitate better or effective business communication. This is necessary to improve the economic climate of South Africa.

The following general challenges, with regard to communication, between banks and their clients were noted during the quantitative study:

- Ineffective Communication: There were noticeable communication difficulties between clients and staff during the course of the working day.

- Dominant Languages: Afrikaans and English still appeared to be the dominant languages which were catered for in the banking halls.
- Although they were making a concerted effort, banking Institutions were finding it difficult to cater for the large number of language groups in the country.
- Although it is justified, there are far too many official languages for business organizations to cater for.
- Un-skilled members of the community are usually called in to assist when the client and banking staff cannot not understand each other
- Most clients do not complain but find ways to understanding the banking process.
- Most banking staff are unaware of communication problems
- Recommendation / Suggestion Box not identifiable because of language barrier.
- Most banking staff are friendly
- A large percentage (43%) of clients were not happy with the banking service
- Sign language is commonly used when the client and staff could not understand each other.

## 8.3. Recommendations

Generally communication is regarded as the glue that binds together various components of any organization whether internal or external, communication plays a major role in this regard. The researcher discusses an overview of communication practices prevalent between the banking institutions of South Africa and their clients.

This study discloses that communication problems arise when people need to utilize services that are provided by the bank. South Africa has many advantages by embracing a multicultural society; however, its diverse languages could create enormous problems if not managed feasibly.

Banking institutions (like most other service providers) are faced with the difficult task of coming to a compromise in terms of overcoming language barriers for economic and cultural prosperity. Against the backdrop of South African Constitution of 1996, which states that all languages are equal, as well as, the Code of Banking Practice which states that each and every client will be treated or addressed in the language that he/she can understand and it is voluntary, banks are trying hard to satisfy the language requirements. In their attempts to meet the needs of constitutional policy and customer needs, banks are faced with tremendous implementation challenges. These can range from budget constraints and sourcing qualified staff.

According to (Fishman, 1989:32) cited in (Perry 2004:32) language is probably the most powerful single symbol of ethnicity because it serves as shorthand for all that makes a group special and unique.

Approximately 25 different languages are spoken in South Africa of which eleven have been granted official status in terms of Section 6 of the constitution (Act No. 108 of 1996), on the grounds that their usage, which includes about 98% of the population. The eleven official languages are isiNdebele, isiXhosa, isiZulu and siSwati (referred to as the Nguni Language group), seSotho, seTsonga, sePedi and Setswana (referred to as the Sotho language group); tshiVenda, English and Afrikaans (National Policy framework, 2002).

The Constitution of South Africa, Section 31, states that language is a basic human right: “Every person shall have a right to use the language of his or her choice”

In attempting to glean a feasible method of business communication it is necessary to focus on certain pertinent issues from Chapter four (above):

1. Different states in India each have different official languages. Central government only recognizes Hindi as the official language of India. However, when doing business in India, English is the language of international commerce (Katruana 2005:110).

2. Brazil has a unique problem on its path to becoming a world economic leader, that is, Business English communication skills! Portuguese is the dominant language in Brazil; however, very few companies outside of Brazil share its native language causing challenging global operations and major communication gaps.

   To help fuel its economic standing in the world, one would assume Brazil is an ideal candidate to push the adoption of Business English, the standard language of global business. However, Brazil is far behind other South American countries in terms of English ability. The recently published Business English Index by Global English shows Brazilians are not pushing hard enough and rank, on average, 3.84 out of a possible 10 points.

   In June 2011, Sourcing Brazil published an article outlining Brazil's progress (or lack thereof) in adopting this global language standard. The article supported Global English findings Brazil's Business English skills lag behind almost every other country on the continent, perhaps ironically, as many of the Spanish-speaking countries in South America have already adopted English as a second language. Brazilians have historically focused on regional business and consequently Spanish became their second language of choice.

> This same article highlights some good news: Brazilian executives have made quite a bit of progress in adopting Business English, but this imperative has not spread throughout the country. Sourcing Brazil quotes a manager who said: "When you are talking to the chief executive or the CIO, he may speak English very well, but only at the working level. Most people do not speak English effectively for business communication of any consequence." If Brazil continues to lag behind the other BRICs in terms of investment in Business English the implications on economic success are huge.
>
> Brazil has the potential for strong economic growth according to projections from Brasscom (the Brazilian Association of Information Technology and Communication Companies), Brazil will need 750,000 new IT professionals by 2020 and 300,000 of those professionals will be required to serve the technology export market. Without the investment in Business English to ensure at least the new generation of workers are proficient in the global language of business, Brazil risks losing the opportunity to take its rightful place as a leader in the 21st century global economy.

It is therefore necessary that in order to sustain economic growth in South Africa, The government (together with corporates) need to formulate ways of educating its population on the purpose and use of Business English since it is the international business language.

India and China have invested in teaching their citizens basic business English and this has assisted in boosting their economy substantially. Without the investment in Business English to ensure at least the new generation of workers are proficient in the global language of business, Brazil risks losing the opportunity to take its rightful place as a leader in the 21st century global economy.

South Africa needs to review its language policy to maintain its cultural identity as well as to prepare every individual to be able to meaningfully participate in the global business economy.

A suitable proposition would be to train every individual in communicate in basic business English. Second language could be of a cultural nature, but each province should be allowed to choose their second (or third) cultural language depending on majority usage.

In the interim, depending on affordability and practicality, banks and other similar service providers could use translators to assist customers. The current language policy is clearly implementable because of logistical issues.

The current position is unavoidable:

- Banking institutions (and most service providers) are unable to comply with the South African constitution in terms of language policy because of its complex nature and the effects of globalisation. South Africa must maintain a global character and participate in globalisation in order to sustain and improve economic growth. It is imperative that every South African be given a chance to understand and participate in the global economy to reduce poverty. This is possible if we can communicate via a single global language; currently Business English has no second threat.
- Individual banks seem to have independent language policies because of the complex nature of the country's language policy.
- Banks need to gauge and identify their core clients and adjust language policy accordingly by using International Business English and a second cultural language based on the majority of their clients.

- It is recommended that service providers use translators where necessary until the country re-examines its business position in the global economy.

## 8.7. Conclusion

The study has looked upon various communication aspects as well as language policy in South Africa, Brazil and India. Models of communication were also discussed since they enhance the level of communication. Organizational communication plays a vital role in any business, so it important that communication practice is good and it is understandable by every individual since communication is a two way process. Kloppers (2002:11) argues that effective communication is the lifeblood of any business venture It is difficult to think of anybody that does business without some form of communication. It, therefore, follows that skilled communicators are better business people than those who are unable to communicate well. Perry (2004:32) states that language is part of reality, but it is also the means for experiencing reality.

Recommendations offered, were based on culture, communication and economic viability of the country. Recommendations were also prepared by examining the language policies of Brazil and India which have similar economies and cultural values as South Africa. Cultural values were weighed against poverty eradication. It is necessary that a country enter the global economy through the correct use of communication to ensure economic growth. This did not mean that cultural values be sidelined. The recommendations include cultural values and economic values.

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**ADDENDUM 1**

# UNIVERSITY OF ZULULAND

DEPARTMENT OF COMMUNICATION SCIENCE

**Contact Information**
**Tel: (035) 902 64 82**
**Fax: (035) 902 60 82**
**E-mail**: vrugbeer@pan.uzulu.ac.za

**Box 528**
**University of Zululand**
**Private Bag X1001**
**Kwadlangezwa**
**3886**

**20 April 2011**

The Bank Manager

ABSA Bank

Thandeka Mpunzana

Student Number: 20052437

Thandeka Mpunzana is a bona fide student at the University of Zululand. She is registered for a Master's degree in Communication Science. She opted to undertake a study of communication strategies in the banking sector.

The study will assist in identifying and highlighting good banking practises and well as suggesting areas for improvement and will not be punitive or offensive to your institution.

Thandeka is aware that most banks are willing to identify strategies which would enhance their reputation. She would have to make reasonable recommendations for a bank to improve client relations. These recommendations could be made available to you upon request. Hopefully, her study would be able to provide a unique strategy to enhance customer satisfaction.

You and your institution are not required to make any financial contributions towards the research; however, your permission is required to undertake the research at your institution. Please advise her accordingly. You are willing to interview her before making a decision.

Kind regards,

-Rugbeer-

PROF VIJAY. RUGBEER
*(HOD: Communication Science)*

For Office use only: Respondents number: _____

**Survey of ABSA Clients Regarding Communication Practice and Language use in ABSA bank at Empangeni**

Department of Communication Science: University of Zululand

Student: Miss T.D Mpunzana

Co- Supervisor: Mr. V.C. Hadebe

Supervisor: Prof. V. Rugbeer

**To all respondents**

I. This is a **voluntary** and **confidential** survey.
II. Please read through the question before answering.
III. We need your help to determine the status of communication practice and language in your bank in order to ascertain whether the set goals and objectives are met. Your responses will only be used to benefit the other people who may be experiencing communication problems like yourself.
IV. In answering the questionnaire, please use a Blue or Black pen and do not make any alterations on choices made, as these will be considered spoilt responses.
V. This questionnaire has two sections:

a) **Section A** requests your permission for me to use your responses for research purposes including your personal data like your age, gender, education and ethnicity.

b) **Section B** asks about the status of communication practice and language use in ABSA bank.

**Instructions**

I. Please take time to think about your answer, and answer the questions as truthfully as you can.

II. Please fill in both sections using an ordinary pen or pencil.

III. You can mark each response by making a tick (√) or a cross (x).

IV. If you have any queries about particular questions, please feel free to ask during the filling of the questionnaire.

V. For any further clarifications, please contact the researcher at:

Cell phone: 079 185 5420 / 074 239 7957

E-mail address: thandekah@gmail.com

**Section A**

**Your Personal Information**

1. Do you use ABSA bank:

| | (✓) or (X) | FOR OFFICE USE |
|---|---|---|
| Yes | | 1 |
| No | | 2 |
| Sometimes | | 3 |

2. My gender is:

☐ Female

☐ Male

3. State your race group:

| RACE | (✓) or (X) | FOR OFFICE USE |
|---|---|---|
| African/Black | | 1 |
| Indian/Asian | | 2 |
| White | | 3 |
| Coloured | | 4 |
| Other | | 5 |
| I do not want to answer this question | | 6 |

4. My age falls within the range:
   - ☐ Less than 20
   - ☐ 20 to 29
   - ☐ 30 to 39
   - ☐ 40 to 49
   - ☐ 50 or older

5. I have the following number of years of using a ABSA bank
   - ☐ 3 or fewer
   - ☐ 4 to 9
   - ☐ 10 to 19
   - ☐ More than 20

6. I have the following qualification/s:

| Qualification | (✓) or (X) | FOR OFFICE USE |
|---|---|---|
| Completed high school | | 1 |
| DID NOT completed high school | | 2 |
| University undergraduate student | | 3 |
| Graduate | | 4 |
| Post graduate | | 5 |
| Other | | 6 |

**Section B**

*Please mark only ONE option per line below.*

| What do you do when you come across a problem at ABSA bank? | Yes | Unsure | No | Does not apply to me |
|---|---|---|---|---|
| 1. I will ask for help from one of the staff | 1 | 2 | 3 | 4 |
| 2. I will ask help from one of the clients who can communicate in my language | 1 | 2 | 3 | 4 |
| 3. I will go home and ask people from the neighborhood | 1 | 2 | 3 | 4 |
| 4. I will go home and send somebody else who can communicate in English or Afrikaans | 1 | 2 | 3 | 4 |

Does ABSA bank staff provide good service at all times?

| Sometimes | Always | Never |
|---|---|---|
| 1 | 2 | 3 |

**Communication Practice.**

*Please mark only ONE option per statement below.*

| WHERE DO YOU GET INFORMATION ABOUT COMMUNICATION PRACTICE ABOUT ABSA? | YES 1 | NO 2 |
|---|---|---|
| ***5. I get information about ABSA bank from newspaper/email/magazine*** | 1 | 2 |
| ***6. I get information about communication through pamphlets*** | 1 | 2 |
| ***7. I get information about communication practice from my friends who use ABSA bank*** | 1 | 2 |
| ***8. I get information about Communication practice from volunteers during community outreach programs*** | 1 | 2 |
| ***9. I get information about ABSA Bank through relevant communication channels*** | 1 | 2 |
| ***10. Are you happy about the manner in which service is rendered at ABSA bank?*** | 1 | 2 |
| ***11. Do they use all the languages that are official in South Africa?*** | 1 | 2 |
| ***12. I get information about ABSA inside the bank and the information is delivered in the language that I understand*** | 1 | 2 |
| ***13. I get information about communication practice from Radio programs.*** | 1 | 2 |
| ***14. I get information about ABSA Bank from TV programs*** | 1 | 2 |
| ***15. I get information about ABSA from pamphlets or information brochures that are written in the language that I can understand*** | 1 | 2 |
| ***16. I get information about ABSA bank from other sources (Please write it) _____*** | 1 | 2 |

| What do you know about ABSA Bank? | *Yes* *1* | I don't know 2 | No 3 |
|---|---|---|---|
| *17. They give good service.* | 1 | 2 | 3 |
| *18. They use two official languages to communicate with their clients.* | 1 | 2 | 3 |
| *19. Information is delivered in all nine official languages.* | 1 | 2 | 3 |
| *20. One can use any language to communicate with the staff.* | 1 | 2 | 3 |
| *21. If you do not understand the language a person who can understand your language will be available to assist you.* | 1 | 2 | 3 |
| *22. All the brochures are written in all nine official languages.* | 1 | 2 | 3 |
| *23. When you use ABSA ATM you can choose any official language that you want to use.* | 1 | 2 | 3 |
| *24. Does ABSA bank follow its banking code of practice* | 1 | 2 | 3 |
| *25. Does ABSA use all communication channels to communicate with their clients?* | 1 | 2 | 3 |
| *26. Do you understand the importance of communication?* | 1 | 2 | 3 |

| The Role of the Bank | *Yes* *1* | I don't know 2 | No 3 |
|---|---|---|---|

| | | | |
|---|---|---|---|
| 1. *Do you know the role of ABSA bank?* | 1 | 2 | 3 |
| 2. *Do you use other bank to do other banking services?* | 1 | 2 | 3 |
| 3. *Do they give you exceptional service?* | 1 | 2 | 3 |
| 4. *Do you always find information in a language that you want?* | 1 | 2 | 3 |
| 5. *All nine official languages are used in the bank?* | 1 | 2 | 3 |
| 6. *Is the Management aware that some of the people cannot communicate in English or Afrikaans?* | 1 | 2 | 3 |
| 7. *Does the bank have proper channels to communicate with their clients?* | 1 | 2 | 3 |

**How would you rate the effectiveness of the communication strategies at**

**ABSA bank?**

| Very effective and workable | Effective and workable sometimes | Not effective and not workable | Very ineffective and waste of time and resources |
|---|---|---|---|
| 1 | 2 | 3 | 4 |

For Office use only: Respondents number: _____

**Survey of Bank workers Regarding Communication Practice and Language use in ABSA bank at Empangeni**

Department of Communication Science: University of Zululand

Student: Miss T.D Mpunzana

Co- Supervisor: Mr. V.C. Hadebe

Supervisor: Prof. V. Rugbeer

**To all respondents**

VI. This research forms part of the research Masters Degree in Communication Science.
VII. This research aim is to investigate communication practices prevalent in ABSA bank.
VIII. This is a **voluntary** and **confidential** survey.
IX. Please read through the question before answering.
X. We need your help to determine the status of communication practice and language in ABSA bank in order to ascertain whether the set goals and objectives are met. Your responses will only be used to benefit the other people who may be experiencing communication problems like yourself.
XI. In answering the questionnaire, please use a Blue or Black pen and do not make any alterations on choices made, as these will be considered spoilt responses.
XII. This questionnaire has two sections:
    a) **Section A** requests your permission for me to use your responses for research purposes including your personal data like your age, gender, education and ethnicity.
    b) **Section B** asks about the status of communication practice and language

use in banks.

**Instructions**

VI. Please take time to think about your answer, and answer the questions as truthfully as you can.

VII. Please fill in both sections using an ordinary pen or pencil.

VIII. You can mark each response by making a tick (√) or a cross (x).

IX. If you have any queries about particular questions, please feel free to ask during the filling of the questionnaire.

X. For any further clarifications, please contact the researcher at:

Cell phone: 079 185 5420 / 074 239 7957

E-mail address: thandekah@gmail.com

**Personal Information**

**Section A**

7. I work at ABSA bank as a :

| | (✓) or (X) | FOR OFFICE USE |
|---|---|---|
| Manager | | 1 |
| Bank Teller | | 2 |
| Consultant | | 3 |
| Other (please specify) | | 4 |

8. My gender is:

☐ Female

☐ Male

9. State your race group:

| RACE | (✓) or (X) | FOR OFFICE USE |
|---|---|---|
| African/Black | | 1 |
| Indian/Asian | | 2 |
| White | | 3 |
| Coloured | | 4 |
| Other | | 5 |
| I do not want to answer this question | | 6 |

10. My age falls within the range:

- ☐ Less than 20
- ☐ 20 to 29
- ☐ 30 to 39
- ☐ 40 to 49
- ☐ 50 or older

11. I have the following number of years of working experience

- ☐ 3 or fewer
- ☐ 4 to 9
- ☐ 10 to 19
- ☐ More than 20

6. I have the following qualification:

| Qualification | (✓) or (X) | FOR OFFICE USE |
|---|---|---|
| Completed high school | | 1 |
| DID NOT complete high school | | 2 |
| University undergraduate student | | 3 |
| Graduate | | 4 |
| Post graduate | | 5 |
| Other | | 6 |

## Section B

**General Information.**

*Please mark only ONE option per line below.*

| How would you behave towards *customers*? | Yes | Unsure | No | Does not apply to me |
|---|---|---|---|---|
| 27. I will offer to help any person who clearly needs it | 1 | 2 | 3 | 4 |
| 28. I will help any client with the language they want | 1 | 2 | 3 | 4 |
| 29. I will offer a good service to my clients | 1 | 2 | 3 | 4 |
| 30. I will make sure that the clients is happy | 1 | 2 | 3 | 4 |

| Are you involved in any *communication outreach programs*? | Never | Some times | Regularly |
|---|---|---|---|
| 31. I visit people and other small banks to see how they render service to clients. | 1 | 2 | 3 |
| 32. I make sure that all documents are available in all nine official languages. | 1 | 2 | 3 |
| 33. I walk around the bank to see if all my clients are happy | 1 | 2 | 3 |

| | | | |
|---|---|---|---|
| 34. I help anybody in or outside the bank regardless of colour | 1 | 2 | 3 |
| 35. If a client does not understand the language a person who can understand his/her language is always available to assist the client | 1 | 2 | 3 |

36. How well do you and your fellow workers get along with one another?

| We **do not** get along well | We have a good relationship | Although we get along, there is room for improvement |
|---|---|---|
| 1 | 2 | 3 |

11. Do you feel that your co-workers are happy with the way they communicate with their clients?

| | | | |
|---|---|---|---|
| 37. My co-workers are happy | Not sure | OK | Very Happy |

12. The South African Constitution states that all languages are equal Do you follow that?

| | | | |
|---|---|---|---|
| 12. Yes | Not sure | No | Sometimes |

13. Do you think that the clients are happy with the way you communicate with them?

| | | | |
|---|---|---|---|
| 13. Yes | Not sure | No | May be |

14. Do you think that the clients are happy with the languages that are used by the bank to communicate with them?

| | | | |
|---|---|---|---|
| 14. Yes | Not sure | No | May be |

15. The banking Code of Practice states that all languages will be available in any simple language. Do you follow that?

| | | | |
|---|---|---|---|
| 15. Yes | Not sure | No | May be |

**Knowing about your bank?**

*Please mark only ONE option per statement below.*

| INFORMATION ABOUT ABSA? | | |
|---|---|---|
| ***38. I get information about ABSA from family and friends*** | 1 | 2 |
| ***39. I get information about ABSA from co-workers*** | 1 | 2 |
| ***40. I get information about ABSA from my friends*** | 1 | 2 |
| ***41. I get information about ABSA from my internet*** | 1 | 2 |
| ***42. I get information about ABSA from other sources (Please write it)*** _____ | 1 | 2 |

| The Role of the bank | *Yes* *1* | I don't know 2 | No 3 |
|---|---|---|---|
| *8. Does your Management communicate with clients?* | 1 | 2 | 3 |
| *9. Do your co-workers participate in communicating outreach programs?* | 1 | 2 | 3 |
| *10. Do you think communication programs currently available are effective?* | 1 | 2 | 3 |
| *11. Do you often get information regarding communication practice?* | 1 | 2 | 3 |
| *12. Are there any communication practice related activities taking place in your workplace?* | 1 | 2 | 3 |
| *13. Do both Management and your co-workers understand communication practice?* | 1 | 2 | 3 |
| *14. Do they (Management and workers) participate in various programs concerning language use?* | 1 | 2 | 3 |
| *15. Does Management show interest in implementing language use programs?* | 1 | 2 | 3 |
| *16. Is the Management conversant about language issue?* | 1 | 2 | 3 |
| *17. Does the top management have proper channels to communicate to communicate with their clients in a language they would understand?* | 1 | 2 | 3 |

**How would you rate the effectiveness of the communication practice in your Bank?**

| | | | |
|---|---|---|---|
| Very effective and workable | Effective and workable sometimes | Not effective and not workable | Very ineffective and waste of time and resources |