

A STUDY ON THE LANGUAGE USE IN THE
COMMUNICATION PRACTICES OF COMMERCIAL BANK
OF ETHIOPIA

ADDIS ABABA UNIVERSITY
COLLEGE OF HUMANITIES, LANGUAGE STUDIES,
JOURNALISM AND COMMUNICATIONS
DEPARTMENT OF FOREIGN LANGUAGES AND
LITERATURE
SCHOOL OF GRADUATE STUDIES

BY FEKADU OLJIRA GEMEDA

JANUARY, 2020

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SCHOOL OF GRADUATE STUDIES**

This is to certify that the thesis prepared by Fekadu Oljita Gemedu, entitled: A STUDY ON THE LANGUAGE USE IN THE COMMUNICATION PRACTICES OF COMMERCIAL BANK OF ETHIOPIA and submitted in fulfillment of the requirements for the Degree of Doctor of Philosophy (In Applied Linguistics and Communication) complies with the regulations of the University and meets the accepted standards with respect to originality and quality.

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I, the undersigned, declare that this Thesis is my original work and has not been presented for a degree in any other University and that all the materials used in the Thesis have been duly acknowledged.

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Abstract

The present study investigated the use of language in the communication practices of Commercial Bank of Ethiopia in the context of business transactions of the Bank. Mixed research design that constitutes convergent mixed method was used to hold the analyses of the study. Qualitative and quantitative data have been used to regulate the study. The qualitative data were collected in in-depth interviews, observations and document analyses. In the quantitative part, questionnaires were used to collect the data and descriptive statistics focused on frequencies and descriptive that indicate aggregate mean values have been used to analyze the result. The finding suggests the Bank used only Amharic and English languages as its major working languages in Addis Ababa where it served heterogonous groups of customers. It also revealed the Bank used Amharic and/or English which had the same contents in their written and spoken forms for all customers that lacked legibility and clarity which could fit to the socio-linguistic variables of the customers. The qualitative data also revealed that the Bank did not use persuasive languages and the workers lack competence of business language skills to attract new customers according to socio-cultural background of the customers. Added to this, the quantitative data also revealed that 123 (66.1 %) of the workers did not know any other Ethiopian languages where they served 100 (33.0%) of the customer respondents who were poor in Amharic. Moreover, to confirm the results found in the qualitative data, the overall aggregate mean values of customers' responses for the clarities of the language used by the workers of the Bank on five points Likert scale, showed the customers could not clearly agree to the maximum level with the clarities of the language used by the Bank or workers of the Bank ($M=3.5$ ($N=273$, $SD=1.213$)). In similar context, the aggregate mean values for the overall quantitative data of workers using different communication strategies to solve language problems showed the workers use different communication strategies moderately with their customers in their language use where a high level of using different strategies was expected ($M=3.00$ ($N=180$, $SD=1.271$)). Finally, the qualitative data result from interviews and observations provided the Bank was honest in its service delivery though the data also revealed that there were some public discourses such as the Bank's being busy, serving the interest of the government and rich people which had negative implications. Based on these facts, it is recommended the Bank should revisit and restructure the use of language in its communication practices. It should also use the language according to the context of its heterogeneous customers. Ended, it is important to provide induction and continuous trainings on how to use language in business communication and solve language related issues to its workers.

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Definition of Operational Terms or Phrases and Acronyms

Communication: The ways through which the intended message of Commercial Bank of Ethiopia is delivered to the customers and the customers understand the language used and received the delivered messages.

Communication practices: The activities that the Bank used in using languages and Figures or symbols through different channels of communication to address its business objectives to its customers.

Communicative competence: The ability of using understandable language to deliver messages from the sender to the receiver.

Discourse: All the verbal's or non verbal's elements of language which can be used in speech's of the customers and the public and accepted as true and accepted meaningful norms and activities of CBE and influence the way the customers/public act and think and talk about the the Bank and react to its business activities.

Language in use: The language that the Bank used in its written and spoken documents to transimite its business activites.

Use of language: The expected norms of language in use for how the language should serve the business activities of the Bank.

ATM	Automated Teller Machine
BA	Bachelor of Art
BM	Branch Manager
CP	Cooprative Principle
C	Customer
DHA	Discourse Historical Approach
CDA	Critical Discourse Analyses
CSM	Customer Service Manager
CBE	Commercial Bank of Ethiopia
EBC	Ethiopian Broad Casting
E	Experts
FOREX	Foreign exchange
HRD	Human Resource Development
MA	Masters of Art
M	Merchant
MMR	Mixed Method Research
O	Officials
OC	Other Customers
PR	Public Servant
TV	Television

CHAPTER ONE: INTRODUCTION

This chapter consists of background of the study, statement of the problem, objectives of the study, research questions, significance of the study, scope of the study, limitation of the study and organization of the study.

1.1. Background of the Study

Language is one of the valuable assets that are needed in communication tasks of an organization including business activities like banking. To attract new customers and serve the old ones, language should be used in the way that it fits the context of the communication events of the organization and the customers or the public that receive the message. To confirm this idea, research findings reveal that if an organization uses the languages that can be understood according to the local context, it can bring good will and mutual understanding between the organization and its publics (Asemah, 2011; Khan & Khan, 2012; Grunig, J. E. & Grunig, L. A. 1998). To this end, Guffey & Loewy (2013) and Cameron (2005) argue that many scholars are attracted in the fact that language competence and strong communication is a valuable commodity in competing in the local markets in business.

To strengthen the facts stated above, it should be noted that language is a powerful tool for human beings to communicate effectively with others (Kannan & Tyagi, 2013). Accordingly, Commercial Bank of Ethiopia (henceforth CBE), which started as an organization of modern banking in 1905 with the establishment of Abyssinian Bank (Abreha, 2015) and has a vision of becoming a world-class bank by 2025 (Yishak, Ephram, Abreham, Asfaw & Dereje 2014), needs to use the clients language effectively to communicate with its customers and the public to achieve its objectives. It should be noted that the Bank has a mission of modernizing the national payment system in the country to develop an efficient, reliable and safe infrastructure for payments and securities settlement that complies with international standards and best practices which fits into the Ethiopian environment by considering the customs and business practices of the users (Woltjer, 2009). Regarding this, the role of a language can be immense to satisfy the need of its customers. Kannan and Tyagi (2013) stress that the use of right and effective languages in spoken and written form brings success to an organization which

can also play roles in CBE. To strengthen this idea, the outputs of many studies reflected that when language addresses the messages intended to be communicated effectively, it is regarded as specialized communication agency (Amujo & Melewar, 2011; Duch, 2012; Mpunzana, 2012) which were recognized as resources that could contribute to the competitive advantage (Grunig, J. E. & Grunig, L. A.; Ni, 2006) for an organization to enhance the development of its business activities in many directions. For instance, Obinna (2009) found out that if workers and customers have full knowledge and understanding of language, the practice of language use in communication practices is an inevitable tool used in enhancing the growth and development of the banking industry. He confirmed that it creates good customer relations, worker relations, stake holder forum, customer award, worker's awards, training and re-training program that are useful for the development of the banking industry in using appropriate language.

It can be assumed that if commercial banks use language properly, they may overcome the mode of communication which is more complex and improve their quality of internal and external communications in using simple languages in their communication practices. For example, Louhiala-Salminen, Leena and Kankaanranta (2012) explained in internal communication where team briefings, notices, reports, memos, face to face and e-mail are used, good skills and knowledge of language users are needed. In a similar way, Louhiala-Salminen, Leena and Kankaanranta (2012) pointed out that in external communication when letters, fax, direct mail, internet, video, telephone, advertisement and website facilitate various means of communications, a language which is used as a means of communication should be understood by the public. Thus, Louhiala-Salminen, Leena and Kankaanranta (2012) stressed that in order to advance in the world of business work where communication is complex, multi-faceted and dynamic organizations should know how to manage language in use in their communication practices.

To the contrary, some studies show that there are various challenges that are facing commercial banks in their language use to make effective business communication. For instance, studies conducted by Salameh and Jarad (2015) in Palestine revealed lack of good skills in English resulted in failure in dealing with foreign customers, understanding new electronic administration requirements and dealing with English documents and

endorsements to get the use of foreign experience in developing the banks' work. As a result of this, interference was made to create high awareness for the need of English at bank's environment in this country. Similarly, Udegbe, Ahmed, Ganiyat & Kareem (2012) identified that in multi lingual Nigeria, the effectiveness of business communication has attracted some fears, worries, lack of trust, racial, tribal, cultural and religious discriminations and undefined areas of responsibility that has much relationship with the practices of language in use. These can imply that lack of good knowledge of an international language from outside world and diversified local languages from inside the country can affect the communication of the banking sectors. Moreover, Bisen (2009); Blundel (2004) and Cornelissen (2004) also identified that poor communication that arises from poor uses of language is one of the main challenges in any business organization. Mpunzana (2012) also showed that language barriers are one of the major obstacles that lead the relationships between a bank and the public at risk in multilingual South Africa.

On the other hand, Jinadasa (2016) emphasized that in the varieties of tools and techniques which are used to make effective forms of communication in public relation campaigns, language has been used for a credible and live form of interactive verbal communication. In this case, scholars suggested that language in use should be studied in communication to understand and promote business activities in any organization (e.g. Asemah, 2011; Okudo, 2014; Sandin & Simolin, 2006; Scanlan & Turk, 2004). This means when communication addresses the intended message in clear language in its channels of communication, the goal of the organization can be successful. Added to this, it is also believed that in this complex world, organizations basic survival depends on successful interactions with other people (Blundel, 2004; Cornelissen, 2004); Harri & Nelso, 2008).

All the ideas mentioned above imply the importance of the roles of the use of language in business is immense to communicate with customers, competitors, employers, employees and colleagues. From these perspectives, Walsh, (2011) confirms understanding the roles of foreign language will be beneficial as it assists understanding of conversations, communications and negotiations between practitioners and customers. It is also

identified that the business environment has increasingly expanded outside single nations or regions of the world to encompass many differing countries and understanding the globalization of business practices as an important area and thus, researchers and academics have been studying the subject of business in multicultural settings for decades (Ablonczy-Mihályka, 2009). Other than this, the issue of the use of language barriers is particularly critical during intercultural service because customers may struggle to communicate what they want or even get necessary information regarding products or services (Kim, & Mattila, (2005). Thus, Grzeszczyk, (2015) noted that language barrier is placed as the most important factor causing miscommunication in businesses (Grzeszczyk, (2015) that needs clear investigation. On the other hand, in bank's business, Sandin, and Simolin, (2006) clarified communicating in clear and simple language as promotion tools is vital for its business success.

It is also identified that in banking sector businesses, investment in the development of the language skills can directly benefit the development of the business of the bank (British council, 2007). As far as language in use is concerned, British council, (2007) emphasizes current needs and the demands of the present must also be considered alongside changing global patterns of economic and cultural exchange in terms of languages needed in the future. Added to this, research identified that trained bank staff who have good language skills and language competencies will be able to face most of the challenges and requirements of a competitive sector in banking (Para, (-). Regarding this, as CBE, is a leading bank in Ethiopia which was established in 1942 and pioneer to introduce modern banking to the country and leading African and plays a catalytic role in the economic progress and development of the country, its language use needs to be studied. More over, it is the first bank in Ethiopia to introduce ATM service for local users and pioneer to introduce Western Union Money Transfer Services in Ethiopia which has long-standing relationships with many internationally acclaimed banks throughout the world. It is also aggressively expanding its branches across the country with the objective of increasing the saving habit of the society while being closer to the unbanked society. This can imply the study of language use can determine its means of

communication as lack of good language use may endanger the efficiency and therefore the profitability of the bank (Ebisa, 2013).

It is also worth mentioning that the importance of studying language use may arise from its being the the largest financial constitute system of the country (Keatinge, 2014) that gives service to multi-ethnic groups. From this context, it is believed that multilingual strategy can cause feelings of inequality and confusion in everyday routine works of the Bank when there is no clear and explicit guidelines as to when, how and why the Bank uses the languages that should be used (Louhiala-Salminen & Kankaanranta, 2012). This can suggest that there is enough reason to make empirical study on the influences of the language in the communication channels of CBE in its communication practices. Accordingly, the study of language uses in communication channels of CBE that focuses on the background of the customers and the public can give benefit for all the stakeholders. Thus, with backdrop of the importance of language in use in the communication practices of business organization in general and commercial banks in particular, the researcher is inspired to investigate the language use in the communication practices of CBE.

1.2. Statement of the Problem

Using appropriate language in communication is mandatory condition for sustainable development of an organization which can also play an integral part in the banking sector (Grunig, J. E. & Grunig, L. A., 1998; Yang 2005; Grunig, 2006). This happens because a bank system and workers of a bank need to communicate with many different people for many different business activities of their organization in clear and simple language. This in turn shows that good relationship is created when the language used in the system and workers of the Bank use simple and clear language in their communication practices. This means all the documents and medium of communications that the Bank uses to communicate with the customers and introduces its products to the public should be delivered in clear language that they can understand. In addition to this, workers of the Bank need to know what to say when they talk to customers, workers, suppliers, sales people, investors and people whom they lend money and understand what they say to

them. When they create relationships, they need to send clear message, check to see that others understand them, listen actively and check to see that they understand messages from others depending on the contexts. Regarding these, communication practices play a greater role in today's competitive environment in business for monetary policy making when Banks communicate effectively with simple language in their channels of communication (Ehrmann & Fratzscher, 2005). Moreover, studies show that possessing linguistic skills in the national language and English as international language are important in a bank for its business expansion; however, the possibility of communication in just one language does not suffice (Abdullah & Talif 2002).

Furthermore, how we use language in communication can play pivotal roles in increasing the achievement of financial target, reputation and customer's loyalty for a bank. For example, Uduji, (2013) argued that to establish contact with three important sections of the public such as customers, shareholders and workers and secure mutual understanding and cooperation of these three groups and promote the bank's services and products, communication is mandatory. Added to this, Yang, (2005) indicated that effective communication programs and functions contribute to organizational effectiveness through good communication. In this aspect, Cook (1992) identified that the effectiveness of communication is considered as effective when it is revealed in the public discourses through the medium in which different types of acts and communication evolved to each other in the language used and the public perceive it positively. From this point of view, many scholars recommended that organizations should reexamine their core communication processes to identify information source to promote their business in their language use (e.g. Prindle, 2011, McConnell, McFarland & Common, (2011). These scholars believe communication is a core point to the success or failure of an organization which is heavily affected by its capabilities of using language (Tourish &Hargie, 2004). Biniyam (2006) on his part indicated that the primary role of communication is to promote the activities of the organization by giving information in using clear languages in its channels of communication.

From the facts stated above, it is understood that language use can operate in concert situation in the context where the information aspect of communication is important in different communication channels of a bank. For example, to create knowledge that can help in shaping opinion to win goodwill that could be built with the aid of public relation (Oyeniya, (2000), language is vital. From this perspective, Andersen and Rasmussen (2002) considered in exploring the fact that language in use can be used in influencing the communication networks in controlling and co-ordination processes and procedures as a source of power to clarify to the public structures and objectives of an organization. Hon and Grunig (1999) also show that to succeed in their business work, organizations need various components of relationship maintenance strategies that needs clear language. This means organizations like CBE should use clear language in their relationship maintenance strategies to achieve their objectives.

Moreover, Russo (2001) identified there is an increased sophistication in the tools available for communication that need the ability to speak a common language, to translate the clients' messages to a lay audience and to continue meeting new goals and objectives of the organization in maintaining relationship. It was also found out that customers prefer one language over the other and understanding complex phenomena in commercial banks need understanding languages (Abdullah & Talif, 2002). These reflect lack of language competency of the workers can be a barrier in the promotion system of a bank (Duggan, 2009). On the other hand, effective communication system can create sympathy about relationship between the Bank and the customer by giving broadest information about its activities. This can put into practice when the Bank communicates with full knowledge of native and international languages to operate at local and international level market in their communication channels using appropriate language (Doddaraju & Narayanareddy, 2013; Path, 2014).

Inspite of the importance of language to present a comprehensible communication message to the user by understanding people's language use (Kukulka-Hulme, 1999), in many studies conducted so far on CBE, problems related to language use have not been focused on the communication channels of the Bank. For example, study conducted by Ayana, (2014) was focused on problems related with technological communications like

adoption of E-banking. The result revealed that the major barriers in Ethiopian banking industry is the adoption of electronic banking such as security risk, lack of trust, lack of legal and regulatory frame work, lack of ICT infrastructure and absence of competition between local and foreign banks. Similar to this, study conducted by Gardachew, (2010) was focused on the practices, opportunities and challenges of E-banking services of the Bank in which he identified that electronic-banking is not well known. In addition to these, Ponduri (2016) conducted a study on information systems and identified similar problem in which the workers worried about the system and information sharing of human resource in which they faced difficulty to store, retrieve and share and maintain information. On the other hand, to find a resolution for the out put of these studies, understanding their language was immense but it was not focused on at all.

Other study conducted by Teshale and Singh, (2016) focused on the relationship between service quality and corporate customers' satisfaction. In this study, the researchers indicated that service quality of the Bank is a significant predictor of small, medium and large-sized satisfaction. Moreover, study conducted by Kebede and Eshetu, (2012) focused on similar context of service quality and customer satisfaction after the implementation of business process reengineering in Ethiopia. Again in the finding of these studies, the researches work gave the researchers a ground to conclude that CBE had undergone many changes in connection with empowering workers and introducing new service delivery systems and customer satisfaction.

Though the researches done so far have not emphasised on the study of the language used by CBE, the accomplishment of its business work needs to use a language effectively. For example, Cornelius, (2016) identified that the right to information in plain and understandable language is a basic right of consumers to prevent practices where vulnerable consumers enter into agreements of which they do not fully understand its content and consequences. Thus field of applied linguistics is where solutions to such real-world language problems are pursued. In such a context, the researchers who have done researchs on CBE were expected to say something about problems related to language in use of the Bank though they said nothing about them. Contrary to this,

Sandin and Simolin, (2006) identified that banks do not utilize properly their communication activities by paying much attention to the ways they use language in many tools that they implement to address their objectives. From these points of view, it can be inferred that though language in use has its role in communication, the focus given to language in use in the communication channels of CBE has been little. On the other hand, research finding revealed business communication and language go hand in hand with each other in order for companies to achieve success with it consumers and employees' satisfaction (Yanaprasart, 2016). Moreover, Yanaprasart, (2016) assured to achieve this goal, language seems to be gaining importance from companies and governments which indicates the necessity to educate their nationals on foreign language and providing additional funding for language programs and making it compulsory to learn a language at a young age to improve their competence.

Now that based on the researches conducted so far on CBE and the existing literature on the practice of the language use of the Bank, one can easily see a research gap that needs to be bridged in Ethiopian context. Therefore, in this study, an attempt was made to fill the gap and study how language in use in the communication channels of CBE's affected the communication practices of the Bank in Ethiopian context.

1.3. Objectives of the Study

The objectives of this study are divided into general and specific objectives.

1.3.1. General Objective of the Study

The main objective of this study was to study the use of language in CBE's communication practices and see how the languages used were delivered the intended messages to the customers in the communication channels of the Bank.

1.3.2. Specific Objectives of the Study

This research was guided by the following specific objectives.

1. To identify the nature of language in use in the communication channels of CBE.
2. To identify how language use related problems influence CBE's business communication.
3. To find out and analyse workers language competences in solving language related problems.
4. To find out and analyse the influence of the languages used in the discourses of the customers/ publics on business activities of CBE.

1.4. Research Questions

In line with its specific objectives, this study is designed to address the following leading research questions.

1. What is the nature of languages used by CBE in its channels of communication to address the business communication practices of the Bank?
2. How do language use related problems influence business communication of CBE?
3. What are the competences of the workers in solving language related problems?
4. How do the language used in the discourses of the customers' / public influence CBE business activities?

1.5. Significance of the Study

This study investigated into the language use of CBE in its communication practices. It described and analysed the use of language in the communication practices of CBE's channels of communication and indicated in detail how language use could affect the business transactions of the Bank. Thus, it is believed that this study can have significant role for policy makers, CBE communication department and other stakeholders to give place for language use in the business communication practices of CBE. The theoretical

part of this study can help the police maker to get a clearer understanding of how language use can affect communication practices in any channels of communications. Regarding this, this study can suggest what happened in the way CBE used language which lacked focus in the previous local research and can help the communication department of CBE on how to improve the language use of the Bank in its communication channels. Thus, when the communication department of CBE intervenes to strengthen the communication practices of the Bank, it can provide them to get good insight on how to improve the Banks language use in their communication practices. Added to this, the methodological part of the study can help the Bank to make further study on the use of language and facilitate more opportunities to solve the Bank's language use related problems in its communication practices to facilitate more business communication activities by making other researches. This can be implemented through the research department of the Bank.

Moreover, this study can also contribute to the practical knowledge of the stakeholders and the customers to realize the language use of CBE. It helps them to know the influence of language in business. Added to this, it can be more useful particularly to get further awareness and understand the values of effective use of language in the communication practices for the stakeholders during their career while communicating with CBE and other people in their business transactions. It can also help CBE to understand the inevitable cultural differences among people and make them aware of using languages according to context using different strategies to improve the language use of the Bank. Furthermore, the findings of this research can be used as benchmark for future studies in similar context for banking sector.

1.6. Scope of the Study

Though the areas of the practice of language use in communication is broad and many factors are involved in it, this study was confined itself to study the Amharic and the English language in use in the communication practice of CBE. The raw data used for qualitative and quantitative analyses were collected from the languages used by the Bank during the study period. Thus, the study focused on the written and spoken languages

which had been used to facilitate communication systems of the Bank. At a time, the Bank used many written documents and spoken discourses as a means of communication in its channels of communication. From these written documents, this study focused only on some samples of flyers, brochures and receipts. In addition to this, from the spoken languages of the Bank, content analyses of the documents of samples from television (TV) program were taken into considerations. To get further information about the language in use of the Bank, questionnaires and interview questions were also held. Regarding this, location of the research area was only limited to five branches of CBE in Addis Ababa namely Hamle 19 branch, Sidis Kilo Campus branch, Kidist Mariam branch, Kidist Silase branch, Aba Koran branch and communication department of CBE at head office for interview and observations. Added to these, some other few branches were selected to distribute the questionnaires. Moreover, all the information that sounds good was included from beginning of the study time in September 2014 to the submission of the final draft till December, 2018. However, the result of the major findings was mainly limited to the data collected from March, 2017 to December 2017.

1.7. Limitation of the Study

This study used mixed method research (MMR) which was based on pragmatism research paradigm that needed to investigate the practical activities and actions of the study population of CBE. At the beginning, it was planned to observe by audio and video recording while the customers were communicating with the workers during service delivery to record oral language of the clients and workers of the Bank with some written documents which the Bank used for official purposes. But during the data collection, unusual acts occurred and the customers and the workers felt inconveniences to be recorded and the officials to give documents used for official purposes. Thus, lack of audio and video recording was resulted in inability of observing different customer service officer at a time to see exactly what was going on during service deliver in all the context of the Bank and analyse written documents of the Bank with support of visual documents repeatedly. To compensate this limitation, other methods were used. To do so, the direct audio video recording was changed to content analyses of the speeches made on TV by the customers. Moreover, and observations of the language use of the workers

during their service delivery was made. To do so, semi- structured observation was made by desingning points that could be focused on. Following this, each point was observed separately and repeatedly five or six times at least for an hour to get further insight about the language in use in the communication practices of CBE during their work career in their office. Added to this, the written documents used by the Bank in the form of receipt and samples of written documents used for promotion were used and analysed to see the written language in use of the Bank.

1.8. Organization of the Study

At the very beginning, this study was supposed to be divided into six chapters by dividing the review of related literature and theoretical frameworks of the study in separate chapters. However, in the course of the study, after the methodology was decided to use as parallel mixed method research and data was collected, significant improvements were undergone and it became more appropriate to put the review of related literature and theoretical frameworks of the study into one chapter. Following this, after the inclusion of review of related literature and theoretical frameworks of the study into one chapter, change was made and five chapters were produced. Accordingly, the first chapter introduces the introductory part of the study. In this introductory part, it starts by presenting the background of the study. Following this, the chapter discusses the research problem in brief by narrating the role of language in how to make business communication. Then, the chapter sets objectives of the study that followed by research question to be answered and it further goes into explaining the significance of the study, scope of the study, limitation of the study and organization of the study.

The second chapter presents review of related literature and theoretical framework of the study. Like the first chapter, it reviews literatures which are related to the use of language in the perspectives of business communication by starting defining communication and then presenting how language should be used in business communication practices. In the theoretical frame works of the study, it presents how systemic functional grammar, speech act theory, and grounded theory were adopted and used as theoretical frame work of the study to fit the objectives of the study which focused on business language.

Then, the third chapter presents the research methodology. In this part, it explains the reasons for choosing parallel mixed method research, how the quantitative and qualitative phases of the study are used, describes the research setting, research participants, methods of data collections, data transcriptions and translations. Following these, techniques of data analysis and interpretation are discussed and how pilot study was conducted and the lesson learned from it is presented. Finally, the credibility and dependability of the research tools and ethical considerations undertaken in the course of the report are explained. The fourth chapter presents the analysis and discussions of the data. In the analysis of the data, the demographic profile of the research participants and the contents of the data are described and analyzed. The last chapter presents summary, conclusions and recommendations of the study. In the conclusion part, an overall summary of the study is held by briefly summarizing the major findings of the study. Following this, conclusions are made from the major findings to achieve the specific objectives of the study and recommendations are suggested to make possible ways through which the major problems identified in the study can be solved.

CHAPTER TWO: REVIEW OF RELATED LITERATURE AND THEORETICAL FRAME WORK OF THE STUDY

2. Introduction

This chapter presents reviews of related literature and theoretical frameworks relevant to the objectives of the study. The first section of this chapter presents review of related literature. In this section, it begins by defining communication from the perspectives of different scholars' view relating it to language use in the business communication practices. Then it presents for and against how language should be used in these communication practices of CBE focusing on language in use. To do so, the review began by presenting the importance of communication in an organization. After the discussion of the importance of communication, strategies of communication practices; using language effectively in different models of communication in sending and receiving messages; effective uses of language in communication practices and the role of discourse in communication practices were discussed. Added to this, language uses in the components of relationship maintenance strategies were discussed. In these relationship maintenance strategies, control mutuality, trust, commitment, satisfaction, communal relationship and exchange relationship were taken into account. In the discussion of these maintenance strategies, due attention was given to language in use to see how these strategies could influence communication practices of an organization in using effective language. Next, the literature on linguistic features of business communication was explained. In these linguistic features, the characteristics of verbal and non-verbal communications that constitute oral verbal communication, written verbal communication and body languages were reviewed. The last section of this chapter reviewed mass communication and barriers of communication concerning the research agenda.

The second section of this chapter gave due attention for the theoretical frameworks of the study. In the theoretical frameworks of the study, systemic functional grammar, speech act theory and grounded theory were used in the way that they fit to the objectives of the study. In all the theoretical frame works, focus was given to the language use and in these theoretical frameworks, it was also argued for and against how language should

be used in the communication practices of CBE in the Ethiopian context based on the identified research gap of the current study. In the selection of these theoretical frameworks for the study, how they were used in the context of business communication was considered in the analyses of the findings and discussions made.

2.1. Review of Related Literature

This part reviewed the concept of communication about language use in the context of communication practices of CBE that explained conceptual issues pertinent to understand communication practices of the Bank concerning language use in the context of business communication.

2.1.1. Definition of Communication

Scholars define communications in many ways depending on the purposes for which they use it. Concerning this, Fiske (199 and Kennedy (2009) stated that communication has a diversified characteristic feature which can be understood from the context of the particular topic it wants to express. Some scholars define communication by relating the word to its Latin root the word ‘communicare’ and indicate that its meaning is to impart, to participate, to share or to make common. This implies the sharing of ideas in which the sender and receiver of the messages have common interest and equal understandings on the messages delivered (e.g. Bisen 2009; Overton, 2007). Indeed, this goal can be achieved if anyone can use a language effectively. This implies that communication is interchange of thought or information of facts, ideas and viewpoints between two or more persons that brings about mutual understanding and commonness of interest for desired action by exchange of words or symbols that can function between CBE and its customers. In addition to this, Guffey and Loewy (2013) define communication as the transmission of information and meaning from one individual or group to another focusing on meaning to elaborate its central objective of the transmission of meaning. This process involves the context in which the sender encodes the idea and send message over a channel in which the receiver decodes the messages and give feedback to the sender by understanding the message.

Hovland (2005) on his part defines communication as more than providing information. He argued that it goes to the extent of fostering social awareness and facilitating public democratic dialogue. More over, it defines it as about contributing to evidence-based policy and building a shared understanding which can lead to social change. He also further strengthens this as about creating space for the voices of the poor to be heard and ultimately redistributing power. Kukulska-Hulme (1999) in turn implies that communication is a good way of using language through which we maintain certain standardize and conventions to preserve the language for the sake of good relationship. It is also possible to say that communication is talking to one another, spreading information, our hair style, literary criticism and endless list that includes all social interactions through which how the concerned messages or texts can interact with people in order to produce meanings in our culture (Fiske, 1990). Communication can also be defined as the dynamic, ongoing process of creating and negotiating meanings through exchange of information by words or symbols in verbal and non-verbal interactions either using language or using sounds and gestures (Bisen, 2009; Theaker, 2004). This reveals that communication can go beyond using language.

These definitions which are given to communications show us that there is no one simple definition through which we define communication but in all the cases with the variations of its complexity, we can see that there is messages which should be understood between the sender and receiver by overcoming all the barriers that may exist between the two. Thus, communication is a complex and multidisciplinary concept across several disciplines that use the term and there is no consensus on exactly how it should be defined. However, each discipline has its ways through which it defines communications to make common understanding among the members of the discipline and its clients in which language in use plays an integral part.

For instance, in business communication which is the concern of this study, we can define communication as a process of transmitting information and thoughts between various parts of an organization and to people outside the organization (Khan & Khan, 2012). This may include the process of sharing emotions, thoughts and information between two or more parties and uncovering common meanings. According to Guffey

and Loewy (2013), business communication can be defined as comprehending the verbal and non-verbal meanings of a message depending on the culture of the society. This shows that the definitions that we give to communication is vast and it includes both language and non-language phenomenon that we need to investigate in the study of the communication practices of CBE in the current context in which it focuses on how language was used to communicate with its customers and attract new ones.

2.1.2. The Importance of Communication in Banking Sector

In today's competitive environment, communication plays a greater role in business. This means it is important in banking sector as it has great contribution for its development. Accordingly, to contextualize the current study, it is essential to review about the importance of communication as the skills of communications need to be given due attention like other constituents such as finance, job skills and infrastructures in business organizations like CBE. As far as the importance of communication skill is concerned, Banihashemi (2011) explained it in the following way:

Communication skills have great importance in the work area just as they in all areas of life. For most of the professions, communication skills such as being able to express one or to understand the others correctly are required for success and satisfaction at least in elementary level. Even though an organization performs its tasks more efficient than expected, one should know that this success will not continue so long if it lacks the same efficacy in communication (p16).

Banihashemi (2011) argues that the success of an organization cannot be achieved without effective communication that creates common understanding between the organization and its clients. From this point of view, it is possible to say that communication is important in all areas of life including business of CBE. Harri (2002) and Harri and Nelson (2008) strengthen this idea implying that communication is considered as the lifeblood of any organization that dominates effective team performance activities. Bisen (2009) and Banihashemi (2011) also give additional information indicating that communication is the life blood of any organization like blood flow in the human body which is also the concern of CBE. They stressed that the main purpose of communication is to effect change and influence action which is essential to effective team performance by coordinating material and human elements of the

organization as an efficient network. This can justify that the importance of communication goes to the extent that it determines the existence of the organization. This in turn assures if CBE cannot communicate properly in all directions within inter organizational linkages in all its activities and with other external bodies, its failure is probable in the achievements of its work and discontinuity of its success due to lack of efficacy in communication.

Moreover, the importance of communication is also considered as one of the basic functions of management in any organization (Bisen, 2009). Bisen (2009) also noted that as communication is a process of transmitting information, ideas, thoughts, opinions and plans between various parts of an organization, good and effective communication is required not only for good human relations but also for good and successful business in business organization like CBE. Bisen (2009) particularly emphasizes in a business, its success to a large extent depends on efficient and effective communication. According to Bisen (2009), business communication takes place among business entities, in market and market places, within organizations and between various groups of workers, owners and workers, buyers and sellers, service providers and customers, sales persons and prospects and also between people within the organization and the press persons that need to use language which can be understood by all the communicators. Accordingly, it should be noted that these business communications should work smoothly in the business entities of all CBE's stakeholders.

The importance of communication in business organization also shows the inter-links between the buyer and seller or members of the organization with other authorities that facilitate its business. This kind of communication has direct implication with banking sectors to facilitate communication among the inter group members, other organizations or the government bodies so as to make the sectors effective and successful in their business. It helps them to send all messages that they want to send and receive all the messages they want to receive for official purpose and to run their business. Regarding this, if there is effective communication among the members and the concerned body of CBE, it maintains a good human relation in the organization by encouraging ideas or

suggestions their customers and the government bodies to supply and motivate the members of the Bank to accomplish their tasks effectively.

Regarding this, Hooker (2008) identified the importance of communication as a fundamental issue in business. This scholar elaborated that as business activities are created and exchanged through the close coordination of many persons from a single village to across global distances, it requires intense communication. Added to this, Bisen (2009) suggested the main purpose of communication is to inform, or to bring around to a certain point of view or to elicit action that includes instruction, integration, delivering information evaluation, showing direction, teaching, influencing, image building and giving orientation about business organization in which language in use plays a vital role. Guffey and Loewy (2013) also stress that as good communication skills are essential to the success of an organization, it needs to take a closer look at the communication process. This importance of communication and the efficiency of this process are raised from the perspectives of their dependence on handling the complex resources of linguistic conventions and operation of vocabulary, structure and punctuation in its language use (Kirkman & Turk, 1989). Regarding the importance of the areas of communication in the banking situation, it is identified that communication is important in the meetings, correspondence, communication between employees and clients (Abdullah, 2002).

2.1.3. Strategies of Communication Practices and its Language Use in Bank

Communication practices and its strategies may be implemented in different organizations according to their goals and objectives. These different strategies of communication practices are aimed to be practiced for the effectiveness of the organizations by setting out different programs. In this communication practices, language is one of the elements that need to be investigated from dimensions of its uses. Based on these facts, in the language of business, communication is means of covering one's defects and attracting customers toward one's organization (Overton, 2007). It is also a strategy that promotes programs such as media relations, community relations or customer relations by affecting their cognitions, attitudes and behaviors of both publics and members of the organization to bring positive relationship among organizations and

their public (Grunig, L. A. et. al., 2002). To achieve this goal, in the use of language in communication practices of a bank, strategies in which language use is put into practice should be recognized. From these strategies, the importance of the knowledge of language use is immense. Abdullah, (2002) stated that it is important to put the management of language knowledge within the banking industry into its right place and cultivate to enhance the competitive position of the bank and allow for competitive advantage. The issue of building these competitive advantage is also a question of continuously adjusting the decision processes within the Bank to society's changing norms and values. These norms and values which are relevant to the Bank can be reflected in the decision making processes of the Bank and finally communicate to the public that the Bank's behavior is legitimate (van Ruler and Vercic, 2004). Thus, the communication practices focus on this strategy become a social practice. This can help the Bank when these practices fit into the social environments and working on relationships between the Bank and its customers to help in bringing about social and economic development and completing social tasks by using language effectively.

However, in the contemporary society of 21st century, communication is diverse and more complex that ranges from the mass media and popular culture, through language to individual and social behavior that needs to be studied focusing on its roles and challenges (Fiske,1990; Mpunzana, 2012). Fiske, (1990), explained that all communication involves signs which are artifacts or acts that refer to something by signifying constructs and codes into which signs are organized and determine how they may be related to each other. These signs and codes are transmitted or made available to others and received as communication in communication practices when they give meaning to the receiver. Fiske, (1990) also assumed that communication is central to the life of one's culture and consequently the study of communication involves the study of the culture of the society in which it is integrated. Regarding this, organizations make a plan of communication programs strategically by identifying strategic publics and using the programs that could fit to the culture of the local context to build stable, open and trusting relationships with them (Grunig, J. E. & Grunig L. A., 1998). In addition to this, good communication practices are not focused exclusively on good stories and it never

hides from the tough issues that need to be addressed through high language skills in the language use of a bank.

Thus, the strategy of communication practices develops plans to communicate and maintain relationships with commercial and other public groups in order to gain public trust and/or mutual understanding (van Ruler and Verc'ic, 2004). In order to achieve these goals, in the language use of bank, it prepares programs for the Bank and its members to help the organization formulate its communications. It also helps all the members of the Bank to become communicatively competent to respond to societal demands and its stakeholders such as shareholders, competitors, suppliers, workers, local and central government and the local community (L'etang, 2004; van Ruler & Verc'ic, 2004). In this way, the way CBE creates relationship with multiethnic group of the Ethiopian people needs to stress on language use that can help the Bank in many ways as its strategies of communication practices.

For example, Thornton (1964) cited in Obinna, (2009) asserts that a concern for public relation is a pre-requisite of optimum growth in banking as in any other business organizations. He declared that it helps a bank to promote the service/products of the bank and protect its good image. Added to this; he confirmed that it establishes mutual understanding between the bank and its present and prospective customer in identifying and executing activities/projects that would in general enhance the bank's good corporate citizenship. Further more, he confirmed that it serves as an instrument of a two-way communication channel between the bank and the relevant public such that issues of public interests that impinge on the banks operations and predict and analyze public opinion trends. In these cases, strategies of communication practices agenda for a bank's image building may be analyzed from infrastructural, organizational, operational and social perspectives but cannot be performed effectively disregarding the languages of the customers. Regarding this, it's important to see how CBE uses language in its different forms of communication practices.

On the other hand, it should be noted that different forms of communication that needs to be delivered to the customers' in respecte to their culture. For example, marketing communication is a form of communication that the Bank uses as its communication

practices to deal with its customers. In this case, Grunig, J. E. and Grunig L. A. (1998); Ronald, (2005); Austin and Pinkleton (2006) stated that marketing communication had been restricted to sales promotion focusing on consumers to see the problems of selling products, manufacturing, human resources and acquiring resources by fostering an economic exchange between an organization and its consumers. The work of Mazzei (2013) also identified that marketing communication encompasses commercial communication activities developed to support the sale of goods and services which emphasis on the promotional mix of advertising, direct mail, personal sales and product sponsorship. Moreover, Fawkes, (2004) states, “Marketing is concerned with an organization’s exchange relationships with customers in which quid pro quo transactions occur p9.” In all these cases, it should be noted that language plays a key role to achieve the goals of marketing communication in context of CBE. Similarly, advertising is another form of communication which is a one-way communication that plays a major role in promoting and selling of the products and services by building awareness through controlled placement of paid media messages (Komisarjevsky, 2001; Fawkes, 2004; Austin & Pinkleton, 2006; Sandin & Simolin, 2006; Doddaraju, & Narayanareddy, 2013). In lines of the views of these scholars, it can be acknowledged that advertising can be the other strategies of communication practices of CBE. However, it should be understood that the process of developing advertising messages involves a close understanding of different forms of linguistic typologies with a view of deploying the right language for the specified purpose (Coker & Oke, 2012). The other form of communication strategies that the Bank uses is organizational communication. Regarding this, organizational communications have also their distinct features. According to Theis-Berglmair (2013), organizational communication limited itself more and more to communication on the “inside” of internal formal communication of organizations. It is the process by which individuals stimulate meaning in the minds of other individuals using verbal or non-verbal messages in the context of the organization (McCroskey & McCroskey, 2005).

2.1.4. How to Use Language Effectively in Models of Communication

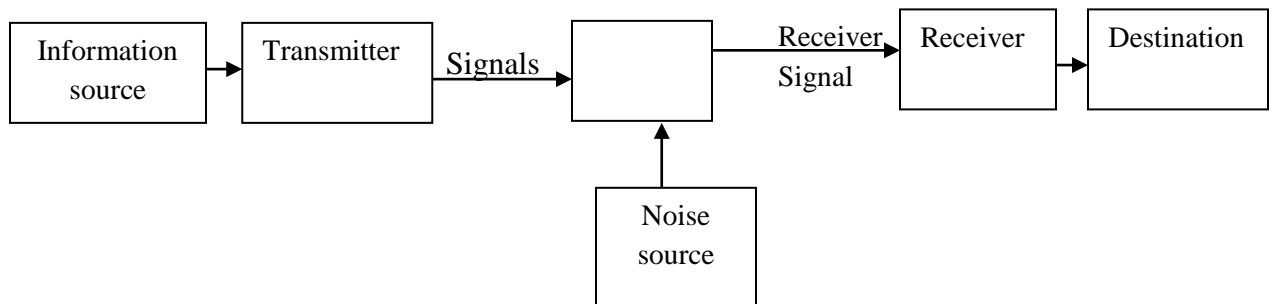
There are varieties of models of communication systems that exist in literature in sending and receiving messages which are delivered from the speaker (source) to the listener (destinations) through different channels in any form of communication. These models of communication are used to serve different strategies of communication processes and do have their strength and drawbacks in their deliverance of the messages. On the other hand, it should be noted how language is used in these models of communication can play a central role in the sending and receiving messages in these models of communication. Thus, for understanding the possible factors or variables involved in human communication and how language should be used, understanding some of the existing human models of communication could provide some important cues for reference (Ho, 2008). According to Al-Fedaghi, Alsaqa and Fadel (2009), a communication model is an idealized systematic representation of the communication process that serves as standardization tools and provides the means to question and interpret actual communication systems that are diverse in their nature and purpose. These varieties of models of communications have the ideas of sources, channels and destinations in common (Al-Fedaghi et.al., 2009) that goes with the knowledge of understanding language in use according to the existing source and channels to deliver the intended message to the receivers. Thus, understanding some of these models of communication can help business organization like CBE to better understand their communication practices in which the Bank may influence its customers and other stakeholders in different ways of using language. Accordingly, Shannon and Weaver's model of communication and Gerbner's models of communication are used to see how CBE uses these models of communication to convey its messages effectively in using appropriate language that fits linguistic diversity of its customers in its different channels of communications.

2.1.4.1. Shannon and Weaver's Model

The existing literature reveals that Shannon and Weaver's model of communication was a widely accepted model of communication. In using this model, the effectiveness of the

message was only assured when the language used clearly delivered the intended meaning. According to Flensburg (2009); Williams (2005) and Fiske (1990) Shannon and Weaver's model of communication, which was developed by Claude Shannon and Warren Weaver in 1949, is widely accepted as one of the first model of communication out of which the main seeds of communication studies have grown. According to this model, there are five basic components of communication such as information source (the brain of the speaker); transmitter (the vocal mechanism of the speaker); receiver (the hearing mechanism of the hearer); destination (the brain of the hearer) and noise source (signal received that was not transmitted by the source) (Foulger, 2004; Fiske, 1990; Ho, 2008). This can be shown dramatically as follows.

Figure 2.1.4.1: Shannon and Weaver's Model of Communication



(Source: Fiske, 1990:7)

This model identifies three levels of problems in the study of communication. These are Level A (technical problems) in which how accurately can the symbols of communication be transmitted; level B (semantic problems) in which how precisely do the transmitted symbols convey the desired meaning and level C (effectiveness problems) in which how effectively does the received meaning affect conduct in the desired way. Fiske (1990) stressed that the technical problems of level A are the simplest to understand and these are the ones that the model was originally developed to explain. The semantic problems are again easy to identify, but much harder to solve as it ranges from the meaning of words to the meaning that different pictures might have meaning for different

receiver of the messages. According to this model, though there are cultural factors that need to be considered, improving the encoding will increase the semantic accuracy. Moreover, the effectiveness problems may at first sight seem to imply that Shannon and Weaver see communication as manipulation or propaganda but they claim that the three levels are not watertight and are interrelated and interdependent that helps to understand how we may improve the accuracy and efficiency of the process of communication at each and all of the three levels (Fiske, 1990).

The source is seen as the decision maker and decides which message to send or select one out of a set of possible messages and this selected message is then changed by the transmitter into a signal which is sent through the channel to the receiver (Fiske, 1990). In this case, the most dominant subject of the message is the source in which he/she influences the receiver of the message ((Fiske, 1990). To achieve this goal, language is a central means of transmission of the meaning contained in the information to its destination in all the steps.

This model is mainly noted focusing on purely transmission and reception of information that needs to use clear language. It focuses only on the technical aspects of communication and views communication as a one-way linear process (Kennedy, 2009). It lacks giving due considerations to the important elements of message content (Flensburg, 2009), meaning and feedback of the message that can be influenced by cultural factors (Kennedy, 2009). It focuses on how accurately the symbols of communication can be transmitted and precisely convey the desired meaning by affecting the receivers conduct in the desired way (Fiske; 1990). Thus, this form of communication model is useful in the context when the source is influencing the receiver (customers) to take the message as intended to be delivered.

In this kind of transmission, attention is given to the one way means of communication in which the sources try to deliver the intended meaning to its clients. To confirm this, Grunig and Hunt (1984) remarked that the practitioners in this kind of model are concerned with getting attention in the media for their clients' to communicate the organization's goals to the target audience through the use of different information needs. As the main target of the practitioners is achieving their ends and to control or dominate

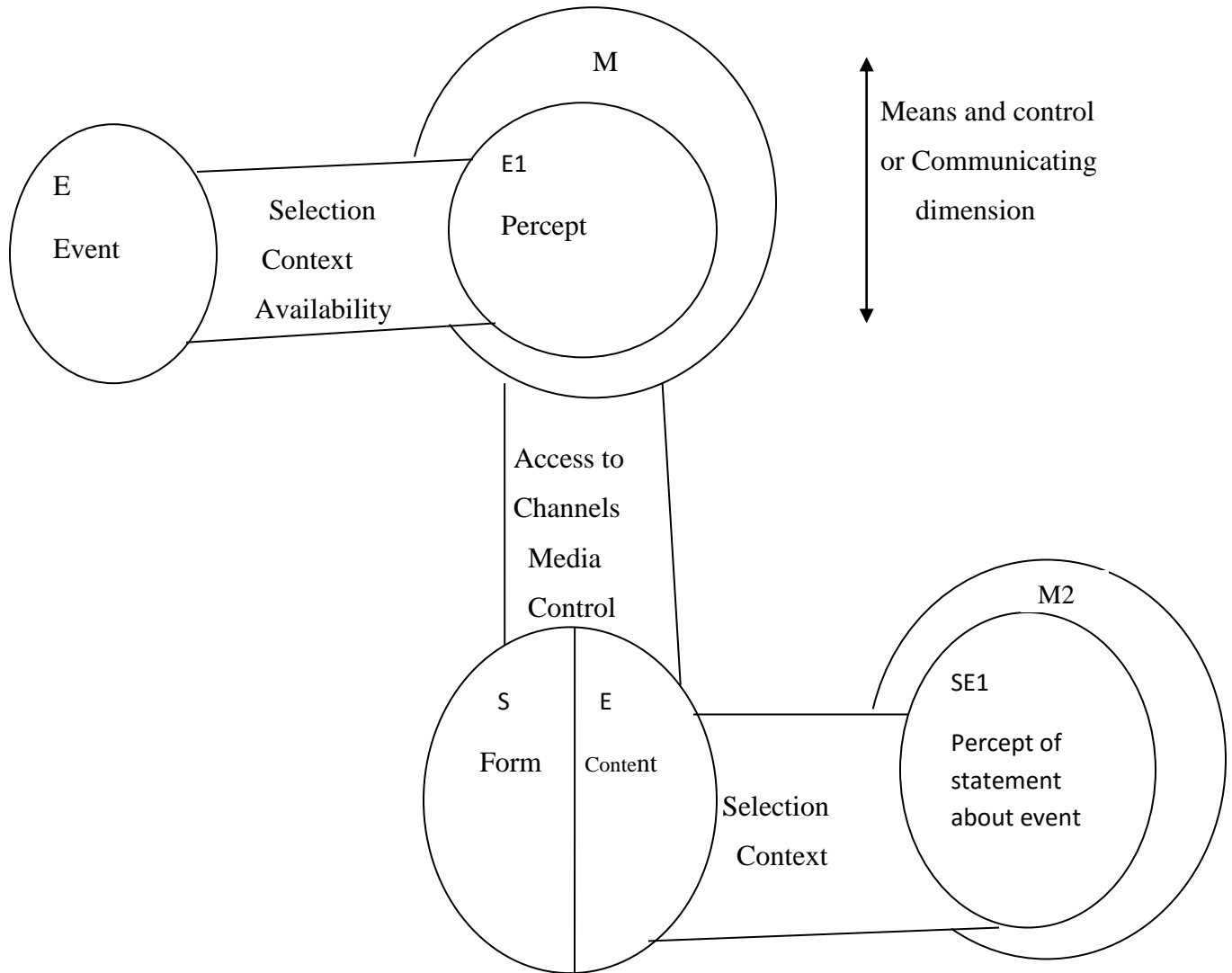
the environment, they pay little attention to the truth or credibility of the news they release in persuading the receivers. The Shannon–Weaver model represents a one-way communication process, which is essentially about information giving (Leech, 2005).

In this case, organizations use a variety of media to reach the public and achieve their goals in their communication practices. For instance, newsletters, posters, bulletin boards, voice-mail announcements, e-mail messages, closed-circuit, TV newscasts, kiosks, intranets and other means of media communication can be used (Grunig, L.A. et.al. 2002). Thus, in the current study, in using this model, how the Bank (CBE) used languages in its written communication using these means of communication at the three levels such as its technical problems, semantic problems and effectiveness problems for TV programmes concerning the language in use in the communication practices of Bank were described.

2.1.4.2. Gerbner's (1956) Model

Gerbner's (1956) model is the other form of communication model that can be considered in any form of communication of an organization. According to Fiske (1990), Gerbner's model (1956) of communication relates the message to the 'reality' and enables us to approach questions of perception and meaning. It sees the communication process as consisting of two alternating dimensions that is the perceptual or receptive and the communicating or means and control dimension. The main elements of this model are shown in the following diagram.

Figure 2.1.4.2: Gerbner's Models of Communication



Source: Fiske, 1990:25

Horizontal dimension

The process begins with an event E, something in external reality which is perceived by M (M can be a human or a machine such as a camera or a microphone). M's perception of E is a percept E1. This is the perceptual dimension at the start of the process. The relationship between E and E1 involves selection, in that M cannot possibly perceive the whole complexity of E. If M is a machine, the selection is determined by its engineering and physical capacities. If M is a human, however, the selection is more complex because it is a process of interaction or negotiation. This means when we try to match the external

stimuli with internal patterns of thought or concepts, we have given it meaning from the matching of external stimuli with internal concepts. From this perspective, this model was used to investigate how the study population gave meaning to the language used by the Bank according to their understanding and identify the problems encountered during its communication practices.

Vertical dimension

Vertical dimension indicates when the percept E is converted into a signal about E, or to use Gerber's code, SE. This is what we normally call a message that is a signal or statement about the event. The circle representing this message is divided into two; S refers to it as a signal, the form that it takes, and E refers to its content. It is clear that a given content or E can be communicated in a several different ways from which several potential Ss to choose from. Finding the best S for the given E is one of the crucial concerns of the communicator. This implies SE is not two separate areas brought together but a unified concept in which chosen S will obviously affect the presentation of E that reveals the dynamic and interactive relationship between form and content. In other words, this is to mean that there is no content before form, and the attempt to find a difference between form and content is in itself a very doubtful exercise.

In this vertical or communicating dimension, selection is also important. This dimension also contains the concept of access to the media and channels of communication considering who has access to the mass media like television. First, there is the selection of the means of the medium and channel of communication. Then there is selection from within the percept E, just as E can never be a complete and comprehensive response to E, so too a signal about E can never in its turn attain completeness or comprehensiveness. In light of the arguments mentioned above, access to the media and channels of communication also indicates that having an access to the mass media is currently a burning issue in the debate on the relationship of television and society (Fiske, 1990).

Availability is another factor that helps to determine what is actually perceived. It is the other form of selectivity, but in this case the selection is not performed by the perceiver but by the communicator. What the communicator selects how he/she selects and to

whom the message is selected and avail is very important. This model takes into consideration perception, the context of the message and the participants' reactions (Ho, 2008). However, critics of this model argue that Gerbner is wrong to assume that all the horizontal processes are similar because our perception of a message is not the same as our perception of an event (Fiske, 1990). In spite of the argument, the motive of this study to use this model was raised from the angles of exploring the ways through which CBE uses language in its television program in these horizontal and vertical dimensions during its communication practices. This means, in any model of communication, all the ideas and concepts that we try to communicate has high tie with the language that the communicators use.

2.1.5. Effective uses of Language in Communication Practices of Banking Genres

In communication practices, effective uses of language can be viewed in many angles other than simply considering it as a means of giving and taking information from the sender to the receiver. According to Gee, (1999) language serves us as doing things and being things other than communicating information. Gee (1999) emphasized in doing things; language allows us to engage in actions and activities where as in being things it allows us to take on different socially significant identities. In communication practices, these can help the organizations to take active role and engage in the practical performance of their activities following the ethical rules of their jobs. For example, in CBE, the workers can talk to the customers and serve both the interests of the customers and their organization when they understand to whom they speak, and why they speak as an expert in their career only if they do have good command of using languages. This can be put into practice when there is creativity' in their communication practices. In order to put this into practice, the practitioners should deliver the message using different words and simple concepts that can be understood by the customers in their social and cultural norms (Green, 1999; Mickey, 2003). The purpose of examining the culture and making meaning from it during communication practices is a matter of giving value for a society to understand the distribution of power in the culture and behave accordingly (Mickey, 2003; Kramsch, 2011).

In business world, as effective language use may promote the work of business, failure to use language effectively may also result in the business bankrupt. According to Charles, (2006), communication dynamics is a driving force in global business in which effective use of language is not only seen as an enabler but also increasingly as a troublemaker in communication and globalization. Interestingly, Charles, (2006) explained that using effectively banking terminology in another language was not a problem, but finding the right expressions in “ordinary small talk,” or acting assertively in negotiations, and being able to suddenly and effectively express opinions or convey nuances in meetings, was difficult in the discursive conventions of informal communication that seemed to be a challenge, rather than the language of formal communication. Thus, this needs to find out a way through which language can be used effectively in banking language in a clear manner.

From these points of view, as all language expressions are reflections of social process and practices that fulfills the interest of social institutions in their culture, it should be understood that linguistic phenomena are social phenomena that can determine the social relationships and social effects to maintain or indeed change relationships between the speaker and the receiver (e.g. Fairclough, 1989; Coulmas, 1998). In this view, language is the principal means by which institutions create a coherent social reality that frames who they are and co-related them with the surrounding community (Mayr, et.al. 2008). Mickey (2003) sees this from a critical perspective considering communication in terms of cultural practices that function for human emancipation. Accordingly, Mickey (2003) stresses that the focus is often on what the text “means” to the receiver: what scene, words, actor and so on are in the communication form and the choice of symbol or language within a certain structure or coding system that can represent social reality.

Moreover, language use can also deliver clear messages in any form of communication practices of an organization. For example, Komisarjevsky (2001) suggested communication with public works only when the practitioners listening carefully to clients, colleagues, media representatives and other interested parties. To understand all relevant viewpoints and perspectives that enable the communicators to make judgments, the statements used to address all appropriate issues, concerns and objectives should be

put into practice. Ronald (2005) strengthens this idea stating that an organization message is effectively communicated when the right words and the right use of these words are applied in their communication. Regarding this, clarity helps the public to quickly and easily understand the message of the organization. To accomplish this, using precise and simple words in simple language with understood able meaning is important. From this perspective, a language reflects a world view shared by its speakers (Chinemere, 2015).

Furthermore, research showed that any business organization needs basic language skills of foreign and second language to communicate effectively with their customers and the public (Andersen & Rasmussen, 2002). For example, regarding writing skills, informal e-mails need efficient writing skills where as formal writing needs very high standards language (Blundel, (2004). Similar to this context, oral skills are crucial for presentation, meetings, negotiations and phone conversations and thus these can dramatically influence communication practices of the practitioners due to their style of the uses of the second and foreign languages (Cook, 2011). The effective uses of language in this oral communication are necessary in discharge of communication duties and vital for a practitioner to be conversant with the principles of effective speech communication skills and strategies.

Other research findings also indicate that in using language in the communication practices, multilingual communicative competence enhances success for communication where as the lack of language skills create enormous barrier between the speaker and the listener (Louhiala-Salminen & Kankaanranta, 2012; Duggan, 2009). For example, Duggan (2009) identified that US businessmen have enormous barrier to increase U.S. participation in overseas market and as a result it has negative effect on their business. This reveals that multilingualism and language skills are needed to negotiation at very high levels for communication in all corners of the world. In other words, the lack of speech communication skills such as reading and writing skills in multilingualism drastically limits the expansion of communication in communicating in overall capacities and ability to be effectively managed the entire organization or the society (Chinemere, 2015). Therefore, the ability of language skills enhances the communication practices and makes easy for an organization to create positive relationships with the public. Among

the language skills, the written and spoken languages have become quite popular mainly in communicative situations because it they are the ways to make sure that every word of a written or spoken language is exactly what the practitioners do to reduce misquotations by reporters or mass media personnel.

2.1.6. The Role of Discourse in Banking Communication Practices

Discourse constituents different elements of language in use which are usually accepted as meaningful social action in a society. Scollon & Scollon (1995) confirms this stating that it has a broader functional uses of language in a social context. In communication practices of commercial banks, this can be viewed from the angles of how language is used and represented in discourse based on the social environments of their locations. Grzeszczyk, (2015) argues that advanced language skills enhance and maintain our connection with current markets and develop new ones to fully aware of local customer needs and requirements. This means the analysis of a language has an attachment with the purposes and functions of communication in human life. Based on this facts, discourse is seen as a culturally and socially organized way of speaking which is ultimately represented based on practice of “what people do” (van Leeuwen, 2008). Added to this, van Leeuwen (2008) stated that discourse is socially specific ways of knowing things as social practices and uses them as resources for representing these practices in text (van Leeuwen, 2008). In the process of this social practice, discourse can be constructed from the text to make the society participate in these social practices by using language together with other “stuff” as a system through which people build identities (Gee, 1999 & Mayr; Machin, Bastow & Abousnnouga, 2008). According to Thitthongkam, (2011) this implies understanding language and using it perfectly requires understanding its cultural component in a business discourse of banking.

For example, O’Halloran (2011) observed in interaction and its relevant contexts such as the tone of voice, facial movements and hand-gestures and their text” transcription, how the participants talk about the world, see it and comprehend it has its influence in communication practices. Foucault (1972) asserted this saying that discourses are ways of talking about the world which are tightly connected to ways of seeing and

comprehending it and this is conceived as distinct ways of using language which expresses institutionalized values and ideology. Concerning this, Motion and Weaver (2005) argue that communication practitioners are discourse technologists who play a central role in maintaining and transforming information. In advancing this understanding of communication practices, discourse analysis provides scholars and the practitioners with an ability to conceptualize their communication within the context of culture as a symbolic system where that system itself is a crucial site in which power are exercised, contested, negotiated or resisted (Motion & Weaver, 2005). From these perspectives, CBE is expected to use written and spoken languages that represent their business entities which are expected to be inculcated into the mind of the public and become discourses of their business entities. To clarify this, it should be noted that some words with the same meaning can be used in different situations or some words can be very rude in some other languages that needs to clearly identify the role of discourse in banking communication practices (Thitthongkam, 2011). Regarding this, in their communication practices, CBE can use this as one of their communication strategies to become more successful and competent in their career by drawing the attention of the public toward their organization in using clear languages.

In the discourse and communication events, there is power and dominance (van Dijk, 1996). To deliver meaning and dominate the listener, discourse comprises all forms of meaningful semiotic human activities in connection with social, cultural and historical patterns and thus their developments can influence the way individuals act and think (Mills, 1997; Blommaert, 2005). According to Overton, (2007), what we say and how we say can affect other people and their feelings. Mills (1997) confirmed these as discourses are groups of statements which have similar force that can be grouped together because of some institutional pressure, a similarity of provenance, context or because they act in a similar way. Concerning this, a key strategy in how communication practices contribute to hegemonic power can be observed from the articulation, disarticulation and rearticulating of elements of language used in a discourse (Fairelough, 1992). In line with this, language holds us together as groups, differentiates us into groups, and controls the way we shape concepts, how we think, how we perceive, and how we judge others (Hendrith, 2018).

Motion and Weaver (2005) further argue that discourses deployed communication purposes only when they are fully understood in relation to the political, economic and social contexts in which they operate. These imply that discourses are not only expressions of social practice but also serve to exercise power with all their effects. They do this when they are institutionalized, regulated and linked to action (Motion & Weaver, 2005). However, in the communication practices, this kind of power relations are activated in the advocacy of free speech and communication by committing oneself to disseminate truthful and accurate information. In other words, it is the way of respecting the dignity and value of all individuals to maintain independence from undue conflicts of interest or allegiance (Lamb & McKee, 2005). This kind of discourse is different from the other forms of discourses that show the domination of one party on the other (eg. Fairclough, 1992, van Dijk, 1996). From the perspectives, banking discourse enables to communicate with the customers in good communication competence to ensure the success of the business of the Bank by winning the mental set up of the customers (Hakanen, Häkkinen, & Soudunsaari 2015)

Discourse could also express the way people talk about the world around them and how they react, see and think about this world (Foucault, 1972; Fairclough, 1992; van Dijk, 1996; Gee, 1999; Cook, 2011; O'Halloran, 2011). This implies, from their linguistic descriptions of the language they use and their discourses, it is possible to identify and categorize the people who use these descriptions or discourses and serve them accordingly in service giving organizations. On his part, Foucault (1972) stressed that we must grasp the statement in the exact specificity of its occurrence; determine its conditions of existence, fix at least its limits, establish its correlations with other statements that may be connected with it and show what other forms of statement it excludes. This means, the statements that the speakers use should be clearly understood by the listeners. This is emphasized by Grzeszczyk, (2015) as the lack of sufficient competence in a language can lead to misunderstandings which in turn lead to big losses in money in business organizations like a bank.

Similar to the above mentioned ideas, Scollon (1996) explains within any cultural group or discourse system, there are preferred discourse identities which tend to be matched

with particular social identities that have many relations with language competences. Barker and Galasinski (2001) reported in their finding that the contemporary emphasis given to language within cultural studies is a part of a wider 'cultural turn' that is constituted in two ways. First, culture is explored through its specific mechanisms and logic without reduction to any other phenomenon. Second, facets of a social formation that had previously been considered to be quite separate from culture can themselves be understood as cultural'. For example, 'economic forces are cultural because they involve a set of meaningful practices, including the social relations of production and consumption along with questions of design and marketing'. Thus, to put meaning at the heart of human activity, the examination of cultural activities of the society is very important (Barker & Åski 2001). It is possible to say that the knowledge of culture of the society in the communication practices of CBE discourses imply the success that this sector can have at the implementation of their career when there is cultural change in their business. This means, in today's world, every cultural change is very dynamic and the cultural knowledge can influence the communication practices of CBE's discourse supposing that what is known by the speaker (sender) is also known by the listener (recipients) and vice versa. Accordingly, Hendrith, (2018) explained understanding a culture's language helps to put the culture in perspective of which it helps the business partners to understand the organization and people within the organization they are dealing with in such a business discourse.

To support the above idea, research findings revealed that discourse generates knowledge about the world by bringing reality into being and guiding us how we should act in this world (e.g. Fairclough, 1989; Mayer, et.al. 2008). According to Foucault (1972), discourse governs how a particular topic was meaningfully talked at a particular historical moment and influences how ideas are put into practice and used to regulate and influence the conduct of others. In addition to this, it is viewed that change in discourse can also reflect social change and in this process knowledge is also changed (Foucault, 1972); Fairclough, 1989); Fairclough, 1992); Mayer, et.al.2008). For example, business discourse helps businessmen to get the knowledge of how to behave when negotiating and deals with partners from other cultures (Kramsch, 2011). Furthermore, Kramsch (2011) pointed out that understanding the discourses of the public can serve to improve

relations between the organization and customers. Similarly, Daniushina (2010) shares the view that business discourses encourage the knowledge of how people in business organizations achieve their organizational and personal goals using language. For instance, rhetorical scholars have understood from the publics' discourses or messages that publics are active participants in constructing the meanings of their relationships with organizations (Austin & Pinkleton, 2006).

Indeed, in the communication practices of CBE, the discourses of the organization can influence the public and create mutual relationship between the organizations and the public by changing the attitude of the people. Doddaraju and Narayanareddy (2013) remarked banks use publicity campaigns to bring awareness about their offers among the existing and potential customers using the information in a way that induces the interest towards their organization in their communication practices either in face to face interaction or going to customer's places to offer and shape the relationship between the Bank and the customer. Doddaraju and Narayanareddy (2013) also noted that the banks use different components of promotion and word of mouth as the main source of promotion to achieve this goal. In using words of mouth, a good discourse could be created in which a satisfied group of customers is considered to be the most successful hidden promoters to create good relationship between the bank and the public (Doddaraju & Narayanareddy, 2013). This kind of discourse has many advantages in creating smooth relationship with the public. First, it embeds the action of the organization and identifies what is said and not said in shaping reality and creating patterns of understanding about the organization. Second, it has some institutionalized force that can have a profound influence on the way individuals act and think and finally influences how ideas are put into practice and used to regulate the conduct of others (Graaf, 2006; Miller, 1997; Mayer, et.al.,2008). From the argument of these authors, we can assume that discourse of an organization and its communication practice has a good tie with each other to create positive image between the public and the organization. In this case, it is possible to assume that discourse practice can help CBE in many ways of its communication practices if it is implemented in the way that it should be managed.

2.1.7. The Use of Business Language in Relationship Maintenance Strategies of a Bank

Literatures revealed that there are different forms of components of maintenance strategies existed which are used to create relationships between an organization and its clients. For example, Hon and Grunig (1999) have found through their research that the outcomes of an organization's longer term relationships with key constituencies can best be measured by focusing on six very precise elements or components of the relationships maintenance strategies that existed. According to these researchers, these six constituencies could measure the relationship and perceptions between an organization and its publics when the business organizations use language according to the business context. These six relational constituencies are control mutuality, trust, commitment, satisfaction, communal relationship and exchange relationship that can create good relationship between an organization and its customers when a language is used in these maintenance strategies in the way that they fit to the communication purposes.

2.1.7.1. Language use in Control Mutuality

Control mutuality has its target that it wants to achieve in maintaining relationship between an organization and its customers only under the context in which language is used properly. This kind of relationship maintenance strategy refers to the degree to which an individual and an organization have the ability to influence one another (Dittmore, Stoldt & Greenwell, 2008; Hon & Grunig, 1999). The word mutuality here describes the quality of a two-way relationship with overtones of benefits that appreciate and deliver the best outcome of these benefits by distributing them between the two parties (Rose & Wadham-Smith, 2004; Bollen & Emes, 2008). In advocating this from language perspectives, it is important to appreciate from the outset that language is not only a means of communication but also a means of control (Sardar, 2008). Mayer, (2014) relates this with business and indicates that control mutuality is not only a fairer way of sharing the benefits of business but also of enhancing financial returns in using languages.

Of course, mutual benefits are not always financial in nature but they are also related to societal or environmental impacts (Michaels, 2014). In all the cases, although some imbalance is natural, control mutuality describes the degree to which organizations and publics are expected to control one another for the most stable and positive relationship between themselves for the sake of their benefits (Hon & Grunig, 1999). The indicators of these relationships can be the degree to which the parties in a relationship are satisfied with the amount of control they have over a relationship involved in the process of any decision-making considering the extent to which each party's voice can be heard in the final outcome and contributes to positive relationship outcomes (Strand, 2014; Grunig, 2002; Jo, 2003). Thus, a language of equality is used as a tool of power and control to transcend the barriers which may be created (Sardar, 2008).

In relation to these factors, the use of language in control mutuality has immense roles in the communication practices of a bank. It is thought as the communication and action on the part of an organization that supports the development and maintenance of mutually beneficial relationships between the organization and the groups with which it is interdependent (Lamb & Mckee, 2005). Added to this, Lamb and Mckee (2005) elaborate in communication terms, it is thought as an exchange of ideas occurring through the building of mutually beneficial relationships based on a balanced flow of information from and to the organization and its key publics to promote mutual respect across the areas of race, culture, religion, gender, disability, age and sexual orientation and hence to promote a society based on equality and fairness where people are confident in all aspects of their diversity (Sardar, 2008). Hence, it can be concluded that effective communication practices underlie the maintenance of an open system that integrally bound to the health of an organization or institution from its language use.

On the other hand, control mutuality provides the avenue for the organization to effectively monitor, interact and react with other key groups within the organizational environment during its communication practices (Lamb & Mckee, 2005). In this context, building favorable relationships between an organization and its publics contribute to desirable organizational outcomes as it increases organizational effectiveness and profits (Kim, 2005). This needs not only to communicate but also what to say, to whom, how

and when and where to say to establish, maintain and manage communication with each group and provide feedback to each other (Poovalingam & Veerasamy, 2007). To implement this into practice, an organization should understand the need of the customers and match it with its needs so that mutually beneficial relationships can exist between the two during their communication. Regarding this, Chandler (2014) stresses the essence of the practice of public relations is building mutually beneficial relationships with the public's that can enhance or hinder an organization's opportunities to achieve its goals. To make it more vivid Kent and Taylor (2002) explicitly stated that control mutuality is an acknowledgment tied inextricably with organizations and its publics to benefit each other. They also noted that in today's globalization, what happens in one nation may affect the organization in other nations that has much relevance with commercial banks which is also true for CBE. Thus, organizations must extend the communication perspectives that they take when they plan, conduct and evaluate the effectiveness of their communication efforts in a collaborative way.

2.1.7.2. Trust Building in Business Language

Traditionally, the idea of trust exists in Ethiopian society. In a similar context, different scholars have viewed trust in many perspectives in their study of communication. For example, Hon and Grunig, (1999) argued that trust is a complicated concept which has several underlying dimensions. Moreover, Dittmore, et al. (2008) refers to it as the level of confidence an individual has in an organization. Mayer (2014) also considers that trust is the most important issue of this decade which can cause economic systems to be succeeded, financial systems to be developed and environmental issues to be improved. The practicality of these views can be observed from plans and goals that have been used extensively in natural language processing (Hulstijn, 2000) and this is actually implemented in communication practices of an organization. Moreover, trust building can be speed up via open interaction and good communication skills (Hakanen, Häkkinen, & Soudunsaari 2015)

Other scholars also revealed the importance of trust in a similar context. For example, Nally (2014) indicated trust as a two-way street; Jo (2003) as a critical component for an

organization to exist and Khan (2013) as the belief or confidence of one party on another party to mention a few. In other words, trust that a customer places with the service provider or with similar organizations is particularly important in a relationship to bring harmony and stability between the customer and the organization (Poovalingam & Veerasamy, 2007). This can be linked between goals or intentions, actions and languages in a naturally and deliberately made speech acts in which action of an utterance conveys a certain intention to transmit a certain content and function that can be successfully carried out. Thus, trust can be seen as one of the most important dimensions that includes clear purpose, vision and communication (Hakanen, Häkkinen, & Soudunsaari 2015)

The above mentioned idea can remark that language has also been shown to have a close link with the development of trust between the organizations and their communicators (Louhiala-Salminen & Kankaanranta, 2012). Regarding this, the trust in which one party's level of confidence is willing to open oneself to the other party can be identified in three dimensions. These dimensions are integrity which has the belief that an organization is fair and just; dependability where the organization will do what it says it will do and competence that shows the belief that an organization has the ability to do what it says it will do (Hon & Grunig, 1999; Strand, 2014). This kind of trust is important at personal and international level through relationships built on integrity, respect, openness and a preparedness constantly to modify one's own understanding (Rose & Wadham-Smith, 2004). All these can be observed from the languages used and their implementations in business organizations like CBE.

Moreover, research also identified that trust cannot exist without open and honest communication (Lamb & Mckee, 2005). This is observed from the key indicators of an organization's success that depends on workers' satisfaction and in turn, satisfaction depends on trust and confidence in leadership (Lamb & Mckee, 2005). To put this into practice, communication practices can confirm that professionals should develop programs that help leaders win trust and confidence as well as show respect and appreciation for workers. Regarding this, Lamb and Mckee (2005) state that professionals can implement this in their communication to create partnership with others and should apply their expertise. These areas include feedback mechanisms that give workers a voice

and an opportunity to raise questions, open-book management that shares details on current results, reports on goals and plans that are expressed in a language everyone can understand.

Other than this opportunity, constant attention and vigilance is the other principles that underlie the development of a sense of trust in communication practices. This has an implication of trusting each other to break down all sorts of barriers that have hindered the relationship over the years (Hon & Grunig, 1999). Accordingly, in reality, research revealed trust is the bond that keeps in touch two parties for the longer period of time when they have more trust on each other to keep their relation longer and make the decision faster in their communication (Khan, 2013). In addition to this, several studies found and argued that trust can affect communication because trust and communication go hand in hand (e.g. Zeffane, Tipu & Ryan, (2011). Zeffane, et al. (2011) also emphasize that several studies hypothesized and concluded that communication affects trust formation. This reveals trust plays an integral part in affecting the communication practices of business organizations of CBE. Thus, trust formation is a team process which particularly merits a language sensitive investigation, as it is crucial for the functioning of the organization with the public and very likely to be influenced by language effects (Tenzer, Pudelko, Harzing & Anne-Wil, 2013). Lack of trust is often caused in situations when the customers feel fear and danger of an unfamiliar language (Grzeszczyk, 2015). Based on this fact, Grzeszczyk, (2015) emphasized that advanced language skills enable faster development of trust than are lack of proficiency in a certain language.

2.1.7.3. Commitment in Business Communications

In the context of communication practices, commitment is defined as the extent to which each party believes the relationship is worth spending energy to maintain and promote it for a longer time (Poovalingam & Veerasamy, 2007, Dittmore, et al., 2008; Hon & Grunig, 1999; Strand, 2014,). According to Khan (2013), greater commitment will lead a stronger relation between two parties and stresses that for the relation of the parties, it is important to understand how they are committed to keep that relation for the longer period. This can offer as commitment is extremely viewed important in the formation of

customer relationships. Consequently, it has been recognized as an essential component for favorable relationships (Jo, 2003). Thus, CBE should consider this situation in its language use during its communication practices.

According to Hon and Grunig (1999), commitment is identified in two dimensions. These dimensions are continuance commitment which takes place at a certain line of action and affective commitment which has an emotional orientation. Farahbod, Salimi, and Dorostkar, (2013) linked these organizational commitments with individuals who have three characters. The three characters include strong believe and acceptance of organizational goals; giving values for the organization continuous commitment and strong desire to remain in the organization. Extending this view, Farahbod et al. (2013) suggests that these characters have a relation with the communication practices as effective communication is applicable when a worker as sender is devoted to send all messages by any means of verbal or non-verbal actions during service delivery that makes the client to receive the service positively. To achieve this goal, language is an important tool to the worker to teach, to adapt and to change the world around him/her (Sardar, 2008). This makes the client to accept the message due to the commitment of the means of communication of the service provider. Workers who are engaged in this kind of work and committed give crucial competitive advantages to their organization and this can potentially translate into valuable business results for the organization (Vance, 2006). Added to this, Vance (2006) also sees commitment in many ways. Vance, (2006) stated this as follows:

Commitment manifests itself in distinct behavior. For example, people devote time and energy to fulfill their on-the-job responsibilities as well as their family, personal, community and spiritual obligations. Commitment also has an emotional component: People usually experience and express positive feelings toward an entity or individual to whom they have made a commitment. Finally, commitment has a rational element: Most people consciously decide to make commitments, then they thoughtfully plan and carry out the actions required to fulfill them, (p4).

From this context through which commitment manifests itself, it is possible to observe that communication practices have its own contribution to the performances of the commitment. Because of the commitment of the workers' communication practices in

their language use, customers can be attracted toward the business center of their organization. This takes place when the conversations which are held between the customers and the organization filter problematic context from unproblematic for the purposes of mutual benefit and understanding rather than defeating and exploiting and expose their weaknesses (Hulstijn, 2000; Kent & Taylor 2002).

Other than this, many research findings also show that commitment plays central role in relationship building (Rill, Baiocchi, Hopper, and Denker & Olson 2009). High level of organizational commitment reveals itself as adoption of organizational goals and values (Semra, Diker, Güney, Ayranci, & Solmaz, 2012). In term of this, practitioners also deal with opportunities such as promoting new products and services or enhancing already effective programs by making combinations of objective and subjective evaluations (Hulstijn, 2000; Smith, 2005). Rill et al. (2009) emphasize this as a need that exists to understand how communication traits may influence one's commitment during relationships because perceptions of commitment levels have a tremendous impact on everyday behavior of relationship maintenance between the organization and the public in its communication practices that cannot be detached from the language use which is a tool to achieve this kind of devotion in once work.

2.1.7.4. Satisfaction in the Use of Business Language

Satisfaction is another factor that can either enhance or detain an organization competition with its counter parts in the context of the communication practices depending on how language is used. Poovalingam and Veerasamy, (2007) explained that one method that can ensure superior performance and differentiate a business from its competitors will always be the quality of its relationship with customers. As a result of this, if service providers are to maintain sustainable relationships, they need to conduct regular satisfaction surveys to get feedback from customers and monitor their attitudes towards them. Satisfaction also can occur when one party believes that the other party's relationship maintenance behaviors are positive (Hon & Grunig, 1999). Moreover, Hon and Grunig, (1999) found out that satisfaction is the extent to which each party feels favorably toward the other because positive expectations about the relationship are

reinforced and the benefits outweigh the costs. Accordingly, this implies that customer satisfaction does have a positive effect on an organization's profitability and service quality.

Customer satisfaction is very important concepts that organization must understand if they want to remain competitive and grow (Angelova & Zekiri, 2011). Thus, modern management science's philosophy considers customer satisfaction as a baseline standard of performance and a possible standard of excellence for any business organization (Cengiz, 2010). This is implemented when there is positive relationship between the two parties in their communication. Thitthongkam, (2011) argues that the role of language in business administration and customer satisfaction are both related in business. Customer satisfaction depends on what and how the customers gain from the organization after an interaction in both verbal and non-verbal forms of communication. Thitthongkam, (2011) revealed that in such cases communication skills will be used as a first step to reach customers and make them to be satisfied with the organization's offerings.

The other notable point that can be focused on is that satisfaction is defined as a features or characteristics that can fully either a need or a want of a consumer in better way than competitors (Khan, 2013). The key point to know here is who the best customers are and to treat them accordingly by differentiating and categorizing their values and potential values in terms of their organizational need and their need in quantifying with appropriate communication strategies that are designed to address each category of their interest (Poovalingam & Veerasamy, 2007). Regarding this, Ana-Maria and Raluca-Ionela (2009) pointed out that customers' database representing an important component of the integrated marketing system and strategies of the customers' data with multiple objectives of the organizations and multiple communication channels that should be resulted in expected positive outcomes.

Concerning this, many researchers find out the fact that when these channels are used, language can influence the customers either positively or negatively during communication practices. For example, positive word of mouth can satisfy customers and form the foundation for customer's satisfaction that leads to repeat purchase, brand

loyalty and share their experiences with other people (Angelova & Zekiri, 2011). To the contrary, dissatisfied customers by words of mouth during communication may disseminate negative information about the organization and this can be resulted in negative experience about the service of the organization (Ana-Maria & Raluca-Ionela, 2009). This implies that customers are satisfied when what is said always matches with the meaning which they positively expected from the organizations (Sardar, 2008). This kind of satisfaction is related to communication satisfaction which is a general concept that covers the communication and feedback between executives and workers, horizontal and vertical communications, work related information and communication among departments and customers (Engin & Akgöz, 2013). This implies that trust has been identified as a major area of social capital (Hakanen, Kossou & Takala, 2016,)

2.1.7.5. Communal Relationship

Communal relationship refers relationship in which both parties provide benefits to the other when they are concerned for the welfare of the other even though they get nothing in return (Dittmore, et al., 2008; Strand, 2014). Hon and Grunig (1999) compare this with exchange relations and express this from the perspective of public relation activities in developing communal relationships with key constituencies to achieve good relationships. Hon and Grunig (1999) stated this as “The role of public relations is to convince management that it also needs communal relationships with publics such as workers, the community, government, media, and stockholders as well as exchange relationships with customers (p. 21). According to Lamb and Mckee (2005), the concept of communal relationships refers to the mature form of exchange relationships because relationships begin as exchange relationships and then develop into communal relationships when they mature. In all the cases, the effect of this relationship can be seen from the communication practices of CBE.

The importance of communal relationships is revealed when it reduces the likelihood of negative behaviors like litigation, regulation, strikes, boycotts, negative publicity from stakeholders and organizations are to be socially responsible and to add value to society as well as to client organizations (Hon & Grunig, 1999). Strand (2014) claims the

importance of the practice of communal relationship in organization's communication practices exists between an organization and its key publics in terms of its influence of the economic, social, cultural or political wellbeing between the two parties.

In communal relationships, practitioners may use a variety of tools to send and receive messages from the publics (Lamb & Mckee, 2005). To implement this into practice, local media, face-to-face contacts, meetings and special events may be utilized in building relationships with key opinion leaders and organizations need to publicly explain their views and positions to create opportunities for members of publics to react and respond to them (Lamb & Mckee, 2005). These interpersonal relationships which are used to maintain positive relationships are the outcomes of access, positivity, openness, assurance, networking and sharing of tasks (Hon & Grunig, 1999; Strand, 2014). Access is an opportunity in which an organization puts into practice by providing communication channels or media outlets that assist its strategic publics in reaching it and make negotiation if they have complaints without taking negative reactions to third parties (Hon & Grunig, 1999, Strand, 2014). In addition to this, openness/disclosure is an organization's effort to provide information about the nature of the organization and what it is doing where as assurance is any efforts done by an organization to assure its strategic publics that they and their concerns are attended and legitimate (Strand, 2014). In a similar context, Hon and Grunig (1999) and Strand (2014) express networking as the degree of an organization's effort to build networks or coalitions with the same groups that their publics do, such as environmentalists, unions, or community groups and sharing of tasks as an organization's efforts to share in working on projects or solving problems of mutual interest between the organization and its publics in which communication with good command of language use is very important.

2.1.7.6. Exchange Relationship

Exchange relationship denotes a kind of relationship in which one party gives benefits to the other only because the other part has provided benefits in the past or is expected to do so in the future (Dittmore, et al., 2008; Hon, & Grunig, 1999; Strand, 2014). In an exchange relationship, a party is willing to give benefits to the other because it expects to

receive benefits of comparable value to the other (Hon and Grunig, 1999). It is suggested that exchange relation is the essence of marketing relationships between organizations and customers (Hon & Grunig, 1999). However, Palmatier (2008) argues that relational norms enable relationship partners to respond more effectively to changing conditions and project their actions and responses into the future. This is done by preventing self-interest-seeking behaviors to improve exchange performance.

On the other hand, nowadays, customers are very different because of their exposure to information; they are better educated and demand more products and services. Thus, building and maintaining relationships with customers has become a key strategic point with service industries (Angelova & Zekiri, 2011). As far as exchange relationship is concerned, Cheng (2006) expresses that it can be created in special events that provide the opportunity for organizations to converse with customers where these customers communicate among themselves and with potential customers in a forum for word of mouth. In addition to this, face-to-face interaction that involves a high level of visual and verbal information and feedback is viewed as one of the richest methods for establishing a close relationship with customers to enhance exchange relationship (Cheng, 2006).

2.1.8. Linguistic Features of Business Communication in a Bank

Language use in communication practices of business has immense ways of transmitting messages in linguistic features. There are different linguistic features of business communication which can be used as ways and means of transmitting these messages in an organization depending on the ideas it wants to deliver. In the banking system, the language use enhances the capacities and opportunities of the business work of the bank because speakers of languages are constantly comparing and evaluating language in terms of its usefulness for a given speech act (Abdullah & Talif, 2002). In this context, communication as a process of transmitting information, ideas, thoughts, opinions and plans between various parts of an organization and its clients require good human relation for good and successful business' (Bisen, 2009) in business organization like banking. As a result of this, (Blundel 2004) writes, to make efficient and effective communication, spoken or oral and written forms of messages coded in the form of words should consider

interlinked established systems of grammar and punctuation. Added to this, Vanathas and Matish, 2016) pointed out that non-verbal communication plays a vital role in communication in banking industry which can also play crucial role in CBE. Blundel (2004) conformed this implying that verbal forms of communication raise issues such as using appropriate vocabulary for an audience and translating meanings between different languages and non-verbal communication forms that include 'kinesics' (i.e. human posture, gesture, body language) and the use of pictures and signs, and other non-verbal sensory stimuli such as sounds and smells. In practice, these verbal and non-verbal forms can be used simultaneously to make effective communication.

2.1.8.1. Features of Verbal Communication in Business

Verbal communication can be either oral or written. In business communication, these forms of using language and making communication are vital in business. It has different features in its tone of writing and conversation to make effective communication of an organization (Bisen, 2009). It is one of the main communication processes through which business activities are taking place in an organization as a primary vehicle to maintain contact with their internal and external environments. It provides the tools needed to obtain, transfer, store information, utilize and underpins knowledge (Harri & Nelson, 2008 & Harris, 2002). According to Harris (2002), the basis for verbal communication is a language that can facilitate or hinder our effectiveness in communication. It affects organizations in providing extensive information to direct, manage, comprehend and respond to understand the organization's cultural expectations and conveying knowledge. For example, regarding writing skill in language use, the impact of new technologies needs this skill for better communication and as far as the oral skills are concerned even it gives more values by recruiters.

In the current study, it is believed that verbal communication also allows us to understand the complex nature of communication in CBE by making communication easy in the context of business when the verbal language used explicitly delivers the intended message in the way the customers understand it. Harris (2002) confirms this saying that verbal communication is a critical part of every organization's behavior system which

acts as the link between the various groups, subsystems and individuals in the organization. It is used to motivate, to predict, control, manage coordinate and perpetuate organizations that also refers to messages coded in the form of words which may be further sub-divided into spoken (or 'oral') and written forms to facilitate communication (Blundel, 2004).

2.1.8.1.1. Features of Oral Verbal Communication

Oral verbal communication is communication where the message or information exchange is spoken by words. It can be done by face to face through conference, seminar, group discussion, personal interview, etc) and mechanical devices which include signals, telephone, mobile, e-mail, fax etc. in business communication process. It has advantages in that it has a speed and thus saves time and money, allows instantaneous feedback and supplemented by non-verbal clues. However, it may not be appropriate for controversial matter and serious deliberations. Moreover, it is prone to physical noise and do not have any legal validity (Bisen, 2009). In spite of all these, it is used practically in any activity requiring coordination like interviewing, delegating, meetings, performance appraisals, giving and receiving orders, public statements and instructing, greetings, reinforcement, break time and the ritualizing of particular informal but expected behaviors (Harris, 2002). This oral verbal communication of an organization may be reflected through the use of stories and myths, metaphors and humor to facilitate communication and make it enjoyable which is much useful for CBE.

2.1.8.1.2. Features of Written Verbal Communication in Business

In business communication like CBE, there are a number of written documents that are used for the purpose of communication. This can covers all kinds of subject matter like notices, memorandums, reports, financial statements, business letters etc. (Bisen, 2009). It provides many organizational functions that include mission statements, corporate goals and values, short and long range plans, job descriptions, work orders, e-mail, announcements, bulletins, informal notes, house magazines and organs, annual reports, handbooks, procedures, operation manuals, official guidelines, regulations, codes, contracts, performance appraisals, and meeting agendas and minutes to name a few (Harri

& Nelson, 2008: Harris, 2002). Annual reports, press releases, e-mails, letters, intranet and other electronic communications and the written credos, sayings and general culture forming messages surrounding the workplace provide a great deal of information about the type of culture as an organization would like to project (Harri & Nelson, 2008: Harris, 2002).

As we place a strong belief in the written word, the impact of written language in an organization can be one of the first communication processes we encounter. Written communication is a process of reducing message into writing which is extensively used in organizations (Bisen, 2009). To deliver the messages from the sender to the receiver, this written communication should be written clearly and effectively. The effectiveness of the written communication may be evaluated from characteristics of effective sentences which have the features of unity, coherence, variety, economy, proper selection of words and the simplicity of the selected words (Bisen, 2009).

2.1.8.2. Features of Non-verbal Communication in Business

Language use in non-verbal communication context also plays greater role in business work. In non-verbal communication, the use of paralinguistic features, such as voice dynamics, facial expressions, gestures etc are used to complement linguistic utterances (Longe, 1999). Other than this, Nikolova and Ivanova (2008) also notified that paralinguistics plays an important role for the successful overcoming of linguistic barriers in business communication. As a result of this, non-verbal communication is important for organizational communication in many ways. This can be inferred from the idea of the sentence which says actions speak louder than words to indicate that people believe what we do more than what we say (Green, 2006; Harris, 2002). According to these views, people trust the business partners when what they do and say much each other in their organization in business communication. To confirm this idea, it is believed that non-verbal messages cover over 90 percent of a message that we receive (Guffey & Loewy 2013).

Non-verbal messages can be conveyed in different ways. These include a wide range of non-verbal body movements which are used to express emotions and paralinguistic

mechanisms that express tone of voice (Guffey & Loewy, 2013; Bisen, 2009 & Fiske, 1990). These can be divided as body language that occur in the body positions and movements which show what the person is feeling or thinking and paralanguages that express how something is said in body languages (Bisen, 2009). These body languages include facial display, eye contact, gestures (or kinesics), posture, appearance, smile, clothing and accessories etc. Facial expression provides vital information regarding one's own internal views about how things are going on which can be observed and distinguished at varied range of emotions. These may include excitement, enjoyment, surprise, distress, humiliation, anger, disgust and fear (Su, Hsieh, & Huang, 2007). All these can be understood from position of eyebrow, eye shape, mouth shape and nostril size and their combinations (Fiske, 1990)

The face is the index of the mind that expresses the thoughts of the mind and the feeling of the heart. A cheerful or appreciative smile, displeased frown, a look of surprise and several other expressions of the face can convey with or without words, the attitude, feelings and reaction of good communicators (Bisen; 2009). It is the most revealing of emotion that can affect the communication expressed in its different parts (Guffey & Loewy, 2013). Though some people try to hide their feelings by controlling their emotions, most people display it openly as facial expressions can be voluntary and involuntary add to or entirely replace verbal messages (Guffey & Loewy, 2013).

Eye contact is the other form of body language. It can express interest, attraction, intimacy, dominance, persuasiveness, aggressiveness and credibility. It is also used to control interactions and monitor feedback because it is a powerful means for establishing relationships and indicating an open and honest approach. "Making eye contact at the beginning or early in a verbal statement indicates a desire to dominate the listener to make him or her pay attention; eye contact towards the end of or after a verbal statement indicates a more affiliative relationship, a desire for feedback and to see how the listener is reacting "(Fiske, 1990, p. 69). It can indicate that both speaker and listener are interested in the communication by creating rapport between them though the rules and customs of culture influence on how they use their face and eyes (Bisen, 2009).

Similarly, gesture and posture can affect communication. Gesture constitutes handshake, sitting position, thumbs up, hand to face, head nod, collar pull, thumb and finger rub, eye signals and wink of the eye (Bisen, 2009). Added to this, posture that indicates ways of sitting, standing and lying can communicate a limited but interesting range of meanings (Bisen, 2009; Fiske, 1990). They are closely co-ordinated with speech and supplemented with verbal communication (Fiske, 1990). According to Bisen (2009), gestures like playing with the ring, twisting a key chain or clasping one's hand tightly may indicate the state of mind of the speaker affecting both the encoding and decoding of his/her message in communication. Similarly, posture can also indicate emotional state, particularly the degree of tension or relaxation that can indicate high status and self-confidence to shyness and submissiveness. However, it should be clear that different situations demand different postures (Guffey & Loewy, 2013; Faske, 1990).

2.1.9. The Use of Language in Mass Communication

The use of language in mass communication plays vital role for the survival of business of an organization. The beginning of the use of mass communication rised to create public relation in business to show how business secure coverage for its client in the public relations model ofpress agentry whichwas observed in 1850s (Johanna 2004). This may raise the role of public relations that played a major role to regulate and make systematic link between the press and other institutions of mass communication (Shoemaker, Pamela & Reese, 1996). This in turn has relation with the theories of media. In this case, organizations use a variety of media to reach the public and achieve their goals in their practice of mass communication. For instance, newsletters, posters, bulletin boards, voice-mail announcements, e-mail messages, closed-circuit, TV newscasts, kiosks, intranets and other means of media communication can be used (Grunig, L.A., et. al. 2002). These forms of mass communication are also a means of communication which allows business to lead the information to a wide range of people in a fast manner and short period of time (Gentil & Vulcabrás/azaléia, 2011). They are the process of sending messages from the choice of the countless mass of recipients who are realized by manipulating the symbols that carry specific meanings to communicate with a wide range of geographically scattered people (Siljanovska & Ejupi, 2013; Theaker, 2004). To

achieve this goal, it is clear that language plays the central role. It shows the way mass media can create good image to inform, persuade or entertain its customers and attract toward the business only if these customers can understand the language and symbols used in a mass communication.

Furthermore, to accomplish a mass communication, there should be channels of mass media like the press, radio, television and internet which will perform the diffusion of the message or information from the source to the massive audience (Siljanovska & Ejupi, 2013). In this kind of mass communication, Theaker (2004) explained that good media relations can contribute to longer-term strategic objectives such as improving company or brand image and higher and better media profile in changing the attitudes of target audiences who are customers. Besides, improving relationships with the community, increasing market share; influencing government policy; improving communications with investors and their advisers and improving industrial relations in business communications can easily be activated when the organizations use such mass communications in their communication practice using language that can be easily understood. From these points of view, we can imagine that how language should be used can influence the customers of an organization in a big financial business institution like CBE. As far as the effect of language in use in such a context is concerned, Krauss and Chiu (2005) elaborated that language is the principal vehicle for the transmission of cultural knowledge and the primary means by which we gain access to the contents of others' minds according to the norm of the receiver of the messages. This implies that the business language that should be used in such mass communication in business organization like CBE should consider all the linguistic back ground of the customers. Demirsoy, Dikener and Enderhan (2013) confirm the possibility of this kind of communication at local Medias which carry out the publishing activities to inform people of the region with limited borders should clearly entertain defined information cealer and free formation according to the public opinions of the customers.

It is also claimed that corporation executives hold press conferences to announce a new product, movie actors and release press kits through their publicists in their press release and press conference which allow them to regulate the release of information more

efficiently to everyone (Shoemaker, Pamela and Reese, 1996). In this case, mass media is one of the most important tools which give direction to change and shape to the society by developing technology (Karagöz & Cilizoğlu, 2013). In addition to this, the growth of the mass media and their capability to transmit information and messages at the same time has changed the process of communication itself (Siljanovska & Ejupi, 2013). Fang (1997) noted that communication media intrude into our lives more than most of us realize and influence our daily activities. For example, Fang, (1997) confirms that advertising has been enabled multitudes of people to send an infinite number of messages by a variety of means to even greater multitudes of other people in business communication. In all these cases one can easily understand that the role of language is mandatory in each form of mass communication or else the intended messages could not be achieved unless and other wise.

On the other hand, from the understanding of mass communication as an important tool for transmitting information in a wide, fast and broad achievement; it is important to observe the manners in which other elements may assist the reorganization for diffusing ideas and maintaining the balance of the individual and the society to apply appropriate formation for the public opinion (Gentil & Vulcabras/azaléia; 2011). Accordingly, Shoemaker, Pamela and Reese (1996) explain that in delivering mass communication, it should be understood that the community's environment in which the medium operate and the community's economy and culture as well as its physical and social layout will affect both the kind of media that set up the business and how they become successful. Thus, it should be understood that though media have a powerful role to play in shaping public opinion (Theaker, 2004), it needs to know the process through which messages can be received and understood by the audience and the effects that those messages may produce depending on the language used in context of local environment.

2.1.10. Language Related Barriers in Business Communication

There are varies barriers of communication that can create difficulties during or after communications by retiring or distorting the messages in business communication which are related to language. Among the barriers, linguistic difficulties are some of the biggest

barriers in communication (Nikolova & Ivanova, 2008). These barriers of communication may be raised due to different factors that affect the communication processes between or among the sender and receiver of the message in the language use of the business organization. According to Blundel (2004), physiological, psychological, cultural, political, economic and technological barriers are the underlying causes of barriers of communication in business communication which can directly or indirectly influence the use of language. Understanding these kinds of barriers of communication help business organization such as CBE to get awareness and adjust themselves in the ways that they can overcome the problems and communicate with their language use.

Physical barriers of communication include the loud noise of machines, electronic noises interfere telephone or loud speaker system, illegible hand writing, bad photo-copies etc, time and distance that can be raised from location and large working area, congestion in telephone and network facilities and faulty seating arrangement in a hall due to the nature of the environment (Bisen, 2009; Khan & Khan, 2012). Khan and Khan (2012) also consider perceptual barrier; emotional barrier and improper way of explanations because of frustrations as physical barriers. Thus, physical barriers can reflect any external or internal factors that can be revealed vividly and attack the smooth relationship between/ among the stakeholders and the customers that can affect their language use. Thus, from these, we can assume that it is expected that the stakeholders have to have the competence of overcoming these physical barriers to satisfy the interest of their client and communicate properly by using language according to the context of the problems under taking.

Psychological barriers are also other big problems of barriers in business communication that we need to understand. They may come from attitude and opinions of the individuals in favorable of their emotions and closed mind in which they are rigid and refuse to listen (Bisen, 2009). Added to these, Bisen (2009) also remarks that status-consciousness in which we are over-conscious of our lower or higher rank and do not express ourselves candidly can create faulty transmission where we lost most of our transmissions due to poor retention. Most of the time, it is impossible to free ourselves from psychological noise and we must simply strive to recognize that it exists and take those distractions into

account when we converse with others. Moreover, defensiveness, distorted perceptions, guilt, project, transference, distortions from the past experiences and misreading of body language, tone and other non-verbal forms of communication can create psychological barriers (Wertheim, 2008). As far as psychological barriers are concerned, (Krauss & Chiu, 2005) argued that language is implicated in most of the phenomena that lie at the core of social psychology such as attitude change, social perception, personal identity, social interaction, intergroup bias, stereotyping, attribution and the likes that may affect communication.

It is also important to note that other impediments such as semantic or choice of words, cultural, political and technological devices can also affect communications as barriers (Bisen, 2009); Wertheim, 2008; Blundel 2004). For example, the choice of words or language in which a sender encodes a message will influence the quality of communication because language is a symbolic representation of a phenomenon, room for interpretation and distortion of the meaning exists. This may appear when a person interprets same word in a different meaning and this will cause barrier between the communications if the sender and the receiver of the message attribute different meanings to the same word or use different words for the same meaning (Bisen, 2009; Wertheim, 2008).

Similarly, culture can be the other factor that can contribute for the barriers of communication in business. Blundel (2004) argues that cultures shape the way we think and behave that can be seen as both shaping and being shaped by our established patterns of communication in which people are often unaware of the profound impact of cultural forces. It is when we experience contrasting cultures at close hand that these forces become more apparent as nations, occupations, organizations, teams and other social groupings all share a tendency to develop distinctive cultures that are also true for the communication practices of CBE. According to Knoblauch (2001) culture involves the set of typifications of objects, ideas and actions and a system of relevance which guides preferences for objects, ideas and action that are common to a certain group. It is not simply a “cognitive” phenomenon which allows us to “interpret” the world; it also imparts actions and other social phenomenon. From the perspective of the communicative

approach, culture is enacted and seen as a continuous process of meaning construction through communicative action that includes discourses, texts, symbolic practices and communicative events that constitute the ongoing stream of social life. Thus, these can indicate that cultural factors can practically influence the communication practices activities of business teams in their creation of active relationship with their stakeholders which are inseparable from language use. Wertheim (2008) also stressed that if there are some dramatic differences across cultures in approaches like areas as time, space and privacy, the opportunities for miscommunication can occur in cross cultural situations communications. Based on his assumptions, Wertheim (2008) argues that effective communication requires deciphering the basic values, motives, aspirations and assumptions that operate across geographical lines that needs the deep understanding of culture during communications in perspectives of language use. From these contexts, it is possible to assume that the failure to understand cultural features in respect to language use in different cultural aspects will be resulted in barriers of communication.

In a similar context, political situation that may be created from marginalization and technological development that may be resulted from technical failure also cause barriers of communication in which messages are not delivered properly from the internal stakeholder to the customers (Blundel, 2004). This can indicate if messages are not delivered properly, the communications practices of the bank will fail under questions indicating that the Bank cannot make smooth relation with its clients in its business work. For example, due to political marginalization, the customers may not use a certain language or due to technological illiteracy of the stakeholder, he/she may fail to send the intended message to the customers.

2.2. Theoretical Frameworks of the Study

Theories provide various insights in research work. Regarding this, there could be different types of theories depending on the field of study. In a similar context Réka and Borza (2012); Wrench and Punyanunt-Carter (2012) and Blundel (2004) expressed that different theories can be used in the language in use in the communication practices of an organization. Concerning this, each theory has its own framework through which it

presents its argument in order to achieve its objectives. However, a researcher is expected to choose and adapt the theories with his/her own justification depending on the nature of the variables of his/her research agenda. Accordingly, to address the research questions and objectives of this study, systemic functional grammar of Halliday (2002), and speech act theory and grounded theory were equally used to investigate the use of language the communication practices of CBE in the way that each theory fits to the context of how the Bank used language in its communication practices in the data collected from various sources.

2.2.1. Systemic Functional Grammar

As this study mainly focuses on the language in use in the communication practices of CBE for its business transactions, it is important to see the clarities of the grammatical elements of the language used to address messages in the written and spoken channels of the Bank. According to Halliday (2002), the particular form taken by the systemic functional grammar of language is closely related to the social and personal needs that language is required to serve on the system of language and its functions. This means language in its grammatical components can give many different meanings depending on the context in which it is used. Halliday (2002) explains this in the following way.

It is fairly obvious that language is used to serve a variety of different needs, but until we examine its grammar, there is no clear reason for classifying its uses in any particular way. However, when we examine the meaning potential of language itself, we find that the vast numbers of options embodied in it combine into a very few relatively independent “networks”; and these networks of options correspond to certain basic functions of language. This enables us to give an account of the different functions of language that is relevant to the general understanding of linguistic structure rather than to any particular psychological or sociological investigation (p174).

From Halliday’s (2002) idea, it is possible to infer that systemic functional grammar (SFG) helps us to understand and concentrate on grammatical structure of a language in a given context in order to interpret the function of the language in its communicative aspect with the meanings it delivers from the speaker to the listener. Accordingly, this theory was used to explain how the grammar of the language was used to explain different communication activities of CBE in interacting with its customers and disseminating the information need of the Bank in its channels of communication to

convey a special meaning through producing texts in written or spoken form of the language used.

To make this more explicit, Halliday (2002) writes the particular form taken by the grammatical system of a language is helpful to begin with the notion of an act of speech which has a simultaneous meaning potential of language we choose: whether to make a statement or ask a question, whether to generalize or particularize, whether to repeat or add something new, whether or not to include our own judgment and so on in our speaking. Thus, the speaker or writer selects the “grammar” of the language as one of the available options within the system of the language. Accordingly, as the primary functions of language are to enable human speakers to express and communicate with accuracy and efficiency in their conceptual thoughts, the ways through which language was used in the Bank with meaningful utterances in their sentences within the context of their utterances in their illocutionary acts such as assertions, questions, orders, declarations and thanks in terms of what they intend to communicate to their customers and the entire community was discussed. Kaburise (2011) argues similarly indicating that mastery of structural regularities of language remains a very passive asset if speakers do not exploit these forms for the purpose of transmitting and receiving thoughts, ideas and feelings between speaker and hearer or writer and reader. Thus, Kaburise (2011) stresses forms are the manifestations of language where as its functions are the realization of those forms.

Added to this, Halliday (2002) concluded in his study that SFG has three outstanding functions. According to his study, the first function of the language is the expression of “content” which shows the language structure and language function speaker’s experience in the real world. This function includes the inner world of the speaker own consciousness which is called ideational. In serving this function, language also gives structure to experience and help to determine our way of looking at things. This requires some intellectual effort to see them in any other way than our language suggests to us. The second function of language is to serve to establish and maintain a social relation which is created by the role of communication practices of the language used. This means the interaction between one person and another one which we may refer it as

interpersonal communication can bring these relationships. Regarding this function, social groups are delimited and the individual is identified and reinforced by enabling him/her to interact with others. In this case, language serves in the expression and development of one's personality. The third function of a language has to provide for making links with itself and with features of the situation in which it is used which is called the textual function. This function enables the speaker or writer to construct "texts" or connected passages of discourse (in this case different written materials the Bank used to communicate with its client) relevant to the situation and enables the listeners or readers to distinguish a text from a random set of sentences.

Thus, these three functions of language that include the content, interpersonal and the textual function of SFG was seen in the language use of the communication practices CBE's channels of communication when the workers of the Bank and the clients use language and make communication with one another. These three functions were seen from the angles in which language in use provided a holistic understanding for participants' views and actions. Thus, in line with this context, the theory was used to analyze how the grammars of the language used by CBE help the customers or the public to understand the meaning of the messages delivered in the communication channels or workers of the Bank.

2.2.2. Speech Act Theory

Speech act theory has its contribution in analyzing language in use. This may arise from the primary function of a language is to enable human beings to express and communicate their conceptual thoughts with accuracy and efficiency (Vanderveken, 2001). It is also argued that to achieve this function of language, speech act theory expresses its nature of expression and communication in relation to illocutionary acts of units of meaning in its use and comprehension (Vanderveken (2001). Regarding this, there are five general ways of using these illocutionary acts in a language. These are how to tell people how things are (assertive), how we try to get them to do things (directives), how we commit ourselves to doing things (commissive), how we express our

feelings and attitudes (expressive) and how we bring about changes in the world through our utterances (declaration) (Searle, 1979).

Most of these illocutionary acts are performed not to conform to a convention but with the intention of communication (Bach, 1994). To achieve these goals, Vanderveken (2001) assured that speakers should express and communicate their thoughts in the very performance of illocutionary acts. Moreover, speech act theory contributes to the theory of linguistic universals in formulating the necessary and universal laws governing the successful performance and satisfaction of all kinds of illocutionary acts in language use and comprehension (Vanderveken, 2001). In the current study, as far as the language in use of CBE to gain effective communication practices were concerned, how the Bank used the language in its illocutionary acts should be assessed. Accordingly, this theoretical frame work was served to guide the study to investigate how language was used to address the communication practices of the Bank in its communication channels.

On the other hand, speech act theory is an intentional and meaningful act performed with an expression or expressions. The word 'speech' suggests saying something out loud with expressions when the speakers/ writers and their audiences understand one another from the linguistic acts of speakers'/writers' performances (Kearns, 1994). From this point of view, Kearns (1994) points out that words are conventionally associated with certain types of acts and will normally be used to perform those kinds of acts. This means, the meaning of someone's linguistic act is his / her intention for that act to convey the meanings he/she wants to convey to his/her listener. Most words are conventionally associated with more than one type of act but the language user's intention determines which particular type of act he / she perform. According to Vanderveken (1994), in the performance of an elementary speech act, the speaker always relates the propositional content to the world so as to determine a direction of fit between words and things.

With particular to direction of fit between words and things, speech act theory claims that there are four possible directions of fit (Vanderveken, 1994, 2001). According to the ideas of this scholar, the first direction of fit between words and things is words-to-world direction of fit. This kind of fit reveals the correspondence of words to the objects of reference as they stand in the world. All speech acts with the assertive point, for example,

statements, predictions, testimonies and notifications have the words-to-world direction of fit. This means, their point is indeed to represent how things are in the world. From the perspective of this fit, this theory was used to analyze whether the language in use in the communication practices of the Bank fit to represent the objective realities and ideas of the local context or not.

The second direction of fit between words and things is the world-to-words direction of fit. This fit happens when the world is transformed to fit its propositional content of the actions of the words of the speaker in the future. All speech acts with the commissive and the directive points that include promises, vows, requests and orders have the world-to-words direction of fit. The main point of this fit is to get the world to be transformed by the future action of the speaker (commissives) or of the hearer (directives) in order to fit the propositional content. The purpose of using this direction of fit in this study was to see how language was used in the communication practices of the Bank to achieve the business objectives of the Bank. In this case, language use analyses of the Bank was held considering how the things in the world of the Bank was changed to correspond to the words uttered in the performance of the illocutionary acts of the Bank.

The other direction of fit between words and things is the double direction of fit. This fit represents the transformation of the world by an action of the speaker to fit the propositional content by the fact that the speaker represents it as being so transformed. All speech acts with the declarative point such as declarations, appointments, definitions and condemnations have the double direction of fit. They serve to transform the world by way of declarations when they are satisfied and their main declarations are successful. This fit is realized when the world to fit the propositional contents and the propositional contents in their turn fit to the world. Regarding this, this theory was used to identify and discuss how the positive discourses held between the Bank and its customers fit the interest of both party.

The last direction of fit between words and things is the empty direction of fit. Sometimes, there is no question of success or failure of fit between words and things. In that case, the illocutionary act has only the expressive point. Its main function is simply to express a mental state of the speaker about the state of affairs represented by the

propositional content which is presupposed to be true. This kind of illocutionary acts include expressive points like apologies, thanks, complains and boasts which have the empty direction of fit. These illocutionary acts manifest what the speakers feel about them and they are not considered either satisfied or unsatisfied. They are rather considered appropriate or inappropriate interventions whose goal is expressive (e.g. exchange of greetings, welcomes, eulogies, public manifestations of faith). They serve to express common attitudes of their speakers and their master illocutionary acts. In line with this direction of fit, this study analyses the language in use of CBE to see whether the expressions of the language used to entertain the common interest of the Bank and its customers was appropriate to the local context or not. Kearns (1994) stated this acts should constitute the fundamental 'linguistic reality' that community use in their performing action. This mean the expressions used is expected to go with the language skills of the community to make the intended message of the expressions to be understood by the public in their level.

It is also known that speech act theory has to use the resources of various sciences dealing with communication and action in order to study these universals (Vanderveken, 2001). These sciences include not only the philosophy of language, action and mind but also linguistics, anthropology, cognitive science, psychology and computer science. Consequently, there are various ways to confirm the material and formal adequacy of the universal claims of speech act theory. Some of these claims require an empirical confirmation from the observation of linguistic or psychological data. Based on these facts, in the current study, it is most useful to analyze the language use of CBE that goes with technological innovation from the angle of the understanding of the customers.

Taking into account all the aspects mentioned above, the notion of speech act is also one of the most fruitful notions of contemporary linguistic theorizing. It orients our scientific endeavors to-wards the function of language in human communication and allows us for a combination of different methods and fields of linguistic and philosophical investigations like the theory of grammar, the theory of meaning and the theory of discourse (Wunderlich, 1980). According to Wunderlich, (1980) the theory of speech acts starts with the assumption that the minimal unit of human communication is not a

sentence or other expression, but also the performance of certain kinds of acts, such as making statements, asking questions, giving orders, describing, explaining, apologizing, thanking and congratulating. As a result of this, the act itself is not to be confused with a sentence or other expression uttered in its performance. In this theory, there is a customary distinction between two types of acts. These are direct speech acts where the speaker says what he/she means and indirect speech acts where he/she means something more than what he/she says (Gee, 1995; Wunderlich, 1980). From this point of view, this study investigated how CBE used language to make direct or indirect communication with its customers in all its business activities like face to face communication, electronic and some written and spoken language.

Furthermore, speech act theory construes instances that interconnect a particular domain of language in use based on the rules and structure of language and a domain of communication based on its own principles, rules and structures belonging to the more inclusive area of social interaction (Wunderlich, 1980). This indicates a speech act makes a linguistic utterance the bearer of what would best be called a communicative sense. Thus, it should be noted that a communicative sense belongs to the domain of social interaction and can in general be implemented in various ways. Among the contexts in which the interaction can be implemented, the use of verbal utterance is the most elaborative and effective ways of communication. This confirms that, speech act theory is a branch of theory of communication viz. that involves linguistic utterance rather than a part of the theory of language (Wunderlich, 1980). Thus, using this theory, the current study gave focus to analyze the spoken languages of the Bank which were used on Medias and tried to see how these utterances were used to make interaction between the Bank and its customers.

Despite variation in focus and the strength of speech act theory in studying language from different angles of expression and communication of illocutionary acts, it is criticized in failing to appreciate critical contribution of context in circumstances. There could be a context in which acts can be performed nonverbally instead of using verbal communication actions. For example, there can be a context in which single utterance can have its own meanings like requests and offers etc. This kind of communication can be

performed in nonlinguistic things due to other factors like particular factual states, social relationships, psychological states and attitudes between participants (Gee, 1995). In spite of the criticism, this study focused on the verbal use of the theory and used it to analyse the language use of the Bank in its communication practices.

2.2.3. Grounded Theory

Grounded theory is used as one of the many theories that can be used in qualitative approaches. For example, Gray (2004) proposed this theory as a potential overarching framework for dealing with many issues which does not begin with prior assumptions about hypotheses, research questions or what literature should underpin the study but commence with a defined purpose with the realization of modifying this purpose which is altered during the research process itself. Based on this fact, in this study, the researcher used this theory to describe the data which is collected from interviews and observations in the processes of communication processes of the Bank to try to create answer the research questions. From this perspective, this theory emphasized the researcher work with his or her participants to actively construct the data and to get beyond static analysis to multiple layers of meaning (Gray, 2004). According to Creswell (2012) grounded theorists proceed through systematic procedures of collecting data, identifying categories (used synonymously with themes), connecting these categories, and forming a theory that explains the process. In this case, the researcher believed that the data collected from interview and observation enabled him to understand the components and dynamics of CBE's language use in order to identify the language use problems and interpret the problems that enhance the ways through which the problems can be solved.

Added to this, grounded theory is used when a broad theory or explanation of a process is needed to generate a theory when the existing theories do not address the research problem (Creswell, 2012). As a result, as a theory is "grounded" in the data, it provides a better explanation than a theory borrowed "off the shelf," because it fits to the situation that actually works in practice and sensitive to individuals in a setting and may represent all of the complexities actually found in the process (Creswell, 2012). The theory also

expresses the purposeful sampling of individuals to interview or observe and espouses a unique perspective that distinguishes it from other qualitative approaches to data collection. More over, it uses a procedure involving the simultaneous and sequential collection and analysis of data (Creswell, 2012). Creswell, (2012) also further extends that this theory explains at a broad conceptual level, a process, an action, or an interaction about a substantive topic. Accordingly, this theory is used to explain language use in the process of business events, activities, actions, and interactions that occur in CBE over time by identifying through interviews and actual work observation of the Bank to see how it interacted with its internal and external environments using languages in its communication practices.

In addition to this, grounded theory also provides a template for doing qualitative research stamped with positivist approval (Dörnyei 2007). Thus, from this perspective, this theory is used to see how the language user collect information by listening to the public and bring in new information between the organization and its customers to accommodate or resist problems depending on the issues or opportunities that this new information represents. Thus, the results of this information influences the value of language to an organization and to society in general when the messages obtained is clearly disseminated between the public and the organization in the way that both parts understand each other from the context of the language used which was identified from the interviews and observations. From this point of view, this theory was used to see how CBE used clear language to address the flow of information between the Bank and the customers according to the context of the country. As a result of this, due attention was given to see to what extent the Bank considered its customers when it uses a language.

Furthermore, grounded theory provides tools for indepth analyses of phenomena. Its focused inquiry with its progressive inductive analyses moves the work theoretically and covers more empirical observations than other approaches. Accordingly, in the grounded theory, it gives an opportunity to generate theoretical knowledge in areas where little is known about a phenomenon ((Dörnyei 2007). As a result of this, after the indepth interviews have been made, the researcher tried to clarify the reasons for which the Bank used the languages that it used and the real problems that faced the Bank due to this

language use. The key finding of the grounded theory may suggest the problems in the use of language in all the activities of the Bank. Based on this context, in applying the grounded theory approach to language in use of CBE, careful analyses were made and the problem areas of the language use of the Bank was identified. Thus, in all the data collected from the interviews and direct observations, language related problems were identified by following the procedures and actions to initiate corrective actions within the Bank to affect knowledge, predisposition and behavior of both internal and external publics. In this aspect, grounded theory system deals adequately with communication processes which can be a good base for describing and analyzing the communication practices. Based on these facts, this study considered how CBE used language as a means of communication to treat all the public and described how the language use were understood by the public in the business context of the Bank.

Concerning this, it was expected that the language used in CBE during its communication practices should be understood by the public to create smooth relationship between the Bank and its customers according to the local context. In this case, it was assumed that the theory suggested the detailed and systematic procedures that facilitated in a more naturalistic paradigm (Dörnyei 2007) which was supported by essential growth and success for the business of the Bank. Thus, all the raw data from the interviews and observations were carefully collected, transcribed and analysed in detail for the meanings that they give for the communication purposes of the Bank.

CHAPTER THREE: RESEARCH METHODOLOGY

3. Introduction

The purpose of this study was to investigate the use of language in the the written and spoken business communication practices of CBE. It emphasized on how CBE uses language in its communication practices to maintain a relationship with its customers and attract new ones in its communication practices in different channels. Based on this fact, the chapter presents the research methodology. Regarding this, mixed method research (MMR) was adopted due to the nature of the study as a research design. Thus, to answer the research questions outlined in the first chapter, the first section of this chapter clarifies the reason for using this research design. The second section explains how the quantitative and qualitative phases of the study are used to investigate the language in use in the communication practices of CBE along with justifications. Following these, the chapter describes the research setting, research participants, methods of data collections, data transcriptions and translations, techniques of data analysis and interpretation, pilot study, credibility and dependability of the research tools. Finally, ethical considerations undertaken in the course of the report are explained.

3.1. Research Design

Mixed method research design (MMR) was chosen from the other forms of MMR designs for this study for different reasons. First, the research reviewed all types of MMR and chosen convergent parallel MMR after arguing for and against how to use these methods and found out that this design fitted to this study as the qualitative and quantitative data were found important to be collected side by side and analysed at a time to compare and contrast the results of the two and achieve the specific objectives of this study. The reason for choosing this design is raised from the fact that this kind of data collection is used to see the similarities and differences of data collected from qualitative and quantitative data of the study population. To the contrary, the other forms of MMR designs such as explanatory sequential design, exploratory sequential design, embedded design, transformative design and multiphase design were found to be unfit to the context of the study (Creswell, 2012) for the following reasons. To begin with, in the

explanatory sequential MMR design, a researcher might collect quantitative and qualitative information sequentially in two phases. To do so, data could be collected in three ways. This could be by giving a priority on quantitative data analysis which was followed by analyses of small components of qualitative one or quantitative data analyses followed by qualitative data or the use of the qualitative data to refine the results from the quantitative one. In this kind of research design, the researcher was expected to report the result by identifying clear headings in each report in two phases. The other mixed method design was exploratory sequential design. Similar to explanatory sequential design, it followed one method of data collection following the other. In this design, the researcher should begin with qualitative data collection followed by quantitative information. The purpose of this design involved the procedure of gathering qualitative data to explore a phenomenon and then collecting quantitative data to explain the relationships with the result found in the qualitative one by giving emphasize for the qualitative data. In the explanatory and exploratory sequential designs, the data were needed to be collected and analyzed one after the other. However, in the current study, the raw data was collected from the use of language in CBE in communication channels during data collections. This needed to justify why CBE used such language in the contexts that the Bank used the languages. As a result, the researcher found important to give equal priority for the qualitative and quantitative research method to collect the data at a time and made the analyses. Thus, explanatory sequential design and exploratory sequential design were found to be irrelevant for this study.

Moreover, the embedded design was also not used. Though this design followed the means of collecting quantitative and qualitative data simultaneously or sequentially, this study had no place for a sequential method. Similar to this design, the transformative MMR design was also not used as the intent of this design was to address a social issue for a marginalized or underrepresented population like a feminist perspective, a racial or ethnic, disability and gay or lesbian perspective to bring change. To the contrary, the concern of this study was about language in use in the communication practices of CBE that needed to explain the language that the Bank had already used. Likewise, multiphase mixed methods designs were also excluded as the design might also follow a combination

of convergent or sequential designs where the focus of this study was only on convergent one.

Contrary to all the above-mentioned research designs; the current study adopted convergent MMR for the coincidence of the strength of this design to achieve the objectives of the study. In this design, both quantitative and qualitative data were collected simultaneously to merge or mix the data together after collecting them side by side and use the results to understand the research problem. Regarding this, the qualitative research method was used to see an in-depth and holistic understanding of the relationship between CBE and its publics from its language use perspectives in its communication channels (Mack, Kathleen, Macqueen, Guest, Namey, (2005). Added to this, the strength of qualitative research is its ability to provide complex textual descriptions of how people experience a given research issue and. provides information about the “human” side of an issue, often contradictory behaviors, beliefs, opinions, emotions, and relationships of individuals. The aim of the quantitative design was grounded in positivism approach to explain phenomena based on what was already known about the language in use in the communication practices of CBE and then used to triangulate the qualitative data with valid questionnaires related to measuring communication strategies of maintaining relationships and the workers’ language use to solve language-related problems.

The other reason for using convergent MMR paradigm was for its concern with action and change which interplay between knowledge and action (Goldkuhl, 2012; Mkansi & Acheampong, 2012). It was also aroused from the fact that research related to communication was done in interpretive and realist worldviews or paradigms that use MMR (Daymon & Holloway, 2011). The research argued that each of these world views had different assumptions about the nature of communication management and how it could be accessed in the language in use in the communication practices and its implication for the practical approach of solving language-related problems that forced him to use parallel convergent MMR.

Added to this, in using parallel convergent MMR design, the knowledge character within pragmatism is also used to explain and understand the research problems to give guidelines, exhibit values and suggest possibilities which have the ideas of positivism and interpretive that can help the researcher to take an advantage of using qualitative and quantitative methods (Goldkuhl, 2012; Wunderlich, 1980). Based on this idea, in using the pragmatic approach, data was collected in the way a system of rules defines the relationship of meaning to the context in which it matched with functions with particular language choices in a particular context and investigation of syntactic/semantic examination and the study of meaning in relation to speech situations in the context in which CBE used language. In this design, pragmatics was concerned with the way in which the interpretation of syntactically defined expressions depends on particular conditions of their use in context and linguistic acts performed to define interesting types of speech acts and speech products that characterize the features of the speech context which is expressed by a given sentence from the qualitative and quantitative data. This concept may go with the idea of Kaburise (2011) that stated convergent MMR is used in the analysis of discourse that focuses on the analysis of language in use which describes linguistic forms and functions which are designed to serve in human affairs

Accordingly, the use of convergent MMR provided the researcher with alternative ways in which one method complements the other in triangulating the research problems. Therefore, in using the qualitative approach, the research problems were explored in-depth to understand the meaning and experience dimensions of the lives and social worlds of the study population depending on their attitudes, behaviors and perceptions (e.g. Dawson, 2002; Dörnyei, 2007; Fossey, Harvey, McDermott & Davidson, 2002; Gray, 2004; Kothari, 2004; Muijs, 2004). In this case, qualitative research held great potential for the study of language in use in the communication practices of CBE because of its ability to enable the researcher to be closely involved with research participants and helped him to better understand social processes, the motivations of the research participants and the contexts in which they were situated. Added to this, the interpretive worldview concerns itself with exploring the way through which people make sense of their social worlds and express these understandings through language (Daymon &

Holloway, 2002). From this point of view, the researcher could practically understand how the research participants felt about the problems of the language in use in CBE's channels of communication.

Regarding this, Cameron (2011) claimed MMR which is related to pragmatism approach has strong associations with a practical problem solving with a strong philosophical foothold in the methodological pluralism camps which is eclectic. According to Cameron (2011), though this is criticized, the mixed methods researcher needs to acknowledge these criticisms and rigorously defend pragmatic approaches to choose it as it combines whatever seem the best from many different areas for the research topic. In addition to this, Lindenmann (2006) explains in communication research, qualitative research and quantitative research give a good mix of in-depth information that tells the researcher not only "how" and "what" people think, but also something about "why" they hold the views they do. Lindenmann (2006) also further argues that although qualitative research can provide useful information, it is better to put far more emphasis on quantitative data collection since it is important to obtain statistically reliable and valid numbers to pinpoint and substantiate any changes that have taken place as a result of the communications effort.

From the angles of these scholars', the study used convergent MMR to investigate the languages (Amharic and English) used in the communication practices of CBE's communication channels. Therefore, the use of MMR in pragmatism research paradigm in the current study raised from the nature of the research questions. A basic rationale for this design was that one data collection form supplies strengths to offset the weaknesses of the other form and that a more complete understanding of the research questions could be achieved as a result of collecting data from a quantitative and qualitative approach. Regarding this, convergent MMR was used to understand why CBE used the language it used in its different communication channels in the way that it used them. To be more specific, for the result of the survey questionnaires adopted and document analyses he made, he wanted to get further deep understanding and justification from the qualitative data interview questions and observations to better understand the problems of language use of the Bank. These provided the researcher with alternative ways in which one

method complemented the other in strengthening the findings of the research questions. Thus, he gave equal priority to both methods and data were approximately collected from equal sources of information in the study

3.2. The Research Setting and the Target Research Company

This study was conducted in Addis Ababa, Ethiopia. This city was selected by purposive sampling for different reasons. The first reason was the geopolitics and economic importance of the city for the country. The city is the center where high ways from all regional states, cities and towns of the country are connected. This means these regional cities and towns can meet each other in Addis Ababa, the center of the country. This indicates that the city hosts daily different passengers from different regions that make the city the center of business in which many banks serve the people who come from these different regions of the country. This makes the city economically and politically significant so that it is believed that CBE is expected to know different issues in its language use in its communication practices.

The second reason for choosing the city is due to its accommodation of multi-ethnic composition of the country's population. It is assumed that Ethiopia has over eighty ethnic groups who have distinct cultural identities (Anteneh, 2012). Accordingly, one can easily observe that many of these ethnic groups could be found in this city with a different number of population and economic background. The fact that the city accommodates these ethnic groups and hosts daily many people from different regions of the country make CBE serve different people who can represent an overall Ethiopian people who speak different languages. This means the Bank is expected to use at least the major languages in the country which can be understood by its customers and the public in its communication practices to serve the interest of these people.

The other reason for choosing the city was from the researcher acquaintance of the area and the advantage of purposive sampling. The researcher has learned in this city for many years starting from his diploma courses to his becoming a candidate for PhD students. This issue helped the researcher to take into account feasibility issues in terms of respondents' availability; their maturity level and consciousness to get ample information

(Dörnyei, 2007). This gave the researcher convenience in administering the research tools to make good insights into the actual research concern. From this point of view, the researcher believed that this gave him reliable and rich data about the communication channels and Amharic and English languages which were used in these channels by CBE. It should be noted that purposive sampling is the most successful ways of data collection method when data reviews and analysis are done in conjunction with data collection (Mack, Kathleen, Macqueen, Guest, Namey, 2005). Thus, taking into account all these advantages of purposive sampling, the city was selected purposely.

Among the available banks in the country, CBE was also selected by purposive sampling. There are several strengths to choose CBE for investigating the language use of the communication practices of Ethiopian banks as they are perceived in the business world. To begin with, CBE is the biggest financial institutions of the country that leads the biggest investments by giving loans to the stockholders (Abreha 2015, Ebisa, 2013). This indicated that it was the most dominant bank in the country. In other words, as the private banks were in their infant stage, choosing state banks seemed more sounding during the study. Moreover, as the banking sector in Ethiopia is regulated by the national bank, and the service dominated by CBE, choosing CBE seems more reasonable to attain the objectives of the study. To be more specific for the reason of choosing this Bank, CBE had covered a larger geographic area of Addis Ababa and hosts the largest number of customers. This helped the researcher to collect data from the diversified population. Furthermore, this Bank needs to make international communications with another world to attract foreigners and make hard currency for imported materials for the country. Concerning this, CBE should make internal and external communication using clear language in its communication practices using different channels of communications that should be investigated. It was also supposed that the language use of the Bank that came from the inside to the stockholders in the country and from outside to the international community should fit and experience the standard of the Bank by using clear language. As a result of all these reasons, CBE was purposely chosen to access rich and ample data to address the objectives of the study.⁷

3.3. Selection of Research Participant

The population of this study was composed of various groups of people that include officials, experts, workers and customers of CBE. The selection of these participants had undergone different steps.

3.3.1. Selection of Officials and Experts of the Bank

The selection of officials and experts was done by purposive sampling. This was assumed from the fact that officials and experts who had a managerial position and a minimum of five years' service experiences could give him good ideas to gather ideas to attain the objectives of the study and answer the research question (see Dörnyei, 2007; Mack et.al.2005). However, the selection of these officials and experts had taken him some complex processes. First, the researcher took supporting letters from Addis Ababa University and went to one of CBE's branch manager in Addis Ababa to gather information about the norm of the Bank. This branch manager indicated the researcher to go to the head office of CBE's Human Resource Development (HRD) to get a letter that should be written to the communication department of the head office of the Bank to obtain a letter which was written to each sampled branch to gather ample information about the Bank. Having taken this information from the manager, the researcher went to HRD to get a supporting letter and the HRD wrote the letter to the communication department of the head office of CBE. When the researcher took the letter from HRD to the communication department of the head office, the office took the letter from the researcher and asked him to identify sampled branches and departments of the Bank from which he wanted to collect the data.

Based on these facts, the researcher had selected 5 branches namely Hamle 19 branch, Sidis Kilo Campus branch, Kidist Mariam branch, Kidist Silase branch, Aba Koran branch and experts from two communication departments of the head office namely communication department teams and research teams using convenient sampling. After the researcher had identified the branches and departments, the communication department office wrote another supporting letter to these five sampled branch managers and experts of the head office chosen by the researcher through a memo. Following this,

when the messages of the memo had delivered to the managers and experts, they received its messages and saw it positively and accepted the researcher.

Though the branch managers and experts of the head office saw the supporting letter in memo positively, they were too busy in their work and had no extra time to give him immediate response for the in-depth interviews. Consequently, they appointed him another time to give him these in-depth interviews and other necessary information and documents from their branch and department. Taking into account the positive ideas of the managers and experts, the researcher made frequent visits to the managers and experts until they settled appropriate time for themselves and their colleagues to give the researcher the in-depth interviews with this necessary information and documents. To do so, the researcher had used his techniques and approached the managers and experts in a friendly way during his frequent visit. Finally, after frequent visits, the managers and experts could settle appropriate time and places for him in their office and the researcher could make in-depth interviews and gather information from different officials and experts who had more experiences in working in different branches and different sections of the works of the Bank in audio recording. As most of the officials and experts were Bachelor's and Master's degree holder, the researcher had a good opportunity and insight to get a positive response and access important documents about his research agenda from these respondents.

3.3.2. Selection of Workers of the Bank

The selection of workers took similar steps with the selection of officials and experts but not as complex as that of the selection of the officials and experts. To select workers for the questionnaire part, additional contact was made with other 10 different branch managers by convenience sampling other than the 5 sampled branches. This time, almost all of the managers gave positive responses for the researcher and took 10-15 questionnaire papers assuming the number of question papers they could manage to distribute to their workers and give back to the researcher. Accordingly, the selection of these workers' respondents from each branch was made by random sampling through the managers of the selected branch in Addis Ababa. A total of 200 questionnaire papers

were distributed through the managers of the Bank and 186 papers that accounted for about 93 % of the questionnaire was returned.

3.3.3. Selection of Customers

Based on the research design of this study, customers' selection was divided into two groups. The first group of the customers was selected for the interview purpose. This group of customers was selected from different classes of the people who became customers of CBE and served in different branches in Addis Ababa. To get rich information from these customers, those customers who could potentially participate or contribute to the study were selected by snowball sampling using their social network from a different group of the population (Mack et.al. 2005). Added to this, the customers were also selected by opportunistic sampling. The researcher interviewed some customers whom he came across and felt that they could give him good information while he was doing his fieldwork.

The second group of the customers was selected for the survey questionnaire. To select this group of the population, stratified sampling was used. The strata were mainly given to the customers in the account of their work, age, economic and educational backgrounds to collect data from a different section of the study population. This was done to collect the data from different groups of the population. In addition to this, these days, the populations of the study area are the composition of multi-nation and nationalities of the country. Thus, to access data from these different groups, the researcher purposely selected and hired 16 data collectors who knew languages like Oromo, Gamo, Gurage and Tigre. The assumption of selecting these data collectors who knew other languages was to access data from speakers of different languages other than the Amharic language. The data collectors were given an orientation to collect the data from different groups of the population to achieve the objectives of the study and help those customers who might not know Amharic in filling the forms of the questionnaire.

A total of 350 questionnaire papers were distributed through data collectors to give to 350 randomly selected population and each data collector was given 21 or 22 questionnaire papers to make their management easy. The number of the respondents was fixed to this,

because literature indicated that a minimum of 200 respondents are needed to give responses for survey questionnaires (Dörnyei, 2007). Accordingly, the researcher could get data from heterogeneous groups. From 350 questionnaires which were distributed, 303 that accommodate a total of 86.57% of the respondents were returned for the study.

3.4. Data Collection Tools

To collect ample data and achieve the objectives of the study about the language use in the communication practices of CBE, the current study used multiple data collection methods that include in-depth interviews, questionnaires, observations, documents and content analysis of the print and electronic Media. According to Creswell, (2012), these tools are used when a researcher wants to provide an alternative perspective in his/her study. Starting from this point of view, the researcher used these methods to obtain reliable and rich data from various data sources about language use in the communication practices of CBE.

3.4.1. In-depth Interviews

In this study, in-depth interviews were held to get in-depth data from the respondents. Regarding this, (Mack, et al., 2005) remarked that in in-depth interviews, relaxed atmosphere is created to get an in-depth idea from the respondents. Based on this view and the available information, the researcher chose 18 workers of whom 8 were experts and 10 well-experienced officials of CBE. These professionals were selected from the communication department of the head office of the Bank whereas the 10 well-experienced officials were selected from the 5 sampled branches chosen in using purposive sampling from Addis Ababa. Added to this, 19 customers who were selected from different sections of the study population were also considered for in-depth interviews to make the data more reliable and access ample information from a heterogeneous group of population. From all group of participants, the data were collected to meet to the level of saturation (Muijs, 2004, Gray, 2004; Kothari, 2004).

Before starting each interview, the researcher showed his interviewees the consent form in which he described his purpose of the study to assure them the content of the interview

would remain confidential. When he acquainted with them, he became very friendly. Moreover, in the consent form, he provided information on the possible risks and benefits that could come from the results of the study. Furthermore, he also assured that after the research was completed, participants would be able to obtain an executive summary of the research results.

The acquaintance of the researcher with the research participants such as CBE's officials, experts and customers helped him to build positive rapport with them and had accomplished the following. First of all, the participants were feeling that they could be benefited from the result of the research as being the worker or the customer of the Bank. This helped the researcher to take their phone number and made personal contact with each of them that also created another positive atmosphere for the process of data collection. Now that their phone number had been recorded, each interviewee was called on and made an appointment with the researcher on the time and place appropriate for them. In this case, there was an overlap of time for the researcher with some of the interviewee. Regarding this, the researcher apologized some of the interviewees for the reasons they could not meet with the researcher for the appointments so that they appointed him on different days after they were re-told the objectives of the research agenda to re-arrange the schedule. In this case, they fixed for the researcher the time which was only appropriate for them. Added to this, in snowball sampling, more interviewees were continued to be searched for the in-depth interviews until the collection of the data succeed to the level of saturation.

Another important point was that the acquaintance of the researcher with the research participants helped the researcher to easily encourage the respondents to talk about their personal feelings, opinions and experiences and the way they saw the world of their work. In order to do so, different techniques such as expressing sympathy, asking open-ended questions, pause to allow informants to elaborate their deep feeling, probing and eye contacts in the ways that they provoke respondents to express their ideas in detail and express their feelings were used. In this way, ample data were collected from the respondents and their responses were used for triangulation by considering the major ideas which were generated from the respondents' in-depth knowledge and experiences.

The in-depth interview was organized with different stakeholders who had more knowledge and experiences with the Bank.

In the interview process, the active approach was planned to be used. The participants were listened carefully to what they said and recorded. During the process, some points were also corroborated when participants were not understood and were asked with to elaborate on the points that the researcher thought significant to his study. By doing so, some irrelevant information was eliminated and more data needed for the study was included. This collaborative approach was also used to elicit more information by probing the participants. The content of the interview section contained different thematic areas which were divided into two parts. The first part of the interview section was aimed at asking the personal profile of the respondents. The purpose of this part was to have a comprehensive understanding of the interviewees' background that might influence their actions in the language that CBE uses in its communication practices. As much as possible, matured individuals whom the researcher felt that they had good experiences in working in the Bank or had good contacts with the Bank had been selected by purposive sampling.

The second part was the main content of the interview. To begin with, the first question of the interview part was aimed at asking the communication channels or strategies through which the bank used to maintain good relationships and served the interest of the customers. In this case, the interviewees were required to identify the channels used to communicate with the customers and the public in the communication practices of the Bank. The official and experts were asked to identify the challenges and opportunities they faced during the processes of their interaction with their customer as the workers of the Bank. Similarly, the customers were also asked about language opportunities' they had or difficulties they came across in the communication channels of the Bank. As a result, the interviewee listed different communication channels or strategies that CBE used with all the opportunity and challenges that they came across. In the areas where the interviewees failed to understand some technical concepts of the interviews, detailed information and explanation was given to the level that they could understand the

interview and the interviewee responded to the interview questions depending on the level of their knowledge.

The third focus area of the interview was to investigate how CBE kept its promises using these different communication strategies in its language use. The fourth focus areas of the interview were concerned with identifying if there were any difference between CBE and other similar organizations in its communication practices in terms of their language in use. They were asked to describe what made CBE different from other similar comotators to identify what CBE did that others did not do.

The other focus area of the interview section dealt with factors that can affect the language in use in the communication practices of CBE. In this area, the interviewees were asked to respond to different factors that can influence language in use of CBE. For example, they were asked to respond to questions related to CBE's culture of communication, channels of communication and components of communication maintenance strategies and attentions given to public discourses. The interviewees were encouraged to respond to what they knew and did in the language in use of the Bank. In the contexts where they failed to understand the questions, the interview question was rephrased and made simple to the levels of the understanding of the participants. In all the cases, the interviewees explained and responded to what they knew and came across in the language in use of the Bank in their practical life from the communication events that they did with CBE.

The last phase of the interview section was asking for the personal comment of the interviewees on how CBE can improve its language use in its communication practices. The participants recommended what the Bank should do to enhance its language use in its communication practices. They recommended what accountability the Bank should exercise in using language in its different communication practices and channels. The comments were given on how to facilitate language in use in business communication channels of the Bank in its electronic, print media and face to face communication.

3.4.2. Questionnaires

This method was used to make a survey of language in use in the communication practices CBE. It was used to collect data from a large number of the study population and see whether the languages used were clear, transparent and appropriate with the Bank's customers and the public to address the Bank's business communication transactions. Accordingly, two survey questionnaires that constitute the content of these elements were prepared for customers and workers using five-point Likert scales in quantitative mode to strengthen it with ideas collected from the qualitative data. The assumption of collecting data through this method was to gather extensive data from a large number of respondents of the study population (Kothari, 2004).

The Questionnaire which asked for the language in use of CBE and the workers' communication strategies in working with language-related problems which were rated on five-point Likert scale was adapted. The researcher adapted these two types of questionnaires in the context that they fit language in use in the communication practices of CBE. The first questionnaire was adapted from Hon & Grunig, (1999) to ask clarities of the language used in the communication practices of the Bank with its customers. This questionnaire was adapted for its relevance in creating a relationship in which language and communication are vital. This questionnaire had different contents for which the participants were asked to rate levels of their agreement about their understanding of the languages used by CBE in terms of their clarity, appropriateness and attractiveness. It contains 30 questions which were asking for the contents of the CBE's strategies of creating longer-term relationships with key constituencies that can best be measured by focusing on six very precise elements or components of relationship maintenance strategies that existed. Major contents of these six components of relationship maintenance strategies were the following: trust (items 1-6); control mutuality (items 7-11); commitment (items 12-16); satisfaction (items 17-21) communal relationships (items 22-26) and exchange relationships (items 27-30). The purpose of the contents of the questionnaires asked for trust that constitute items 1-6 was to identify the levels to which the languages that CBE used made the customers trust it. The theme of the questionnaire for control mutuality that included items 7-11 was also aimed at identifying

to what levels the customers of the Bank agreed in having control on each other from the language use of the Bank's context. Similarly, the theme of the questionnaire for commitment (items 12-16) was asked to investigate the agreement of the customers on how the Bank has committed itself to its customers from its use language. The theme of the questionnaire for satisfaction (items 17-21) was asked to reveal how the Bank satisfied its customers in its language use during its communication events. The major points raised from the theme that revealed communal relationships (items 22-26) was on how the Bank could create common interest between itself and its customers and the last items (items 27-30) was used to reveal the level to which the Bank could exchange ideas among its customers.

The second questionnaire was related to workers' communication strategies in which they solved language-related problems. This questionnaire was asked to measure how frequently the workers implement different strategies to improve their bank's communication in using clear, transparent and persuasive language to address its objectives in serving the customers. These strategies included: strategies for solving language-related problems (items 1-3); strategies for attracting new customers (items 4-6); strategies for relating the Bank with its environment (items 7-10); strategies for improving communications of the bank (items 11-16); strategies for understanding and explaining principles (items 17-20) and strategies for using different languages in the workers' use of language. In all the cases, the interviewees were asked how frequent they implemented these different strategies in their language use when they serve their customers. This questionnaire was valid questionnaire which was used by Grunig, L. A., Grunig, J. E., & Dozier, D. M. (2002) to achieve communication objectives of an organization. It was adapted and designed in the way that it could fit to measure how often the workers of CBE implemented different strategies for solving language-related problems in their organization to deliver messages and communicate with their customers effectively. The questionnaire was prepared to assume that practically in using these different strategies; the workers could enhance their communication practices so that CBE achieved its business objectives.

3.4.3. Observation

In the current study, observation was another method of data collection tools. Similar to interviews and questionnaires, this method was used to collect data in detail to supplement data collected from the other data sources. Unstructured observation was used to help the researcher to go into a situation and observe what was taking place before deciding on its significance to generate hypothesis rather than testing it (Cohen, 2000 et.al). To collect the data in this unstructured observation, the focus was made to observe major communication activities done in the service giving hall of the Bank. The main focus of the observation was to see the language in use of CBE in which the Bank practised communication in its internal and external environments. In internal observation, the observation was made by sitting in the hall of the Bank and observing while the workers were serving their customers. In this case, the researcher made frequent observations to get rich information from the sampled branches. In the external observation, the observation was made in the places where the ATM was established and the Bank posted advertisements for certain products like mobile banking.

The contents of the observation were focused on some areas. The following points were the focus areas of the contents of the observation that the researcher observed in the language use of CBE. First of all, the first focus areas of the observation was on the simplicity of the words used between the customers and workers. The repeated observation was made to identify whether the workers understand their customers' language and had the flexibility to use the language according to the context of the customer. In this context, the observation was made by focusing on how the workers used language when they gave service and what they did if they encountered language use related problems during money transaction. From this perspective, the problems that might be arisen from the workers' or customers' language use and how they solved it or what communication barriers was made was given due attention. The other focus area of the observation was on the persuasiveness of the language used. In this case, much attention was given and observed whether the workers' language use attracted the customer or not. Following these, ways of interaction in using verbal and non-verbal codes between the customers and the workers were observed. In this observation, the

facial expressions of the workers or customers during money transaction, politeness of the workers; wearing styles; hairstyle and any other thing that were related with verbal and non-verbal communication means of communication and language use of the workers and the customers were considered.

Moreover, the clarities of written languages were also given due attention to this observation. As far as the clarities of the languages used were concerned, the clarity of the written documents in the service giving hall of the Bank was observed. In this observation length of the sentences, contents, font size, legibility, clarity etc. of the languages used were seen. Other than this, the observation process, observable barriers of communications in the oral communication that might appear because of cultural expectations were also included. Furthermore, the approaches of the workers and officers during their service deliver were seen from the language they used. Regarding this, how the workers treat the customers in their language use and give care in serving the customers timely were considered. The last point focused on the observation process was overall communication competences of the workers and their abilities to use different languages skills in different languages. From this point of view, the workers were observed how they treated people from different linguistic background and what they did when they came across customers who did not know the language of the workers. In this case, as communication is dynamic, the arts of the communication capacity of the workers were used as the main focus area of the observation.

During all the observations, different techniques that the Bank provided as its means of communication strategies with its customers were observed. During this time, an interaction was made with some customer service officers of the sampled branches and how these officers gave him service was observed. Though the researcher made an overall observation informally in many other branches when he made money transactions, he mainly restricted his observations on the five sampled branches for the sake of giving much attention. This was made after the objectives of the research agenda of the observation process were introduced to the managers. After the research agenda was introduced, the managers of these five sampled branches namely Sidi kilo Campus, Hamle 19, Kidist Mariam, Kidist Silase and Aba Koran branch allowed the researcher to

sit in the service giving hall of their branch and observe what was going on during money transaction in their service giving delivery. In this case, all the oral and written language tools that the workers used to make an interaction with their customers were observed according to the themes of the focus areas of observation. This was made a turn by turn. During this observation, all their verbal and non-verbal uses of the language that CBE used as communication strategies in their business interactions were taken into consideration and note was taken for the main points of the observation.

In the external environment observation, how the Bank used languages in its communication channels like a television program, Automated Teller Machine (ATM) stations, posters posted around the building of the Bank and workers fieldwork were observed. In the case of the workers' fieldwork, how they round in public gatherings like bazaars during holidays and the customers' workplaces especially in shops were observed. In these observations, how these workers tried to attract new customers or encouraged the old customers to save money were observed. In this observation, the language use of the workers was considered. In all the cases, the semi-structured observation was employed in the natural setting and observations were conducted to the maximum levels that the research felt that the objectives of the research agenda could be achieved. During the observation, field notes were taken by the researcher (Creswell, 2012). In the process of the observation, extensive observation was taken place to avoid subjectivity of the observation.

3.4.4. Documents and Content Analysis of Print and Electronic Medias

In this research, relevant documents were considered as additional sources of information. CBE uses different documents as a means of communication channels to communicate with its customers and the public in its communication practices. From these documents, seven brochures, four money transaction forms, five flyers, one poster, two receipts and four sampled TV programs were used for analyses. From these documents, different brochures used to communicate with different groups of the public; forms used for money transaction, flyers used to advertise the product of the Bank, electronic receipts used to communicate with the customers during money transactions

and contents of samples of language used on TV program were collected and how Amharic and English languages used were analyzed for triangulation of these data with the other data sources of the qualitative and quantitative part of the study.

Some of these documents were analysed from the context in which they used to attract new customers or agitate the old ones to use more products of the Bank. These types of documents were usually posted around the building office of each branch or reserved inside the office of each branch on the service giving desks. From these documents, one could also easily access different formats through which he/she could transact his/her money. The others were used as a receipt during money transaction and given to the customers by customer service officers. These documents were used in this study to analyse how CBE used language in the documents to communicate with the customer and give relevant information by the languages that could be understood by the customers or the public. The documents were mostly written in Amharic and English languages. During the analyses of the documents, the clarity, persuasiveness and attractiveness of the languages used were given due attention. In these analyses, both linguistic and non-linguistic elements were also included in terms of the messages that the language used wanted to deliver to the customer to achieve the intended business goal of Bank. In all the analyses of the documents, how these documents transmitted their key messages to their subjects in the local context during the communication practices and the attention given to the clarity of the languages used was focused on.

3.5. Procedures of Data Collections

Data collection was undergone different procedures. To begin with, procedures of data collections for the interview sessions had undergone the following steps. First, the interview guidelines were prepared from related literature and experiences of the researcher based on the research agenda. These interview guidelines were prepared in English but translate to Amharic for their implementations. Before giving their interview, the researcher discussed with the interviewee to record their sound in audio and after they had become volunteer; they were interviewed and recorded in audio. All the interviewees' data were held in Amharic and the interviewees were recruited and became enthusiastic

in giving rich information. After the completion of the interview, the audio recorded data were re-listened and translated into words. In the translation of the audio data, all the most relevant data for the research agenda were selected for the analyses of the data.

Next to this, the procedure for the data collection of questionnaires also took similar steps. In the collection of the questionnaire for customers, 30 questions were adapted from a valid questionnaire in English and arranged into six themes to make the questionnaires more convenient to answer the research agenda. Then this questionnaire was translated to Amharic. However, in the collection of the questionnaire for workers, 25 questions were adapted from a valid questionnaire in English and were asked in English because this language was used as the major working language of CBE. This questionnaire contained 25 items and similar to the questionnaire for customers it was arranged into six thematic areas. After the questionnaires had been prepared and duplicated, the first group of the questionnaire for customers were given to data collectors and the second group of the questionnaire for workers of the Bank was given to managers of sampled branches. Following this, the data were collected from the data collectors and then entered to version 20 IBM SPSS Statistics Data Editor depending on the information provided on the questionnaires about the profiles of the respondents and contents of the questionnaire divided into different themes.

Other than this, the procedure of the data collection tools for the observation had also its steps. The first step was choosing what type of observation method should be used. Then it was found out that unstructured observation was found to be more important for this study assuming that it could make a good fit to answer the research questions. Having this technique in mind, a form of observed points which could be used as guidelines were prepared and depending on these points, all the activities which were done by the Bank and related to language use in its service giving were observed by taking notes. Finally, the major points taken in the form of notes were made ready for analyses in support of the other data sources.

As far as the procedure of the collection of the data sources of the documents were concerned, it was taken some complex processes. To make it more explicit, at the very

beginning of the set of data collection tools, it gave hard time for the researcher to choose the documents that should be analysed and the steps that should be followed. But in the course of the study, it was understood that the documents that had much relevance to communicate with the customers for the daily activities of the Bank should be collected and analysed. Thus, to collect these data, different procedures were undertaken depending on the data source of the document.

Among the many documents, the Bank used brochures for the advertisement of its products was chosen as one of the documents that should be analysed. As far as the knowledge of the researcher was concerned, almost many of the documents used as brochures had their language-related problems. Anyway, to select some documents from these different brochures and made the analyses, the researcher randomly chose those brochures which he could get from the communication departments of the head office of CBE and sampled branches. Then, the documents were read and language-related problems were identified for analyses. Following this, the documents were copied and the problem areas of the language in use of the documents were revealed by including in the body of the study or appending in the last section of the study. These similar processes were done for the procedures of data collection from money transaction forms, flyers, poster, receipts and steps in using ATM for money transactions. In the documents were the Bank used English and Amharic languages for the same document, the English version of the documents was used for analyses of the data but the Amharic version was also included to confirm how the Bank used the equivalent of the English version in Amharic which could also be the other forms of language-related problem.

However, the procedure of data collection tools from TV program took a different form. Before the data was taken from the TV program, a weekly TV program of CBE on EBC was watched for about more than a year from June 2016 to September 2017. During this time, the researcher identified that the contents of the language used and its problems had similarity for all the programs. Thus, the researcher decided to choose some programs and showed these problems practically from what had been going on in the TV program of CBE in their language use. To do so, first, some TV program was selected depending on the conveniences of the time to record the data. Then, some data were selected and

recorded in audio and video forms. As the TV program was in Amharic, the raw data of the language was transcribed into words without making any change. Then, these raw data were translated into the English language again without making any refinement to show the language-related problems and then the analyses were held.

3.6. Data Transcriptions, Translations and Interpretations

Data transcriptions and translations also took a variety of modes depending on the data collection methods. To collect the data from the data sources of interviews, the tools were initially designed in the English language and then translated to Amharic. As far as data collection tools for the questionnaire were concerned, they were taken into two parts. The first questionnaire which was designed in English for customers was changed to Amharic. The second questionnaire which was designed in English for workers of the Bank was used as it was due to the language preferences of the workers and the fact that the Bank used English as its major working language. The translation and transcription of the audio recorded interviews and samples of audio video-recorded data from Amharic television transmission of CBE were made from the Amharic language to the English language by the researcher. In qualitative studies, it is highly recommended if the researcher is engaged in conducting and transcribing interviews to give a better understanding of the situation and perspective of the research participants (Anteneh, 2012). Accordingly, the translation and transcription of these interviews and television transmissions from audio and audio-video documents were saved on the personal computer of the researcher coded and changed to words.

Moreover, the translations of the questionnaire for the quantitative data from English to Amharic were also done by the researcher. The researcher had an experience of teaching translation courses in his teaching experiences as he owns MA in language studies and has been teaching in colleges and universities in the country. He used these experiences and translated the data as stated above from English into Amharic by his own. Added to this, to verify the reliability and validity issues of his translations, he gave the manuscript of his work to his qualified colleagues who had similar experiences and volunteered to help him to make a cross-check of his work. After the researcher had got comments from

his colleagues, he rechecked and re-edited the verifications before he used. Furthermore, data validity was also addressed through the honesty, in-depth, richness and scope of the data collected.

3.7. Procedures of Data Analysis and Interpretation

The analysis and interpretation of qualitative and quantitative data followed various procedures. First of all, the relevant qualitative and quantitative data were saved and organized in coded folders in the personal computer of the researcher. Then, the analysis of the data for the language in use in the communication practices of CBE was held thoroughly by the researcher in using words for qualitative and numbers for quantitative data. To do so, the analyses were held from the finding of the data which were found in words and figures to deliver the intended message. The analyses were done on how the intended messages were delivered to the study population considering the clarities of the language used to the context of this population. To achieve this goal, comprehensive descriptions and narrations of all the data sources were made and then data analyses were held. Different procedures were taken to analyze and interpret these qualitative and quantitative data.

3.7.1. Procedures of Analysis and Interpretations of Qualitative Data

In the qualitative part of this study, data which were collected through interviews, observations and document analyses were described and analyzed. All the data sources were analyzed based on the meanings they could give to communicate the Bank with its customers and the public. The analyses of these qualitative data were done inductively focusing mainly on an in-depth understanding of how the study population experienced and perceived the effectiveness of the language use in the communication practices of CBE. Many scholars also believe that in the qualitative method, the research problems were explored in-depth to understand the meaning and experience dimensions of the lives and social worlds of the study population on their attitudes, behaviors and perceptions (e.g. Dörnyei, 2007; Muijs, 2004; Gray, 2004; Kothari, 2004; Dawson, 2002; Fossey, Harvey, McDermott & Davidson, 2002). From this angle, the researcher had made closely deep interviews and observations with tangible document analyses in the context

in which CBE used language in its communication practices and analyzed in views of the understanding of the research participants.

To analyze these data which were collected from different data sources of the interviews, observations and document analyses, the important points of the Amharic version was changed to English and the English version was taken as it was and recorded on the personal computer of the researcher. Following these, the data sources which were recorded on the personal computer of the researcher were categorized into themes using Open Code 3.6 software, coded and interpreted depending on the objectives and theoretical frameworks of the study. While analyzing the qualitative data, the quantitative data analyses were simultaneously done for triangulation of the quantitative one. This was used to cross-check the truthfulness of the qualitative data and vice versa. In the areas where the results showed variations, further explanations were given depending on the data collected with different data collection tools.

3.7.2. Using Grice's Cooperative Principle and its Maxims as a Method of Data Analyses in Critical Discourse Analysis for the Qualitative Data

As the focus of the study was on the language use in communication practices of CBE, Grice's cooperative principles and its maxims was used as a method of data analyses using critical discourse analysis in the current study. Grice's cooperative maxims are used as linguistic criteria to refer to quantity, quality, relation and manner (Kheirabadi, 2012) in which language is used in written and spoken conversation. In order to analyze this carefully, critical discourse analysis henceforth (CDA) was used. The need of using CDA for Grice's cooperative principle and its maxims in this study arose from the nature of the objective of the study and the use of CDA to analyze discourses of written or spoken texts in its actual context as the text is written or spoken (van Dijk, 2009; Wodak & Meyer 2001). Gee (1999) revealed this as, "A discourse analysis is based on the details of speech (gaze and gesture and action) or writing that are arguably deemed relevant in the context and that are relevant to the arguments the analysis is attempting to make (p.117)". According to Fairclough (2003), social practices of written or spoken text including their activities, social relations, objects and instruments, time and place, social

subjects with beliefs, knowledge, values etc and their semiosis are considered as parts of a given discourse. Thus, as Grice's cooperative principle henceforth (CP) which is essentially used to show how people make use of language to have better communication (Qassemi, Ziabari, & Kheirabadi, 2018), CDA was used to analyze Grice's CP of quantity, quality, relation and manner in all the contents of written and spoken languages used by CBE in its communication channels in using language for its communication practices.

Grice indicated in his CP that human communication is governed by principle and written or spoken conversation should be reported more clearly (manner), truthfully (quality), give enough amount of information (quantity), and directly address target consumers (relation) (Qassemi, Ziabari, & Kheirabadi, 2018) but also uncover that to find out a piece of written or spoken conversation follows all maxims is not an easy task. In CDA Fairclough (2003) also writes that relationship between texts and social events is often more complex when the texts are mediated by the mass media by copying technologies which involve print, telephone, radio, television and the internet to disseminate communication. Moreover, Fairclough (2003) emphasized complex modern societies involve the networking of different social practices across different domains or fields and scales of social life like global, regional, national and local and concluded that texts are a crucial part of these networking relations in which the orders of discourse associated with networks of social practices in specifying particular chaining and net-working relationships between types of text. Regarding this, the discourses of how CBE used the the four maxims of CP in its written or spoken conversation such as print and electronic media technologies to disseminate its messages to communicate with the public and its customers were analyzed.

Consequently, as this study tried to gather data in the qualitative method through interviews, different documents and observations, using Grice's CP and its maxims and analyzing in CDA was found to be a more appropriate method to analyze the data collected through these qualitative methods. As CDA consists of a set of philosophical premises, theoretical methods, methodological guidelines and specific techniques for linguistic analysis, (e.g. Fairclough, 1992; Hart, 2010; Blommaert, 2005).it was found to

analyses the data collected from from CBE in CDA. Thus, as Grice's CP and its maxims conversations' would be most successful if the principle and these maxims would be complied and the language use of CBE was analyzed in CDA from its production to the level of its societal use.

Based on these facts, CP and its maxims were analyzed in terms of the properties of texts and features of discourse practice that include text production, consumption and their distribution to the wider socio-cultural practice using Fairclough's three-dimensional framework of critical approach to discourse analysis. Added to this, Wodak's discourse historical approach (DHA) was also used to integrate a large quantity of available knowledge about the historical sources and the background of the social and political fields in which discursive events are embedded in these maxims. Moreover, DHA also used in analyses of the historical dimension of the discursive actions by exploring how particular genres of discourse are subject to diachronic change in these maxims. Furthermore, DHA perceives written and spoken language as a form of social practice in which there is a dialectical relationship between particular discursive practices and the specific field of action that shape and affect discourses. Based on these facts, data collected from maxims of quality, quantity, relevance and manner from interviews, observation and available document were analyzed using these three interconnected aspects or dimensions of analysis and interpretation of Wodak's DHA using CDA.

According to Li, (2015); Qassemi, Ziabari and Kheirabadi, (2018) and Zhou, 2009) maxim of *quantity* provides necessary information and avoid offering redundant information and require to provide information as much as required for the current purposes of the exchange or does not provide enough information or give more or less information than its actual needed in conversation. On the other hand, the maxim of quality tries to contribute only true communication. This means, the violation of the maxim of quantity implies that the speaker information to avoid false information and information on which one lacks adequate evidence. The violation of quality of maxim refers to offer false message deliberately or say something which do not have enough evidence and should be avoided.

In the process of the analysis of these maxims, the forms of language used in CBE's different communication practices like the Moto of the Bank which was used to deliver its message to its customers or the public, the quantity and the quality of the languages used to communicate with its customers in its spoken and written documents, the quantity and the quality of the workers' language in communicating with their customers were analyzed. Thus, to analyze this using CDA in the contexts in which languages were used, Fairclough's (1995) three-dimensional framework of critical approach to discourse analysis and Wodak's discourse historical approach (DHA) were applied and interpretations were given depending on the meanings that the languages used gave according to the local context of the study population and the nature of the language used to deliver the intended messages. For this reason, the analysis was considered whether the Bank or the workers achieved the maxims of quantity and quality in their language use during their communication practices by giving ample information telling only true statements.

Similar to the maxims of quantity and quality, the maxims of relation indicate giving relevant information and the maxim manner of represents to avoid obscurity of expression, ambiguity and unnecessary prolixity during communication. Thus, the violation of maxim of relation arises from presenting irrelevant information during the communication events where as the maxim of manner arises from using ambiguous words (Li, 2015). Based on these facts, Fairclough's (1995) three-dimensional framework of critical approach to discourse analysis and Wodak (2001) DHA focusing on the relevance of the languages used in social practice and socio-cultural background of the customers/publics were used to analyse the data using CDA. According to Fairclough's (1995) a piece of discourse is embedded within the socio-cultural practice at immediate situation, the wider institution or organization and a societal level. Added to this, Wodak (2001) pointed out the most distinguishing salient feature of DHA is its endeavor to work with different approaches, multi-methodically and based on a variety of empirical data as well as background information. From these perspectives, the maxim of relation was seen from the relevance of the languages used and the maxim of manner was seen from the

perspectives of the clarities of the languages used in the oral and written communication of CBE like the expression of the Moto of the Bank, press release and press conference made and wrote print medias like flyers, posters and receipts etc in terms of their relevance and clarity of the languages used to the customers or public from single individual to the societal level depending on their background knowledge.

3.7.3. Procedures and Techniques of Analysis and Interpretation for the Quantitative Data

In using the quantitative component, phenomena were explained by collecting numerical data that were analyzed using mathematically based methods (Muijs, 2004; Pallent, 2007). It involved the generation of data in quantitative form to explain phenomena by collecting numerical data in testing hypotheses using number in the language of statistics with standardized procedures and descriptions of trends or a need for an explanation of the relationship among variables through the use of large-scale survey research using methods such as questionnaires or structured interviews (Creswell 2012; Dawson, 2002; Dörnye 2007; Kothari, 2004; Muijs, 2004).

In the current study, data from the two types of survey questionnaires were analysed with different descriptive statistical analysis technique using SPSS version 20 as working software to facilitate the process. The analytical techniques applied to data from the survey form for this research included: descriptive statistics that indicated different sociolinguistic groups of the workers or the customers' language abilities will be presented in percentages. In addition to these, descriptive statistics that included means and standard deviations were calculated to summarize variables of the language used in measuring relationships in the communication practices of the Bank and to compare and contrast the differences and similarities among each theme of these variables. Moreover, these statistical analyses were also used to calculate and summarize variables indicating workers' language competence in working to solve language-related problems in their different communication practices and see the differences and similarities among each theme of the variables.

3.8. The Pilot Study

In this section, the purpose of the pilot study, the setting and procedures have undergone to make the pilot study and lessons gained from the pilot study were reported.

3.8.1. The Purpose of the Pilot Study

The main purpose of the pilot study will inform the researcher to arrange changes needed to be made to the various elements of the research agenda such as the choice and size of the sampling frame, research instruments like questionnaire and interview schedules (Gray, 2004). According to Gray (2004), the piloting of these instruments helps to modify ineffective questions and make them accurate, unambiguous and simple to complete. Gray (2004) further elaborates that the accuracy, clarity and simplicity of the instruments should go to the instructions given to respondents. Moreover, the style and wording of any accompanying letters, content of face-sheet data, formality or informality of the questionnaire in terms of tone, presentation, etc., length of the questionnaire, sequence of questions, quality of individual questions in terms of whether they are understood and answered in a way that was intended and scales and question formats used should be clear. Thus, this pilot study was held to reframe the instruments of the data depending on these facts to make simple and readable to the respondents.

Another purpose of the pilot study is its use to evaluate different contexts of the instruments. Among the contexts in which the pilot study is used includes the ability of a question to discriminate the objectives of the study, the validity and reliability of questions, redundancy and the set of response with some respondents' pattern of answering Likert-type questions (Gray, 2004). In addition to this, the pilot study is used to anticipate the length of time for completion of data collection instruments, procedures and data analysis techniques that will be used in the main study. Moreover, conducting the pilot study is helpful to acquaint with data gathering and analysis procedures to learn a lesson for the main study. To strengthen this idea, Dawson (2002) asserted that the questionnaire that has been constructed to collect the data must be piloted to see and identify any ambiguities which the researcher has not noticed to alter them to send out a number of questionnaires to the type of people who will be taking part in the main

survey. Therefore, in an attempt to meet the purpose of this study, a pilot study was conducted to make an evaluation of the data set and improve their quality for the main study. This was to ensure whether the interview guide for in-depth interviews and questionnaires for the survey were clear and understandable for the study population.

3.8.2. The Pilot Study and the Lesson Learned

In the setting of the pilot study, a lot of lessons were learned from the study in improving the instruments and understanding these processes and procedure of doing the research work for the main study.

3.8.2.1. Setting and Procedure Followed

This pilot study was conducted at Nekemte town which was a district for Western Ethiopian branch of CBE. The choice of the town was done by purposive sampling. In this town, there were 11 branches of CBE at the time of the pilot study. From these branches, one branch which was called Leka branch was selected by a lottery system probability sampling. To make the pilot for the questionnaire and interview guide questionnaires the workers and customers who responded to the pilot study were selected from this branch.

The selection of the workers and customers for the pilot study had undergone different steps for the interview guide and questionnaire. First of all, the selection of the workers and customers for the interview part had done by purposive sampling. To begin with, the selection of three officials and three customers for this part was done by purposive sampling. Gray (2004) recommended that two or three people who are similar to, but not part of, the target group population can be used to pilot the questionnaire. Accordingly, three workers were selected from officials who had the managerial positions with more experiences from 8-16 years and educational background of MA and BA degree to pilot the interview guide for the official and experts of the Bank. This helped the researcher to get good insights about his instruments. Added to this, three customers who were served in this branch for many years and assumed that could potentially participate or contribute to the study were selected by snowball sampling with the help of the manager using their

social network from a different group of the population. Thus, customers who had served and worked with CBE for more than 10 years were selected to pilot the interview guide for customers.

For the quantitative study, different numbers of respondents were used. To meet the objectives of the pilot study for customers' questionnaire which was prepared for the main study was plotted. To do so, fifty-five question papers were distributed with the help of three data collectors from the workers of the Bank whom the manager assigned to help the researcher. From these fifty-five questions, fifty were returned and used for the pilot study. Similarly, for the second part of the questionnaire which was prepared for the workers, data were gathered from 15 workers with the help of the manager of the Bank. Descriptive statistics were used to analyze the result of the quantitative part. The workers who had the managerial position and the other workers of the Bank had a positive attitude to help the researcher assuming that they could be benefited from the result of the study. This gave an opportunity of getting good insights to improve the instruments of the research tools for the main study.

3.8.2.2. Lessons Learned

After the pilot study was completed, some important insights and lessons were taken to improve the quality of the instruments. First, some of the items were improved and remodified from the questionnaire. Added to this, a good lesson had been gained to re-check the clarities, redundancies and the boredom of the items for the interview guides. Accordingly, some refinement was done in the interview guides and the adaptations of the questionnaires were mainly focused on the clarity of language in use to deliver the expected messages. It also showed the direction to the research to make further reading to improve the quality of the contents of the research tools. Furthermore, in the data collection tools, the observation was added to the main study by adapting semi-structured objective checklists to gather additional information through observation.

Other than all these, the tools were refined to the level of simplifying the difficulty level of the language to the standards of the expected respondents. As a result, certain items which were found to be lengthy and redundant that could create boredom or affect

comprehending the theme of the tools were revised and some amendments were made to clarify the guidelines of the interviews and adaptations of the questionnaires. The instruction of the questionnaires for the customers and workers were also made clear and simplified by considering the background knowledge of the respondents.

The other important lesson which was gained from the procedures of the pilot study was the process of subject selection. Regarding this, the experiences obtained from the pilot study helped the researcher to discuss critically and closely with managerial bodies and data collectors like officials and workers on how to select informants at various levels for the main study. The other advantage was that the researcher learnt to bear patience when irregularities occurred in the course of data collection as it was too difficult to meet some of the participants. It was understood that it was too challenging to meet informants from officials as they were always occupied by meetings and other official routines and some customers were also too busy in their private work from the pilot study. This procedure helped the researcher to think that the only way and means to succeed when such inconveniences took place was bearing tolerance to the maximum level.

Furthermore, the pilot study also provided with an opportunity to be acquainted with data collecting instruments and procedures that helped the researcher to foresee practical obstacles and plan beforehand for any challenges he might come across. Further experiences were also gained to follow necessary steps in documenting, managing, analyzing and interpreting data so that he learnt the strategies in which he was acquainted with different data analyses and interpretation and discussion methods to make his research agendas more valid and reliable. As a result, the researcher learnt to extend his investigation of the qualitative data collection tools to the communication departments of the head office of the Bank and to use more statistical data analyses methods for the quantitative one as it would increase the reliability and validity of the research tool. Thus, in the analyses of the data for the qualitative part of the main study, the interview was held with the official of communication departments at head office and other methods of SPSS statistical analyses methods such as chi-square and regression analysis were reduced to analyze the quantitative data descriptive statistics and frequencies with percentage.

3.9. Credibility and Depedebility of the Data

The credibility and depedebility of the qualitative data was also assured through different methods of data collection and analysis tools that intertwined among one another. The credibility and depedebility were maintained through triangulation by gathering information from multiple data sources in using multiple data gathering tools (Creswell, 2012 & Gray, 2004). In line with this context, one mechanism used to maintain credibility in this study was systematically documenting the procedures passed through during data collection and analysis and checking all the materials used in each step. The other measure taken was checking the transcribed version of the data against the original in a case to correct mistakes which were created when the process of transcription was taking place. To add the depedebility of this qualitative part, it was also checked by triangulating with rich data collected from in-depth interviews, semistructured observations and document analyses of different data sources.

3.10. Ethical Considerations

To collect ample information from the participants, the research participants were told all the details about himself, his organization, the purpose of his project and the benefit of the result of the project. As a result of this, they were ensured the fact that all the information they provided was not disclosed to any third party to keep the anonymity and treat their response with complete confidentiality (Dawson; 2002). They were also respected and ensured for the fair distribution of the benefits resulting from the research agenda. All the information was collected from the participants only under their permission after they had been asked and become volunteers (e.g. Mack et al., 2005).

Good preparation and self-awareness were made to reduce awkward situations. When the researcher encountered such a situation, he did not dwell too long on the negative side and gave due attention to the ideas of the participants. For example, while the researcher was collecting data for the interview section, one of the sampled branch managers refused to give any support for the data collections. He assumed that the research work was not important as the Bank used the Amharic language which was an official language of the country and the English language which was an international language. In his part, he felt

that language problem related only arose if the Bank did not use the languages that were spoken by the majority of the population. However, the researcher became patient and tolerant to make an appointment with this manager on the time appropriate to him to discuss the importance studying language-related problems and how this could be important even for the languages that the Bank was using. Following this, after the researcher had made about three-time contact with this manager with longer time appointments from two weeks to a month given by the manager, the researcher was convinced the manager to take the interview data from him and other data sources from his workers. What made these challenges very interesting was that in the course of the interview session, the manager himself could be able to understand the influence that language in use could make on the business activities of the Bank. Thus, he made an eye witness even the language problems he came across in his workplace affected his work but as lacked awareness on how this might become an obstacle to the business transactions of the Bank; he said that he did not give any consideration for such problems.

Added to this, the researcher also came across similar difficult situation from another worker who did not want to be recorded in audio during the interview session. To convince this worker about the confidentiality and anonymity of the research work, the researcher asked permission from the manager to talk with him. After he got permission from the manager by making to cover his work by other work for an hour or two, the worker became a volunteer and the researcher was able to talk with him about the details of the research work for an hour and a half. Following this, he was convinced to be recorded and could understand everything clearly on his own time. From this time onwards, even he became a good friend of the researcher and also felt that this kind of research could give good feedback to promote the business activities of the Bank. Similar to these occasions, the researcher also faced other different forms of challenges from some respondents but to overcome all the challenges he came across and achieve his goal, many efforts had been done to bear tolerance to the maximum level and approach the respondent politely according to their context.

The other important point which was considered as having a positive attitude for all the responses of the participants was tolerating all the feelings of the respondents even if it was not convenient. When they tended to supply irrelevant data, probes were given with care to turn their ideas to the correct ways of the information intended to be collected depending on the context of the research tools (Cohen, et al., 2000). When the researcher reacted to the irrelevant information which was given by the participants, he made probes in a friendly way so that the participants understood him and took the correct way to give positive reactions for his questionnaires (Dörnyei, 2007).

CHAPTER FOUR: DATA PRESENTATIONS, RESULTS AND DISCUSSIONS

1. Introduction

This chapter presented the analysis and discussions of the data which were collected through various data sources in convergent MMR. The analysis of the data was divided into two parts. The first part of the analysis was devoted to analyse the demographic profile of the research participants. The main purpose of these data was to identify sociolinguistic variables of the research participants that might affect their language use in relation to the objectives of the research agenda. Thus, these profiles were believed to provide the researcher to access rich, profound and authentic data sources about the overall language abilities of the research participants to see it in terms of the language in use in the communication practices of CBE in relation to the study population. The general descriptions of the personal profiles of these research participants were described before the overall analysis of the data for the qualitative and quantitative part. This was used to make a comprehensive understanding of the background of the research participants. In reporting the analysis and discussion of these profiles, verbal explanations and statistical data analysis with SPSS were used and critical interpretation was given to each data sources in supporting with some evidence which was related to language use.

The second part of the analysis was the analysis and discussions of the contents of the data. In the analysis and discussions of the contents of the data which were obtained from interviews, sampled documents from brochures, flyer, receipts and contents of the language used in TV programs of the Bank, CDA was used. In this case, all the samples of the texts of the language used were analyzed and discussed from the perspectives of Fairclough's three-dimensional conception of CDA and Wodak's DHA depending on the context of the data collected. In this case CDA was used to see whether the language use of the Bank is straight forward or the messages that the Bank wants to transmit may be hidden due to the the problem of the language use of the Bank. In the analyses and discussions of the contents of the quantitative data which were obtained from customers and workers questionnaires, descriptive statistics were applied to compare and contrast the mean values of each theme of the questionnaires in the numbers of statistics. In the

process of the analysis and discussions of the data, the language use of the qualitative part was analyzed in words and triangulated with data sources of the quantitative part which were found from the statistical data analyses and discussions of SPSS in numbers. For the qualitative data analysis, the responses of the interviewees' interview data were categorized into themes and sub-themes. The data collected from the sampled documents were also explained and discussed under these categories depending on the relations of the contents of their messages under each theme. Similarly, for the analysis and discussions of the quantitative data, first, the questionnaires were categorized into themes. Following this, they were distributed to the participants, collected and then analyzed and discussed according to their themes. The analysis and discussions of the themes and sub-themes of the qualitative data were triangulated with the themes of the quantitative data to cross-check and strengthen the results of the findings.

The major themes of the qualitative interview data were the nature of the language use of CBE; influences of language use related problems; language competence of the employees and the influence of customers/public discourses on business activities of the Bank. In the quantitative part, the themes of the questionnaire for customers were the six measuring relationships maintenance strategies such as trust, control mutuality, commitment, satisfaction, communal relationships and exchange relationships. In the same part, the themes of the questionnaire for workers were different communication strategies the workers should use in their communication practices that included on how workers solve language-related problems; attracted new customers; related the Bank with its environment; improved communications of the Bank and understood and explained principles of using different languages in the communication practice of the Bank.

4.1. Data Presentation

In the following section, the data of the background of research participants is presented.

4.1.1. Description of the Codes of Officials, Experts and Customers for In-depth Interviews

The officials' and experts' interviewees were selected from all the five sampled branches of CBE in Addis Ababa namely Hamle 19 branch, Sidis Kilo Campus branch, Kidist Mariam branch, Kidist Silase branch, Aba Koran branch and experts of the communication departments at the head office of the Bank. The names of the interviewees for the officials were coded and given names in respect to their job descriptions and categorized as **BM** (branch manager), **CSM** (customer service manager) and Experts (**E.**). As the experts had different job descriptions; their job was described where it was important for the analysis and discussions of the data. In the analysis and discussions of the contents of the main data, the real names of the participants were replaced by codes of their job and given a number as 1, 2, etc. in place of their real names. For example, the branch managers were named as **BM1, BM2, BM3** and the experts as **E1, E2 and E3** etc). With regards to their educational background, the bachelor of art was named as **BA** and masters of art as **MA**. Similarly, the interviewee participants of the customers were selected from a public servant, merchants and other members of the community purposely and carefully by snowball sampling. During the selection of the participants, their work, educational backgrounds and language abilities were taken into accounts with the relationship that they had with CBE. The names of the interviewees of these customers were given concerning their job descriptions and categorized as **PS** (public servant), **M** (merchant) and **OC** (other customers). In the analyses and discussions of the contents of data, the real names of these participants were replaced by pseudo names with these codes and their job descriptions as 1, 2, etc. in similar ways as it was done for the official and experts participants. For example, the public servants were named as **PS1, PS2** etc. and similar context was used for all the other job descriptions to identify one from the other.

4.2. Analysis and Discussions of the Contents of the Data

This part was devoted to the analyses of the overall contents of the data from interview transcriptions which were categorized into different themes with other data sources. During the analysis, the themes of the interview sessions were analyzed with the support of other data sources which were collected from questionnaires, documents and languages from other electronic Media. Based on the language in use in the data sources collected from these tools, each theme of the qualitative part was analyzed depending on the languages used in the data sources. Added to this, for further analyses, Fairclough's three-dimensional method of discourse analysis and Wodak's DHA was/were used to analyze the qualitative data in multidimensional perspectives. Moreover, the CDA of this qualitative part was also used with data source from the contents of the questionnaires to strengthen the result of the finding. Thus, in the following section, the analysis was held according to the theme of the language in use for each data sources in the way that they could answer the research questions.

4.2.1. The Nature of Language Use in the Communication Channels of the Bank

The participants under study were asked different questions that assessed the types of communication channels used by CBE in its communication practices. The purpose of assessing these channels was to answer the first question of this study by analysing the nature of the official languages of the Bank Amharic and English and how they were used in the channels to identify the challenges and opportunities encountered in using these languages. To answer this research question, after the participants asked to identify the communication channels, they were, directly and indirectly, asked to respond to the nature of the languages used in the communication channels of the Bank and what challenges and opportunities they came across in their communication practices due to the ways of using language.

To begin with, asked to identify the types of communication channels used by CBE, CSM6 responded, the Bank used channels like print and electronic Media in different alternative ways to address its messages to different groups of the public. For the probe question which he was asked to know the kind of these print and electronic

Media, the interviewee listed brochures, flyers, posters, billboards and magazines as print Media and radio, television, ATM, mobile banking and portal as electronic media used by the Bank. Regarding the languages used by the Bank in these channels, the interviewee explained that the Bank mostly used Amharic and English but English as predominant and major working language specifically in the electronic Media of the Bank. This similar question was answered similarly with many different interviewee participants from officials, **BM1**, **BM2**, **CSM3** and **CSM4** and experts **E1**, **E2**, **E 6** (see **appendix G and H**). To validate this information, further information was asked by the customer respondents. The respondents from customers for example, **PS 1**, **PS 3**, **M1** and **M2**, **OC1**, **OC5** also assured that it was true that the Bank used these different print and electronic media to communicate with them in different contexts and also revealed that the Bank communicate with them using these channels in Amharic and English languages. However, the customers' interviewees claimed that one could not easily access some documents of these written communication channels. They also said that they could not easily understand the English language used in electronic Media (see **appendix I and J**). One can also observe this from the receipt for money transaction.

Figure 4.1. Receipt for Money Transaction

18038569874868003 Page 1 of 1

Results 1 - 1 of 1  የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA

COMMERCIAL BANK OF ETHIOPIA

Cash Deposit Advice

Branch: Kideste Mariam Branch
 Date: 20/05/17
 Tr. Ref: TT171408VQFB
 Account: 1000017390132
 Name: BELIYU FANTA NEGERI
 Amount: ETB#4,000.00
 User: TESDEBK
 Narrative:

-----AMOUNT IN WORDS-----
 FOUR THOUSAND ONLY

Commercial Bank of Ethiopia
 C.S.O. No. 3
 20 MAY 2017
 Kideste Mariam Branch

Initially, the strategy of the Bank that it used different communication channels was encouraging indeed. This could help the Bank to use different technologies to easily communicate with its customers and couple up with national and international business situations in its communication practices.

To the contrary, similar to what we can observe from the receipt above, the responses of the interviewee participants also indicated that the nature of the language used by the Bank could have its impacts. For example, the interviewee realized that the Bank used English as its dominant language followed by Amharic in its means of communications. From this perspective, it can be encouraged to use the English language as lingua franca that goes with the context of the recipients of the message.

For example, if we consider the nature of the language used from the above receipt, it is not difficult to understand that any English illiterate customer or customers who are not good at English cannot understand what is written on the receipt. Thus, it seems that in some instances, the Bank takes away Ethiopian customers from their indigenous languages to the foreign language without any justification. The Bank may some times use only English assuming that it is an international language but the nature of the language used may contradict with Ethiopian customers' business culture. This is contrary to the ideas identified by research finding of Abdullah and Talif, (2002) that indicates banks are very global and multicultural organizations that will need to interact with people from different countries and different backgrounds daily. Added to this, as these customers vary in age (see **appendix F**), this reflects the social uses of language that can be much influenced by age. According to Coulmas, (1998), age provides context for the individual's relationship to the larger social order that occurs as a result of biological, psychological, functional and social changes.

Similarly, some customers such as **M6, M7, OC5 OC6 and OC7** stated in the interview session that they could not easily understand the English language used by the Bank as the Bank used some jargon words and difficult figures (see **appendix I and J** for further detail). From the perspectives of three dimensions of (Fairclough (1995), CDA, this

might imply that the text (the language used to transmit a message did not go with the accepted norms of the country in which the customer could examine and understand the messages in their sociocultural context. Added to this, it might also suggest that from the Gricce maxims of quantity that is the amount infotmation provided to the customers and the contexts of Wodak (2001), DHA, the nature of the language used does not go with the discourse internal context of the English language used, its inter-discursive relationship and the extra-linguistic variable which might not be understood in the broader socio-political and historical contexts in which the business discursive practices of the customers were embedded in.

To make this more vivid and tangible what the interviewees said, let us consider messages sent through mobile from the written electronic media documents to announce to a customer the debited and credited money from the account of the customer.

1. Dear Customer Your account xxxxxxxxx2965 has been debited with ETB -200.00
Thank you for Banking with CBE! Sender: CBE Message center +251911299955
Sent: 17-Oct-2017 16:09:32.
2. Dear Customer your account xxxxxxxxx2965 has been credited with ETB
6212.87 Thank you for Banking with CBE! Sender: CBE Message center
+251911299955 Sent: 17-Oct-2017 16:09:32.

In using the English language, the central theme of these short messages might be easily understood by foreigners or some groups of the society who knew English and the business processes of the Bank who have good attachments with it. To the contrary, the words of the language used; the codes and what the numbers imply might not easily be understood by the majority of the customers. For example, to understand the text (the language used) in the clause Dear Customer **your account xxxxxxxxx2965 has been debited with ETB -200.00** and **account xxxxxxxxx2965 has been credited with ETB 6212.87** needed to have some background knowledge about the language use of the Bank. This means, based on the Gricce CP, the language used might not be relevant to the customers' situations. To understand this document, it needed to have some business knowledge, the English language and mathematical concepts but in the English language

used, the broader socio-political and historical contexts of the country were not easily observed. Added to this, some sort of figurative representation for the left out of the account number of the customers, mathematical meaning for negative and positive numbers, using acronyms like ETB, CBE, the figures of date and time used were not used in the discourse practices of the society and did not have relevance of the practical context of Ethiopia. The researcher has also observed while the customer was asking clarifications for the receipts that it took from the customer service officer (see **appendix L**).

Though the mobile channel is fast and becoming an important component of business communication, the nature of the language used showed that it had its problem. Accordingly, from Fairclough 1995 three dimensions of CDA, the nature of the language used and its discourse practice and social practice did not go with the context of the environment. Similarly, from Wodak (2001) DHA, this might imply that the text (nature of the language used to transmit a message did not go with the accepted norms of the country in which the customer could examine and understand the messages in their sociocultural context. This means from the concept of Gricie CP it lacks relevance. As a result of this, it might also suggest the nature of the language used in this context cannot be understood by the majority of Ethiopian customers.

This means all these customers and the other customers who did not have any background knowledge about the structure of the sentences used above like the symbols used to indicate left out numbers, figurative representations for message center, date and time which were not written in Ethiopian context cannot be understood by majority of the Ethiopian customers (see **appendix G and H**). This contradicts with Práca and Lapanská, (2006) ideas that explained in this kind of written communication, the code of the language has to be known by all participants of the communication events. Cook, (1992) also commented that in analyzing language in use in discourse analyses, the context of communication events that involve who is communicating with whom and why; in what kind of society and situation; through what medium and their relationship to each other should be included. Similar to this, according to Gricie's CP, the speaker and the hearer need to have some kind of cooperation to convey and to understand each other's speech

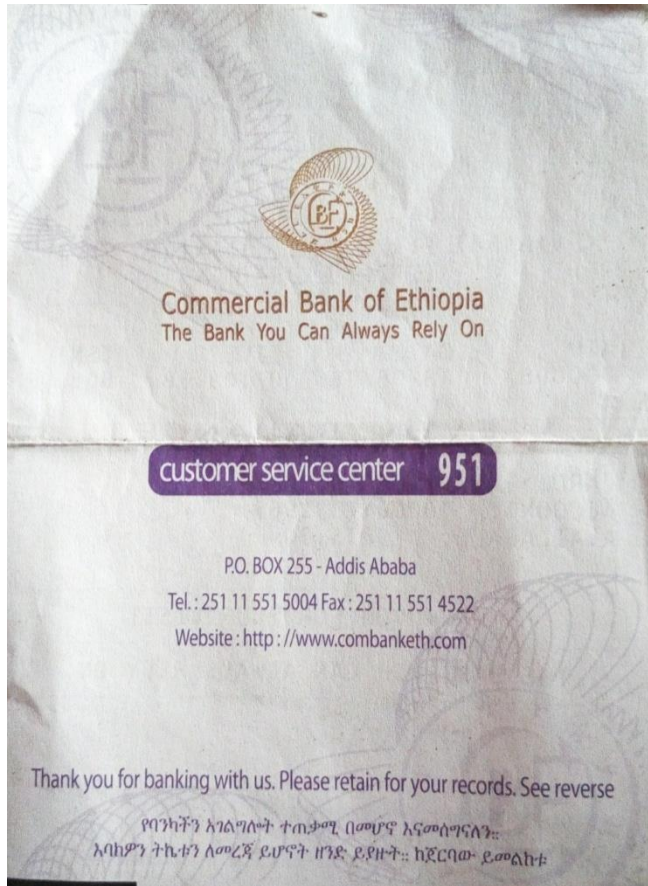
clearly in each turn (Ayasreh & Razali, 2018). But in our case, CBE seemed that it did not consider the context of its language use from the socio-cultural perspective of the majority of its customers in Ethiopian context though few Ethiopian customers and other foreigners might understand it.

This similar language problem from the nature of language used could be observed on the electronic receipt given by ATM during money transaction. Regarding this, how languages were used could be observed from the following ATM receipt. In this printout receipt, the shaded part of the receipt cannot be clearly understood by anyone except those who know how the Bank works in its business transaction. This means the customers are expected to have another additional knowledge to understand the messages delivered in this context (also see **appendix I and J**).

Figure 4.2. ATM Receipt Front Side of the Receipt



Back Side of the Receipt



Moreover, similar to the nature of the language used in the mobile messages of the Bank to the customer, this electronic receipt was also given to the customer to announce him/her, his/her balance of his/her account and on the way introduced about this product using the logo of the Bank in golden colours. Giving this kind of electronic receipt is the usual work of the Bank. However, if we consider this from the nature of the language in use of the Bank, some major problems could be observed. First, one can get the logo of the Bank on both sides of the receipt. But, due to the size of the receipt, its visibility and clarity one can fail to understand the message. Again, the design of the logo and the colour used might not attract the customers as this design and colour were not in the immediate language use of the culture of different Ethiopian people who were served in the context of Addis Ababa. To understand different words and numbers used to

represent different messages, it needs the customer to have additional information about the numbers and words to the level of their understanding. Thus, the language in use of this kind of electronic Medias can imply the technologization of discourse by intervening in the sphere of discourse practices with the objective of constructing a new hegemony in the order of discourse of the institution to impose restructured hegemonies in institutional practices of the Bank on the customers (Fairclough, 1995). However, O’Kane, Hargie and Tourish (2004) recommended in maximizing the impact of technology as a communication method; organizations must be aware of the possible benefits and associated problems in the process and atmosphere necessary for effective communication. In our case, it seemed that CBE was not aware of the impact that could be created and made communication barriers due to using only the English language.

To elicit data pertinent to this theme, further investigation was held in relation to how the electronic channels were accessed and used in the communication practices of the Bank. Concerning this, **BM3 and his colleagues (see appendix G and H)** witnessed from what was practically taking place in CBE stressing that the work of the banking industry was replication. The interviewee stated that CBE did not do something new but made a copy-paste of what was already established by the civilized world. As a result, CBE was replicating any channel of communication from the American world classic bank that the Bank felt the best work to communicate with its customers. He said, this enabled CBE to use different electronic media and technological product channels to use them as a means of communication practices. Added to this, he confirmed the Bank disseminated important information to its customers like any other bank in this world and use the channels to regulate their account. For the question asked how could the Bank achieve in clarifying the ideas of the new products using the electronic Medias in using simple language in its communication practices, he assured that CBE used similar terminologies for the new products and usually used the English language as the major working language of the Bank to achieve this goal. **CSM2 and the other officials (again see appendix G and H)** shared a similar idea for the same question and reflected his belief saying that the customers should adapt themselves to the new technologies and business words to get information about the new products from the multimedia channels of

communication used by the Bank. This interviewee emphasized that the main job of the Bank was to access these different communication channels.

The interviewees argued and extended about their ideas by taking an example of some customers who were quickly adapted to some new products like interest-free banking. They believed once the Bank announced the products through multimedia channels, the customers could adapt themselves to terminologies of technology. From the responses of the interviewees (**appendix G and H**), it could be critically analyzed that the main focus of the different channels of communication of the Bank was on the acquaintances of new products without giving due attention to the languages through which the products could be acquainted and the customers were expected to use the products by adapting themselves to the context.

To the contrary, Hart (2010) remarked that the importance of media or channel of communication is to refine and adapt texts and ideologies (in our case the new products and the electronic media) according to the local context and expose them to the public so that the public can easily understand the ideas. However, the interviewees talked about replication of the products and terminologies used with the technologies in different communication channels in the same way they were used in civilized countries. The interviewees in his part felt that once the products were announced in these channels, it was the duty of the customer to acquaint him/ her to the new technologies and their languages. This means the Bank administration belief in using the English language for business and the workers appreciated using it without understanding the communication barriers these may create.

Here, if we consider this from CP, it lacks relevance. The context of the relevance of this language use can also be seen from Fairclough (1995) critical discourse analyses perspective. Regarding this, the ideas about the relevance of the nature of the language in use of the workers respondents can be further analyzed from two angles. First, if we take the nature of the language in use in the channels from the civilized nations and use them without any refinement and adaptation, the messages cannot be easily understood. This will happen as the interpretation of this text (the language in use) can not be found in the discourse practices of the customers. Thus, there is no socio-cultural foundation in which

the customers can understand the meaning of the nature of the language used. Second, it cannot be practically realized to use these channels like civilized nations due to the variation of the facilities and the civilization of the workers or customers. Thus, these could be resulted in less communication and could affect the Bank negatively in this competitive world. The nature of the English language used in the mobile message and ATM receipt mentioned above can indicate this problem (see **appendix L**).

Further investigation was made to identify the communication channels and their challenges in the nature of language used in the communication practices of the Bank. In the process of the identification of the types of communication channels and their challenges in the nature of their language in use, the researcher asked about the preparation and distribution of the channels. In response to this question, experts at head office (see **appendix G and H**) from communication department reflected how the print media of the communication channels of the Bank were prepared and distributed. According to these interviewees, there were different print Media channels which were prepared by the communication department at the head office and distributed to the enter branches of the Bank through district offices.

Among the print media channels, they expressed, brochures were prepared depending on the age, sex, religion and occupation of the customers to address the interest of each section of the community. For instance, regarding age, they mentioned that the main purpose of the brochure for youth saving account service is to create awareness about the plan for all young people between the age of 18- 24. Similar to this, for sex, women open saving account brochure is also used to encourage women to feel a responsibility in saving money and improving their life. The experts generally reflected that brochures which were prepared for religion and gender had also the targets that they should hit. As far as the truthfulness of these print media channels of brochures was concerned, the researcher also identified there were all these types of brochure documents in each branch but they were written intensively in the way that they could not attract and the language used could not be easily understood by the customers (see **appendix, R for Amharic and S, and K for English and Amharic version**) for brochures of gender and religion issues of the customers respectively.

The experts interviewees further extended that flyers were the other communication strategies of print Media that had prepared in many different forms to deliver the message to CBE's customers in its communication practices. Similar to brochures, flyers were also prepared for different customers in its different forms to introduce the products of the Bank. For example, to attract customers that could generate foreign currency, the Bank had identified these customers as premium and business customer of CBE and provided flyer that disseminated the information about the special privileges they could get if they become premium customers of the Bank. Moreover, different forms of flyers were used to introduce different technological products and money transactions. For example, these included flyers for the uses of point of sale terminal (POS-Terminal) and brochure for foreign exchange ATM were taken as examples for these kinds of the introduction of technological products (**see appendix U, V, W, and X both for English and Amharic languages**). Almost all of the documents were giving much attention to the customers to use the new product but the nature of the language used were not prepared in the way that they could attract new ones in their language use. Furthermore, these print Media were also posted around the areas where branches of CBE were found with similar messages of the brochures and flyers. One of the positive aspects of these advertisements was the reliability of their contents of the flyers and brochures. From this perspective, let us consider how the language that introduced premium customers of the Bank was written and its challenges from flyer written in both English and Amharic version from the front and backside of the flyer.

Figure 4.3. Flyer for Premium and Business Customer English Version

የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA

Special and Privileged Service to Premium and Business Customers of the Commercial Bank of Ethiopia (CBE)

The Commercial Bank of Ethiopia has classified its customers as premium and business customers based on the foreign currency they generated and deposit they placed with the bank. CBE introduces this classification in order to entitle its customers to special preferential services.

The premium customers will get special and privileged services in all the branches of the Commercial bank of Ethiopia while business customers are entitled to similar preferential treatment only in branches where they have accounts.

Among the services availed to premium and business customers, the major ones are.


1. Provision of premium or business identification cards which entitles customers to special and privileged services.
2. Dedicating special and convenient windows as well as experienced staff.
3. In the Trade Service (TS) Central Processing Center and Foreign Transfer and NR/NT Account sub process, a team of well trained managers and officers are dedicated to provide privileged and quality services.
4. Providing prompt responses to requests received from customers concerning foreign trade (Export) services.
5. Provision of immediate preferential internet banking to facilitate e-payment of all kinds.
6. Availing separate parking lots in all branches of CBE.
7. Collecting amount to be deposited from their premises.
8. Providing salary payment services to the employees of the bank's premium and business customers.
9. Handling information requests and suggestions of premium and business customers and respond promptly.

Tel: +251-11-551-50-04/+251-11-551-24-52
Fax: +251-11-551-21-66 P.O.Box 295
Email: cbecoms@combanketh.et Swift: CBETETAA
Website: www.combanketh.et

Design & Print: World Paper Consulting Plc

Note: - The size of the flyer is the same with the original one

Amharic Verstion



የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA

ልዩና የላቀ አገልግሎት ለኢትዮጵያ ንግድ ባንክ
ለፕሪሚየም እና ቢዝነስ ደንበኞች

የኢትዮጵያ ንግድ ባንክ ደንበኞች ባላቸው ተተግቶ የገበባ እንዲሁም በሚያስገኙት የውጭ ምንጭ መጠን ላይ በመመስረት ለልዩና የላቀ አገልግሎት ለመስጠት ተጠቃሚዎችን የፕሪሚየም እና ቢዝነስ ደንበኞች (Premium and Business Customers) ፀግሏት ለይቷል ፡፡

እስራና ፕሪሚየም ደንበኞች በውጭ የባንክ ቅርንጫፎች የተሟላና የላቀ አገልግሎትን በቅድሚያ በፕሪሪትና በተሻለ መንገድ እንዲያገኙ የሚያደርግ ሲሆን፣ የቢዝነስ ደንበኞቻችንም ረባባቸው ባለበት ቅርንጫፍ ብቻ ተመሳሳይ አገልግሎት በቅድሚያ እንዲያገኙ ሰርዶ የሚሰጥ ነው።

ለፕሪሚየም እና ቢዝነስ ደንበኞች ከሚቀርቡላቸው አገልግሎቶች መካከልም ዋና ዋናዎቹ የሚከተሉት ናቸው፦

1. የተሟላና የላቀ አገልግሎት ለጥጥሮች የሚያስችል መታወቂያ ካርድ መስጠት፤
2. የተለያዩ ምዕራፍ አገልግሎት መስጫ መስበቶችና የተሻሉ ባለውጭዎችን በመመደብ በቅድሚያ፣ በፕሪሪትና በተሻለ መንገድ የባንክ አገልግሎት መስጠት፤
3. በባንኩ የውጭ ንግድ አገልግሎት ግዕዝል /TS-Central Processing Center/ እንዲሁም በውጭ ምንጭ አገልግሎት መስጫ ክፍል/ Foreign Transfer & NR/NT Accounts/ባይታት ያላቸው ሥራ እስኪያገኙና የባንክ ባለውጭዎችን በመመደብ በቅድሚያ፣ በፕሪሪትና በተሻለ መንገድ አገልግሎት መስጠት፤
4. የወጪ ንግድ አገልግሎትን በተመለከተ ለሚያቀርቧቸው ጥያቄዎች ለፋጣኛ ውሳኔዎች መስጠት፤
5. የሚፈልጉትን የባንክ አገልግሎት ባለቤት በታዘቀሉ እና በየጥገኑ እንዲያገኙ የሚረዳ የኢንተርኔት ባንክንግ አገልግሎት ግመዎችን፤
6. በባንኩ ቅርንጫፎች የተለዩ የመዘና ግቆያ ሥግራዎችን ግዚጋጆት፤
7. በሥራ በታቸው ድረስ በመሄድ ገንዘብ ተረካቦ ወደ ባንኩ የግስገባ አገልግሎት መስጠት፤
8. በእንደዚህ ደንበኞች ለተቀጠሩ ሠራተኞች የደመወዝ ክፍያ አገልግሎት መስጠት፤
9. ከእንደዚህ ደንበኞች የሚቀርቡ አስተያየቶችንና ጥያቄዎችን በመቀበል ለፋጣኛ ምላሽ መስጠት ይገኙባቸዋል።

ስልክ +251-11-551-50-04 /+251-11-551-24-52
ፋክስ +251-11-551-21-65 ፓ.ላ.ቁ 265
ኢ-ሜይል: cbecomus@combanketh.et ስፔሮት ኮድ CHETETAA
ድረ ገጽ: www.combanketh.et

Note: - The size of the flyer is the same with the original one

This flyer was written in English and Amharic version to introduce a customer to become a premium and business customer of the Bank. If we see the function of the grammar of the language used in the title and the introductory paragraph of this flyer, it seems that the Bank introduces what it has already done. To understand the functional use of the nature of the language of this flyer more, the discourses of this written text can be seen and analysed from Fairclough (1995), critical approach. Thus, the title that says, “**Special and privileged service to premium customers of the Commercial Bank of Ethiopia**” reflects what it has been doing for the customers whom the Bank called premium and business customers. The discursive processes and the text explanation of the language used seemed that the flyer introduces the routine work of the Bank. This can be understood from the sentences which follow this title and say, “Commercial Bank of Ethiopia has classified its customers as premium and business customers based on the foreign currency they generated and deposits they placed with the branch,” and “CBE introduces this classification in order to entitle its customers to special preferential services.”

From the perspective of the nature of the language used in discourse analyses, the English languages used in the title and the two introductory sentences can be interpreted as texts which are functioning in the communication practices of the Bank. This means, it is not the effort of the customers to become premium and business customers to get the special privilege and to be served accordingly but the duty of the Bank to classify the customers based on the foreign currency they generated and deposits they placed in any branch of the Bank. In other words, the nature of the language used to describe the discourse practice of this flyer shows that the services given to premium and business customers have already become the institutional cultural practice of the Bank. It indicates the Bank has customers whom it serves as premium and business customers. Thus, the nature of the language used could be comprehended in diversified ways (see **appendix L**). This is contradicting with the view that explains plain English is a fundamental requirement for most of the written and spoken communication that takes place in organizations (Blundel, 2004).

This similar context is directly translated from English to Amharic and used in the Amharic version of the flyer. The researcher had also seen in his observation when the Bank gave service in different windows for the premium and business customers. This means these customers have already known themselves as the premium and business customers and take the service in this window (see **appendix L**). If it is so, this may raise a question with the purpose of the flyer. The challenge is that the nature of the language used in this flyer does not call for new customers and identifies the amount of money that a customer should generate as a foreign currency and deposits he/she should place in the branch of the Bank. Added to this, the intensity of the number of sentences used and the clarity of the nature of the English language used in the flyer may not attract the majority of the customers to read. Added to this, as the Amharic version is also written in the same context and there are instances where some English words are used in this version with similar terminologies instead of Amharic, it can also create inconsistencies and difficulty to understand easily the language of the flyer. From Wodak (2001) DHA, the nature of the language used revealed problems of intertextual and inter discursive relationship between texts.

To realize the nature of the simplicity and clarity of the languages used in this kind of print media channels, the researcher asked experts at the communication department at head office (see **appendix G and H**). From the responses of these interviewees, the researcher identified the fact that the experts believed they prepared the material in clear languages. Added to this, these experts felt that using the English language and English terminology facilitated communication for the Bank. They also believed their customers could easily use more English terminologies than their Amharic translations. Accordingly, they said using the English language simplified the communication practices of the Bank. Asked whether what they said was verified by research or not, the experts replied that they knew this from their experiences (see **appendix G and H**). This might have arisen from their observation of some customers who could do so in Addis Ababa. However, these ideas may come against the fact that an essential requirement in effective communication is to generate shared meanings between sender and receiver (Overton, 2007). In this case, the experts seemed that they evaluated the use of the English language without a research base.

For confirmation, the researcher had made additional observations by sitting in the halls of some branches of the Bank and observed how the customers circulate their money. During his observation, he saw additional print Medias other than this kind of flyers. These print Media include forms which were used in CBE to communicate the customers during money transactions. Some of these forms were cash withdrawal voucher and cash deposit slips which were given to customers to circulate their money. The main purpose of these forms was to create communication between the Bank and the customers when the customers withdraw and deposit their money. The intention of the researcher in his observation was done to assure the extents to which the customers chose the English language from Amharic and weather the use of the English language could facilitate the communication practices of the Bank. In these observations, the researcher identified that most of the customers used the Amharic language to circulate their money and some customers knew the language but illiterate in writing and could not fill the form. Other than this, some customers did not know either Amharic or English and could not fill the forms by themselves nor could understand the English language and ask the receipts to be given for them in the language that they can understand. As a result of this, the researcher observed that the Bank assigned workers who should help in filling the forms and serve this kind of customers. Though this was one of the good approaches that the Bank did to build a positive image with its customers, it was contrary from what the experts said and the observation of the researcher (see **appendix G, H and L**). In addition to this, some phrases and meaning of figures of the nature of the language used on some forms are not clear (see **Appendix Y for cash withdrawal voucher, Appendix Z, for money transform order, Appendix Z1, for cash deposit slip and Appendix Z2 for local money transfer**).

4.2.1. Language Use-related Problems in the Communication Practice of CBE

In response to research question two, language use-related problems in the communication practices of CBE, the way the Bank used the print Medias and the clarity of languages problems in these Media were identified. To identify these languages related problems, managerial bodies (see **appendix G and H**) were asked to express the challenges and opportunities faced the Bank from the languages used. The interviewees

suggest that though the Bank benefited from the print and electronic media in its communication practices, they uncover that there were some challenges in using the language effectively in the Print Media of CBE. Regarding these print Media, participants like the managerial bodies and experts at head office (see **appendix G, H**) responded that CBE was serving almost all over the country with more than 1187 branches (when the data was collected) and **it was difficult to disseminate enough copies of the Print Media** to deserve for all these customers. The respondents also explained that the Bank used similar English or Amharic language context all over the country and this might also its own impacts. Added to this, these interviewees felt that **the workers of the Bank did not capitalize the uses of these Media** as the main source of means of communication and usually did not feel the responsibility of distributing these materials and commenting on their improvements. This means, other than the language in use of the Bank, there were also distribution and language improvement problems of these Media. Moreover, the managerial bodies and the experts also responded similarly saying when the print Medias came to their branch, **they were reserved on service giving tables and the customers took when they needed it.**

If the responses of these participants were analyzed from Fairclough (1995), socio-cultural views of discourse analysis, it could be concluded that the distribution of the print Media was not well considered as a usual part of the work of the Bank. This could be inferred from the following parts of the statements used by the managerial bodies in their verbatim stated above:

... it was difficult to disseminate enough copies...,

...workers of the Bank did not capitalize on the uses of these Medias...,

... they were reserved on service giving tables and given to the customers when they needed it.

All the above statements of the interviewees' participants have negative connotations and it has **language use-related problems in the Communication Practice of CBE**. For example, if we deeply analyze the last sentence from Fairclough (1995) three dimensions of CDA point of view, "...they were reserved on service giving tables and the customers

took when they needed it,” could give many different meanings. For instance, the first part of this sentence that said “...they were reserved on service giving tables, “ means they were open to be taken by anyone who came to the bank and the second part which said” ...the customers took when they needed it” show that the customers might need it or might not need it. If we consider the first part of the sentence from its positive aspect and assume that the customers can take the print Media, it is not the norm or culture in this country (Ethiopia) to take documents or even a piece of paper from an office unless it is provided by the office itself (see appendix I and J). Thus, this may be contradicting with the socio-cultural norm of the people. If we consider the second part of the sentence in the other side of the coin, there is a context that shows some customers do not need the documents that indirectly implies the documents are not much useful. Anyway, it should be noted that any form of print media that promotes the product of an organization is expected to be distributed to the customers or public by a responsible body of the organization itself to promote its products in simple and clear language. However, in this case, the customers were expected to ask to take the brochures and flyers and the researcher did the same thing to collect these print Media for his document analysis.

Similar to these Media, some challenges and opportunities are also identified in using the use of languages in the electronic media in the communication practices of the Bank. The following interview with **BM3** could assert this fact. Asked to distinguish how to treat customers of different educational backgrounds in the language used in the electronic media, he responded as follows.

BM3: *We do not equally treat our customers in the same way to use our electronic media. Depending on their education, we divide our customers into three groups as a highly educated, moderately educated and less educated or not educated group. We do not encourage the less educated group of our customer to use electronic Media like ATM.*

According to **BM3**, the use of some electronic Media such as ATM facilitates and become an opportunity for the work of the Bank in replacing human communication by machine using the languages used on the machine for its operation. However, as using the machine needs some literacy, he said that the machine did not equally serve all the

customer of the Bank. **CSM4** also argued that it was a challenge for blind people to use this machine but CBE was on the way of solving the problem. Thus, these interviews clarified that though using the machine is an opportunity for some people who know the operation from its language in use, it becomes a challenge when the customers fail to understand the language of the machine that leads the user how to operate it. Added to this, in using this machine, the researcher also observed that even for the literate people, the clarities of the language used in the machine for its operation was difficult as it did not indicate what the customers should do in its operation. For example, let us consider what is written on the board of the machine.

Figure 4.4. Process of Operating ATM

Part I Board of the machine from outside



There are numbers and letter on the board of the machine. From the outside surface of the machine, the functions of the words clear, cancel and enter do not indicate how and when these can be performed. Added to this, the purpose of the letters A, B, C ... are also not clear. The flyer that advertises the machine also does not indicate anything about how to use the machine and nothing is also visible from the flyer that introduces the machine (see **Appendix Z3 and Z4 for its English and Amharic version**). Anyway, as there is a

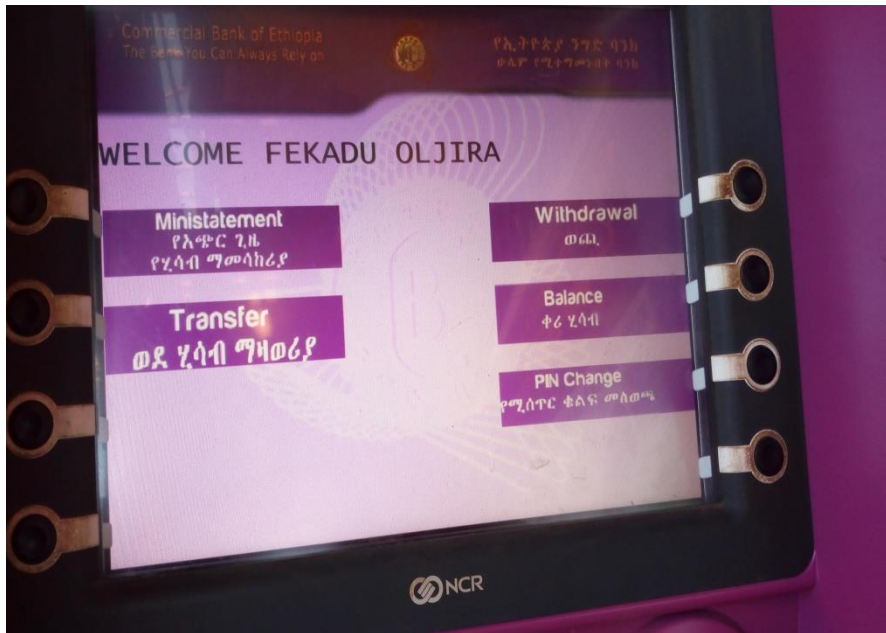
hole in the real machine to insert the card, the customer may insert his card in the hole. Following the insertion of the card, the following instruction is observed on the machine.

Part II. The first part that can be seen after the insertion of the card



In this instruction, as it can be seen from the machine, the customer is expected to enter his pin. However, the question of how the language was used might arise from the word “enter” itself. This word is used as a technical word here; the word ‘write’ and its equivalent Amharic word may be easy for the customers. After this, the following result will appear on the machine but the words or phrases appeared on the machine do not indicate what to do next. Added to this, it does not have inclusiveness for blind people using audio. These reveal that there is a constant language use-related problems on how to use ATM machin

Part III: The 2nd part after the insertion of the card



The customer is expected to press the kind of button that he /she needs for the money transaction from the available lists and following this there are also other steps that the customer is expected to perform for each kind of transaction. However, the instructions are incomplete and anyone cannot perform the activities from how the language is used on the machine unless he has previous experience. In line with the analyses of CP, it lacks maxim quantity that tries to provide necessary information (Li, 2015) (see also appendix L.)

To strengthen this idea, data from interview participant revealed a similar problem for how TV program uses language. **BM2** shared this view as follows:

BM2: *I think the TV program for Commercial Bank of Ethiopia lacks many things. First of all, the program is given only for 30 minutes. In addition to this, the time and date of the transmission are not appropriate for many people. For Example, one of the programs is on Sunday when many Christian people go to church from 9:00_9:30 and again on Wednesday from 4:00-4:30 when people are at work. Added to this, the Amharic language used in this program cannot be easily understood by all common people. These are obstacles for the program.*

According to **BM2**, though transmission of TV was an opportunity to deliver life transmission to the public in its language use, the length of time, some of the days of the transmissions given to TV program and how the Amharic language was used indicated language use-related problems for the program. The interviewee also concluded that in the given time, it was not possible to high light the main ideas of the business work of the Bank and made a deep explanation to make it clear for all the members of the community in the way that they could easily understand. The researcher also observed a similar notion. When it came to see how the Bank used the language, the Amharic language used on the programs was partly replaced by English where it was possible to use their equivalent Amharic words (**see appendix L**). To the contrary, research findings revealed that in using media to create communication with the public, the coverage and the language used can have a significant positive or negative impact on every aspect of an organization's operations (Nawaf, 2014).

The other opportunities and language-related problems were situations related to the communication of the Bank with different organizations. Asked to state how the Bank facilitated its communication practices with different stakeholders, the managerial bodies (**see appendix G and H**) explained that the Bank has got a good relationship with many organizations in written documents to facilitate its communication processes for its customers. These respondents emphasized that the Bank has made a special relation with Ethiopian electric power and telecommunication to facilitate its communication practices. For example, he stated that to use electronic Media like internet connections and all the facilities which have a connection with this Media; we have a negotiation with Ethio-telecom. Added to this, the interviewee also stated that the Bank has different alternatives like using the engine for electric power problem and wireless connections for internet problems. To realize the response of this interviewee, the researcher asked additional questions for these managerial bodies. From the responses of these managerial bodies, the researcher had got the same response except their claiming of the situation in which there was the time when the Bank faced connection problems.

In spite of the good relations of the Bank with different organizations in facilitating its communication practices, the researcher observed many instances when this was a problem for the Bank to communicate with its customers and gave them enough services. To make this more tangible, the researcher saw that there was a time when there was a total connection failure at Sidist Kilo Campus branch on June 2, 2017, and the customers were moving to different branches like Hamile Asra Zetegn and other different branches in the area. During his observation, the researcher found out an interesting point on how the workers tried to communicate with their customers in their language use to tell the customers the problem the Bank encountered. The workers used English words in place of Amharic to tell to the customers to go to the other branches and get the services because of the failure of the connections. The following were few words which the workers used to deliver messages to tell to the customers about the connection failure which the researcher identified that could create a problem due to the clarities of the language used by the workers to communicate with some customers.

1. “የኮኔክሽን ፕሮብሌም, አለ” literally means “**There is connection problem**” where “አለ” =**there is**” was only represented by Amharic word.
2. “የሲስተም ችግር አለ!” “There is system problem” where the phrase “ችግር አለ” “**There is a problem**” was again only represented by Amharic.
3. “ነትዎርክ የለም” which literally mean “**There is no network.**” (see **appendix L**)

As far as the observations of the researcher were concerned, all the above phrases could be replaced by their Amharic equivalent words/phrases instead of using the replacement of Amharic by English. However, it can be concluded that there was the reluctance of using the language that could fit the interest of the customers in the communication practices of the Bank. This might arise from the assumption of modernity that gives values to the foreign language used as an international language or lack of taking care in using such language in a local context for communication purposes. This might be the result of lack of knowledge how language use can affect communication or lack of awareness of the difficulty levels that these kinds of words/phrases could create in communication practices when they were used for the entire customers.

Furthermore, in response to the research question two which was asked to investigate language-related problems in different communication channels of the Bank, barriers of language in use were identified as another theme in the process of data collections in the communication practices of the Bank. Among the barriers, the dominant ones were the following.

4.2.1.1. Barriers from Words/Phrases Used

As the focus of the objective of this study was to investigate language in use in the communication practices of CBE, the interview participants were asked to indicate problems related to language in use. Concerning this, the participants were asked to identify language difficulties they faced as challenges in the channels of communication of the Bank to deliver their message. **CSM1** boldly explained that the uses of business words or new terminologies were one of the main obstacles that he faced in his communication practices in many ways. The interviewee noted the fact that the Bank borrows some business or technological words from English and used them without making any adaptation. Asked to respond whether the Bank tried to make any acquaintances of the new terminology before they started to use for their communication purposes in some channels, he responded that this was not accustomed in the Bank. He further explained that it was believed the customers could manage to use the technologies and their languages in their own time (see also **appendix G, H, I and J**). Research finding also reveals though simple words highlight messages, professionals seem to have a problem with the idea of using simple words assuming that their customers can understand them (Wilkie, 2001). Moreover, the researcher also identified that the Bank used some business words in its flyer or TV advertisements without making any induction for the customers and this may be related to Wilkie's, idea. For the sake of identification of how the words used could become a barrier of communication for Ethiopian customers let us consider the words used for the choices of transferring money and see names of different organizations used on the flyer.

Figuer 4.5. Flyer for Choices of Transferring Money



Note: The size of flyer is the same with the original one.

To verify the clarity of the language of the flyer to the customers, the researcher showed the flyer to the customers and asked them whether they can understand it or not. All most all of the customers' intervwee claimed that the flyer is not ligible to them to read and they cannot easily understand the language used in the flyer. Added to this, they said that they do not have enough knowledge about names of the organization in which they transfer their money see **appendix I and J**).

In this flyer, about nineteen different names of choices of receiving money from abroad were listed. It was so interesting that the Bank had such relationships with international organizations. However, the languages used to introduce these organizations and the advantage of receiving money from these organizations should be clearly stated. The flyer used different writing styles and colours to attract customers. However, there were two difficulties that the words/phrases used in these names could create. In the first place, the names cannot be seen from the flyer. Secondly, as all the names of the organizations that the money sent through were foreign organizations, the customers did not have any background knowledge in which they would have been acquainted with these organizations unless the Bank had made induction about the organizations and encouraged them to choose any one of them to receive the money sent to them from abroad. What was surprising was that the Bank used the same language in introducing these products in its Amharic version of the flyer. It might be difficult to translate names but the language used did not make any implication about the organizations that the customers could sense in relating it with Ethiopian contexts. Thus, it was possible to say that CBE didn't give attention to the problems that might be created due to the awkwardness of the name of the organizations in the Ethiopian context about its language use. Thus, the functions of the words/phrases used and their contexts did not have any function from the environmental context and any discourse practice or socio-cultural background of the society (Fairclough, 1995; Halliday, 2002 & Wodak, 2001). This could coincide with Wilkie, (2001) research finding that implied business organization did not have good awareness for the problems which could be created in language use and this is another language related problem.

To the contrary, after the process of the interview questions, **CSM3** recognized that if his organization worked upon it, there would be the possibility of adapting the business words to local languages or define them in a plain language in print or electronic Media and acquaint them to the customers. Added to this, he also commented that it was possible to give an induction for the customers to be acquainted with a different business organization on print or electronic media. As a result, he felt that using the original forms of these words could create communication barriers and narrated the story of communication problem related to language use he came across due to the English word “inactive” in his work carriers as follows.

CSM3: Once upon a time when I was teller, there was a customer who did not activate his balance for more than six months and came to my window to with draw some amount of birr from his account. When I entered his security number, the data responded that it was “inactive”. In the Bank language, the word inactive reveals money which is not activated for more than six months and the system does this for some security purposes. When I told to this customer that his balance is “inactive” and he should talk to customer service manager about the situation to activate his transaction, he insulted me. He said, “I do not know your saying of being “inactive.” “It is my money and I can take it at any time I need it.” Why should I bother going here and there?”

From these ideas, the interviewee concluded that the time was very terrible for him and it was not an easy task to convince this customer who was irritated without understanding the context. Thus, the interviewee expressed, he and his colleagues mostly faced such situation in some instances. This is contrary to human communication expressed by Wunderlich (1980) as “One of the intrinsic features of human communication consists in the fact that the hearer must find the items referred to during a discourse in his memory, which is a vast domain, p243.” In the story of above case, the disagreement between **CSM3** and the customer was raised since the word “inactive” was not in the mind of the customer and it was supposed to be replaced by words of a local language which had similar meaning by the worker.

In a similar context, **CSM3** explained the problem of using technical words with a young lady who wanted to request for ATM card. According to this participant, when the young lady came to request for the card in his branch, he explained that he told to her to fill the visa card request for it. Following this, he said, the lady was surprised assuming as if he

were telling her to fill the visa which was an official mark that allowed her to go abroad. Thus, **CSM3** said as he understood the feeling of the young lady, he told her that it was not the form that helped her to go to abroad but it was a form which was used to request ATM card. Finally, **CSM3** concluded that this miss understanding created inconveniences between the young lady and him but stated that he could change her mind after making some deals with her.

CSM7 was another participant who shared similar experiences in his work. This interviewee said that when the workers of the Bank speak the Amharic language, they mostly speak it by replacing Amharic words or phrases by English words. For a similar question about the language-related problem due to words/phrases that he was asked, he narrated an example of communication problems that he came across when the customers wanted to withdraw money from his account. He said, to tell to the customers such an event, the workers usually replace Amharic words or phrases by English where they could only use Amharic words/phrases. For example, he remarked the following sentences from what the workers of his branch said.

1. **“ሰቢኒን አካውንቲን ይዘዋል?”** to say **“Do you have your saving account?”** in which the phrase **“ሰቢኒን አካውንቲን”** could be replaced by **“የቁጠባ ደብተሩን”** and could be said **“የቁጠባ ደብተሩን ይዘዋል?”** which was equivalent to **“Do you have your saving account?”** and
2. **“ፎርም ይሙሉ”** to say **“fill the form”** in which the word **“ፎርም”** could be said **“ቅጽ”** and replaced by the phrase **“ቅጹን ይሙሉ”** to say **“fill the form”** as an examples.

According to this participant, this kind of words or phrases usually creates communication barriers between adult customers who knew only Amharic and the workers of the Bank who used these kinds of words/phrases in replacing Amharic by English unintentionally.

This reality presupposes that the replacement of Amharic words by English in making oral communication with these kinds of customers is creating confusion in transmitting

once a message from the sender to the receiver. It should be noted that communication through language is about presenting a comprehensible message to the user by understanding people's use of language (Kukulska-Hulme, 1999).

Experts at head office expressed exactly the same idea that indicated the problem of using words as the main communication barriers in CBE. This participant stressed words like ATM, current account, savings account; mobile banking, pose machine etc which are English but jargon words for customers of the Bank were not easily understood by many customers. The interviewee exposed about these technical words assuring that they were used without any change as they were borrowed. **Experts at head office** also stressed whenever new products came, he faced a similar problem to use Amharic or other Ethiopian languages and it took a long time until the customers became familiar with these kinds of products. The same concept was also expressed by **by managerial bodies**. These participants acknowledged that in the process of using technical words, only some customers who had good contact with the Bank knew about these words or phrases and could communicate with them (see **appendix G and H**). The content of this question was also responded in similar ways by customer participants regardless of their educational background. They expressed that most of the words that the Bank used in its advertisements or the documents that they collect from the Bank were not clear but they worked with the Bank relying on its loyalty (see **appendix I and J**).

This context might imply that though the Bank did all its best in all of its communication practices, there were contexts under which the workers failed to understand the values of language use and did not use proper languages that satisfy their customers to the level of their understanding. For example, in their communication strategies, they lack issues such as using appropriate vocabulary for a customer and translating meanings between different languages. However, Wertheim (2008) and Bisen (2009) findings reveals words can create communication barriers when the sender and the receiver of the message do not vividly understand each other with the meaning of the words they communicate. Thus, for this kind of context, the workers should find a solution to explain the jargon words in plain language in a way that the customers could understand them (Wilkie, 2001). Added to this, (Giles, 2009 and Kocbek, 2006) also asserted in doing business,

business language is a key for any business enterprises that should be deployed and performed all the time to the highest level. They also said that language skills are one of the essential components of the communicative competence that needs clear understanding throughout the work of organizations by all the workers.

To further investigate the difficulty level of these words or phrases, another question was asked in relation to the English language use. These interviewee participants remarked that using only English words on some documents has created many difficulties for their customers. For example, **CSM2** commented that most of their customers who circulate a large amount of money did not have good capacities to communicate in the English language. As a result, they faced a lot of problems in using documents written in English during their money transactions and needed the help of their workers. **BM1** also raised a very interesting point in using the English language alone in these documents. He agreed with **CSM2's** commented and pointed out that some of their customers did not understand anything about these written documents and this added another burden to the workers in explaining the ideas of the documents to their customers or filling different forms if they needed it. In addition to this, **E.8** elaborated his experience even when there was a time in which the literate group could not understand the jargon words used by the Bank. The researcher also saw these incidents during his observation when the customers were confused to circulate their money with proper uses of some documents independently. In addition to this, in his document analysis of the researcher observed about the balks of words used for different money transfer systems about different choices of receiving money (see **appendix L**). However, Henderson and Louhiala-Salminen (2011) reported that using one dominant language for communication does not mean that common ground is automatically established. Thus, they recommended that organizations must concern themselves with their environment if they want to make effective communication. To the contrary, from the language in the use of CBE, we could see that environmental context was not concerned (see **appendix G, H, I and J**).

On the other hand, experts at head office recognized that the documents that they prepared to deliver the Bank's messages to the customers of the Bank were prepared in civilized ways but whenever the new products came, their Amharic or other Ethiopian

languages equivalents were not searched for these products before they were disseminated in print or electronic Media. Indeed, they asserted that the words were copied as they were without making any adaptation and their concepts might be difficult for many of CBE customers. In addition to this, they explained that the customers were expected to know some sequences when they used some products. These sequences were explained by some words or phrases in English. Again these words or phrases were used as they were borrowed from English and these interviewees further stated it might fail here to attract new customers and affected the Bank's communication practices. They assured that all people who were supposed to use the product might not equally understand the steps due to the words or phrase used and this needs improvement. For example, they indicated that it is possible to use the Amharic equivalent for the English words used in ATM for money transfer which is completely written in English (**see appendix G, H, I and J**). These ideas of the experts match with Bisen (2009) ideas about adaptation and selection of words in business communication. According to Bisen (2009), an adaptation of words is important to communicate the message clearly with our customers to communicate to the level that it fit the mind of our customers we want to communicate using familiar words.

4.2.1.2. Structural Problems

This section evaluated samples of structural problems of sentences in the language use of CBE's communication channels. From the data which were collected from different channels of communications of the Bank, structural problems of sentences which were related to the miss-use of some phrases or arrangements of words, length of the sentences or vagueness of the sentences were identified as some of the problems that affected the clarities of the languages used in the communication practices of CBE in problems related to language use. Using grammatically correct sentences could facilitate communication in any language and this may be given due attention by linguists. Though this may not be understood by many people, in the investigation of the current study, grammatical elements of the languages used by CBE was found to be one of the factors that could affect the communication practices of the Bank negatively. Similar to data collected from interview section, it was also identified during observation, CBE used

posters, made announcements on its TV channels, distributed many print Media and used different electronic and social Media to address its objectives and communicate with its customers with the public using English and Amharic languages in its communication practices. However, the clarities of some of the sentences or phrases of these documents and spoken languages used by the Bank fail under questions due to their grammatical construction.

For example, let us consider the English version sentence written on heading of the flyer to advertise for foreign currencies exchange which has a direct translation in its Amharic version. The English version says “**Visit Commercial Bank of Ethiopia to receive money transfers and Exchange foreign currency then win a prize!**” See figure below

Figure 4.6. Flyer to Advertise for Foreign Currencies Exchange
Part I: English version



**Visit Commercial Bank of Ethiopia
To receive money transfers
and change foreign Currency
Then win a prize!**

When convertible foreign currencies like U.S dollar, Pound, Saudi Riyal and others:-

- Sent to you through Money Transfer Agencies working with our bank;
- Exchanged in our bank or
- Sent to you through our swift address (CBETETAA)

You win various prizes.

Remember I

- The frequency of your visit to our bank for the services will make you collect more coupons which increase the chance of winning a prize.
- As soon as you receive those services from any branches of our bank, the coupon numbers will be sent to you through your cell phone.
- When you visit our bank for the services from **August 26, 2015 to October 10, 2015**, you will be nominated for the following prizes.

1st prize - 15 prizes each that wins 40 Inch LCD color televisions

2nd prize - 15 prizes each that wins Washing Machines

3rd prize - 85 prizes each that wins Kitchen Scales

4th prize - 85 prizes each that wins Juice Blenders

**Commercial Bank of Ethiopia
The Bank You Can Always Rely On!**

አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም
አድራሻ: ተቋም - ተቋም - ተቋም - ተቋም

Note: The size of the flyers is the same with the original one

The construction of the sentences in the flyer has a similar problem both in its English and Amharic versions. For example, if we consider the heading of the flyer that says

“Visit Commercial Bank of Ethiopia to receive money transfers and exchange foreign currency then win a prize,” the construction of this sentence had many problems when it was analyzed with the content of the flyer. First, it was not economically written as heading with selected and pressing words. It also didn’t specify how can a customer receive money transfers and exchange foreign currency. In addition to this, it didn’t indicate how much money the customer could save. The eligibility of the sentences might not be convenient for all the readers. However, there were many prizes listed on the flyer. To understand the concept of these sentences on the flyer, the researcher asked managerial bodies for further explanation. The interviewees narrated that these sentences were encouraging customers to save their money in the Bank and won a prize in a lottery system. They further extended that this was realized only if the customers saved their money till the last date which was decided by the Bank and the amount was more than 1000.00 Ethiopian birr. According to the statements of the managers, the system gives to the customers’ number for the lottery system for every 1000 birr saved and the amount of the birr that the customer should save must be more than 1000 birr for each lottery number. However, the content of the flyer does not indicate any of the above ideas except listing the prizes. In addition to this, it has similar language problem of legibility which cannot be easily seen and understood by all customers (see **the full version of the flyer above and appendix G and H**)

To investigate more examples on the English language version, a sample of the sentence was taken from Foreign Exchange ATM (FOREX ATM) service brochures and analysed. The sentence could be read as:

A person in need of the service (FOREX ATM) does not need to go to any branch of the Bank, rather goes to the places where the machines are installed with foreign currency at hand like (USD, GBP OR EURO) and insert the currency then the ATM pays with the required local currency automatically. (see **appendix N**)

This sentence is supposed to be written to anyone who needs to use the FOREX ATM service. If this sentence is analyzed from CDA points of view, the appropriateness and clarity of the language used are not explicit (Fairclough, 1995). To begin with, the sentence seems spoken language rather than written one due to the arrangement of the words and its length. Next, the text of this written document does not indicate clearly

where the customer shall go to save his time. The part of the sentence “A person in need of the service (FOREX ATM) does not need to go to any branch of the Bank...” indicates that there is a place which is appropriate to exchange this money transfer better than the branches nearer to the customers because of the availability of the machine. The part of the sentence that says ... goes to the places where the machines are installed with foreign currency... implies that one can get this machine everywhere with the currency. Thus, this sentence must indicate that there are many accesses of using this machine and getting foreign currency. Moreover, as this sentence is general and does not specify the users, it is assumed that this machine is known in the socio-cultural environment of all the customers or the public whether they are Ethiopian or Foreigners.

From the discourse analyses perspective, the above sentence is understood in the discourse rules that assumed to have world knowledge to comprehend any kind of sentence (van Dijk, 2008). However, the views of the sentence of the Bank about FOREX ATM service contradict with the social practice of the population (Fairclough, 1995). Concerning this, if we take the case of Ethiopian customers, most of them are not familiar with the machine because it is not found in the world of their knowledge and they cannot get it everywhere like branches of CBE (Wodak, 2001).

Contrary to this idea, customers’ interviewees (**see appendix I and J**) who could read Amharic and English languages stated they did know the machine but did not give much attention to the advertisements of the Bank. They claimed that they were not attracted by the clarity of the languages and even sometimes when they read it, there was a time when they did not clearly understand the central ideas of the message. Added to this, they complained about the language use of the Bank whenever they transferred money to another person’s account. They felt that they didn’t understand the phrases on their receipts but simply take into guarantee the fact that it was a state organization and could be relied on. This was similar with the other customer who was asking the Amharic copy of the receipt for the money that he had transferred and observed by the researcher (You can see the sample of the receipt form).

4.2.1.3. The Contents of the Language Used

To investigate more problems on the questions of the language related problems of CBE in using a language, question related to the effectiveness of the content of the languages used by the Bank was analyzed. Regarding this, asked to state how he saw the contents of the language use of the print Medias of the Bank, **PS4** responded as follows.

PS4 *“To speak the truth, I haven’t observed much while people are giving attention and reading the print Medias of the Bank rather than reading the title. I feel that this happened because the languages used are not selective and sometimes monotonous to read. Some time if you want to read some brochures and flyers, they are too long to attract customer and encourage them to read.”*
(Interview)

For the same question, **CSM7** depicted what he experienced by focusing on the brochure that he read about women saving account. The advertisement says “የሴቶች የቁጠባ ሒሳብ በመክፈት የተለያዩ ድርጅቶች በሚሰጡት የዋጋ ቅናሽ ተጠቃሚ ይሁኑ” which is literally mean “**By opening woman’s saving account, be benefited from the discounts from different business organizations.**” Following this heading, the brochure is listing the names of some business organizations which make discounts in different % if women save money in CBE. But, this respondent felt that the language used in the heading was not touchy and nothing was said about these business organizations that make them peculiar so that the women save their money and buy the products from these organizations. He also concluded as all the organizations were found in Addis Ababa and limited regions of the country, CBE should identify how, when and why women should save their money to get discount rather than circulating their money. This revealed that the language used in this brochure excluded many regions and created discrimination. In addition to this, **CSM7** said that though many of the brochures were written in Amharic and English languages, this one was only written in Amharic which had similar standards for all customers. From the ideas of this interviewee (**CSM7**), it could be concluded that excluding the English language from this context mean losing the customers of other community especially the foreigner women from becoming the customer of the Bank (see **appendix R**). Moreover, as the woman in the advertisement was not advertised in the

Ethiopian context according to the cultural norm of the country, it may also do not attract many Ethiopian women.

Thus, the ideas of **CSM7** exposed the fact that the content of the language used in this brochure disagrees with the notion of discourse that reveals text/talk-in- context to make explicit relations between contexts and texts on how language should be used (van Dijk, 2008). According to van Dijk (2008), these include analyzing the context that is the social environment of the population and relate it to the text that is the contents of print Medias languages in the way they address the interest of the customers or the public to attract them toward its organization. This means the brochure should be prepared for the heterogeneous population but it was prepared as if the population was homogeneous and prepared only in Amharic.

To the contrary, data collected from the demography of the population from the questionnaire for customers showed that (N=135 (44.6%) of the customers' mother tongue was other Ethiopian languages (see **appendix O**). This could indicate the customers whose mother tongue was other Ethiopian languages might not have good ability in the Amharic language. According to the idea of **CSM7**, the Bank prepared the content of the brochure only in Amharic without considering the linguistic biographies of its customers who could be served in Addis Ababa. In other words, this might imply that the documents which were prepared only in Amharic were not much used to the speakers of other Ethiopian languages.

Contrary to this, the Bank might use Amharic language assuming that the content of this language could fit the context of Addis Ababa and touch the innermost of its customers where the content of the Amharic language used by the Bank disagreed with this situation. Thus, the content did not have any relation with the other group of the customers whose mother tongue was not Amharic and might be migrated from different corner of the country and became resident of Addis Ababa. This indicates that using only one language (Amharic) which has a similar standard in its context for such kind of brochure in Addis Ababa where the population is heterogeneous may affect communication practices of the Bank.

To further investigate the content of the language used, they were asked for further explanation of the content and the respondents were asked concerning its being illegible and uneconomical in many documents. These respondents were very similar in declaring the fact that almost all of the electronic and print media except posters were illegible to read. They verified that almost all these Media needed to take time and read which could consume the time of the customers. This might discourage the customers to read the electronic and the Print Media of the Bank. Added to this, they agreed that some of the fonts upon which the messages were written were too small to be seen with our naked eyes. They also used many words and were not economical to be written in small spaces. As a result of this, they felt that these electronic and print Media might not deliver the intended message of the Bank to communicate with its customers and public efficiently. (You can see all the documents used in this dissertation and attached as an appendix and appendix the interview transcriptions)

4.2.1.4. Communication Problems Related to Language Use

From the responses of the research participants, other than print and electronics Media, it was identified that CBE used different channels of communication in its communication practices. Asked to respond what channels of communication CBE used to communicate with its customers and the public in its communication practices, **E4** who was experts of the communication department at the head office of CBE gave due attention on how the Bank worked in its communication practices using different channels of communications as follows.

E4: የኢትዮጵያ ንግድ ባንክ ብዙ ጥሩ ግንኙነት ለመፍጠርና ብዙ የግንኙነት መስመሮች አሉት። እኛ በኛ በኩል የባንካችንን ምርቶች ለማሳወቅና የተሻለ ግንኙነት ለመፍጠር የተቻለንን ሁሉ እናደርጋለን። ለምሳሌ በቢል ቦርድ ማስታወቂያ እናደርጋለን፤ ፖርታልም አስፈላጊውን መረጃ እናሰራጫለን። ከዚህም በተጨማሪ ጋዜጣዊ መግለጫ እንሰጣለን፤ ፕረስ ኮንፍራንስም ከከፍተኛ ቆጣቢዎች ጋር በተማዕከል መልኩ በዓመት አንዴ ወይም ሁለቴ እናደርጋለን። ይህንን በማድረግ ህዝቡ የኛን ምርት እንዲጠቀም በተለፈው ስጦታ ፕሮግራሞችን እንቀሰቅሳለን።

It equivalent literal English translation was the following:

E4: *“CBE uses many channels of communication to maintain and create good relationship with the public. In our part, we try to use effectively all the means we feel that can best promote our products and our relationships with public. For example, we advertise in bill board, disseminate information in portals; make press release and press conferences with big depositors and premium customers in centralized ways ones or two times in a year to make the communication system uniform. In doing so, we also agitate the public to use our products and introduce the new once using our TV program channel.” (Interview)*

It is important to note that **E4** focused on using different channels of communication that the Bank used in its communication practices to disseminate business information of the Bank from central office. **E4** identified different meetings in which the Bank communicated and made discussions ones or two times in a year with big depositors and those customers whom the Bank called premium and business customers. In a similar talking, **E1** notified that the Bank introduces its products by giving sponsorship to some organizations. According to this interviewee, the Bank works many things at central level to centralize the communication system of the Bank. He emphasized that they prepare all the print and electronic Medias at the head office. To confirm his ideas, he cited examples by indicating the preparation of brochures, flyers and all forms of documents and their distribution to each branch through the hierarchal structure of the Bank from central level. He stated that the documents are given to the district offices and distributed to each branch. Regarding this, he clarified that the main target of this kind of communication system was to give similar concept to the public about the main objectives of the Bank. Almost all of the officials also assured this idea (eg. **BM1, BM2, CSM 5, CSM7**) by indicating all the channels were prepared at central level by communication department and distributed to their branch through district office. Thus, in most instances, the channels of communication that used by the Bank was top-down ways of communication through which the top official and experts disseminate information from the center. In his interview session the researcher also asked the advantage of these forms of communication. **BM1, BM2, CSM 3 and CSM 5** revealed that the only way of using top down strategies of using different communication channels had its drawback. They stated that they were situation in which they came across foreigners who could not know English and Ethiopian customers who did not know Amharic at all or did not want to use it as the main challenges in their work. Moreover, they also stress that

though they have agreement with Ethiopian telecommunications for the internet access, connection failure in which they could not easily access ATM, Mobile banking and internet banking became a big challenge in their communication (see **appendix G and H**) for further clarifications).

To identify if there were more challenges in the channel of communication of the Bank in their language use, experts of the communication department of CBE at head office were asked for further explanation. Depending on the interview questions they were asked and confirmed that some of documents which were prepared at head office were translated into some major languages of the country like Oromo, Tigrigna, and Somali and Afar to some instances though these were not practiced in Addis Ababa and for some language like Affar they faced lack of transilator (see **also appendix L**). However, the other officer who practically manage the work at CBE branches in Addis Ababa such as **CSM 3, CSM 4** and **CSM 6** sepecifically explained that other private Banks used languages like Tigregna and Oromo as alternative languages on their different electronic Medias and other documents that they also observed in ATM languages like Oromo and Tigregna in Addis Ababa whereas CBE did not have other Ethiopian language alternatives in its channels of communication that were used in their branches for the sake of communication. This means, the language used by CBE in Addis in all the means of communication like press release, press conferences and TV program was limited to one language (Amharic) that didn't have distinct standared in its spoken and written forms in these channels of communications and this is another big challenge which had language use related problems.

Another interviewee, **CSM1** felt that wearing style is the other means of communication that can be used as a channel of communication. According to **CSM1** wearing style is important to influence public image during communication and the Bank has rules and regulations for this. He stated, though some workers may sometimes break the rules, the Bank enforces this practice to perform all the time and almost most of the workers do this to attract their customers. However, **CSM1** expressed that there were occusion in which some of our customer felt inconveneneces in our wearing style when some female workers wear some kind of clothes which were divated from the cultural norm of the

Ethiopian people. Though this might be out of the control of the Bank, there were times when it became challenge for communication with Ethiopian adult customers which has no relations with non verbal language use related problems.

Added to this, **CSM1** also expressed a rule of the Bank that guides its workers to work at different departments in a certain period to acquaint him/her with different work experiences and give promotion for the workers. According to this respondent, this context creates to the workers to develop vertical relationship with his or her colleagues for the internal communication of the Bank. As this informant has worked in the Bank for more than 30 years, he stressed that it helps the workers to communicate through system from top to bottom and acquaints him/her with different languages and the norms of the Bank which are used in each department. **BM2** who had similar experiences also shared similar ideas. This respondent indicated that the Bank used mostly top down strategy in its working system. Thus, at branch level nothing was changed except implementing what the head office communicated through district to the branch level in using different communication channels but revealed that there is time when such kind of communication beomes a challenge.

4.3. Workers Language Competences in Solving Language Related Problems

The other question which was raised about the use of language in CBE communication practice was questions asked to identify **the language competence of the employees**. Some customer respondents (e.g. **M2, M3, PS5** and **OC6**) specified that there was time when the workers made face to face communication with them and other public to introduce about the products of the Bank. These respondents indicated that the workers agitated them to save their money in CBE. Accordingly, the respondents of the interviwee confirmred that they saw these workers while they were agitating people at schools, bazaars and road sides. In addition to this, **M3** further recognized that even there was time when he saw them rounding in the public work places and announced their products assuring that they came to his work place at least once or two times in a month but felt that the way they deliver their message was monotonous and this made him not to feel comfort in CBE's communication which could be a challenge for the face to face

communication that the workers made and this indicate from CP perspectives problems of maxims of quantity (see **appendix L**).

On the other hand, the other customer participants' responses were completely different from the responses given by the officials and some customers. The claim of these respondents here was that workers were not acting as business man in their channels of communications. For example, PS2 explained the details as follows.

በበኩሉ የባንኩ የግንኙነት መስመሮች ሥራቸው ጥሩ ነው ብዬ አላምንም። ይልቅስ በጣም ደካማ ናቸው። በእርግጥ አንዳንድ ቀልጣፋ የሆኑ ሠራተኞች ቢኖሩም አንዳንዴ ፊታቸው ጨምዳዳ የሆኑ ሠራተኞችም አሉ። እንደነዚህ ዓይነቱ ሠራተኞች ወረቀት በመለጠፍ መስኮት ዘግተው ለምን እንደዘጉ ሳይናገሩ አገልግሎት መስጠት የሚያቆሙበት ጊዜ አለ። እንደነዚህ ዓይነቱ አስጸያፊ ሥራዎችም በተለይም በደመወዝ ሰዓምን ይበዛሉ። እንዳንዴ ደግሞ ደንበኞቹ ቁመው እየጠበቁ እያሉ ሠራተኞቹ እርስ በራሳቸው የሚያወሩበት ጊዜም አለ። ሲያጠፉም ይቅርታ አይጠይቁም። ከዚህም በተጨማሪ ሠራተኞቹ ደንበኞችን ገንዘባቸውን እንዲቆጥቡ ስቀሰቅሱ በተገባው ሁኔታ አይቀሰቅሱም። ሥራውን እንደራሳቸው ሥራ ባለመቁጠር ችላ ይላሉ።

Its equivalent literal English translation was the following

PS2: *“In my part I don’t believe that the channels of communication activities of the Bank are good. I feel that they are rather slow. Even if there are some active workers in their communication and their service delivery, there are also slow workers with gloomy face. There are times when these kinds of workers close their window from inside posting the paper “closed” and stop giving service without explaining the reasons why they do so. This kind of wrong act is very common during salary payments. Moreover, there is also a time when they are talking to one another while the customers are stopping and waiting for their turn and concluded that these kinds of workers do not ask any excuse for their wrong did.”* Added to this, he also claimed that when some workers agitate the customer and the public to save their money at CBE, they roughly agitate them and pass by without making detail explanations. They don’t feel responsibility for the work. **(Interview)**

From verbatim, it is possible to conclude some workers have communication problems to communicate with their customers in bright face. Many ideas could be observed from the verbatim of **PS2**. From what **PS2** has said, the non-verbal act of such a worker is very challenging in the communication process of the Bank. This kind of non-verbal act might be done unconsciously; or the worker might have his personal problems and felt

inconveniences and expressed his inconveniences to the customer by showing gloomy face. The other problems which could be created in disconnecting service delivery without the knowledge of the customers were another big challenge that might be created due to lack of business communication skills. Added to this, the worker might talk roughly to the customers again due to lack of business language communication competence. Thus, these can roughly suggest that there are workers of CBE who do not know the the specific standards and the personal creativity for business communication that may include politeness, showing bright face, becoming friendly and being creative in their business work

Similar to **PS2**, **M1** also stated that the Bank has diverse channel of communications but he specifically blamed the problem he faced in face to face communication with some worker. He expressed his verbatim as follows.

M1 □ እኔ የኢትዮጵያ ንግድ ባንክና የሌሎች የግል ባንኮችም አባል ነኝ። በኢትዮጵያ ንግድ ባንክ ውስጥ ባለፉት 10 ዓመታት ደንበኛ ነበርኩ። የፊት ለፊት ግንኙነታቸውን በተመለከተ የግል ባንኮች ከኢትዮጵያ ንግድ ባንክ በተሻለ ሁኔታ ያረኩኛል። ነገር ግን የኢትዮጵያን ንግድ ባንክ የመረጥኩት በሁለት ምክንያት ነው። አንደኛው ምክንያቱ እኔ የሚሠራው ሥራ ከበጎ አድራጎት ጋር ስለሆነ መንግሥት ሥራዬን ከዚያ ጋር ስለሚያገናኝ ነው። ሁለተኛው ነገር የኢትዮጵያ ንግድ ባንክ ከግል ባንኮች ይልቅ በተክኖሎጂ የበለጸገ ስለሆነ ነው። የግልን ግንኙነት በተመለከተ በግል ባንኮች የተሻለ አቀባበል አለ። ባገኙ ቦታ ሁሉ ያሰተናግዱኛል። ይህንን በኢትዮጵያ ንግድ ባንክ ውስጥ አታገኘውም።

Its equivalent literal English translation could be

M1: “I am the customer of CBE and private banks. I am served in CBE for more than ten years. As far as the face to face modes of communication of CBE and the private banks are concerned, I feel more comfort in the private banks but I have chosen CBE for two reasons. The first reason is that my work has great attachment with government institutions. If I don’t work with CBE, I cannot easily facilitate my work. The second reason is CBE is better than private banks in its technology that makes circulation easy. But regarding personal communication, in private banks, there is a reception room. The receptionist talks with you to facilitate a detail of the service of the bank to make communication easy for you. However, you cannot get this in CBE.” (**Interview**).

After M1 explained his ideas in this we, he wanted to add some more information and again got a chance to explain his adeas and stated it as follows.

M1: የግል ባንኮች እንደጥሩ ንደኛ በየሥራህ ቦታ እየቀረቡ ገንዘብ ተበድረህ ሥራ እንድትሠራ ያበረታቱሃል። ለምሳሌ እኔ ከአዲስ የቁጠባ አክሲዮን ባንክ ገንዘብ ተበድራለሁ። እንደነዚህ ዓይነቱን ነገር ከኢትዮጵያ ንግድ ባንክ አይቼ አላወቅም። በተለይም በዚህን ጊዜ ከኢትዮጵያ ንግድ ባንክ ምንም ዓይነት ገንዘብ መበደር አይቻልም። በግል ባንኮች እያንዳንዱ ሠራተኛ አብረሃቸው እንድትሠራ ያበረታቱሃል።ይህንን ፈጽሞ በኢትዮጵያ ንግድ ባንክ አታገኘዉም። ሠራተኞቹ ሰዓታቸውን ብቻ ጠብቀው ይሠራሉ። የግል ባንኮች ግን እንደዚህ አያደርጉም። ምናልባትም የኢትዮጵያ ንግድ ባንክ ብዙ ደንበኞች ስላሉት ሊሆን ይችላል።

It equivalent literal English translation could be

M1: *The private banks are very friendly and they communicate with you at your work place and encourage you to borrow money and work with them. For example, I borrowed money from Addis Credit and Saving Share Company. I haven't seen this kind of approach from CBE and these days, even it is very difficult to get loan from CBE. In the private bank, all the workers encourage you to work with them in every corner they see you. However, most of the workers of CBE are not concerned to do this to the extents that you expect from them. They only perform there activities during their working hours. I think they don't do this because they have many customers but in the private banks the workers do this any time in any place they get you.” (Interview)*

Following his second comment, M1 wanted to explain his ideas once more and he was given a chance to add his ideas and then stated as follows and finalize his comment.

M1: የኢትዮጵያ ንግድ ባንክ ለሚጠየቀው ጥያቄ አፋጣኝ መልስ አይሰጥም። ለምሳሌ የሆነ ጊዜ የሥራ ኮንትራት ከአንድ መንግስታዊ ካልሆነ ድርጅት የቢሮ ዕቃዎችን ለመሥራት ወስኜ ነበር። ሥራውን ከጨረስኩ በኋላ ድርጅቱ በኢትዮጵያ ንግድ ባንክ በኩል ልክፍለኝ ንግድ ባንኩ የሒሳብ ደብተራን ቁጥር የሚገልጽ ደብዳቤ ከኢትዮጵያ ንግድ ባንክ እንዳመጣ ጠየቀኝ። ከዚያ ሂጄ ሳመለክት በመጀመሪያው ቀን ባንኩ ከለከለኝ። በሁለተኛ ቀን ግን ብዙ ማብራሪያ ከሰጠው በኋላ እንደምንም ተሰጠኝ። የግል ባንክ ቢሆን ግን ይህ ሁሉ ጣጣ የለውም።

M1's Final comments English literal translation was the following.

M1: *CBE also doesn't give you immediate response for some questions. For example: - at a certain time I took contract and constructed some furniture for a certain nongovernmental organization. After I have accomplished my work, the organization asked me to bring my account number from CBE to transfer my payment into my account. Then when I asked CBE to write a supporting letter that contains my account number to this nongovernmental organization, the first day, I was refused to be given the letter but later after I had made detail explanation, I took the letter in two days. If this was a private bank, they did it immediately. (Interview)*

From the narration of **M1**, it was possible to observe some challenges of communication that could characterize CBE's workers' competence of communication. Though the main objective of this project was not to compare private banks and CBE, the above complaint might be raised due to the hierarchal nature of the communication strategies of the Bank which was based on centralism and communication problem of the workers which could be created as lack of communication skills or the working condition of the Bank in which the workers might lack communication competence to treat their workers immediately. From the complaints of **M1**, it was possible to conclude that CBE could be out of market due to its means of communication if there had not been the interference of the government. **M1** seriously telling us the reason for which he became the customer of CBE. He confirmed that he only became customer of CBE since the government attached his business works that he did with non government organization with CBE. From the ideas of **M1**, it was possible to conclude that CBE did not encourage him to take a loan and work with it which could be another challenges of communication that encountered the Bank due to communication competence which were created by its workers or the internal communication management of the Bank. In this case, if the Bank could not give loans due to its own reasons, it should be clearly told to the customers so that the customers might search for other alternatives.

Another customer respondent, **PS3** elaborated about the question related to challenges encountered CBE in its channels of communication by focusing on its external communication. This respondent explicitly expressed about the panel discussion in which he participated. He reflected that the speech of the panel discussion was dominated by the

speeches of the officials. He also explained that the target of this discussion lay in convincing and making people to accept the objectives of the Bank. This respondent also further extended that as communication system was dominated by the speeches of the official, most of the audiences or public did not have much chance of giving immediate responses for what they felt should be improved like giving loans. For similar question, **CSM4** talked about the internal communication system of the Bank. According to **CSM 4**, the internal modes of communication of the Bank were face to face, telephone, letters and portals. He emphasized that using face to face, telephone and letter communications, the workers communicate with one another or their boss to ask guidance. Added to this, he explained in using portals, they get new information which is disseminated from the head office of the Bank. Similarly, he underlined that the bosses also use these channels of communication to give guidance and new information for their workers. From these responses it is understood that the communication style of the Bank seems directive in which the top managers order the workers what they should do (see **appendix G and H**). This could imply that the workers might lack the competence of the fact that communication is two ways. However, in business, communication is fundamentally a collaborative activity that needs the cooperation of all workers in flexible ways (Hooker, 2008) and the workers may not have this competence.

To compare and contrast the responses of interviewees for question three that investigated the workers' language competence, survey questionnaire was held for customers for triangulation. To make the triangulation and see the differences and similarities of the responses; descriptive statistics was computed in five points likert scale to see the levels of agreement of the respondents from strongly agree to strongly disagree. The contents of the items were questions asked the clarities of the language of the Bank in terms of control mutuality, (item, 7-11), satisfaction, items (17-21) and communal relationships (items 22-26) that the Bank made with its customers. Based on these items, the participants reported similar results about the clarities of the contents of the language used by the Bank. Accordingly, the result showed for components of control mutuality, (item 7-11), ($M = 3.27664$ ($N=272$, $SD=1.288306$), for satisfaction, (items, 17-21), $M=3.32104$ ($N=285$, $SD= 1.27055$), and for communal relationships, (items, 22-26), ($M= 3.29128$ ($N=286$, $SD= 1.282408$) of which the aggregate mean values of these themes

were nearer to 3.00. This means, the aggregate mean value for these components depicted that the customers in Addis Ababa neither agree nor disagree with the clarity of the language used in different channels of communications of CBE in its communication practices. However, this did not necessarily mean that the customers did not understand the Bank's language at all or they were totally confused. It might imply the customers understanding of the language to some extent and the fact that they did not easily understand everything precisely so that they failed to decide to agree or disagree the extents of the clarities of the language used in the communication practices of the Bank. It might also be an indicative of the failure of the Bank to use two way communications in its language use. If the communication of the Bank were from two directions, it could be assumed that the customers might decide their agreement or disagreement. This could be concluded from the responses of the interview sessions about the channels of communicatin of the Bank in which **E1, E4 and E5** assured and **BM1, BM2, CSM 5, CSM7** confirmed that the Bank disiminated all information about its objectives centerally from the head office (see **appendix G and H**). This means, most of the communication practices of the Bank was one-way communication. Thus, this could substantiate the claim of the customers who failed to decide neither to agree nor disagree with the clarity of the language used by the Bank and problems of language competence of the workers.

To further elaborate about the competence of the workers, in the quantitative and qualitative data, the customers were asked another interesting question to know how frequently the workers used different channels of communication in their communication practices to communicate with them and the entire public in a good language. Regarding the answer for this question, the interviewees responded different contradictory and supplementary ideas. According to **M1** though he circulated his capitals in millions in CBE, there was no time when CBE's workers visited his organization and encouraged him to take a loan and run his business. Due to this, he blamed that the workers did not have good communication capacities to create good relations between their organization (CBE) and business men like him.

Contrary to this, **M2** asserted that there was time when he was visited by the top managers of the Bank but similar to **M1** he assured the official had reservations in encouraging him to take loan and work with the Bank to run his business or in explaining to their customers why the Bank reserved in giving loan. Added to this, **M3** said that the workers regularly visited him once or twice in a week and encouraged him to save his money at CBE in short and precise sentences. According to **M3** when they communicated with him, as such they did not make any differences in their selections of dictions and an attempt of convincing him in their constructions of sentences from others but simply stated in short sentences to save some amount of birr from his daily income. **PS5** also confirmed from his 25 years' experiences as customers of CBE that though the workers of the Bank did many things, they lack a well organized structures upon which each workers of the Bank communicate one another effectively and made good communications in their initiatives with customers of the Bank using different languages (see appendix G and H).

For similar question, **BM1** commented that the workers used different communication strategies in their language use to communicate with the customers of the Bank. **BM1** argued that they used delicious speeches including well mannered and polite approaches. As much as possible, the worker tried to do everything that they felt makes their customers happy, but he also uncovered that all the workers did not have such capacities and the Bank needed to improve this context in its career. Similar to **BM1**, **BM2** also witnessed reflecting that though communication was vital for business organizations like Bank, some workers were not ethical and even unable to ask an excuse for the mistakes that they committed to their customers. Added to this, even if there were some outstanding and well mannered workers, this official also complained that some of the workers of his branch could not use proper Amharic that went with the culture of the people unless they replace it with English and there was time when the language uses of the workers totally deviated from being an Ethiopian sense (see appendix I,J and L).

The responses of these customers about workers' competence of communication were triangulated with workers' questionnaire to identify how often the workers solved language related problems in their modes of communication to further explain research

question three. Accordingly, data were collected from workers in their questionnaire in five scale points rated from rarely to always. Thus, the aggregate mean values for the strategies of solving language related problems (items 1-3), (M=2.8 (N= 181, SD=1.36); strategies of relating the Bank with its environment (items 7-10), (M=3.31 (N=169, SD=1.29) and strategies of using different languages (item 21-25), (M=2.88 (N=182, SD=1.33) showed slight differences and were almost nearer to three that indicated the workers moderately perform these activities. Thus, this reflects that the workers lacked competence to solve language related problems and communicate according to the local contexts in using different languages in their daily communication activities (**also see appendix L**).

On the other hand, the aggregate mean values for the strategies of attracting new customers (items 4-6), (M= 3.64 (N= 169, SD=1.18); strategies of improving communications of the Bank (items 11-16), (M=3.23 (N=179, SD 1.305) and strategies of understanding and explaining principles (item 17-20), (M= 3.76 (N=184, SD 1.123) where the aggregate mean values showed about 4.0. This means the the aggregate mean values for attracting new customers, strategies of improving communications of the Bank and understanding principle were almost nearer to 4 that indicated the workers usually understood principles and attracted new customers in their modes of communication. Though the workers usually perform these activities in their usual work, it is expected that they should perform this in their daily activities.

To strengthen the argumentative responses of some interviewees about workers' modes of communication and the objectivities of the results of the aggregate mean value of the workers' language competence in their strategies of communicating with their customers, further triangulation was made from the qualitative data of observations and interview sessions. In his observation, the researcher identified the fact that most of the workers of the Bank tried to approach the customers politely and explained some rules and regulations of the Bank when the customers opened new saving accounts, transferred money and withdrew money sent to them from other branches. Added to this, he also observed, when customers needed different windows like foreign exchange money transfer and interest free service, most of the workers helped the customers in all possible

way they could do (see **appendix L**). To verify the truthfulness of this idea, in the interview session with the official of the Bank, the researcher also identified that the workers did all their best in helping their customers following the rules and regulations of the Bank to satisfy their customers need and attract new ones (e.g. interviewees **BM1, BM2, CSM1, E1, CSM7**). These interviewees also further strengthen that the marketing departments' workers were working busy on attracting new customers in their communication practices using good languages as much as they could do. To further elaborate the responses of these official and experts, descriptive statistics was computed for the responses of the customers' questionnaire which was related to commitment (items 12- 16). Accordingly, the aggregated mean value for these items showed ($M=3.6814$ ($N=272$, $SD=1.196$) which was above 3.5 and nearer to 4. This means regarding commitment of the workers, the respondents agree with the clarities of the language used by CBE and understand the messages delivered by its communication practices on a five points from strongly agree to strongly disagree. These contexts might concede with the quantitative data that revealed the workers' efforts in which they usually tried to implement principle of the Bank and attracting new customers in their language uses 3.76 ($N=183$, $SD=1.14$). In addition to this, the general aggregate mean value of the customers' questionnaires for the entire items (item 1-30) also pointed out ($M=3.5$ ($N=273$, $SD=1.213$) which was 3.5 and might indicate the workers effort to use clear language but did not go to the maximum level.

To triangulate the truthfulness of the above responses, the researcher made other observations on the clarities of the oral languages used by the workers and how they explained about the documents given to their customers in the service giving halls of sampled branches of the Bank. The researcher observed two groups of workers. The first group of the workers was the workers who tried to use different techniques in their oral communication to clarify some jargon words by explaining their main ideas. For example, he observed while the customer failed to understand the meaning of the phrase "current account" and the worker explained this phrase to the customer in the language the customer could understand in face to face communication. The second group of the workers was some workers who were simply talking to the customers and did not realize whether the customers understood them or not. This kind of worker's failed to understand

the fact that in talking there is always feedback to confirm whether the message is being heard and understood (Turk & Kirkma, 1989) could come up with different communication barriers.

Regarding the channels of communication made in written documents, the researcher also observed while the workers were making some explanation about different forms, flyers and brochures to give to the customers though some customers were disinterested to take the flyers and the brochures. In all the cases, using replacement of Amharic words/phrase by English was very common for most of the workers and there was time when this led some customers to confusion and disinterested to talk with the worker (see **appendix I, J and L**).

To understand the reason for the failure of the customers to become disinterested to take the documents and understand oral languages of the workers, the researcher asked some customers and officials for further explanation in his interview section in case why the customers might be disinterested to take these documents. This was to complement his observations. Accordingly, customers **PS4** and **M4** justified that the customers might be disinterested because they could not easily understand the languages used by the workers or when they assumed that they could not understand the languages used in the material. This might arise from the preparations of the documents which is held at head office and does not consider the local context (see appendix I and J).

In addition to this, experts of research team (**E1, E2, and E3**) argued that the researches done by the Bank was not mainly focused on language use or concerned about the language capacities of the workers but language ability was also inclusive when the Bank hire the workers. As a result, the training which was given to the workers was a general one that focuses on general contexts of how to serve the customers in a good approach. Based on these responses, for the questions asked to identify if there was a content of the training that mainly focus on channels of communication and their language use, the experts explained that though some language related problems might be raised, as such specific attentions that only focus on channels of communication and its language use was not commonly given. In all the cases, though the responses of some official and the results of the descriptive statistics seemed that it was contradicting each other, the

workers did their best and the customers might agree with some questionnaire from this perspective (see **appendix G and H**).

Finally, from all the responses of the qualitative and the quantitative data of the research participants and observation of the researcher, two contexts could be analyzed about the about the competence of the channels of communication of CBE. First of all, it could be clearly understood that the Bank used one-way models of communication in which the workers did not give much attention. According to the data, the Bank gave information about its organization by top- bottom strategies in giving guidance and detail ideas of its objectives for its workers using different modes of communication (e.g. interview with **E1, E2, and E3**). Following this, the Bank also used different channels of communication to communicate with its customers but the face to face communication was made to achieve the goals of the Bank by dominating the customers. From this, we could conclude that in the communication system of the Bank, much chance was not given to workers and customers to bargain and negotiate their ideas, attitudes and behaviors in the current language in use of the Bank. This means, it seems that the languages used and the communication system mostly focus on serving the interest of the Bank from one-way communication system. Although there were two way modes of communication in some instances, it was dominated by the workers, experts and official of the Bank. For example, most of the channels of communication of the Bank were done through print and electronic Medias which were one way. Though they were two channels of communication which were done with some customers by the official and workers in press conferences and face to face communications, they were also dominated by one part mainly focusing on the interest of the Bank. However, Grunig, L. A., et. al. (2002) reported that these days' the most effective ways of communication is two way communications in which the practitioners serve the interests of the organizations and the public.

4.3.1. Persuasiveness and Cohesiveness of the Languages Competence of the Workers in Delivering Messages in Channels of Communication Used by the Bank

After the identification of the challenges encountered CBE in its channels of communication in response to research question three in triangulating with the extents of customers understanding the languages used and frequencies of workers tackling language related problems that may go with workers' language competence, further information about persuasiveness and cohesiveness of the language used in some channels communication of the Bank was investigated. This was done by asking more questions and taking samples of data from the languages used on TV program to analyse them in terms of their clarities, persuasiveness and cohesiveness.

When the respondents were asked about the kind of challenges encountered CBE in its channels of communication concerning the clarities, persuasiveness and cohesiveness of the language used to attract new customers, CSM2 who was one of the official respondents expressed, the Bank tried to mobilize and agitate the public in the language they could understand through marketing department. For example, CSM2 identified and stated that he went outreach service with his colleagues and performed this activity, he tried to do his best in all possible ways he could do. The following was the Amharic verbatim version of CSM2's Amharic speech which was transcribed from interview and translated to English for sampling.

CSM2: 'ሕዝቡን እንዴት አዲስ ደንበኛ አድርገን ወደ ባንካችን ለመሳብ ስንፈልግ ሕዝቡ ለተለያዩ ጉዳዮች ወደሚሰበሰቡበት ሥፍራ ወይም ወደ ሥራ ቦታቸው እየተገኘን እንጎበኛቸዋለን። ይህንን ለማድረግ እንደ ሁኔታው ሕዝቡን ይስባል ብለን በሚናሰበው የቋንቋ መረጣ እየተጠቀምን “እንደምን አደራችሁ/ዋላችሁ? “ካልን በኋላ ቀጥሎ “ሁሉ ሰላም ነው? “ኑሮ ጥሩ ነው? “የዕለት ገቢ እንደት ነው? “እያልን አዎንታዊ መልስ ካገኘን “በእኛ ቅርንጫፍ ሒሳብ አትከፍትም? “ብለን መደራደር እንጀምራለን። አዎንታዊ መልስ ካጣን ግን ሰውዬውን በማለፍ ወደ ሚቀጥለው ሰው እንሄዳለን።'

Its equivalent literal English translation was the following.

CSM2: *When we want to attract new customers, we try to contact the public at the places where they gathered together for different purposes or visit them at their work places. In doing so, we greet them using the language that we feel can attract the people saying “Good morning or afternoon,” depending on the time. Following this, we ask them questions like “How is every think? Is it ok? What is your daily income?” In these questions, if we get positive responses, we continue to ask another question “Do you want to open new account into our branch?” and start negotiation. But if we don’t get positive response, we pass by to the next person. (Interview)*

Now that consider the approaches of **CSM2** and **his colleagues**, visting the public at their work place or where they gathered together is a good approach to attract a new customer. However, the phrases that they used after greeting could create either negative or positive responses. Regarding the negative response, it might be emerged from the ways of their language use. If we consider the sentences they used, they had many implications in terms of communication. In the first place, the way the questions, “good morning or good after noon” which were followed by another questions such as “How is everything? Is it ok? What is your daily income,” were asked could make the customers to respond negatively or posetively from Wodak, (2001) DHA analytical point of view, the purpose of the field work was to give orientation and create awareness about CBE to the public to attract new customers and encourage the public to save and circulate their money in the modern way at the Bank.

Regarding this, the first session of the above spoken discourse texts “good morning or good after noon” which were followed by other questions such as “How is everything? Is it ok,” could be accepted as it was a social norm for the society to greet someone we met for the first time to be acquainted with him/her. This means when **CSM2** and **his colleagues** greet anyone saying “good morning or good after noon”, it is normal that they can get similar responses from the counter parts as it fits to the immediate language use in the society. This implies that their giving greeting is fit to the social context of the society. Following this, the next sentences “How is everything?” and “Is it ok,” may also coincide again with the social norm of the society to normalize the greeting and create more relationship between **CSM2** and **his colleagues** and the public. However, the sentence “What is your daily income,” could create negative response implying that the social relation between the speaker and listener was weak. This means, the positive

response might come from the people whom **CSM2 and his colleagues** knew before due to different reasons or some innocent people who might feel positive attitude toward their questions. But, this question “What is your daily income,” might create discrimination and inconveniences for some people to tell to the bankers about their personal detail.

The other official research participant **CSM7** extended similar context on how his group used persuasive languages. **CSM7** explained:

ብዙ ሕዝብ ወደሚሰበሰቡበት ቦታ እየሄድን በተረጋጋ እና በአክብሮት በባንካችን አዲስ የቁጠባ ሒሳብ ደብተር እንድከፍቱ እንቀሰቅሳችኋለን።ይህንንም ለማድረግ በባንካችን ብቆጥቡ ለወደፊቱ ሕይወታችሁ እንደሚረዳችሁ እንነግራችኋለን።ከዚህም ሌላ ቁጠባ ሕይወትን ሊያድን እንደሚችል እንነግራችኋለን። ከዚህም ሌላ በባንካችን ገንዘብን ለማንቀሳቀስ ብዙ አማራጮች እንዳሉ እንነግራችኋለን።በተቻለ መጠን በሁሉ ረገድ ሕዝቡን ለማሳመን የተቻለንን ሁሉ እናደርጋለን።ሆኖም አንዳንዴ በባንክ ገንዘብ ለመቆጠብ የማይፈልጉ ሰዎች ያጋጥሙናል። እንደነዚህ ዓይነቱ ሰዎች ደግሞ እኛ የራሳችን የቁጠባ ዘዴ አለን እያሉ የኛን ነገር ዋጋ ያሳጣሉ።እና በመጨረሻ ላይ ሰዎቹ የማይምኑ ከሆነ እናልፋችኋለን።

Its equivalent literal English translation was the following

CSM7: *“We go to the place where we could get many people and agitated them calmly to open new accounts at our branch. To do so, we use phrases like “If you save your money, it helps you for your later life.” “Saving can save life” and try to lob new customers. We also tell them that they have many alternatives upon which they circulate their money at CBE like ATM, mobile banking and the availability of CBE branches in different areas to circulate their money most efficiently. As much as possible, we try to tell them everything that we feel convince to the public to become our customers, but we also encounter some people who complain saving their money in CBE and choose to save it by their method. These kinds of people usually say, “We shall save our money by our technique; we do have our cultural ways of saving.” And finally he said, when they fail to convince these people, they bypass and search for another customer. (Interview)*

From responses of **CSM7**, it could be inferred that the challenges he and his groups encountered from some people who did not want to save their money at CBE needed to know how to use the language and gave interpretations according to the socio- cultural practice of the people. The groups of people who did not want to save

their money at a bank might know how to save it in kind in traditional ways of saving money. Thus, to convince these kinds of people in their spoken discourse practices, the language should be used and practiced according to the socio cultural practices of the people based on their view on which language was practiced and interpreted (Fairclough, 1995). This means **CSM7 and his groups** needed to know what the people said in their traditional ways of saving money and how this could be modernized in clear and persuasive language. If the workers cannot understand the cultural norms of their customer, it should be noted that it creates challenges in their communication practices.

On the other hand, to harmonize the questions on how the officials and workers of the Bank use persuasive language, customer respondents asked to reflect the nature of the language used by officials and workers. Many of the respondents agreed that in the process of communication, officials and workers of the Bank use normal and everyday language according to the norm of their organization (e.g. **PS4, M2, and M3**). The customers also indicated that the officials and workers did not use enthusiastic and encouraging words or sentences that enforce them why they should save and circulate their money at CBE as the best alternative other than the other financial institutions. Moreover, they emphasized that they did not make effective face to face communication with them by taking more time to create good awareness on how they work in the best way with CBE other than simply telling them the rules and regulations of the Bank. Indeed, they particularly pointed out that they used language that was used by everybody. Thus, most of the customers' respondents characterized the existing language use of the Bank was either everyday language or technological language that did not encourage them on how to manage one's money in the Bank and open their mind to think on how to make money for their future life (see **appendix I and J**).

PS4 who was a public servant commented that the workers rarely communicated with him and encouraged him how to save his money at the Bank and insisted him to circulate his money. **M4** who was a merchant also shared similar ideas. He believed that the communication channels of the Bank did not use a clear and persuasive language that encouraged him to make a close contact with the Bank and served properly. He also criticized that there was no time on which the Bank encouraged him to take credit and run

his business in a better way. **PS3**, another public serevant also emphasized how CBE used languages and revealed his experiences. The respondent stressed how the workers spoke and how the Bank used language in its spoken and written forms. In this case, he said, the Bank used similar languages in all the branches that did not address the public according to their background knowledge. Moreover, other respondents **PS4** also responded that the persuasiveness of the language used by the Bank was similar every where and expressed his ideas as follows.

PS4: ቀስቃሽ ቋንቋ የሰውን ልብ በመስበር ሰዎች ወደ አንድ የታለመ ግብ እንድሄዱ የሚያደርግ ቋንቋ ነው። እኔ በበኩሌ የኢትዮጵያ ንግድ ባንክ ሠራተኞች ለገንዘብ ቁጠባ የፊት ለፊት ግንኙነት ለማድረግ የሚጠቀሙት የቋንቋ ዓይነት ያን ያህል ልብ የሚነካነው ብዬ አላምንም። የሚጠሙት ማንም ሰው የሚጠቀመውን ተራ ቃላትን ነው። በአሁኔ ጊዜ ባንኩ የግንኙነት መሥመሩን ወደ ተሌቪዥን አሳድጓ። ፕሮግራሙን አንዳየሁት ሁለት ችግሮችን ለይቻለው። አንደኛው ሁሉ ይቁጥቡ ይሸለሙ ብቻ ነው የሚወራው። ይህ ደግሞ አሰልኹ ነው። ሌላኛው ደግሞ አማርኛ ብቻ ስለሚጠቀም ሌሎቹ የሚረዱት አይመስለኝም። አንዳንድም አማርኛው ራሱ ለአማርኛ ተናጋርዉም የሚገባዉ አይመስለም።

Its equivalent literal English translation read as follows:

PS4: *Persuasive languages are languages that touch the heart of people and attract them toward certain goals. In my part, I feel the language used by the workers of the Bank in face to face communication doesn't make any difference to motivate the people to save their money. They usually use common languages used by everyone and their approaches are normal. Currently, the Bank has extended its channels of communication on TV program. I usually follow the program and identify two problems. The first one is, it usually talks about save and win a prize and this is monotonous for me. The other problem is, it uses only Amharic and this may not help the Bank to reach non Amharic speaking regions. Even the Amharic language used on the program is not persuasive and doesn't consider the culture of the people. (Interview).*

Similar to **PS4**, **M4** also expressed his ideas in this way.

የኢትዮጵያ ንግድ ባንክ የሚጠቀመው ቋንቋ ቀስቃሽ ቋንቋ አይመስለኝም። ብዙ ማስታወቂያቸውን ሳይ የሌላ ሰውን ብር እየቆጠሩ ድራማ የሚሠሩ ይመስለኛል። ነገር ግን እውነተኛ ደንበኞችን እየተጠቀሙ እውነተኛውን ነገር ማሳየት ይችላሉ ነበር። አሁን ግን አስተዋዋቂው እውነተኛ ነጋዴ ስላልሆኑ ነጋዴ ተመስለው ሲሠሩ አይዋዋልኝም። አስተዋዋቂው እኛው የሚናወቀውና ተወካዮች የሚሰሩ ይመስለኛል። አንድ ቀን እኔና ጓደኞቼ ስለዚህ ጉዳይ የሌላ ሰው ገንዘብ እየቆጠረ ነው ብሎን እንቀልድ ነበር። ይህን ከማድረግ ባንኩ እውነተኛውን ነጋዴ እሱ ጋ በማስቀመጥ ምሳሌ ልሆኑ የሚችሉትን መርጦ መጠቀም ይችላል ነበር።

It equivalent literal English translation read as follows:

M4: *I don't believe that the languages used by CBE are motivating. I usually see on their announcements while they are dramatizing s counting somebody's birr. But in using selective languages, I don't observe while they are announcing what should be done with this birr. As the announcer is not a merchant or somebody from the community, their announcements seem pseudo drama. The announcer is somebody whom we know performing a drama. I and some of my friends are joking when he dramatizes feeling that he is accounting somebody's birr. Instead of doing so, the Bank can announce this by choosing a true man who saved his money at CBE, circulated it properly and has been making progress so that others can be motivated to save their birr, circulate it properly and become good customer of the bank. (Interview).*

In consistence with the above ideas, **PS3**; another public servant, also expressed ways of using languages had its art. He mainly focused on speaking or writing and stated that a lot was expected from CBE. According to the views of the respondent, CBE was the first Bank and a big financial organization in this country. As a result, the society expected a lot from it. It should use language which is easily understood by the entire community and attracts all the community members by encouraging them to know how to monitor their money in a modern way. But, he didn't think that the Bank used this kind of initiation when he saw from its different communication channels. Added to this, he indicated that even in some communication channels that he knew where the Bank used other languages like Oromo and Tigirigna, the languages used were poor. Thus, the respondent emphasized the language used by the Bank did not have many varieties. The respondent focused mostly CBE insisted on to save money but did not have many words for how and why the public should do this. As such, selective words or phrases or

sentences that went with the culture of the people, impressed them and caught their mind to become the customer of the Bank were not used much.

To support the above idea, the researcher had also tried to identify the actual use of the language of the officers and workers during their actual work time at the hall of the Bank. From the researcher observations, it was understood that the workers did not intentionally use the language that attracted the customers. The workers or official of the Bank mainly focused on serving immediate interest of the customers. This might be from the fact that they were over loaded during their career. Thus, as it was discussed in the interview session, during their actual work time, the focus of the workers and officials were only giving service in a limited time and thus the persuasive languages they used were also limited. To see this situation from observable facts the researcher made another investigations into languages used in the Bank's TV program to see the language competence of the worker.

4.3.2. Samples of Data from the Languages Used on TV Program

The other focus area of the data source of the researcher was the analyses of the contents of the language used on TV program of CBE. The main purpose of the analyses of the contents of the languages used on this program was to see how the workers use clearly, cohesively and persuasively to disseminate all information about the Bank to encourage old customers and attract new ones. To do so, samples of the content of the languages used by different customers and officials on CBE TV program on Ethiopian Broadcast Corporation (EBC) were also analysed as additional source of information that supplemented the interviews, document analyses and the questionnaires. To take the data, the language which was used by customers and officials were recorded by audio video from samples of this TV program. As these customers and official used only Amharic language, the focus was only given to the Amharic language that these customers used on the TV program by using their literal transcription in English. To take the data from sampled officials, they were coded as **O1, O2** etc and the customers as **C1, C2** etc. As the participants were recorded from the TV program and they did not talk about their detailed biography, the focus was only given on the language that they used. However,

the researcher assumed that these officials and customers were those officials who had good experiences and the customers were also those customers who had good attachment with the Bank.

Almost in all the programs, the researcher analysed CBE's TV program which was held weekly for four weeks on EBC mainly on July 30/2017, August 20/ 2017, August 27/ 2017 and September 3/2017. In this analysis, the transcriptions of the most important programs upon which the Bank made promotion using model saver and introduces its electronic payments were considered. The transcriptions of the Amharic language used was taken as they were used by the customers or officers from their spoken Amharic language and transcribed to English language. Thus, as the original transcriptions of the Amharic language was from the authentic language spoken which was used by the participants, a lot of grammatical inconsistencies and fragmented sentences were seen on the language used. In the same way, as transcription of the English language used was also from the transcription of original Amharic language used by the customer and officer, it should be noted that its structures were not as the structures of the formal written English. In all the cases, the authentic languages used were considered and analysed in terms of their use to achieve the objectives of this study.

Samples of Contents of Language Used on TV program on July 30/2017

From the contents of the language used on TV program on July 30/2017, experiences shared by a successful customer due to saving were analysed. In his sharing of his experiences, **C1** narrated the story of his life by indicating how his life was changed due to hard work and saving. To show the tangibility of the situation, the recorded data of his speech on TV screen was documented and literal translated from Amharic to English.

The following was his Amharic verbatim which was literally translated to English. This was divided into two parts and the story was explained below. He stated how he was hired at Maji and became a teacher as follows.

C1: 'በ1983 ከአዲስ አበባ ዩኒቨርሲቲ ተመርቆ ሥራ አገኘሁም ነበር። እና በዚያ ምክንያት እኔን ደቡብ ክልል ላይ በሥራ ልቀጠር □□ አጥላይ አደረኩ። ምን ለመሆን እንደምፈልግ ሲጠይቁኝ እኔ የተማሪነት መምህርነት አይደለም አጥላይድ ባዮሎጅ ነበር፤ ግን ማስተማር በጣም እፈልግ ነበርና መምህርነት ስል፤ ምን ታስተምራለህ አሉኝ? ባዮሎጅ አስተምራለሁ አልኩ። እኔን ዕጣ ሳወጣ ማጂ ደረሰኝ። በአጠቃላይ ካለፍኩ በኋላ ማጂ የሚባል ቦታ አይደለም ቶም የሚባል ቦታ ነው የሄድኩት። ከዚያ ሀይስኩል ያለበት ቦታ ሂያ ክሎ ሜትር የሚሆን ነው በእግር ነው የሚከደው። በጣም ታምምር ነው የሆነበኝ። ኦልሞስት ለመጀመሪያ ተጓዥ እስከ ስድስት ሰዓት ይፈጃል። ማስተማር የጀመርኩት በጣም ነው የደነከጥኩት በጣም ነው ሾክድ የሆንኩት። በማግስቱ ወደ ሀገራ ልመለስ ነው ዕቅድ፤ ሆኖም ግን ቆየሁ፤ አየሁት፤ ሀገሩን ወደድኩት። አካላ ያለመታከት ያለመሰልቸት አምስት ዓመት አስተማርኩ።

The following is its English literal translation)

C1: I graduated from Addis Ababa University in 1991 but I didn't get a job. Becuase of this, hihhi, I applied to Southern Nation and nationalities Regional state to be hired. When they asked me what I want to be, though I graduated from applied biology, I said I want to be a teacher as I had interest in teaching. Following this, they asked me what subject I could teach and I said biology. Then I draw lots for my assignment and I was assingned to Maji. When I flew by airplane, the place was not Maje but another one which was called Tome where there was a high school and about 20 kilometers away from Maji. This became miracle for me and it could take about six hours on foot for a person who wanted to trivle there for the first time from Maji. When I arived there, I was shocked and designed to go back home the next day but I stayed there for sometime. After this, I loved the area and worked hard to teach there intensively with full moral for five years.

After he explained all the challenges, he faced at his work place and lived there, he explained how he returned to Addis and then to Maji and started his investment as follows. Its Amharic transcription is below.

C1: ' ከዚያ አዲስ አበባ ተመለስኩ፤ አየር ጤና ተቀጠርኩ ግን በጣም ነጩ ቻለንጅ የሆነብኝ የአዲስ አበባ ኑሮ፤ በጣም ነጩ ግራ የተጋባሁ። በቃ አዲስ አበባ በመሆን የሚገኘውን ነገር በጭራሽ ልገባኝ አልቻልኩም። ከማጂ መውጣቴና አዲስ አበባ መግባቴ ቆጮኝ፤ ግን ስመለስ ሁለት ነገሮችን አስቤ ነጩ ወደ ማጂ የምመለሰው። አንደኛ የአሁኗ ባለቤቴን እዚያ አወቃታለሁ ሂጄ እሷን ላገባት፤ ሁለተኛ እዚያ ሀገር ሽንኩርት የለምና በአወሮፕላን ነጩ የሚሄደው እና ሂጄ ሽንኩርት ብተክልና ብሸጥ ወደ ንግድ መስመር ወስጥ እገባለሁ ብዬ አሰብኩ። በጣም ወጤታማ ነበር። በመጀመሪያ ዓመት ሠርተን ሰላሳ ሺህ ብር ነበር ያገኘነው፤ ያ ሥራ ሠርቶ መለወጥ እንደሚቻል አሳየኝ። ያሁኗ ባለቤቴ በጣም ነበዝ ናት፤ ነጋዴ ናት፤ መምህርትም ናት። ከሷ ጋር ተጋባን፤ በዝግግር ወደዚህ ሀገር (ሚዛን ቴፕ) መጣን። 1992 ዓ/ም ነጩ እዚህ ሀገር የመጣነው፤ መስከረም 17 ነጩ፤ በአንድ ወራችን ጥቅምት 17 ምግብ ቤት ከፈትን፤ ማትረፍ ጀመርን፤ መጀመሪያ ኢትዮጵያ ንግድ ባንክ ያስቀመጥኩት 700.00 (ሰባት መቶ) ብር ነበር ያስቀመጥኩ። ሥራ እየተሰፋፋ ሲመጣ እኛም ገንዘብ ማግኘት ስንጀምር ምግብ ቤቴን ወደ ማስፋፋት ተነሳን። ከዚያ ከኢትዮጵያ ንግድ ባንክ የቦታ ጨረታ ወጥቶ ገዛን። ከዚያ በወቅቱ ትልቅ የሆነ ግንባታ ጀመርን፤ ሁሉን ነገር ራሳችን ነጩ የምንሠራው።'

The equivalent English literal translation of the above verbatim reads as follows.

C1: *Then I went back to Addis and hired at Air Tena Secondary School but challenged due to the expenses of life in Addis. Because of this, I was confused with the advantage of being in Addis. I was regretted for my being left Maji and came back to Addis. I thought to go back to Maji. Then I thought two things that I could do when I went back to Maji. The first thing was that as I had known my wife there before, I decided to marry here. The second thing was as onion was transported from Addis to Majin by air plane, I thought if I planted onion, I could enter into the line of business. I returned to Maji I got my wife. We worked hard and got thirty thousand Ethiopian birr for the first time. It was very effective. This taught me that hard work could change a life of a person. My wife was a teacher and marchant. She was very active. Following this, we married each other. After this, we transferred to Mizan Tepe. This was on September 27/2000. After a month on October 27/ 2000, we opened a small local restaurant. We worked hard and our business was expanded. Then we started saving. The first money that I had saved at CBE was 700.00 (seven hundred) birr. As our business started to succeed, we made a lot of money and changed our small restaurant to the known big hotel of the town at that time. We manage every thing by ourself.*

From the story C1 told us, we could easily understand how he hired at Maji, faced challenges and worked there for five years, returned to Addis, worked in Addis for some years and finally returned to Maji for the second time, got his wife and started palnting onion at Bench Maji zone. Following this, he told us how he married his wife; they

worked hard together, transferred to Mizan Tepe and started small business of local restaurant which was developed to big hotel. He vividly explained that the secret behind his success was his hard work and his vision to become a business man. He told us how the attachments that he had with CBE started from his becoming the customer of the Bank. But, from his speeches, we didn't see any effort of CBE that it did to attract him to make its customer.

If we see the languages used in this context from critical discourses analyses, the language used in this story could reflect the real life situation in Ethiopian context and could give true evidences for the other person who wanted to share the same experiences and promote themselves through hard work and saving. As the language used reflected social reality, it could give true meaning for those who watched the TV program and such kind of context could be observed in socio cultural practices of the study population (Fairclough, 1995; Fairclough, 2003). Thus, from the perspective of the speech of **C1**, the content of the Amharic language used could fit to the Ethiopian context and might not be difficult to be understood by Amharic speaker audiences except very few words (bolded one) which he used English words in place of Amharic.

When the relationship between the customer and CBE on TV program was considered in terms of communication strategy from information which were disseminated, the customers revealed that it was not the Bank that was communicated with him and his wife and encouraged them how to save and circulate their money but it was the customers themselves who were communicating with the Bank to save their money and work with it. Thus, on this program, what was emphasized was not how the Bank communicated with the customers but how the customers communicated with the Bank that could become a model for all other areas of Addis Ababa. This may contrast with the idea of the primary role of communication that should promote through media the activities of the organization from diverse sources to present different sides of the story (Biniyam 2006; Watson & Noble, 2007). This means, the program should tell us how the Bank encouraged the customers and changed their life rather than telling us how the customers created positive relationship with the Bank by their effort.

Contents of Language On TV Program Aired on August 20/ 2017

From the contents of language used on TV program aired on August 20/ 2017, the languages used in advertisement of save and win program of the Bank, comments collected on the service of the Bank and experiences shared by customers who succeeded in saving their business was analysed in relation to the clarity of the contents of the language used to address the communication practices of the Bank.

Advertisement of *Save and Win* Program

The program of *save and win* on EBC TV program is a special program in which the Bank advertises to its customers to save the money sent to CBE. The purpose is to gain foreign currencies for the activities of the Bank in which the Bank gives some rewards in a lottery system. Thus, this kind of program needs to use languages that can motivate people to do something.

To make the content analyses of the language used on the TV program more explicit, let us consider the Amharic transcription of the statements of the official of the director of foreign money exchange from speeches of the official on the advertisement on save and win the prize program on August 20, 2017 as follows.

01: 'ማንኛውም ደንበኛ ከሚያደርገው የተላከውን ገንዘብ በባንኩ የሰዊድን አድራሻ ተጠቅሞ የተላከውን ገንዘብ በአገልግሎት መስጫ ቅርንጫፎቻችን ቀርቦ ሲወስድ ከ1000 ብር በላይ ከቆመበት ወይም ሲመነገር ከ1000 ብር በላይ ገንዘቡን ከቆመበት ለዕድሉ ብቁ ይሆናል ማለት ነው። ስለዚህ ማንኛውም ሰው ከሚያደርገው የተላከውን ገንዘብ ከነሐሴ 15/ 2009 እስከ ጥቅምት 15/ 2010 ቀርቦ ሲወስድ ወይም ሲመነገር የዕድሉ ተጠቃሚ እንዲሆን ጥሪ አቅርቧል።'

Its equivalent in English literal translation can be

01: "If anyone of our customer saves more than 1000 birr from money sent to him/her from foreign through our SIMFT address or saves more than 1000 birr when he exchanges the money in one of our branch, he/she can win a prize. ... Thus, anyone who takes money sent to him/her from foreign in one of our branch or exchange money from August 23/2017- October 25/2017 shall save and take the prize."

Regarding the structural content of the above sentences, the clarities of the language used is not persuading to attract the customers toward saving their money to win the prize. The first sentence began without any background followed by the second sentence in stating general ideas which could not be explicitly understood by all audiences. The first sentence that calls the people “If anyone of our customer saves more than 1000 birr from money sent to him/her from foreign through our SIMFT address in one of our branch, he/she can win a prize.” is giving a chance for the money taker that he/she can save if he/she likes and leaves if he/she does not like but forces how much money the customer should save. This means the sentence does not have a clear cut point that encourages what the listener should do or not to do. According to Fairclough, (1995) critical discourse analyses, these texts have heterogeneous characteristics. In other words such kind of sentences which have heterogeneous characteristics could be vague for the listeners. The second sentence that says “Thus, anyone who takes the money from one of our branch from August 23/2017- October 25/2017 shall save the money and take the prize...” has hegemonic power that insisted the receiver to save the money at CBE. In this case, it enforces the customers to do so and this may create a question at the back of the customers. This hegemonic power can be seen in terms of the position of the speaker of the sentence in CBE. From CDA perspective, this sentence delimits the interest of the customer and pressurizes the customers to save the money in the hidden power of the speaker (Fairclough, 1995).

As mass media discourse is one sided discourse, it is very interesting to understand that the nature of power relation enacted in it is not clear and involves hidden relation of power (Fairclough, 1989). In this case, the customers were not encouraged how they could save the money, why they saved it, and the advantage of their saving. In addition to this, the phrase “...win the prize” is very general that does not express the winning is a lottery system. Added to this, all the sentences have gender bias. They only emphasize masculine. However, research pointed out that “In a context where the consumers are multiracial and multilingual, the advertisers may need to be extra cautious about the language to be used in advertising (Rahman, & Abdel Fattah, 2014, p.67). Added to this, all the contents of the sentences were encouraging the customers only to save the money but did not include and had consistences with the contents of the flyer that advertise the

same issue (see the contents of the language used on the flyer to advertise for foreign currencies exchange).

The other issues raised on the program were the issues related to the advantages of saving. In this case, the program presented the experiences of another customer (C2) to share his experiences on how he became businessman. On the TV program, it was stated that it was 25 years a go that this customer started saving at CBE.

The recorded data of C2's statements from the TV screen was documented and literal translated from Amharic to English. The following was the Amharic transcription of the contents of verbatim of C2.

C2: 'በዚያን ጊዜ በ900.00 (በዘጠኝ መቶ) ብር በተገዛች የሐበሻ ከብት ጀመርኩት። የላጂን ወተት ሳንጠቀም እየቆጠብን እየሸጥን ወደ ዘመናዊ ከብት ግዥ ገባን። ከዚያ ፕሮጀክቱም እየሰፋ መጣ፣ አሁን በጥሩ ሁኔታ ላይ እንገኛለን። በዚያ ብቻ አልቆምንም። ጎን ለጎን የካፌና የቡና ሥራ ጀመርን። ቤት ተከራይተን እዚያው ማረሚያ ቤት አካባቢ። ባለቤቱም ጠንካራ ሰው ነበረች። የእሷና የልጆቿ የሥራ ወጤት ነው ሃሬ ሕንጻ ገንብተን ሆቴል ገንብተን በመሥራት ላይ ያለነው። የዚያ የሥራ ወጤት ነው ለሃሬው ለዚህ ያበቃን። ከሃያ ዓመት በላይ ከኢትዮጵያ ንግድ ባንክ ጋር የኖርኩት እኔና ባለቤቱ ልጆቼ እየቆጥብን ነው። ከሚናገኛት ነገር እኔም ሆኔ ቤተሰቦቼ በመቆጠባችን ነው ለዚህ ያበቃነው።'

Its equivalent English literally translated of the verbatim was the following one.

C2: during that time, I started dairy with one local cow which I bought with 900.00 Ethiopian birr (nine hundred birr). We did not use the milk of the cow but sold it, saved the money and promoted to modern dairy. Following this, the project has been expanded; now we are on good progress. We haven't stopped here; we rented a room and opened café house side by side around the jail. My wife is also cleaver. It is the effort of my wife and my children that helped us to build a building and hotel to continue our work. It's our cumulative work that makes us to succeed to this level. I have lived for more than 20 years with CBE and I and all my family save in this Bank. It is due to our saving that we succeed to this level.

Regarding his experiences on how he became an investor starting from dairy farm of one cow to the level of building big hotel, C2 repeatedly shared us his experiences based on

working hard and saving. He showed how he could manage to become a customer of CBE and changed his small urban dairy at Jima town to big investments like building big hotels. From the context of the language used, it could be easily understood and shared good experiences from the context of the country and as such much language difficulty was not observed (Fairclough, 1995). In all the above sentences, the customers used first person plural pronoun **we** and **us** repeatedly to reveal that the effort of his success also included all his family and it could disseminate the message that tells the audience the advantage of collaborative work, saving and hard work.

On a similar program, it was also disseminated about another customer **C3** who was a jobless youth who created work for himself from a simple business of making coffee and tea on road side and saved 100 birr daily in CBE at Mizan Aman town. This was his Amharic verbatim which was literally translated to English.

Amharic version of his speech:

C3: 'ተማሪ ነበርኩ፣ በትምህርት ዓለም 10+ 3 ሎዩር ነበርኩ። ተመርቄ ሚዛን ቴፒ ቴሌ ሁለት ዓመት ከምናምን ሠርቼ ሥራዉ ስላልተመቸኝ ብሯን እንደምንም ቆጣጥቤ መንጃ ፈቃድ አወጣሁ፣ ያም ሆኖ ብዙም ሳትስፋክሽን ስላላገኘሁ በት ወደዚህች ሥራ ነው የገባሁ። እዚህች ጋ በረንዳ ላይ ሻይ ቡና ነው የምሠራሁ (ቦታዉን እያሳየ) ። በፔርሙስ በየሆቴሎቹ ወስጄ እሠጣለሁ። ሙዳይ ባንክ በቅርብ ነው የመጣዉ፣ ብያንስ እኔ ዓመት ተጠቅመያለሁ ብዬ አስባለሁ፣ ግን ጥሩና ምቹ ሁኔታ ፈጥራልኛለች ብዬ አስባለሁ። እኔ በየቀኑ መቶ ብር ነው የሚቆጥበዉ፣ ግዴታ ነዉ፣ ልክ ዕቁብ ማለት ነው።'

Its equivalent English literal translation

C3: *I was a student. I graduated by law in 10 + 3. As I graduated I worked in Mizan Tepi town tele for two years but as the work was not convenient for me, I had saved from my salary and trained driving and took the licence. Again as I was not satisfied by this work, I came to the work of making coffee and tea on this veranda (by appointing and showing the place on the TV screen) and distributed to local hotels by thermos flask. “Muday” Bank (local saving system for saving income from small business) has been introduced lately but I felt that it created an opportunity for me and at least I had used it by saving minimum 100 birri daily for a year.*

Similar to **C2**, the Amharic language used by **C3**'s didn't create much problem to the listener. Though **C3** used two English words (the bolded one) where he could use their Amharic equivalent form and was supported by audio video that could make his speech clear, communication barriers might be created due to the two words. Thus, it was possible to say that **C3**'s experience could give good experiences for many customers to save their money and change their life but the two bolded English words may create communication barriers for many English illiterate customers. However, in the same way as **C1**, the role the Bank played in motivating and encouraging **C2**, and **C3** how to save and promote their business was not observed from the language used by the customers.

Other Comments Collected from Customers in Addis Ababa On the Service of the Bank

The other points which were dispatched on the same program (on August 20/ 2017) though the TV program was introducing the advantages of saving and using electronic technologies such as pose machine, ATM and mobile banking. The content of the language used on this program was contrasting each other. Most of the contents of the language used might discourage the new customers or other old customers not to use the products. The following were the verbatim of the customers comment on the TV program. The Amharic version of the comments was literally translated into English to keep the consistence of the language used.

Let consider the contradictory ideas given by four customers such as **C4**, **C5**, **C6** and **C7** as follows.

Positive Comments Given Electronic Technologies on the TV Program Amharic Verstion

C4 gave positively his comments in simple and precise Amharic transcription as followas.

C4: “መቆጠብ ከጀመርኩ ጊዜ ጀምሮ እስካሁንም በኢትዮጵያ ንግድ ባንክ ነው የሚቆጠበው። እንቆጥባለን፣ እየቆጠብን ከዚያ አዉጥተን እንጠቀማለን። እና ተንቀሳቃሽም ተቀማጭ ገንዘብም በዚህ ነው የምንጠቀመው።”

Its simple equivalent English literal translation can be as follow.

C4: “Since **I** have started saving; still now I used CBE. **We** have saved; **we** withdrew from it and use it. And **we** use CBE to diposite and circulate **our** money.”

From his language use in the above sentences, **C4** changed his expression from **I** to **we** and repeatedly stress saying “**we**” to include other persons from his family. This means, it was not only **C4** but his families also used CBE to diposite and circulate their money in CBE that could express good image of the Bank, but didn’t indicate any thing why he chose CBE.

Similar to C4, C5 expressed her positive attitude in Amharic as:

C5 “የኢትዮጵያ ንግድ ባንክ መጠቀም የጀመርኩት ሶስት ዓመት ሆኖኛል፣ እና የጀመርኩት ኮሚርሰ ተማሪ ስለነበርኩኝ ዋናዉ ሒሳባችን በዚያ ስለሚተላለፍ፣ እኔ ኤቲኤም አለኝ፣ በቡክ አወጣለሁ፣ ሌላዉ ደግሞ በሞባይል ባንክኒንግ እሱ ደግሞ ጥሩ ጊዜ ይቆጥባል።”

“The equivalent literal English translation of these sentencs could be:

C5: “*It has been three years since I have started to be served in CBE. I have started to be served in this Bank because I have been student of commercial school and **our** money is also transferred through this Bank. I have, ATM card, I use book and also withdraw money using it. The other one is mobile banking, I use it and it saves time.*”

The language use of **C5** seemed that she forced to use CBE. She indicated this by using the clause ... I have been student of commercial school and our money is also transferred through this Bank. This means, as she was a student of commercial school which was one of the government school, she and her friends were forced to use CBE to circulate their money. This could be understood from the phrase “...our money is also transferred through this Bank.” However, she also expressed the fact that the use of electronic

payments gave her comfort and created positive image in her mind for the service that she got from CBE. This could be understood from the statements that she stressed about mobile banking.

The other customer who commented positively about CBE was C6. He also expressed the positive image that he had for CBE in this manner. Its Amharic transcription was:

C6 “አልሞስት ወደ ሃያ ዓመት ይጠጋል ንግድ ባንክን መጠቀም ከጀመርኩኝ። ሁሉን ነገር እጠቀማለሁ፣ ከኤቲኤም ጀምሮ ሁሉን እጠቀማለሁ። ኤቲኤም ጥሩ ነው። እሱንም እጠቀማለሁ። በፖስ የመጠቀሙም ነገር አለ፣ እሱም ቆንጆ ነው።”

Its literal English translation was: **C6” It has been almost about twenty years since I have started to be served at CBE. I use all electronic payments starting from ATM. I use all. The ATM is very good. I also use it. I also use pose machine. It is also very good.**

According to the expressins of C6 all, the services he got from CBE was good for him. This can be understood from his accumulative service years that he stayed as customers with CBE and his language expressions that expressed his satisfaction by the use of all the electronic payments.

C7 was the other customers who commented positively about all the services given by CBE.

The following was her Amharic verbatim

C7: “የንግድ ባንክ ደንበኛ ከሆንኩኝ አንድ አሥር ዓመት ገደማ ሆኖኛል ። ከሌሎች ባንኮች ጋር ሲወዳደር እኛም ሠራተኞቻችንም ከዚያ ነው ደመወዝ የሚንቀበለው። ደስተኛም ሆኜ እየተጠቀምኩት ያለሁት ሞባይል ባንክኒን ነው። ያወ ያለሁበት ቦታ ሁኔታ ብር ማስተላለፍ ብር ስገባልኝም የማይበት ሁኔታ አለኛ ሞባይል ባንክኒን ተጠቃሚ ነኝ። የሞባይል ባንክኒን በመጠቀመ ደስተኛ ነኝ።”

Its English litral translation was

C7: Since I have become customer of CBE, it is about ten years; As compared to other Bank we and our workers prefer to collect our salary from CBE. I use mobile banking very happily. As mobile banking helped me to transfer my birr from where I am and it helped me to check my credited money, I am happy in using mobile banking.

From the content of the language used by C7, it was possible to understand that the customer was very happy in becoming a customer of CBE and using mobile banking. After these customers commented about these products in this manner positively, they responded contradictory ideas in their second round comments on the same program after a while as follows.

Negative Comments Given Electronic Technologies on the TV Program

C4: His Amharic verbatim: “የነት-ዎርክ መቆራረጥ አሁን በአንዳንድ ቅርንጫፎች ይታያል፤ በዚያ ምክንያት አሁን ካስተመሩ አገልግሎቱ ይቋረጣል። አንዳንድ ቦታ ለምሳሌ ጉዋጽ ዎን እንዳልኩህ ደንበኞች በብዛት አለ፤ የሠራተኞች ደግሞ ማነስ አለ።”

Its English verbatim equivalent translation:

C4: “There is a problem of network interruption in some branches. Due to this, the services given to the customers have been ceased.” Some places for example, as I said, in Guwatsiyon branch, there are a lot of customers but the workers are few.”

C4 said here what negated his previous statements. In his previous statements, he talked about the perfection of the services given by CBE but here he complained that the Bank had problems due to network interruption and lack of human power.

Similar to C4, C5 complained about problems related with ATM. This was her

Amharic verbatim **C5:** “ኤቴኤም አሰጣጥ ላይ አገልግሎታቸው ያለቁ ኤቴኤሞች ቶሎ አይተላለፉም፤ እና ከእሱ ይልቅ ጠፍቷል ተብሎ ፎርም ሲሞላ ነው ቶሎ የሚመጣ እንጂ፤ እና ኤቴኤም ላይ ቢሠራ ዋና ነው።”

C5’s words literal English translation was

C5: *There is a problem on ATM service. The expired ATM is not timely reported and replaced for the customer. Rather, the ATM is immediately replaced if the form is filled as if it is lost. Thus, it is good if the Bank works on ATM.*

In the statements of **C5's**, we get completely negative idea that opposes her first comment. Similar to **C4**, **C5** though she felt that the electronic products facilitated and saved her time in her money transaction at CBE, in these statements, she complained the inconsistencies existed in the Bank in giving in replacement of expired ATM. The other customers, **C6** also commented similarly in opposing his previous statements. Let see the Amharic transcription of his verbatim in his second round comment.

C6: C6 : ‘አንደኛው ነገር ምንድነው አንዳንዴ ስለተም የለም ነው። ብዙን ጊዜ የባንክ ነገር ስለተም የለም ሲባል ምንድነው ከነት ምርክ ጋር የተገናኘ ስለሆነ ያው የኔት-ዎርኩን እሹ እንግዲህ ገፋ ብሎ እሱ ላይ መበርታት ነው። ነት-ዎረክ ደግሞ የሚመለከተው የራሱ የሆነ አካል ስላለው ያአካል ያንን ነገር ቢቀርፈው ሁሉ ነገር ቆንጆ ይሆናል የሚል ግምት አለኝ።’

The English literal translation of **C6** statement could be ‘

C6: *The first thing is, sometimes, it is said there is no system. Most of the time in the Bank context, when they say there is no system; it has attachment with network and thus needs to work on it effectively. The issues of network have also its own authority and if the authority solves the problem, it's good.*

Regarding **C6**, though he complained the problem of network problem as opposed to his previous comments, he tried to comment with the possible solution with what the other authority should also do to solve the problem.

Lastly, very short comment of **C7** that the customer expressed in Amharic as”
ማስታወቂያዎችን በደንብ ቢሠራ፣ ስለሚሰጣቸው አገልግሎቶች በደንብ እንድናውቅ።”

which has an equivalent English meaning **C7**” If the Bank works on promotion and we understand what the Bank does from it...” had its drawback. According to the statement of **C7**, the Bank lacked making promotion and as a result she didn’t know exactly what the Bank did. To the contrary in her previous comment, she said that CBE was the best Bank as compared to all other Banks. As a result, she claimed that she and all the other worker in her organization collected their salary from CBE. When such contradictory

sentences are produced at a very single moment in a given context, the truthfulness of the ideas will fail under question and lack validity.

Generally, all the contents of the above comments which were presented on August 20/2017 on CBE TV program were analysed from two dimensions. At the beginning, customers **C4, C5, C6** and **C7** gave positive comments about the advantage of saving and using electronic products of the Bank. They talked about the positive work of the Bank and the advantages of these products. If we considered all the languages used by these customers, it would seem that all the customers had all positive images about the Bank. As a result, their language revealed the efforts of the Bank and could attract the followers of the program to use these products. However, following these positive comments, the same customers gave another contradictory idea that against their first comments. These two kinds of comments were given on the same program by the same customers. The objective of the program was supposed to build the image of the Bank by collecting comments on the strong and weak side of the Bank on its service delivery in using different electronic payments. The problem of the program here was that probe was not used to balance the strong and weak side of the comments of the customers. Thus, the audiences might be impressed by the negative ideas presented at the second part rather than the first one. This can imply that there is a problem of language competence in which the workers fail to adjust the TV program properly in the way that the customers easily understand it.

Samples of Contents of Language Used on TV Program on August 27/2017

To further investigate the contents of language used on TV program, another program which was presented on August 27/ 2017 was analysed. The contents of the language which were analysed were used on press conference held; on problems related to electronic banking and again experiences shared by successful customers in saving money.

Press Conference on Electronic Banking

The conference was held between the officials of the Bank and customers whom the Bank called very important persons (VIP) and hotel managers. The objective of the conference was to discuss on how to use technological products of the Bank and on a way promoting to use these products. It was targeted on questions raised from customers and answers given by the officials. The following were the contents of the questions of the customers’ and responses of the officials’ on the conference. The translation of the language used was made literally from Amharic to English.

Customers’ Questions

C8: “ኤቲኤምን እንዴት ነው ሶሌሽን መፍጠር የምንችለው? በጣም ችግር እየሆነብን ያለው እሱ ስለሆነ ነው:: (Amharic verbatim transcription)

Its English Literal translation verbatim:

C8: *How can we find a solution for ATM? It is really becoming great problem for us.”*

C9: “እኔ ከእስፖዥር አንጻር የኮከሽን ፈለርትይ በጣም ተደጋጋሚ በጣም አሰልገዥ የሚባል እንደ ፕሮብለም ሀንደርላይንድ ተደርጎ ሊሠራበት የሚገባው ስለሆነ ይህ አተንሽን ተሠጥቶበት እየተሠራበት ነው ወይ? የሚገባውን ያክል እየተከደበት እንደሆነ እንዲመለስ (Amharic verbatim transcription)

Its English literal translation:

C9: “In relation to exposure, connection failure is very repeated and monotonous problem that should be underlined and worked upon it. Are you giving attention and working upon it to the extent that you should do or have a plane to work on it? “

C10: “951 የሚለው ቁጥር መደወል ትችላላችሁ የሚል አምድ አለው:: በዚያ ቁጥር ላይ፤ ይህ ቁጥር ግን በየኤቲኤም ማሽን ሁሉ ላይ አለ:: ብዙን ጊዜ ሲደወል ብዙ ነው የሚለው፤ እና አሁን እዚህ ለተጠራው ሺኦይፒ ተብሎ ደድከቲድ ሆኖ ችግሩን ለመፍታት የሚቻልበት: (Amharic verbatim transcription)

Its English translation:

C10: The number 951 implies you can dial and make a call in case you face problem with the uses of ATM. This number is found on every ATM. But, most of the time, when we dial it, it says busy. Thus, for people whom you called us now as VIP, how you dedicately find a solution for us?

In the languages used by **C8**, **C9** and **C10**, the bolded words or phrases in the Amharic transcriptions were English words or phrases used by replacing their Amharic equivalent or unadapted ones to the local context. Because of this, the language that they used to ask questions related to the electronic services of the Bank, it could not be easily understood by many audiences in Ethiopian context. This was supposed to be edited before it was presented to large audiences in TV screen. On the other hand, it seemed from the following answer of the official that the officials understood the questions of the customers. Accordingly, let us consider the verbatim of the Amharic language used by the officials which were literally translated to English.

Officials' response

Three officials answered the above mentioned questions of the customers on the panel discussion. Let us consider the responses of each official one by one. One of the officials **O2** responded as follow. This was his Amharic verbatim transcription and the bolded one were English words used instead of their Amharic equivalent.

O2:” እዉነት ለመናገር በቴክኖሎጂ ደረጃ አሁን ኮምፒዩተር ባንክ ከሌላ ሀገር እየመጡ ቤንች ማርክ እየተደረገባቸዉ ያሉ ነገሮች አሉ። እኔ እንደሚታዩኝ ደግሞ ደካማ ኤሪያዎችም አሉ። ቴክኖሎጂ ግን ኢንድ ቱ ኢንድ ነዉ። ማለት ብዙ ሌሎች ሰላላት ኢንድ ቱ ኢንድ ያሉት ነገሮች ኮምፕሊት ካልሆኑ በስተቀር ያ የሚፈለገው ነገር ላይመጣ ይችላል።”

Its literal English translation

O2:” Truly speaking, currently, there is a context on which the level of using technology by CBE is bench marked by people who have come from Banks of other countries. As I see, there are also some areas where there are weaknesses. However, the use of technology is from end to end. This means as it has a lot of layers, if all things are not complete from end to end, the result may not appear.”

From the languages used by **02**, we could assume that CBE had reached to the level that it could become model for the Banks of other countries in using technology. To the contrary, the official implicitly revealed that to use these products, it needs to know the processes (steps) of using the products from end to end. From what this official had said, it was possible to assume that he was criticizing the customers for their failure of using the technologies due to their lack of this knowlge and it might not be the problem of the Bank. On the other hand, it seemed that he failed to understand the importance of language use in which each system of the process of the layers of the technology should be introduced by the Bank in using clear languages. This could be observed from the Amhari language used by the official himself. He replaced Amharic terminologies by English where he ccould use Amharic without borrowing words from English. (See all the bolded words which were English words). Added to this, he failed to understand the fact that the languages used by the Bank did not indicate how to use the products except introducing to use the products.

Similar to **02**, **03** also answered as follows. The Amharic transcription of his verbatim reads as:

03: 'እስፔሻሊዬ ለኤቲኤም ሰርቪሶች በተሻለ ዝግጅት የእናንተን ጥያቄ ለመመለስ በሚያስችል መልኩ ዝግጅት ላይ ክፍተት እንዳለ ያወ. እናወቃለን። ስለዚህ እዚያ ላይ እንሠራለን። በዋናነት እሱን እያሻሻልን እንሄዳለን። ነገር ግን አሁን ላይ እንደ እስትራቴጂ በዋናነት እየሠራን ያለነው ሳፖርት ላይ ኮንታክት ሴንተራችን ሀይል እንጋጅድ ሆኖ ሳፖርት እያደረገ ይሄዳል የሚል ሀሳብ አለን። ስለዚህ እዚያ ላይ ብዙ ትኩረት ሰጥተን እየሠራን ነው የሚንገኘው።'

Its equevalent *English* translation was the following one.

03: *Depending on your questions, we especially know that there are problems on the preparation of our ATM service. But now we are working upon it as one of our main strategies. So we think that we will highly create contact support and engage upon it. Now we give attention and will engage in working with it.*

From what **03** said, it could be concluded that he gave direct responses to the customers implying the fact that the Bank has its problem in giving service for the ATM products but the Amharic language he used had similar problem with **02**.

The last official who gave responses for the questions of the customers on the panel discussion was **O4**. Like the other two officials, he gave his responses as follows. Let us consider the transcription of his Amharic verbatim□

O4: 'የሌሎችን ሀገሮችን እክስፕሪዎንስ ስንመለከት ካሽ ኢዚ አዎር ኢኔሚ ብለው ማለት ጥሬ ገንዘብ ነው የኛ ጠላት ብለው በናሽናል ባንክ ደረጃ በዘርፍ ባንክ ደረጃ ስንቴራል ባንካቸው እንዴ ሎጎ ይዞ እያንዳንዱ ሰው ታክስ ሰጥን ስከፍል በጥረ ገንዘብ ሲከፍል የሚቀጣበት፣ በካርድ የሚከፍል ከሆነ ደግሞ እንሰንጉሺ የሚያገኝበት ሁኔታ ላይ ነው። እዚህ እንኳ የኛ ጎረቤቶች እነዮዎንዳ፣ እና ኬንያ ይህንን ያደርጋሉ። አማራጭ የለንም ባይዘወይ። ከጥቅት ጊዜ በኋላ የኤሌክትሮኒክስ ፔይመንት በዓለም ደረጃ ያው የት እንደደረሰ እናውቃለን። እኛም ወደዚያ እየገባን መሄዳችን ምንም የሚቀር ነገር አይደለም።'

The following is the English translation verbatim of his Amharic transcription.

O4: *When we look at the experiences of other countries, they have the saying cash is our enemy as their logo at their national, branch and central bank levels. Thus, whenever each citizen is paying his/her tax saves on cash, they punish if the tax payer pays in money. To the contrary if he/she uses electronic payments, there is a sytem upon which the payers get incentive. Our neighbourhood Ruwanda and Keniya are doing this. By the way, we don't have any alternative. Worldwide, we know where the electronic payments reach. We are also forced to be indulged in it.*

From the language used by **O4**, it seemed that he understood the problem but insisted the customers to use the products due to the changes that existed on the world by giving examples of what was going on the world. To make the existing pressure more vivide and showed the directions of the mood of the world, he gave examples from African countries which used the electronic payment. But the problems of the use of his Amharic language were not different from the other two officials (**O2** and **O3**).

Though the content of the language used by customers **C8**, **C9** and **C10** on TV screen might not be clear for the other audiences, it seemed that the official **O2**, **O3** and **O4** understood the questions and gave the above responses. However, when we look at the contents of the Amharic language used to ask the questions by the customers and responses given by the officials, all the sentences were dominated by English words.

The language that contained these kinds of words might be different from many Ethiopian Amharic language speakers culture. As a result, it could be assumed that many audiences didn't understand the languages used on TV screen. It seemed that the speakers specifically, the official failed to use the local language Amharic to the context of Ethiopian culture. In all their speeches, they used English words where they could use Amharic for the words which were not borrowed. For many of the words they used English, there were equivalent Amharic words. This contradicts with a study on systems theory that helps one to better identify where a problem in communication can lie within an individual's life or a group or organization. To do so, workers should truly identify the issues that require them to speak the language of their customers and suppliers by understanding the subtleties of their cultures to run business in their organization (Eisenberg, Goodall & Trethewey (2010). However, being an Ethiopian who had good experiences in their work, the officials could not use the language that went with Ethiopian cultures.

Comments Given on Electronic Banking

After the discussion had been completed, the TV program started to introduce the advantages of the electronic banking and collected some comments. Following the comments collected, some hotel managers (customer C11, C12, and C13); who were different from the very important persons (VIP) participated in the panel discussion, were asked about these electronic payments and commented as follows.

Amharic verbatim transcription C11's :” ደስ የሚለው ስለዚህ ፖስ ማሽን በጣም ሥራን ኢዚ ያረግልሃል። ለምሳሌ አንድ እንግዳ ብዙ ብር ይዞ ከሚንቀሳቀስ ደስ የሚለው አንድ ጃክ ወስጥ ይዞ ይመጣል፤ ከዚያ በእሱ ተከፍሎ ሲሄድ ለራሱም ሰፊ ነው ለእኛም በፔፐር ዎረክ ስለሆኑ ጥሩ ነገር ነው።”

Its English translation could be read as follows.

C11: *What makes the pose machine comfortable is that it makes work easy. For example, when our guests come to our hotel carrying his money in a jack, it helps him to carrying a large amount of birr instead of holding paper money and moving here and there. Following this, when our guests pay us with electronic payments, it is safe for the guests and it is also good for us as we are using paper work.*

From his expressions, **C11** emphasises the advantage of the *electronic* payment without indicating any problem which he encountered in using this system. Thus, as compared to the questions and comments of **08**, **09** and **10** above on panel discussion, **C11** might only talk about the positive side of the products. It could be assumed that this was done for the consumption of media.

C12 was also another hotel manager who commented on electronic payments of CBE. The following sentences were the transcription of the Amharic verbatim of this manager.

C12: 'ከእኔ ጀምሮ የቪዛ ካርድ ተጠቃሚ ነኝ፤ ያ ማለት ምንድነው ብሩን ይዘን ከመዞርና እንትን ከማለት በጣም ቀላልና የትም ቦታ ሄደህ አገልግሎቱን ተጠቅመህ በካርድ መክፈል መቻል ማለት ይህ ትልቅ ከሚበረታታ ነገር ነው። እናም እንግዶቻችንም መጥተው በሚጠቀሙበት ሰዓት ብዙ ጊዜ ያዉ ካስተሞች ይመጣሉ አነዚያ ካስተሞች ሲመጡ ሄደው ብር መዘርዘር ምንም እነዚህ ነገሮች አይጠበቅባቸውም።

Its equivalent English version was translated as follows.

C12: *Starting from me, we are visa card users. Rather than carrying the birr and going her and there, it helps us to circulate our money wherever we are and pay cash using card and this should be encouraged. When our guests come and uses it, it also helps them not to worry about going here and there to exchange their money.*

C12 also vividly gave his comment like **C11** without commenting on the problems in using the products in Ethiopian context. This might also be for the sake of media consumption.

The last person who gave only positive comment about the electronics payment of CBE was **C13**. In his part, he expressed his Amharic verbatim as as “ካረንትሊ በእኛ መሥሪያ ቤት ላይ ብዙ የወጭ ሀገር እንግዶች ናቸው ያሉ። ትራንሳክሽናል ፕሮሰሱ ጥሩ ነው። እና ቆንጆ የሚባል ነው፤ እሰፒዱም ሁሉም ነገር፤ ለእኛ በጣም ጥሩና ቆንጆ ነው። ለወደፊትም ከንግድ ባንክ ጋር ነው የሚንሠራው።”

Its literal English translation was **C13**: “*Currently, there are a lot of foreign guests at our Hotel. The transactional process at our hotel is good; it can be called nice. The speed and every thing is also good for our service. It is nice. We also work with CBE for the future.*”

The Amharic language used by **C13** was not different from the Amharic language used by **C11** and **C12**. Similar to **C11** and **C12** this official also stressed on the positive aspects of the products with out saying any thing about the drawback of the products.

To sum up about the languages used by the officials and customers, it was possible to observe two contradictory ideas about the content of the language used on this program. The first idea was the question of the customers **C8**, **C9** and **C10** that asked about the problems they faced in the uses of electronic products and the responses of the officials. From these questions and answers, we could understand that there were some challenges in using these products. On the other hand, customer **C11**, **C12**, and **C13** commented ideas which were completely different from ideas of customer **C8**, **C9** and **C10**. Whereas customers **C8**, **C9** and **C10** talked about the challenges they faced in using the electronic products and the officials assured this reality, it was surprising that the other customer **C11**, **C12**, and **C13** who were hotel manager gave quite opposite responses that deviated from the facts given by the officials. This makes the language used in these spoken discourses to lack cohesion that can help the audiences to catch the main point of the messages of the program. Thus, one can easily observe the extent to which such inconsistent of language use can create communication problem in the discourses of the Bank (Wodak, 2001).

Experiences Shared by Successful Customer

Experiences shared by successful customer (**C14**), was another program of the Bank held on August 27/2017. Before **C14** explained about himself on this program, one of his friends stated from where **C14** had started his business as follows.” በሲኒ በሚቸረቸር የቡና ንግድ ለተወሰኔ ጊዜ ለሦስት ወር በሚካሄደው ንግድ ነበር ንግዱን ሥራ

የጀመረው፡፡ ይህ ንግድ በማይካሄድበት ጊዜ ሸንኮራ አገዳ እየተሸከሙ ከሚኖርበት አካባቢ ወደ ደጋማ አካባቢ እያመጣ ይቸረችር ነበር፡፡

The following is the English literal translation of C14’s friend word witness about about C14

” He started his business with raw coffee trading that he sold by measuring in a cup for three months when the producers collected their coffee products from their farm land. “After the three months, he changed his business to trading sugar cane by carrying on his shoulder from his local village (low land areas) to sell it to the high landers.

Following this, C14 shared his experiences on how he promoted his small business from this to the next and the challenges that he faced as follows. All the Amharic verbatim was transcribed from the speech of C14. Thus, the irregularities of the grammatical problems of the Amharic language used were arsed from his speech. However, as he used all Amharic words, it was not difficult to understand his speeches.

First C14 stated how he promoted from simple local coffee trader to the next business as follows.

C14: 'የሆነ ፈረስ ገዛው፤ ምንም የሌለበት ሰዓት ነው፤ ያ የገዛውት ፈረስ ቆሮጭ ጭኝ ሰሄድ መንገድ ላይ ሞተ ጭቃ ይዞ፡፡ ከዚያ በኋላ ፈረስም እያሰብኩ፤ ቆሮጭም እያሰብኩ ገበያም አልደረስኩም በጣም ስቃይ ነበር፡፡ ከዚያ መሃል የኔ ጓደኛ ፎቶ አንሺ ነበረ አንድ ዮሴፍ የሚባል በቃ እሱ ፈረስ ጋልቦ ይሄዳል፡፡ ከዛ መጣና ይህን ነገር ተዉ አለኝ፡፡ ከዚያም ኮራ አዉልቆ ቆሮጭ ጭኖ ገበያ ይዞ ሄደ፡፡ ፈረሱ ቀረ፡ እዛዉ ሞቶ፡ ከዚያ በኋላ እኔ ተሰፋ ቆረጥኩ፡፡ ምንም ነገር የለም፤ ምን ይደረጋል ምንም ነገር የለም፡፡ እና እንደዚያ ዓይነት ዉጣዉረዶችን አልፈን ነዉ፡፡

It English literal translation:

C14: *I bought a horse. During that time, I had nothing; unfortunately my horse died of being caught by mud which was very sticky while I was transporting a local food item called 'kocho' on its back to the market. After this, I started thinking about the 'kocho' and the 'horse' but the time of the local marketing had not yet arrived. In meantime, one of my friends who was a photographer and called Joseph came sitting on horse back. Then, he saw my dead horse and 'kocho' and encouraged me to leave thinking about it. Then, he got off his horse back and transported my 'koch' on his horse back to the market. I gave up my hope due to the death of my horse. There was nothing, there was nothing. We passed such ups and downs.*

Moreover, C14 stated

C14: 'ከዚያ አራት ሰዎች ሆነን የቡና ሳይት ጀመርን። በየዓመቱ ዕድርም እየጨመርኩኝ ሰምንት መቶ ሺህ ብር ደረስኩ። ከዚያ አንድ ሚልዮን አምስት መቶ ሺ ወሰድኩ። ሦስት አራት አምስት ሚልዮን ደረስኩ። ከንግድ ባንክ ጋር በደንብ እየሠራሁ እክስፖርቱን፤ እኔ እሱ እስካሁን እየሠራ ነዉ። እክስፖርት ጋር ተያይዞ ሆቴሎች አሉ፤ አዋሳ ሶስት ሆቴል አሉ፤ ሌሎችም ሕንጻዎች ብዙ አሉ። ሌላዉ አሁን አዲስ የተጀመረዉ የቡና እርሻም አለ። ትራንስፖርትም ብዙ አለ።'

It English translation

C14: *After this, we started working on coffee grinder in share with four people. Every year, after adding from my local saving capital, my saving became eight hundred thousand birr. Following this, I borrowed one million five hundred birri from CBE. Then I could accumulate three, four, five million birr. By collaboareting with CBE, I started coffee export. Now including the export, I own three hotels at Awasa. I do have also buildings, new coffee farm and many transport giving services.*

And finally C14 elaborated how much he focused on saving in this way.

C14: 'ብር መዉጣት እኔ አልፈልግም። ማንም ቦታ አይወጣም። ትንሽ ብር አገኘ ብሩ ራሱ መዉጣት አይችኩልም። ይቆጥባል። ሁለተኛ ብር ያገኘ እሱ አስቀምጬ ያኔም ብዙ ባንክ በሌለበት ጊዜ ቤት ያስቀምጣል። ቁጠባ ከሌለ ምን ማምጣት ይችላል? አንድ ችግር መምጣት ይችላል፤ ያኔ እዛ ቁጠባ ያለዉ ብር ነዉ የሚጠቅመዉ። ኢትዮጵያ ንግድ ባንክ ሠላሳ ሺህ ብር ጀምራ ነዉ የወሰድኩት። ከዚያ ጀምራ ይኸ ሥራ ልምድ አገኘሁ፤ ብዙ ደረጃም ያመጣሁ የኢትዮጵያ ንግድ ባንክ ነዉ። ማንኛዉም ሥራ ከገባ በኋላ ገንዘቡን በሥርዓቱ መያዝ አለብን እንጂ መዉጣት የለበትም። ሥራ መናቅ የለበትም፤ የተያዘዉ ሥራ ወጥሮ መያዝ። ይኸንን ከተበላሸ ወደ ሌላ መሄድ አለበት።'

English translation:

C14: *I don't want to make any expense without any reason. You should not expend your money anywhere. I am not in a hurry to make expenses even when I earn a large amount of money. I will save. Even during those days when there was no accessibility of Bank, I saved at my home. If there is no saving, you cannot bring any change. There could be a problem. You use your saved money for it. I started to borrow from CBE with thirty thousand birr. I started with this money and reached the high level. After you started any work, you should manage your money properly. You shouldn't undermine any work. Once you have started, you have to work hard. If you fail in one your work, you have to try another one.*

Though **C14** didn't use grammatically correct sentences and the cohesiveness of his sentences were under question, it was not very difficult for the audiences of the TV program to understand what **C14** wanted to say because his speeches were based on local context. This means, people could understand if the language in use is contextualised to the local knowledge. The fact that **C14** stressed on hard work and saving might arise from the cultural background of the customer in which he lived. He used the pronoun "I" and "you" many times to share his experiences with the listeners. When CBE uses such a context, it can contribute many things to the entire population, but one can also observe the difficulty levels which are created by his language use. This is vividly seen from the Amharic language used by **C14**. From his speech, it was clearly understood that this person was weak in using Amharic but expressed about himself as what he said was based on facts. However, it is recommended that such kind of people shall use their languages to express about them.

From Wodak, (2001) DHA perspective, **C14** used fixed use of language associated with a particular activity which had relation with his business work. He explained by stressing how one should achieve his goals in saving his money and tackling challenges that he/she comes across. On the other hand, from the perspective of the language in use of the Bank, it might contradict with the ideas of choosing language for **C14** which was the most appropriate one that fits to the situation of the customer and that helped him to explain his ideas clearly and cohesively (Kukulska-Hulme, 1999). This means if the customer was encouraged to express his ideas in his mother tongue, he would explain it easily without any difficulties. To the contrary, as he was forced to speak in Amharic, one could easily see the difficulty levels that he came across in using Amharic language. Accordingly, this

implies that in using such a big program CBE failed to use different languages to expand its business to the maximum level having many years of experiences in its business work.

Samples of Contents of Language Used On TV Program On September 3/ 2017

The content of the language used by CBE on September 3/ 2017 also revealed similar context to promote saving and using different electronic Media and print media communications of the Bank. Thus, to show some more information about the language in use of CBE, samples of promotion made about saving by two officers on EBC TV program were taken. The following were the verbatim of the officers.

Promotion made by officials'

Amharic transcription of O5 verbatim

O5: ኢትዮጵያ ንግድ ባንክ ሲመጡ አንደኛ አስተማማኝነቱ ተጠብቆ ባለው ወቅታዊ የሚንገራ ፊት የሚሰጥበት ሁኔታ አለ። ይኸም ደግሞ እንደዚህ ደግሞ ከዚያም በኋላ የኢትዮጵያ ንግድ ባንክ እየሠራ ባለው በርካታ ፕሮጀክቶች ላይ ለልማት የሚወጡ የውጭ ምንጭ ገንዘብ ነው። ስለዚህ እነዚህ ደንበኞች ከሚያገኙት ምንጭ ባለፈ ለሀገር የሚያደርጉት አስተዋፅኦ ከፍተኛ ነው።

Its equivalent English translation

O5: When you come to CBE, in the first place, based on its loyalty, there is a context upon which it gives you the exchange on the rate of the day. This means in one aspect you are serving your country as your hard currency is used to be invested on the huge projects which have been undergoing by CBE. Thus, the foreign money exchange that the customers make not only benefits the customers but also gives great contributions for the country.

These statements were meant to declare and propagate the public to save money at CBE during money transaction from money sent to them from foreign countries through SMIFT code of the Bank. From the manager perspective, he wanted to emphasize that in the process of saving, the customer could benefit himself and his country. As far as the benefit of the customers was concerned, the manager wanted to assure that the customers get the money exchange according to the rate of the day. In the part of the benefit to the country, he wanted to say that the Bank gave loan the saved money for the construction of big projects so that the development of the country would be enhanced. However, the

construction of the statements of the officer could not reveal these objectives and very difficult to be understood by all the public who might attend the program. To make this clearer, let us consider each sentence of the officer.

“When you come to CBE, in the frist place, based on its loyalty, it gives you the exchange on the context of the rate of the day.”

In the first part of this sentence, that says, **“When you come to CBE, in the frist place ...”** the phrase **“in the frist place...”** was not clear as there was no ground upon which he said first, as there was no other point that followed as second. Because of this, when he said first, what it means cannot be understood by everyone except some people who might have contact with the Bank. The second part of the sentence which says **“... there is a context upon which it gives you the exchange on the rate of the day,”** implies that there is a context upon which the money exchange may not avail and can share negative implication. From this point of view, the language of the sentence of the officer can make the customers to hesitate. Thus, they may choose other Banks to receive their foreign money exchange.

Similar to this, the messages of the second sentence which says **“This means in one aspect you are serving your country as your hard currency is used to be invested on the huge projects which have been undergoing by CBE”** is not clear. According to the context of the country, CBE has to give loan for huge projects. But in this sentence, how the officer explained about the project was explained as if the Bank were the contractor of the projects. Accordingly, except few people who know this secret, it is very difficult to get the central ideas of this sentence for the entire public.

The last sentence of the officer says, **“Thus, the foreign money exchange that the customers make not only benefits them, but also gives great contributions for the country.”** In this sentence, he wanted to address to the customers the fact that when they exchange money in CBE, they serve themselves and their country. However, the third personal pronouns he used (the customers or them) make the sentence vague. In his case, he was delivering the message to his audiences that he was suppose to use second person

and included all the customers. But when he said the customers and used the pronoun them for these customers, it might be understood that he was referring about some other customers by excluding the customers who watched the TV program as he was supposed to address his audiences in second person.

Furthermore, the same language problem could be observed from the other officer. Let us again consider the transcription of his Amharic verbatim

O6: በላክ ማርክት ላይ ያለውን ነገር እናውቃለን። በጣም ብዙ ወጪ ነገሮች አሉ። ገንዘብ ሰጥተሃቸው አልሰጠንም ልሉ ይችላሉ። ከሰጡህም በኋላ ልትዘረፍ ትችላለህ። ስለዚህ ከዚህ ነገር ሁሉ ነጻ የሆነ ፎርጂድ ልሰጡህ ይችላሉ። እኔ አንድ ጊዜ አንድ ጓደኛዬ ምን ገጥሞታል፤ አንድ ሺህ ዶላር ሂዶ ሲዘረዘር የሰጣቸው ያን አንድ ሺህ ዶላር ከዚያ ከገባ በኋላ ብር አለን አሉ፤ ከዚያ ካስቀመጡ በኋላ ብሩን ኦ ሶሪ ብር ጨርሰናል ብለው መለሱለት። እሱ አንድ ሺህ እንደመለሱለት ነው የሚያውቀው ሌላ ጋ ልመነዘር ስሄድ የተሰጠው ብር ፎርጂድ ነው። ስለዚህ ከዚህ ዓይነቱ ችግር ካስተመሮቻችን መጠበቅ ይችላል ማለት ነው። ስለዚህ ከካስተመሮቻችን ሕጋዊ በሆነ መልኩ ተስተናግዶ ይሄዳሉ ማለት ነው።

Its literal translation to English

O6: We know what is going on in black market. **It** has many expenses. After you had given **them** money, **they** might say, **you** didn't give us the money. After, **they** give **you**, **you** might be stolen. **They** may also give forged birr. Once upon a time, my friend had faced an awkward situation. He went to exchange his dollar in the black market. **They** said we had birr. He gave them the dollar. Then, **they** said **oh, sorry** we didn't have birr and gave back forged dollar but he knew as if they returned for him his dollar. Following this, when he went to exchange this dollar to another place, the dollar was found to be **forged**. Thus, our customers can be saved from such a tricky when they make legal exchange in CBE.

If we consider the speeches of this officer, he started by saying, “We know what is going on in black market” followed by saying “it has many expenses,” in sentence 1 and 2. From the promotion of the officer, the pronoun ‘We’ could be understood as the officer himself and the listeners who were the audiences of the EBC TV program. As a result of this, when this officer said, “We know what is going on in black market,” and “It has many expenses,” only those listeners who knew about the black market might understand

him. This made his speech less valid because majority of the audiences might not know what was going on in the black market and its expenses. In other words, even if they knew it, it might be difficult to know this at the level of the speech of the officer. In addition to this, we don't know to which noun the pronoun "they" refer to.

However, in CDA, Fairclough, (1995) and Dijk, (2008) suggested that it is possible to understand any speech from background knowledge of the context upon which the speech is made. Thus, the meaning of the sentences of the speech of the officer and these pronouns may be understood by some listeners who knew about money exchange in the black market but become strange for all the other listeners. In addition to this, the pronoun **they** were repeated many times and made the sentences boring. More importantly, this officer used some English words and phrases such as black market, forged, oh, sorry, our customers where he could use their equivalent Amharic words or phrases. This might again make his speeches vague for many customers.

On the other hand, from any actual instance of language in use of this kind of text on TV program, it may become more effective when visual images and sound effects are used effectively (Fairclough, 2003). In the above paragraphs, the sentences used by **05** and **06** did not properly address their listeners. Thus, generally, the clarity, consistency and cohesiveness of the language used have many problems. It did not encourage the customers to be motivated and save their money during the money exchange. To the contrary, the basic principle in communication is clarity that should not make any vagueness and the message must be formulated in the mind of both sender and receiver (Bisen, 2009). Anyway, this does not come as a surprise as it may come from lack of knowledge of a strategy of effective presentation that requires a roadmap of setting one's objective, knowing one's audiences, considering pre-presentation tactics, planning one's approach and knowing how to open and close with a bang that come from knowledge of specializing or taking a training course in a language (Wilkie, 2001).

4.3.3. Challenges of Language Competnces in Coverages of Communication

The other question raised under the **language competnces of the workers of CBE** was challenges encountered CBE in its channels of communication in its coverage of

communication. Most of the respondents of the current study agree that CBE had good coverage in its branch distributions almost in all areas of the country including the remotest one (e.g. **BM1, CSM 3, CSM 5, E1**). As being working in the communication department and experts of the Bank at head office (see **appendix G and H**) the managerial bodies and experts of the Bank were asked to describe this context. Accordingly, they explained that the government had been doing many efforts to reach the people by opening new branches at their local areas in each part of the country and all areas of Addis Ababa but we also faced some challenges in the language competences of the workers. This could much with the responses of the customers in which they answered for items 27-30 for exchange relations in response to research question four. The aggregate mean value for these items depicted that ($M=3.82205$ ($N= 299$, $SD=1.2253$) which was above 3.5, that was nearer to 4. This means regarding these components, the respondents agree with the clarities of the language used by CBE and understand the messages delivered by the Bank in its communication practices on a five points Likert scale. In other words, this implied that the customers could understand the purpose for which the expansions of CBE branches were made nearer to their home and in reponse of this they circulated their money in these branches. This is encouraging ended.

Moreover, to acknowledge and see the coverage of the Bank about its communication service delivery strategies and translate it with language competence of the workers, customers were asked a cross check questions to explain what CBE made in its use of language during its communication to reach the public. Regarding this, the managerial bodies (see **appendix G and H**) said that CBE made communication on TV program and print Medias. However, this customer complained CBE means of communication and its workers lacks in its communication practices to promote on how medium private sector organizations take credit and promote their business. Moreover, he also complained the service time coverage of the Bank in comparison with private banks. Similar to this, customers (see **appendix I and J**) also agreed that CBE did not have promising language that encouraged them to work with it by taking credit to expand their business and getting foreign currency to cover their budget for the goods they imported from other countries. In spite of these problems, they verified that the communication context was promising

and not bad in their actual work time. They assured that even if they were busy, they gave service in short time and this might show the computer skills of the workers which had relations with language competence.

Furthermore, the customers also witnessed that as far as the coverage's were concerned, CBE was different from other banks in its Media and technological products. But, they also complained that as the TV program used only Amharic, it was difficult to say that the Bank could address its messages to all its customers and the entire community. Added to this, the customers also said the Amharic language which was used by Media was not expressive to be understood by all people. According to the customers' respondents, it was a kind of language which might be only understood by the youth and the people who had good contact with the Bank. Among the customers let us consider how **PS1** Amharic verbatim was explained.

PS1: የኢትዮጵያ ንግድ ባንክን ቅርንጫፎችን በማስፋፋት ረገድ የሚያደርገውን ነገር ሲንገመግም በአሁኑ ጊዜ የኢትዮጵያ ንግድ ባንክ በአዲስ አበባ በየሠፈሩ የሚገኝ ባንክ ነው ተብሎ ይነገርለታል። ነገር ግን አሁን ካለው የህዝብ ቁጥር መጨመር ጋር በተመለከተ ከሁሉ ሰው ጋር ግንኙነት ማድረግ ያቃተው ይመስላል። ከተለያዩ ክልሎች የመጡና በአዲስ አበባ የሚኖሩ አማርኛን የማያውቁ ብዙ አሉ። ከዚህም የተነሳ የባንኩ የሚዲያ ቋንቋ አንድ ብቻ መሆኑ ባንኩን በጽኑ ሊጎዳው ይችላል። ከዚህም በተጨማሪ ባንኩ የሚጠቀምበት የአማርኛ ቋንቋ ራሱ ችግር አለበት ተብሎ ይታመናል። ከዚህም ሌላ ባንኩ እንግሊዝኛ ቋንቋን ብቻ የሚጠቀምበት ጊዜና ይህ ደግሞ የራሱ የሆነ ተጽዕኖ ሊፈጥር እንደሚችልና ደንበኞቹን ላያረካ እንደሚችል ይታመናል።

Its equivalent English translation:

PS1: *As far as the coverage of CBE's branches is concerned, these days, it is said that CBE is the Bank one can find in every corner of Addis Ababa. However, it fails to communicate with all people due to the dynamic demographic change. There are a lot of people who have come from different regions of the country and lived in Addis Ababa but do not know Amharic. As a result, the monolingual transmission of the Media program may affect this kind of people." In addition to this, there are many contexts upon which the Amharic language used itself has its drawback for the speakers of Amharic themselves. Moreover, there are also contexts upon which the Bank uses only English for some services where the English language used is usually awkward for the majority of the population including those people who know the language. Thus, there is a situation in which*

the coverage of the branch may not satisfy the interest of the people due to the language use competence problems of the workers. (Interview)

As **PS1** witnessed, though the coverage of the Bank in its number of branch was highly encouraging indeed, the Amharic language in use of the Bank lacked clarity. This might be observed from the Amharic language used by the entire official in this study.

4.4. The influences of Language Used in the Discourses of the Customers/Public on CBE Business Activities

To achieve the objective of the research agenda regarding research question four about the **influences of** languages used in the discourses of the customers/ publics on work performance of CBE, data which included different sayings about CBE in the language use of the customers or the public discourses were collected. Based on the data sources from customers' language use or public saying, different phrases were identified from their language uses or discourses which were generated from public saying due to the communication practices of CBE. These sayings were reflected by the customers/public and revolved in the discourses of the public in Addis Ababa in Ethiopian context. Among the discourses available in the public sayings from the data sources, the following were the major one which were identified based on the services given by CBE.

4.4.1. Discourses Related with Trust Building

From the responses of the interviewee participants which was asked about what the customers or the people said about CBE in their discourses, it was understood that CBE had built both positive and negative images to its trust building. For the question asked to distinguish how the public perceive CBE in their discourses respondents from managers, experts of the Bank and customers (see **appendix G and H**) indicated in similar notion saying that the Motto of the Bank that says, "Commercial Bank of Ethiopia, The Bank You Can Always Rely on," has created good ties and relationships between the public and the Bank. According to these respondents, this motto is found almost in all the documents and advertisements of the Bank. They all agree that due to the practicality of

this motto, there is a guarantee for anyone who saves his/her money at CBE. The respondents also revealed that it is possible to infer from the phrase” ... The Bank You Can Always Rely On!” the fact that the Bank is always honest. The respondents said that the text (language) of this motto is found in the written and spoken discourses of the Bank’s advertisement and it has positively influenced the public. Furthermore, the respondents elaborated that in the written text; this motto is written in capitalizing each word. In addition to this, in the spoken advertisement, it is stated in special tone on TV program. Thus, from these responses, one can infer that the language used in this text does not only reveal the honesty of the Bank but also creates durable social structure and network of social practices between the Bank and the public (Fairclough, 1995; Fairclough, 2003). Regarding this, the researcher had the same experience for himself and observed this reality in the context of his observation. For example, he observed when the customers simply kept the receipt given to them for their money transaction in their bag or pockets without reading. Added to these, the aggregated mean value for items (1-6) that were asked to measure the extent to which the customer rely on the communication activity of the Bank that had relation with trust was calculated on the bases of five point likert scale from strongly disagree to strongly agree and showed the result (M=3.822 (N= 299, SD=1.2253) which was above 3.5 and nearer to 4. It was used to see the extent to which the customers agree on the clarity of the language used by CBE in its communication practices that could create transparency. This, means regarding these items, the respondents agree with the clarities of the language used by CBE and understand the messages delivered by the Bank in its communication practices that showed its transparency and honesty. The public may also trust CBE from the fact that it belongs to the government (**see appendix G, H, I and J**).

Based on this motto, for additional information, similar question was asked to identify what the public say in their discourses about the Bank. For example, **BM1** responded that the public could say many things either positively or negatively. But, in his part, as he was well experienced person who worked in the Bank for more than 30 years, he stated that he knew the public had much trust on CBE for the money they saved at any branch of the Bank. He assured that he knew this from the relationship he had with the customers and the community in which he lived. For similar question, similar responses were also

given by the other respondents. For example, **BM3** and **E1** who were also well experienced and higher officials of the Bank had similar ideas about the public believes and sayings about the honesty of the Bank and gave their ideas on the positive side of the public saying. These respondents highly emphasized this from their experiences as customers and worker of the Bank. Moreover, **M3**, **OC4**, **OC5** and **OC6** also shared similar experiences indicating that the motto of the Bank had changed their mind to save their money at CBE and became the customer of the Bank. They also assured that from their experiences, the Bank was honest. This is in harmony with the ideas of Shockley-Zalabak, Morreale, & Hackman, (2010) that shows trust can change rapidly based on circumstances and experiences.

Based on the reponses of the honesty of the Bank, the respondents were asked if there were any negative discourses that they knew. As **BM1**, **BM2**, **BM3**, **E1** and **E2** had managerial positions and experts at head office, they were asked if they knew any negative discourses. These respondents confirmed that they knew what the public said in its positive aspects but uncovered that there were some negative ideas from the comments given by some customers about their service delivers in their suggestion boxes. They also stated that there might be some kind of negative discourses which they did not know due to the large number of the customers and the density of the population they served As far as the honesty of the Bank is concerned, most of the customers interview said responded that they feel more guarantee when they save their money in CBE (see appendix **G**, **H**, **I**, **J** and **L** for further details.)

Along with the texts and ideas described above, another question was asked if there were negative discourses which were said by the public in general that had their distinctive features. Accordingly, some other officials, experts and customers vividly identified ideas which were overlooked by the above higher officials and experts. Accordingly, **PS5** and **CSM6** said that there was public saying “**CBE is the elder bank and the slow one.**” These respondents stated that they observed this public discourse from the angles of the service delivery of the Bank when it was slow due to the manual operation of the system before they started using technological innovations. They also confirmed that the public might feel similar context as CBE was the oldest bank that

served in the country for about 75 years (see the poster on appendix Z5) but still couldn't communicate intensively and fulfill the business interest of the majority of the public. They said it didn't lend money or encourage in words or both ways by giving guidance and full electronic and print Media services for the majority of its customers to activate their business work.

Other respondents, **M4, M3, PS2 PS3, OC1, OC2 and OC3** talked similarly about the discourse of the public that related the Bank with rich people. In this case, they stated the public saying as” **To take a credited you should be rich.**” According to the responses of these participants, CBE usually made good relationship with rich people and left aside majority of the people who were not rich. The respondents argued the Bank did not consider the middle classes and usually made panel discussions with investors and gave credit for big investments. When the respondents further explained this discourse of the public, they said that even in some circumstances when the Bank gave credit for the other part of the society, the process of giving the credit was slow and even it was mostly happened through agents and gave an example of loans given to micro and small enterprises. Added to this, they argued that practically they did not observe anything context in which the Bank made research and tried to make business work with the lower classes of the society who had the capacity of doing business but lacked capital. Contrary to this Shawaqfeh, (2019) expresses that commercial banks provide financial services to small and medium enterprises in order to meet their financial needs to increase the productivity of these projects and improve the standard of living of the owners of these projects and employees to achieve the economic and social programs goals their governments in achieving

Regarding this respondents **M4, M3, PS2 PS3, OC1, OC2 and OC3** extended their responses saying that the public revealed the context in which some other private saving associations gave this kind of service through different means of communication practices by negotiating with lower classes of the society after surveying their physical and mental potentials. As a result, they were surprised why CBE which had experiences of about 75 years and a state bank could not communicate with the entire population, search their potential and gave money for those people who could serve themselves and

their country. They blamed that the Bank failed to make extensive research that supported the Bank to create strong and scientific marketing communication strategies with the lower classes of the people to enable them change their mindset toward making the Bank's customers to do business in collaboration with them (see **appendix I and J**).

CSM7 and **E2** pointed out that there was also a public discourse that considers "**The Bank serves only the interest of the government and government organizations.**" Regarding this, the respondents stated that there is a context upon which the Bank is working for the sake of the advantage of the entire community by giving big loans for big investments like road construction, power supply and other investments that serve the entire community. However, much was not said about these good works of the Bank by the public but instead they considered this as if it were something that belongs to the duty of the government. This means the Bank did not explicitly revealed to the public how the entire community could be benefited from such big investments which got loan from the Bank.

Moreover, there is also a public discourse that emphasizes "**CBE is a busy bank.**" Almost all respondents agree with the truthfulness of this discourse. For example, **PS4 and M1** revealed that as the Bank served many customers, there was a context in which it could not satisfy the interest of its customers. The respondents also indicated that the entire state workers were pressurized to collect their salary from CBE and this adds a burden of work to the Bank. As a result of this, there was time when the customers complained the services of the Bank specifically during salary collections that took them more than an hour to collect it. Thus, it could be concluded that CBE was not aware of the fact that discourses reflect some reality and live a 'life of their own' to this reality and can impact, shape and even enable societal reality (Jager, 2001) that can influence its business either positively or negatively.

Lastly, many of the respondents rose about the discourse that came as a failure of paying back the loan taken from the Bank. **CSM2, CSM5, E3, E4, PS1 & M2, OC7** revealed that when the Bank gave loan for its customers, it holed some fixed assets as a guarantee for the money that it lent. Regarding this, there was time when the creditor bankrupted and failed to pay back the money and the Bank took the fixed asset it held as a guarantee.

According to these respondents, this failure of paying back the money could be created due to different reasons. On one hand, it might come from the weakness of the customers that failed to circulate the money due to lack of the capacity of business work or other incidents that he/she came across. On the other hand, it might be the failure of the Bank that it didn't study the project of the customer properly or did not communicate and make follow up to advise him/her on how to run his/her project or business in a scientific way. Whatever the case, in the happening of such a circumstance, if the Bank took the fixed asset that it held as a guarantee, there was a public saying "The Bank has taken Mr X's...." When we consider this sentence, it seemed as if the Bank did something illegal though it had a legal ground of holding fixed asset and taking it to refund its money when the creditor failed to pay back. The respondents said the public consider any risk that the customer faced due to his inability of paying pack and loss of his/her fixed assets as a problem created by the Bank.

From the above points of view, the respondents argued that basically the Bank should not give loan unless it communicated its customers and knew the capacity of the customers or enabled them to circulate the money by giving them business advises and making follow up so that both the Bank and the customers could be benefited. This means, the Bank lack language experts who can demonstrate their efforts to reach the objectives of their organization by building long term behavioral relationships with strategic publics and making symmetrical relationships between the Bank and the customers (Grunig, L. A., Grunig, J. E., & Dozier 2002).

4.4.2. Perceptions Related with Communication Capacity of CBE

Asked what the public say about CBE communication capacity in their discourses, most of the respondents stated that the public believe the Bank has good communication capacity to give service (see **appendix G and H**). According to the interviewee participants, the public relate the word "**bank**" with having large amount of money and believe that CBE is the organization which can give bigger loan and reach all people. Added to this, they also said that it has many branches with different Media sources that could serve the public nearer to their residences and see this as good opportunities given

to the public by CBE (e.g. **CSM6, M1, and PS 4**). Unlike the public saying “**The Bank has taken Mr X’s...**,” **M4** and **PS2** responded that there was also counter attack public saying that indicated “**CBE has promoted X’s business and it becomes his/her father.**” According to these respondents, this discourse is said when the bankrupted customer re-established himself/herself by taking loan from the Bank. This kind of situation has positive impact on the customers. In this case, the interviewees were asked if there was any role of the Bank either for the failure or success of the customers. **M2, M4, CSM5,** and **CSM6** responded that in both cases, the Bank took guarantee for the money it lent and visited them sometimes but they felt that the failure or success was usually in the hands of the customer.

On the other hand, the theory of the banking business underlined that banks make profit by selling liabilities (Abreha, 2015). This means the Bank lends money to its customer with the expectation of his/her success to get profit from him/her. This indicates that the success or failure of a customer is not only in hands of the customer but it is also the responsibility of the Bank to create good relationship with him/her and save him/her from any failure and encourage toward success by giving all the possible technical advices in its communication practices. The reason why language plays such a significant role here is that it constantly generates knowledge about the world and how people are to act in the world with the per formative power to bring into being the very realities it claims to describe (Mayer, 2008).

Question belongs to the communication capacity of the Bank was the other question which the respondents were asked. According to **PS5**, most of the adult customers were complaining about the oral languages of the employs and written verbal communications of the Bank. This respondent claimed that when CBE used its verbal communications, it didn’t consider the overall language capacity of the population and used in the local context. For example, he said, Amharic and other Ethiopian languages do have their expressions during communication but almost the Bank did not use much of these expressions for its communication purposes. This had consistency with the observations of the researcher from actual communications held between the customers and workers at different branches of CBE in Addis Ababa (**see appendix L**) and the written documents

collected for different data sources and observations of TV programs. To the contrary, scholars claim that in oral and written verbal communications, different expressions such as stories and myths, parables, and other forms of oral and written history like metaphors and humor help business organization to reflect and clarify itself in its actual works of communication by affecting its customers attitude and actions (e, g, Harris, 2002, Lippitt, 1982, Schein, 1985 & Harri & Nelson, 2008).

The other interviewee, **E6** was concerned for the questions related to communication capacity of the Bank as issues related to lack of cultural knowledge of some workers. The interviewee strongly argued that this was a critical problem for some religious and adult customers who were served from different corners of the country in different branches of CBE in Addis Ababa. He shared from his experiences the fact that there were customers who wanted to be communicated in very formal Amharic language that reflected Ethiopian customs and cultures. But, he continued narrating that these days, there is some kind of cultural changes that deviates from this tradition in Addis. As a result, there was context upon which some of the customers of the Bank were served in informal Amharic languages. For example, when the workers communicated with the customer in informal ways of using አንተ/አንቺ “you” instead of formal ways of using አረስዎ “you,” the customers felt that the employs were uncultured. As a result, many of the people who were concerned about cultural issues had different feeling. The respondents concluded when the workers use this type of informal Amharic, the public generalize the character of the workers as unethical and feel as if the new generation is unethical and see it negatively.

Regarding this, **BM2** who was one of the managers also argued some workers used informal languages but some adult people did not feel comfort with this. This is consistent with (Scollon, 1996) ideas that asserts within any cultural group or discourse system, there are preferred discourse identities which tend to be matched with particular social identities in clear communication in which these groups expected their own social identity from the communication system of their counterpart. This implies that the way some workers use the informal language can be the result of the social identity of these

workers they have got either from their family or social group from the situation upon which they have been grown- up.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5. Introduction

In this chapter, summary, conclusions and recommendations of the study was held. In the process of the summary part, a brief of the major findings of the study was made. Following this, some conclusions were also made from the major findings to achieve the specific objectives of the study. Lastely, recommendations are made to suggest possible ways through which the major problems found in the study can be solved

5.1.Summary

The main purpose of the present study was to investigate the languages in use in the communication practices of CBE in line with the languages used by the research participants. To achieve the objectives of the research agenda set in the first chapter, the over all reviews of the related literature on the language uses of the context of business communication and theoretical frame works such as systemic functional grammar, speech act theory and open system theory were contextualized and used in the way they fit to the research agenda. After this, CMMR was used to anlyse the study. To do so, first, the spoken and written discourses of the languages used were identified in terms of the demographic profiles of the officials, experts, employees and customers'. Following this, the languages used in the different communication channels of the Bank were identified and analyzed. In the analyses of the demographic profiles of the research participants, descriptive statistics was used and interpretation was given on the bases in which these demographic profiles could affect the language in use of the Bank. Added to this, for the languages used in different communication channels of the Bank, samples of empirical data were obtained from different spoken and written data sources and analyzed in words. The analyses were held to see the visibility and clarities of the spoken and written languages used. Based on these facts, additional data sources were collected from interviews, observations, content analyses of samples of TV program and questionnaires. The analyses of the context of the languages used for the communication purposes from these data source were analyzed in words and CDA. Furthermore, the results of the data obtained from the questionnaires were held in statistical data analyses by computing

mean values. Indeed, the results of the analyses of these data sources were intermingled and conclusion was made. Thus, using these various data analysis techniques, the major findings were discovered in the course of explaining the language in use in the communication practices of CBE. Accordingly, the following major findings were discovered from the results and discussions of the investigations of language in use in the communication practices of CBE in Addis Ababa in Ethiopian context.

5.1.1. The Nature of the Languages Use in the Communication Channels of the Bank

It was also found out that the content of the languages used in the documents of the Bank and how the Bank used these languages had their distinct features. To begin with, the languages used on the receipts, different forms, flyers and brochures of the Bank are not legible and clear to be read and understood by the customers. In most instances, the Bank used very small pieces of papers with very small font types with intensively written documents that could not be read. Following these, the English language used to introduce newly invented technology was a copy paste from other world class and the customers could not easily handerstand them (e.g. **Figure 4.2. ATM Receipt, Figuer 4.5 Flyer for Choices of Transferring Money**)

The nature of the language used mostly initiated the customers to save and circulate their money at CBE. However, it was found out that the languages used did not written in the ways that they attracted new customers though the experts of the Bank believed they prepared in the way it attracted the customers. Furthermore, different figures and other symbolic matters that did not go with the background knowledge of the customers and which were not contextualized were used (see **appendix L**)

In line with the ways of art of writing and speaking, the data revealed ambiguity and long sentences for the style of writing through which some documents were written and the art of speaking through which some words were produced. In the art of writing, different colors and font size were used where as in the art of speaking, different intonations were used (see appendix I, J and L). Added to this, the use of the instruction given through writing on how to use electronic media like ATM was not complete (e.g. see, **4.4. figure ATM, process of operating ATM**). Moreover, these arts of writing and speaking did not fit to the context of the customers. For example, the colors and the styles through which different documents were written was ambiguous for the customers as it was not written easily though which customers could understand it from its context. In the style of speaking, it was also identified that most the workers of the Bank used informal ways of speaking which was deviated from the cultural norms of Ethiopian people (see **appendix L**). The finding also revealed that how most of the written and/or spoken Amharic or English languages were used in their written documents and spoken discourses of the workers of the Bank didn't consider many uneducated or English illiterate customers. The workers of the Bank usually used replacement of Amharic words/phrases by English in their speeches and there were instances in which the Bank used only the English language for some documents (see **appendix I, J and L**).

5.1.2. Language Use Related Problems in Communication Channels of the Bank

Concerning language use related problems in communication channels of the bank, the data showed different problems which had relation with language uses. The data indicated that majority of the customers did not get access to communicate the Bank in its written communication channels from two basic reasons. The first one was these customers who did not know the official languages of the Bank could not use the channels. The second reason was that some of the customers were illiterate or not educated to use the written documents, could not understand the codes used and the design of the logo of the Bank and the Bank did not have another alternative of the means of communications for such clients.

The data sources of the written documents also suggested that there was an awkward situation in using electronic payments like ATM in the language in use of the machine due to some jargon words which could create misunderstanding between the Bank and the users as the Bank did not try to adapt the newly borrowed words from English assuming that the customers could understand it in their own time. As a result, the data revealed that some customers faced challenges due to the new words almost in all the written documents and oral communications of the Bank irrespective of their educational backgrounds and some of them could not easily learn these (see **appendix I, J and L**).

It was also found out that data from the written documents of the Bank had many structural problems. Amharic and/or English language/s used the print and electronic Medias' were pressusive to encourage the customers in making how the they can make CBE their perference. Similarly, data collected from observations, and anlyses of language used in TV programs indicated that the replacement of the English words used by workers or official where they could use Amharic in their oral communication could create communication barriers between workers or official and the customers or their audiences.

It was identified that the strategies of the communication practices of the Bank was held from top to bottom that did not have much feedback from the workers or customers in CBE's different channels of communication. The data sources implied that in these channels of communication, the communication practices were dominated by the higher official to the workers or from the workers to the customers in the context in which the Bank had no means of communication audit which was vividly seen from the communication practices of the Bank. Added to this, the failure of workers acting as business men in these channels of communication was much observed from the data. For example, regarding face to face communication, the customers felt that there was time when the workers of the Bank lacked friendly approach and made wrong acts like showing gloomy face and giving slow services. The data also revealed that the Bank failed to make easy communication that did encourage the customers on how to run their business. In most of the cases, the languages used by CBE cannot easily understood by most of the customers (**e.g see appendix L**)

The other point which was found from the data about the challenges encountered CBE in its communication practices was lack of clarity that could fit to the context of the customers in the spoken and written forms of the channels. Added to this, the data of the study population also showed that lack of workers' knowledge of other Ethiopian languages other than Amharic in serving customers who came from other language speakers and could not understand Amharic in Addis was also found to be a big challenge in the context of the Bank's business transactions (see **appendix L**).

Furthermore, in line with the findings of the languages used in the communication channels of the Bank, the result of the aggregate mean value of the quantitative study also showed the failure of the customers to decide about the clarity of the language used for themes of mutuality, satisfaction and communal relationships ($M=3.29$ ($N=294$, $SD=1.28$)) in which they neither agree nor disagree with its clarity. To triangulate this data with the other data sources which were collected from qualitative data, a cross check was made with data from interview sessions. Accordingly, some experts assured and officials confirmed the Bank disseminated all information from one source in which the customers did not have much opportunity to communicate directly with the officials or experts (see **appendix G and I**) and may be resulted in language related problems. Similar to this, others confessed that the Bank used common languages used by everybody which were not enthusiastic and persuasive that did not teach how to save, why to save and how to make business using one's money. The data also indicated that technological languages used by the Bank were not very clear to the customers.

5.1.3. Workers Language Competences in Solving Language Related Problems

From the data collected in the interview session on the questions related to how the workers solved language problems in the channels of communication of the Bank, two contradictory ideas were identified. Accordingly, on the one hand, data collected reflected workers' lacked good communication capacities to encourage and deliberately advise the customers on how they could run their business in a clear language. In addition to this, from the data, it was found out that customers blamed the reservation of the Bank to give them loan or encouraged them in words of mouth on how they could become

good business man. Similarly, some officials also complained that many of the workers could not use proper Amharic that went with the culture of the customers and sometimes the language uses of the workers might not easily understood by the customers to solve their business problems (see **appendix G and H**).

On the other hand, the interview result of some other customers showed that the workers regularly visited them and tried to communicate with them in the way that they could understand them and discuss with them about their business. Added to this, some of the officials also commented that many of the workers acted in a well mannered and ethical ways in their mode of communication by using formal languages but few workers might lack good capacity of communicating in the way that fitted the contexts of the culture of the country. Data from observations of the researcher and the content analyses of the Amharic language used on TV programs also revealed that though the Amharic language the workers used had its drawback that could become an obstacle to be understood by all audiences, the workers tried all their best to communicate with their customers (see **appendix L**).

To verify the truthfulness of these qualitative data, the aggregate mean values for quantitative data for the workers strategies of solving language related problems, strategies of relating the Bank with its environment and strategies of using different languages indicated the workers performed these activities moderately (2.98 (N=181, SD=1.33)). On the other hand the over all aggregate mean value for the strategies of attracting new customers, strategies of improving communications of the Bank and strategies of understanding and explaining principles showed the workers usually did this (3.49 (N=181, SD=1.22)). The implication of the moderate and usual performance of the workers in trying to solve language related problems might go with the data from the qualitative part in which they did not have high performance of solving language related problems due to their language competence.

In all the cases, the data of the qualitative and quantitative part of how frequent the workers tried to solve language related problem implied that there was an attempt of trying to solve language related problems. However, the overall language in use of the

Bank from its different channels of communication showed that the Bank did not performe the activities to the maximum levels.

5.1.4. The Influences of Language Used in the Discourses of the Customers/Public on Business Acitivitis of CBE

The data collected from interview session showed that both positive and negative discourses were drawn from the public sayings depending on certain facts. First, the customers believed that CBE was honest for the money that they saved in it. The public expressed this discourses by stating the fact that CBE had good guarantee in case anyone saved his/her money there. This could be identified from the responses of the quantitative study that customers gave for the theme that asked about truest of the Bank. In line with this theme, all the customers agreed that the Bank's language was clear from what it had been practically doing in serving its customers and assured its being honesty to save and circulate one's money there. The aggregate mean value for this theme was 3.82 (N=300, SD=1.15) where the aggrigrate mean values showed about 4.0 which might reveal that the workers usually did this. Added to this, as the Bank belongs to the government, this context also increased their belief to truest CBE. Thus, in the discourses of the public, there was a belief that assured CBE was the Bank which was honest in giving guarantee for the money anyone saved there. Moreover, the coverage of the Bank in its branches and the advancements of its technological applications were the discourses that revolved positively in the minds of the customers. Other than this, there was also a public saying that considered CBE as a source of development. These positive attitudes usually arose from the real life context of what the Bank had been doing for some of its customers by giving them loan.

On the other hand, there were also negative discourses that contradicted with the positive discourses that arose from the expectations of the customers and public from the Bank. Among the discourses, the very common sayings include: "old and slow bank," "busy bank," "the bank that serves the interest of government," "the bank that serves the interest of the rich" were said negatively by the public. The data also revealed that mostly the Bank gives loan for big investments (see **appendix G and H**). However, researchs

revealed that the main formal financing sources for small and micro enterprises are commercial banks (Abdesamed, 2014; Shawaqfeh, G. N. (2019). Though these negative sayings and the fact that CBE focus on the big investment for financial purpose could have their connotation meanings that implied stereotyped images and influence the business activities of the Bank, data from interview session suggested that the Bank did not give much attention for the implications of these negative sayings (see **appendix G**).

5.2. Conclusion

In this section, conclusions are drawn from the discussion in each section of the previous chapter and presented as follows.

It is observed from the data that the nature of language in use of the Bank is not inclusive. This means all customers cannot read and understand the contents of the documents prepared and the spoken discourses used on different programs of the Bank due to the limitation of the languages used to two languages in Addis Ababa. Added to this, lack of written documents and customers' lack of knowledge about the languages of technology which were used by the Bank had its limitation to the language in use of the Bank. As a result, the heterogeneous groups of customers who came from different linguistic group other than the speakers of the official languages of the Bank were affected by the official languages (Amharic and English) which were used by the Bank. Other than this, the uniformity of the contents of the official languages (Amharic and English) used also affected vividly the communication process of the Bank as it didn't much with the demographic profiles of the customers.

More importantly, it was possible to conclude that lack of clarities of the written languages used in different documents of the Bank and using code switching of English for Amharic might put the customers in awkward situations to use the languages and receive their messages effectively. Moreover, the jargon words used in the documents and the speeches of the workers, the construction and cohesiveness of the sentences used, symbols and figures used were not understood to the levels of the customers as they were not contextualized depending on the environment and might be resulted in communication barriers.

From the result of the analyses of the data, language use related problems affected the communication practices of the Bank were also found. Among these problems, it was possible to conclude the written communication channels which were served for the attraction of the new customers did not have much pressussive languages. In addition to this, many of these written documents like brochures and flyers were not usually distributed to the public to attract new customers and they were rather reserved on the service giving dask hall of the Bank to give them to the old customers. Furthermore, the data revealed as the Bank used a copy past of electronic technologies which could be resulted from the failure of the Bank to introduce the products in the languages the customers understood in their context, it became an obstacle to be understood by all customers. As a result, those customers whom did not acquaint themselves with new technologies could not use the electronic communication channels of the Bank. It was possible to conclude that the language in use of the Bank in which it introduced the application of these technologies to the customer did not give them confidence due to factors related to langugae. Other than these, some of the documents in which the Bank used only Engilsh language excluded many of the customers who were English illiterate and poor in the English language used could create vast language related problem to many of the Ethiopian customers.

In addition to these, from the data, it was also concluded that CBE faced challenges due to its language in use. More importantly, it is possible to say in many of the communication channels of the Bank; there was distance between the sender (the channels of the Bank) and its receivers (the customers) to make clear communication. In the process of communicating and receiving messages from different communication channels, the customers had no way of getting solution for the language problems they might encounter as the communication was usually one way or face to face communication upon which the officials or the workers speak the mixed forms of Amharic and English languages. In this one-way communication, the Bank had no way in which it could give any feedback to its customers. For example, in TV program, for the new words or in the written documents for the unsuall ways of written communication, there were no strategies upon which the vagueness of the languages used was made clear. Moreover, as most of the communication was one way which was dominated by the

higher official and the workers of the Bank, the customers did not have opportunities in which they express about their interest. This means in the communication working system of the Bank, there was lack of easy ways of communication which could went from bottom to top or the customers to the Bank. As a result, the languages used might not protect the interests of the customers that indirectly affected the advantage of the Bank. This means, the language used by CBE in all the means of communication like press release, press conferences and TV program was limited to one language (Amharic) that didn't have distinct standard in its spoken and written forms and could not distinctly address the business interest of its customers. The languages used mainly focused on the interest of the Bank. In other words, this implied that the Bank did not have promising language that encouraged the customers to work with it and this could be a big challenge for the Bank. Similar to this, in the face to face communication of the Bank, when the official or the workers made face to face communication with the customers, it could be concluded from the data that many of the customers might be challenged to understand the speeches of the officials or the workers.

To strengthen all the data sources concluded above from the results of the quantitative data in the customers' questionnaire, they failed to decide either to agree or disagree with the clarities of the languages on how the Bank used language in its communication channels to created mutual relationship, gave them satisfaction and created communal relationships with them. This might imply that CBE did not use languages that could be easily understood to the levels of the customers understanding or had language related problems in its channels of of communication. Added to this, it could imply that the language in use did not indicate what the customers should do or not to do to address the customers according to their background knowledge. Contrary to this, it was found that the respondents agreed with clarity of the language in the relationship that the Bank had with its customers. In this case, they might talk about the distributions of CBE branches. As far as the distributions of the branches were concerned, the data clearly showed that CBE has a branch in every corner of Addis Ababa. This means the Bank helped the customers in their nearby village and the customers could understand the clarity of the language used from the intmacey that they had with the branches in its relationship creation. Indeed, the Bank should keep on doing this to the maximum levels.

Similar to the results of the quantitative data in the customers' questionnaire that showed their failure to decide the clarities of the languages used, the result of the workers questionnaire were asked to identify workers strategies of solving language related problems, strategies of relating the Bank with its environment and strategies of using different languages also substantiated these customers results showing that workers moderately perform these activities. These reflected the workers perform these activities moderetly and could show workers did not always give attention to solve language related problems and communicate with the customers in their daily communication activities. Similar to this, the workers usually used the other strategies such as strategies of attracting new customers, strategies of improving communications of the Bank and strategies of understanding and explaining principles to solve problems realted to languages in the Bank's in the communication channels. Though the workers did not still go to the maximum level of solving language related problems, it was relatively good as compared to the other strategies. From the over all strategies in which the workers tried to solve language related problem, it can be concluded that the language in use of the Bank in its business communication strategies may not be comprehended by all customers. To the contrary, scholars suggest that the language in use of an organization should be comprehended by its customers. For example, Bisen (2009) verified that in making business communication, the clarity of facts, ideas and opinion should be expressed in the mind of communicator in a language that can be clearly comprehended by the receiver.

Regarding the influences of language used in the discourses of the customers/public, some controversies could be concluded from the quantitative and data qualitative data. The result of the qualitative data that showed all the positive saying or public discourses which were related to the honesty of the Bank, its service coverage to the local context and timely introduction of newly invented technological applications might enhance the work of the Bank and shall be further extended. This might concide with the quantitative data in which the workers usually used different strategies to solve language related problems. On the other hand, the negative discourses that rised in the public discourses implying as if the Bank did not give equal service for all customers and make distinction between poor and rich, government and other bodies could violate the good names and works of the Bank that it had in the past years.

5.3. Recommendations

Based on the findings and conclusions reached on the previous chapter, the following recommendations are forwarded to CBE to possibly improve the language in use of the Bank in its communication practices in a way that it boosts effective communication with its customers and address its objective to the public.

1. Though the Bank used only Amharic and the English language in its communication practices in Addis, language diversity and multilingual operations assure growth potential and broaden a better overall quality services and sales across customers who have different linguistic backgrounds in the business transactions of the Bank. As a result of this, the Bank should be aware that using limited languages in the language in use of the Bank can affect both the top line and bottom line of the business transactions of the Bank and the expansions of new markets. Based on this fact, it is recommended that the Bank shall use diversified languages which are based on research findings according to the demographic profiles of the customers. When setting up communication objectives at head of the Bank, the strategies through which it could be disseminated in different languages in Ethiopian context shall be designed at a time and the Amharic and English languages used in the written and spoken communication forms of the Bank should be prepared in the way that it can effectively deliver the expected messages to the native and non native speakers of the larger audiences and customers of the Bank. To avoid problems related to the ways of using the language like its legibility, clarity and vagueness, it should be prepared by highly qualified personnel's in the ways that it can fit and serve the old customers and attract new ones.

The Bank should revise about the nature of the language that may exist in the language in use of the Bank in its communication practices during its service delivery. Lack of skills in speech, reading and writing communication can drastically limit the overall communication capacities and abilities of the customers to understand effectively and efficiently in the languages used in the communication channels of the Bank. Here, it is recommended that the language in use of the Bank should embrace the principles of good communication techniques in any communication channels to present effective communication and support their customers. It should be noted that lack of language

skills can be seen to have very negative consequences to the customers' possibilities to access the communication networks of the Bank. Thus, the Bank should be aware that the possession of relevant language skills can facilitate the inter-unit communication flows and the communication networks within the business transactions of the Bank. This needs workers' who have different languages abilities. Added to this, with oral and written communications, new technologies which are becoming the standard tools for the customers lead to the needs of knowing new terms and new knowledge in mastering their operations. Accordingly, adapting the new terminologies to the local context or borrowing them and introducing their meaning and the complete steps of their operations in clear oral and written languages are very vital. Thus, the flyers and brochures used to advertise such technologies should consider the languages used in the way they could become clear for every customer and fit to the local context. This needs experts who have good experiences in writing and oral communications of business language. Language use in foreign language in business administration depends on the field of business and the nature of the stakeholder the Bank need to contact. Thus, the administrators or managers need to speak a foreign language such as English and other foreign languages well to create a good first hand impression to serve and negotiate with customers and other foreign companies. Moreover, all the managerial bodies of the Bank and the workers shall better to know how to communicate with local customers in languages other than Amharic in Ethiopian context in Addis Ababa.

2. Communication experts who are well educated in language science are essential to carry out most of the language related problems in the day-today communication activities of the communication department of CBE. It is obvious that jargon words or word selections or the clarities of the sentences used due to structural problems, workers' inability to use different languages, workers' lack of knowledge about the role of language in communication and their lack of language skills to use the language according to the local context can create language related problems. As language plays a central role in communication, the Bank is expected to know about the jargon words clearly and then have a confident on how to consciously use international business concepts and other cross cultural ideas to the local knowledge by avoiding the jargon words or clearly using them in the local contexts in the way that its customers can

understand. To implement this into practice, it is important to create awareness of the workers on how to use a language without replacing one by the other, learn other languages other than their mother tongue, how to deliver messages in using selective words and persuasive sentences and use a language according to the local context. To fill a gap of language and communication competence in such a context, a large market in language/communication training is important for CBE. This kind of language related problems can be solved by preparing materials that introduces the business languages of the Bank and giving trainings for the workers of the Bank in collaborations with language institutions. As far as the trainings are concerned, it is important to give training in language for special purpose as a logical sequence of creating work-relevant language programs for the Bank to provide benefits of easy communication with its clients or establishing language training center under the communication departments. This can bridge the language related problems gap between the Bank and its customers.

3. In using different channels of communications, effective knowledge of speech and written communication is necessary in discharging the business communication of CBE to establish mutual line of understanding between the Bank, its customers and the public's. In face to face communications, the workers of the Bank are needed to adjust themselves to use consciously verbal means of communications in words and non-verbal means of communications in body languages such facial expressions, eye contacts, smiles, gestures and postures. The workers of the Bank are expected to treat the feelings of their customers than their feelings and should know that in face to face communication; they are expected to have strong psychological makeup. They should aware that they may face challenges during their communication events but get ready to tackle these challenges. Similar to this, in the modes of oral and written electronic Medias, the language of persuasion should be employed to help the Bank and advertise its products and activities. Added to these, in the written communication of the Bank, it should identify paralanguages like colors, pictures, diagrams, graphs, charts, flow charts, signs and signals which can be understood by the Bank and use them depending on the language understanding of their customers or the public. In favor of two-way communications, the Bank can use social media for its business communication in exchanging of information which supports arguments from the customers in proclaiming

positive outcomes to reach large audiences in its communication engagements. Thus, in all the forms of modes of communications, the Bank should make environmental scanning and use the verbal and no verbal languages which can give meaning to the customers and public according to their cultural environment.

4. CBE should pay more attention to languages for better business administrations and expansions. It should consider the knowledge of the customers in terms of their language abilities and cultural norms to foster its business transactions with any customer. To implement this into practice, the best approach is to identify those customers with whom the business is involved and prioritize the relevant language skills and the languages that should be used by the Bank. Regarding this, the Bank needs to urge and use different languages and cultures. Accordingly, it is important to make aware and encourage the workers of the Bank to broaden their interactions or communication activities with people from different cultures and languages in using various modes of communication.

5. The workers need to be aware of the importance of language competence in their creations of good relationships among themselves and their customers. They should know that lack of good communication capacities due to language skills can highly affect the business transactions of the Bank. Therefore, the workers should understand flexibility in using language is highly desirable in business transactions of the Bank as the language uses of the customers are highly changing. If it is so, workers should be aware that language in use of the Bank must be up to date to meet the need of the customers. As language reflects a world view shared by its speakers; hence, between the workers and the customers, workers' proficiency in different languages contributes toward enhancing the business capacities and opportunities in the Banking system. Thus, as the Bank has customers who have different linguistic backgrounds, the workers need to have different communication strategies upon which they allocate sufficient and relevant linguistic resources to assure and solve language problems in their routine communication practices with these different linguistic groups. They should use the language as proactive instruments to build the positive image of the Bank in the minds of the public using different strategies to the maximum requirements and improve the language in use of the Bank.

6. It was assured that CBE had developed some positive images in the discourses of the public like its honesty, coverage of branches, becoming sources of development and using up to date technologies. From the discourse analysis of the language in use of CBE in its communication practices at the crossroad of theory and commercial practice, it is important to make the officials of the Bank and policy makers aware of the profound transformations that need language skills and accountability in how one should use language. Thus, the government should consider promoting these positive attitudes of the sayings of the public in their language use through mass Media and support of the workers' language use in their workplace. On the other hand, the Bank should also consider the negative discourses from the public saying in its language use. From these points of view, it is recommended that the Bank must recognize and acknowledge greatly the efficacy of language use that enhances the image and reputation of the Bank for its growth and development in building mutual understanding, confidence and sustenance of good and long lasting relationship between the Bank and its publics by avoiding negative discourses. To achieve this goal, the Bank should utilize the most appropriately, adequately and effectively/efficiently used languages in its communication practices to easily realize and actualize its desired goals and objectives. It is also recommended that other researchers should further work on the implementations of language use in the multicultural set of business communication in CBE.

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Appendices

Appendix A: English Version Interview Guidelines for Officials and Experts

Please introduce yourself?

1. Personal details asked: Age, place of birth, language ability, work experience and qualification and field of study.
2. What communication channels do you develop to communicate and serve the interest of your customers at your bank? How do you use language to deliver your message to your customers or public effectively in these channels? Can you provide examples of the nature of the language used that facilitated communication in this aspect? Are there any opportunities or difficulties that you faced in doing so?
3. How does your bank keep its promises using clear languages in these different communication channels with different stakeholders? What are some other challenges that you face in your bank to create communication in using these communication channels in your language use? Are there any more challenges that you come across?
4. In there any challenge that differentiates your bank and its services from competitors in your communication practices in terms of your language use? Is there any challenge that you come across in such a context in your communication?
5. How do the characteristics of your organizational language use affect the relationships between your bank and your customers or the public? In introducing your new products, what difficulties do you think that your customers come across from? By what means of communication channels do you make this more effective to your bank?
6. What models of communication do you use to attract the public toward your bank? How do you think that your workers maintain a long-term relationship with your customers in using promising languages? Is their context in which the Bank makes research or give training for its workers on communication?

7. How do you think that the effectiveness of your workers' language uses can promote your communication practices to secure the effectiveness of your communication models? Regarding this, to what extent do you think your organizational culture influences the public?
8. Do your workers have the competence in which they use words /phrases/ sentences/expressions that they use to make them your permanent customers? Regarding this can you describe anything that your bank has done to treat the public fairly and justly? Is there anything that you feel your bank didn't treat the public fairly and justly?
9. It is clear that knowing different languages and communicating with you customer/ public to the level of his/her understanding is good in your business communication. Regarding this, how do you treat the customers of the Bank? How do you think that the workers of the Bank treat the customers? Is this is considered when you hired workers or were hired as a worker for this bank?
10. From the language in use of your communication practices, do you have any information about the public saying about your bank in their discourses? What are the positive ideas that you have heard from the public discourses? Have you ever faced negative ideas in the public saying about your Bank? How do you make counter-attack toward such negative sayings to change them toward positive ideas in your communication strategies?
11. What do you think that good communicator should know in their language use during their communication with the public? How do you evaluate your organization's communication capacity in this aspect? Please describe any unique characteristics or attributes of your bank or its services that you feel would be newsworthy in using languages? Concerning this, does your organization has clear cut language polices?
12. Is there anything you would like to add?

Appendix B: Amharic Version Interview Guidelines for Officials and Experts

ለቢሮ ኃላፊዎችና ባለሙያዎች የቀረበ ቃላት መጠይቅ መመሪያ

1. እባክዎን ራስዎን ያስታወቁ፤

የግል ህይወት ታሪክ ተጠየቀ፡- ዕድሜ፣ የትውልድ ቦታ፣ የቋንቋ ክህሎት፣ የሥራ ልምድ፣ የትምህርት ደረጃ፡፡

2. በባንክዎ የደንበኛዎን ፍላጎት ለማገልገልና ጥሩ ግንኙነት ለመፍጠር ያሳለቡት የተግባራት መስመሮች (ዘዴዎች) ምን ምን ናቸው? በእነዚህ የተግባራት መስመሮች (ዘዴዎች) የባንክዎን መልዕክት በተገቢው ሁኔታ ለደንበኛዎ ወይም ለሕዝቡ ለማስተላለፍ ቋንቋን በምን መልኩ ይጠቀማሉ? ለዚህ ባንክዎ የቋንቋውን ባህርይ እንዴት አድርጎ እንደ ተጠቀመ ምሳሌ መስጠት ይችላሉ? ይህን በማድረግዎ ያጋጠመዎት አዎንታዊ ወይም አሉታዊ ሁኔታዎች ካሉ ይግለጹ፡፡

3. ግልጽ የሆነ ቋንቋን በመጠቀም በእነዚህ የተግባራት መስመሮች (ዘዴዎች) ባንኩ እንዴት ቃል ኪዳኑን ከባለድርሻ አካላት ጋር ይጠብቃል? እነዚህ የተግባራት መስመሮች (ዘዴዎች) ሲጠቀሙ ባንኩ ተገቢውን መልዕክት ለደንበኞቹ ወይም ለሕዝቡ እንዳይደርስ እክል የሆኑበት የቋንቋ ችግሮች ምን ምን ናቸው? ከተግባራት መስመሮቻችሁ አንጻር የኢትዮጵያ ንግድ ባንክን ያጋጠመው የተግባራት ችግር ካለ ብገልጹ?

4. በተግባራት ረገድ በቋንቋ አጠቃቀም ዙሪያ የኢትዮጵያ ንግድ ባንክን ከሌሎች ተወዳዳሪ ባንኮች የተለየ ያጋጠመው ችግር አለ? በዚህ ዓይነት ሁኔታ ውስጥ በተግባራት ውስጥ የሚያጋጥምዎት እክል አለ?

5. የመሥራያ ቤትዎ የሥራ ባህርያትና እርስ በርሳችሁ መካከል ካለው ግንኙነት በባንክዎና በህዝቡ መካከል መልካም ግንኙነት እንዲፈጠር ምን ዓይነት ተጽዕኖ ያደረገ ይመስልዎታል? ከእነዚህ ባህሪያት መካከል በዋናነት የትኞቹን ባህሪያት በማበልጸግ ጥሩ ቋንቋን በመጠቀም ለመግባብያነት ለማዋል ይፈልጋሉ? እነዚህን

ሥራ ላይ ለማዋልና ባንክዎን ወጤታማ ለማድረግ በመካከላችሁ ያለውን ግንኙነት ለማጎልበት የሚጠቀሙበት የተግባራት መስመሮች ምን ምን ናቸው?

6. ህዝቡን ወደ ባንክዎ ለመሳብ ምን ዓይነት የተግባራት መስመሮችን ይጠቀማሉ? በዚህ ረገድ የባንኩ ሠራተኞች በቋንቋ ክህሎታቸው የባንክዎን መልካም ገጽታ የሚያሳይ ቋንቋን በመጠቀም እንዴት አድርገው ከደንበኞች ጋር የረዥም ጊዜ ግንኙነት ለመፍጠር ይችላሉ ብለው ያምናሉ? ባንኩ ስለተግባራት ወይም ቋንቋ ያጋጠመውን ወይም ልያጋጥም የሚችለውን ችግር ለመቅረፍ ያደረገው ጥናታዊ ምርምር አለ?

7. በተግባራትዎ አተገባበር ላይ ሠራተኞችዎ እየተጠቀሙ ያሉት ቋንቋ ምን ያህል የባንክዎን የተግባራት ሞዴሎችዎን ወጤታማ አድርጓል? ይህን በተመለከተ የተቋምዎ ባህል በምን ያህል ርቀት ለተቋሙ ወጤታማነት በህዝቡ ላይ ተጽዕኖ ያሳደረ ይመስልዎታል?

8. ቋንቋ የሕዝብ ግንኙነት ዘዴዎችን ማለትም ተአማኝነት፣ መግባባት፣ ታታሪነት፣ እርካታ፣ የጋራ ተጠቃሚነትና ሰጥቶ መቀበል የሚሉትን መርሆዎችን ተግባራዊ ለማድረግ የራሱ ሚና አለው። ስለዚህ የባንክዎ ሠራተኞች ለባንክዎ ቋሚ ደንበኛን ለማፍራት የተመረጡ ቃላት ወይም ሐረጎች ወይም ዓረፍተ ነገሮች ወይም አባባሎችን የመጠቀም የቋንቋ ክህሎታቸው ምን ያህል ብቁ ነው ብለው ያምናሉ? ይህን በተመለከተ ባንክዎ ህዝቡን በእኩልነትና በፍታሃዊነት ለማገልገል የሚጠቀምበት የቋንቋ አጠቃቀም ዘዴ ምን መሆን አለበት ብለው ያምናሉ? ባንክዎ ይህን ባለማድረጉ የሚሰማዎት ቅሬታ አለ?

9. የተለያዩ ቋንቋዎችን ማወቅና ለደንበኞቻችን ቋንቋችን በአረዳድ ደረጃቸው ሊገባቸው በሚችል መልኩ ማስተናገድ በንግዱ ዓለም ጉልህ ድርሻ አለው። ከዚህ አኳያ እርስዎ እንዴት የባንኩዎን ደንበኞች ያስተናግዳሉ? ሌሎች የባንኩ ሠራተኞችስ እንዴት ያስተናግዳሉ ብለው ያስባሉ? ሠራተኞችን ሲቀጥሩ ወይም ስቀጠሩ ባንኩ ይህንን ዓይነት የቋንቋ አጠቃቀም ከግምት ያስገባ ይመስሎታል?

በባንክዎ ሥራ ውስጥ ባንኩ የቋንቋ አጠቃቀም ረገድ ህዝቡን የሚያጋጥሙትን ችግሮች ይከታተላል?

10. በግንኙነት አተገባበርዎ ውስጥ ህዝቡ ስለባንክዎ እየተጠቀሙ ካለው ቋንቋ ስለሚያስተጋባቸው ድስኩሮች መረጃ አሎት? ከሕዝቡ ድስኩር ስለባንክዎ መልካም ገጽታ ምን ምን ነገሮችን ሰምተው ያወቃሉ? ምናልባት ህዝቡ ከሚያሰማው አባባል የባንኩን መልካም ገጽታ የሚያጎድፍ ነገር ሰምተው ያወቃሉ? ሰምተው ከሆኔ አጸፋዊ መስተጋብር በመስጠት የህዝቡን ድስኩር ወደ መልካም ገጽታ ለመቀየር ምን ምን የተግባራት መላምቶችን ይጠቀማሉ?

11. መልካም ተግባራዎች ስለ ቋንቋ አጠቃቀም ምን ምን ነገሮችን ማወቅ ያለባቸው ይመስልዎታል? ከዚህ አኳያ የመሥሪያ ቤትዎን የተግባራት አቅም እንዴት ይገመግማሉ? እባክዎ የባንክዎን የቋንቋ አጠቃቀም በተመለከተ ከሌሎቹ የተለየ የሚያደርገው ነገር ካለ ይግለጹ። ይህን በተመለከተ ባንክዎ የሚከተለው ግልጽ የሆነ የቋንቋ አጠቃቀም ፖሊሲ አለው ብለው የሚያስቡት ነገርስ አለ?

12. ከዚህ ሌላ ችግር ነው ብለው የሚስቡት ጉዳይ ካለ ይጨምሩ።

አመሰግናለሁ!

Appendix C: English Version Interview Guidelines for Customers

1. Please introduce yourself?

Personal details asked: Age, place of birth, language ability, work engaged in, and year of experience as the customer of the bank, and educational background.

2. What strategies does the Bank use to communicate in its creation of a smooth relationship with you? Does the Bank communicate with you in the ways that you can understand each other using these strategies in simple language? How?

3. Can you describe why you choose to become the customer of CBE in comparison to other Banks in your relationships due to the easy ways of the nature of language use of the Bank? Do you mean that the Bank does not make any difference in its language use?

4. Are there any particular language characteristics of this bank which influence you in its communication practices? How do you describe this in its using the language that you understand to your level?

5. Does the language the Bank uses give you an opportunity to communication with the workers of the bank? How? Are there any other problems that you face in relation to language use?

6. What are the main challenges of communication that you encounter from CBE? How does the Bank insist on to solve such a problem with you in its communication? Do the channels of communication that the Bank uses have their own drawback in facilitating the communications of the Bank due to its language use?

7. How confident are you in that the bank can accomplish what it says it will do? Can you give me examples of why you feel that way?

8. Do you think that the employees of the Bank have good competence in which they

explain about the business of the Bank in precise and clear language? How do you express this? Do you think that these workers don't have any language competence? Is there any impact that this made upon you not to become the customers of CBE?

9. What do you say in your discourses about CBE? Do you think that CBE is more honest than the other private Banks? Do you believe that the bank is attentive to what the public say in their discourses so that find solutions in a counter attack to change the public sayings? How?

10. Describe how business communication channels of the bank helps to motivate your job satisfaction.

11 Are there any strategies through which the bank directly makes face to face communication with you in its current communication practices program? How? If not why do you think that it does not do it?

12. Is there anything you would like to add?

Appendix D: Amharic Version Interview Guidelines for Customers

ለደንበኞች የቀረበ የቃለ መጠይቅ መመሪያ

1. ራስዎን ያስተዋወቁ? የግል ህይወት ታሪክ ተጠየቁ፡- ዕድሜ፣ የትውልድ ቦታ፣ የቋንቋ ክህሎት፣ ከባንኩ ጋር እንዴት ደንበኛ የቆየበት ዓመት፣ የትምህርት ደረጃ፣ የተሠማራበት የሥራ መስክ፡፡
2. የኢትዮጵያ ንግድ ባንክ ከእርስዎ ጋር መልካም ግንኙነት ለመፈጠር ምን ዓይነት እስትራቴጂዎችን ይጠቀማል? ባንኩ እነዚህን እስትራቴጂዎች በቀላል ቋንቋ በመጠቀም ከእርስዎ ጋር በቀላሉ መግባባት ይችላል? እንዴት?
3. ከሌሎች ባንኮች ይልቅ ከኢትዮጵያ ንግድ ባንክ ጋር ከቋንቋ አጠቃቀም ባህርግ ጋር በተያያዘ ሁኔታ ደንበኛ ለመሆን የመረጡበት ምክንያት መግለጽ ይችላሉ? ባንኩ ከቋንቋ አጠቃቀሙ ረገድ ከሌሎች ባንኮች በምንም ነገር ይለያል?
4. ይህ ባንክን ከሌሎቹ ባንኮች ይልቅ በተግባራት ባህርይዎ እርስዎን የሳበበት መንገድ አለው? ይህንን ለማድረግ ባንኩ እርስዎ በሚረዱት ቋንቋ ከመጠቀሙ አኳያ እንዴት ያዩታል?
5. የባንኩ የቋንቋ አጠቃቀም ከባንኩ ሠራተኞች ጋር ጥሩ ተግባራት እንዲፈጥሩ ምን ምን ዓይነት ዕድል ፈጥሮልዎት ያወቃል? እንዴት? ከቋንቋ ጋር የተገናኘ ሌላ ያጋጠመህ ችግር አለ፡፡
6. ከኢትዮጵያ ንግድ ባንክ ከተግባራቱ ቋንቋ አጠቃቀም ረገድ የሚያጋጥምዎት ዋና ዋና እክሎች ምን ምን ናቸው? ይህን ዓይነት ችግር ለመቅረፍ ባንኩ ከእርስዎ ጋር እንዴት ለመግባባት ይሞክራል? ባንኩ የሚጠቀሚባቸው የተግባራት መስመሮች ከቋንቋ አጠቃቀማቸው የተነሳ የራሳቸው ግድፈት አላቸው ማለት ነው?

7. እንዴ ደንበኛ ባንኩ ከሚጠቀመው ቋንቋ የተነሳ ምን የተለየ ያጋጠመዎት ችግር አለ? ሌላ ያጋጠመዎት ችግር ምንድነው? ሌላ ለመጨመር የሚገልጉት ያጋጠመዎት ችግር ካለ?

8. የተቋሙ ሠራተኞች ስለባንኩ የንግድ እንቅስቃሴን በደንብ ለመግለጽ የሚያስችል በቂ የቋንቋ ክህሎት ያላቸው ይመስሎታል? ይህንን እንዴት ይገልጹታል? እነኚህ ሠራተኞች ምንም ዓይነት የቋንቋ ክህሎት ያላቸው አይመስሎትም? ይህ ደግሞ የኢትዮጵያ ንግድ ባንክ ደንበኛ እንዳይሆኑ የፈጠረብዎ ተጽዕኖ አለው?

9. በድስኩራችሁ ውስጥ ስለኢትዮጵያ ንግድ ባንክ ምን ምን ትላላችሁ? ባንኩ ህዝቡ በድስኩሩ መልካም ያልሆኑ ነገር ሚናገረው ነገር መፍትሔ በመፈለግ የህዝቡን አመለካከትና መልካም ያልሆነውን ነገር ለመቀየር ምን እያደረገ ነው? እንዴት?

10. የባንኩ የንግድ ተግባራት መስመሮች እርስዎ ሥራዎ በሚገባ እንዲሰሩ ምን ያህል እርካታ እንደሰጠዎ ቢያብራሩ፡፡

11. በባንኩ የንግድ ተግባራት እስትራቴጅዎች ውስጥ ባንኩ ከእርስዎ ጋር በቀጥታ የፊት ለፊት ተግባራት የሚያደርግበት ፕሮግራም አለ?

12. ሌላ ለመጨመር የሚፈልጉት ነገር ካለ?

Appendix E: Profiles of Officials and Experts for the Interview Sessions

Code of the respondent	sex	Age	Work experience	Educational background	Language ability			Remake
					Amharic	English	others	
BM1	M	54	32	BA	✓	✓	x	
BM2	F	55	33	BA	✓	✓	X	
BM3	M	33	11	MA	✓	✓	✓	
CSM1	M	36	12	BA	✓	✓	x	
CSM2	M	29	11	BA	✓	✓	X	
CSM3	F	26	6	BA	✓	✓	x	
CSM4	M	35	5	BA	✓	✓	X	
CSM5	M	35	9	BA	✓	✓	x	
CSM6	M	44	14	BA	✓	✓	X	
CSM7	M	36	6	BA	✓	✓	x	
CSM8	M	43	25	BA	✓	✓	X	
EXP1	M	42	16	BA	✓	✓	x	
EXP2	M	40	25	BA	✓	✓	X	
EXP3	M	39	17	MSC	✓	✓	✓	
EXP4	F	35	16	BA	✓	✓	x	
EXP5	M	46	7	MSC	✓	✓	X	
EXP6	M	34	13	MSC	✓	✓	x	
EXP7	M	47	28	BA	✓	✓	✓	
EXP8	M	56	36	BA	✓	✓	x	

Appendix F: Profiles of Public Servant, Merchants and Others for the Interview

Sessions

Code of the respondent	sex	Age	Work experience	Educational background	Language ability			
					Amharic	English	Others	
PS1	M	33	11	BA	✓	✓	X	
PS2	M	36	15	MA	✓	✓	X	
PS3	M	29	7	BA	✓	✓	✓	
PS4	F	40	20	MA	✓	✓	✓	
PS5	M	50	31	MA	✓	✓	✓	
M1	M	44	14	BA	✓	✓	✓	
M2	M	47	24	Diploma	✓	✓	✓	
M3	M	29	7	BA	✓	✓	✓	
M4	M	34	13	Diploma	✓	✓	X	
M5	F	35	10	BA	✓	✓	✓	
M6	F	27	8	certificate	✓	✓	X	
M7	M	55	32	BA	✓	✓	✓	
OC1	M	43	10	Certificate	✓	✓	✓	
OC2	M	25	9	Diploma	✓	✓	X	
OC3	M	28	8	Diploma	✓	✓	X	
OC4	F	43	5	Diploma	✓	✓	✓	
OC5	F	26	7	Certificate	✓	✓	✓	
OC6	M	39	6	Diploma	✓	✓	✓	
OC7	M	42	9	Diploma	✓	✓	X	

Appendix G: Summary of English Interview Version Transcriptions from Officials’ Interviewee

1. The nature of language use of CBE

The researcher: What communication channels do you develop to communicate and serve the interest of your customers at your bank?

Branch and customer service managers: We use different channels of print and electronic Medias to address our business messages to our customers that we assume can fit to the current situations and goes with some international standards in the written and life transmission communication forms to our customers.

Experts at head office: We use print Medias, electronic Medias and face to face communication which have varieties’ and modernity to deliver our business communications.

The researcher: Ok. May you list the names of these channels of communication?

Branch and customer service managers: There are many print Medias such as brochures, flyers, posters, billboards, journals and magazines that we use for our communication purposes. Added to these, we use electronic Medias like radio, television, ATM and mobile banking that can facilitate communications for our customers

Experts at head office: We use radio program, TV program, magazines, journals and different brochures as communication channels of the Bank

The researcher: How do you use language to deliver your message to your customers or public effectively in these print and electronic Media channels of communications?

Branch and customer service managers: We use the language that we feel our customers will understand. Actually, the language that we use may not be easily understood by everybody, but we expect that they ask us if they fail to understand it. For example: -we use some technical words that actually go with banking in our channels of communication and our customers may not understand these words and products that we

use for payment like internet banking, mobile banking, ATM and the likes but we feel that they gradually adapt it. The nature of the language used to introduce these electronic Medias may not go with Ethiopian culture as they are borrowed from technologically advanced countries. Thus, there are instances in which the clarities of the languages used may not be clear for the customers. We believe that there are some people who cannot easily understand our language due to our specific field areas. But, we expect that the customers should adapt themselves to the new terms. Added to these, there are instances in which we cannot easily access the electronic and print Medias for all our customers.

Experts at head office: We use technological languages as we browwed them but try to translate the other forms of languages to fifteen different Ethiopian languages for the 15 districts that we have but use only Amharic from the Ethiopian languages in Addis Ababa. We actually use technological words without making any adaptation feeling that the English jargon words are better than their Amharic equivalent. We try to write these words in different print Medias using different colors in our brochures, flyers, posters and billboards. For some of our electronic Medias, we use only English language because this language is international language. However, we use short phrases and abbreviations for some technical words. In case when we use sentences, some of our sentences are long.

The researcher: Can you provide examples of how your bank has used to make communication in this aspect?

Branch and customer service managers: In some instances, using only English language can easily facilitate our communication with international communities and there are contexts in which this makes also easy communication for some literate customers too. However, as majority of our customers are far away from technologies, there might be instances in which the customers do not use the electronic and print Medias to serve themselves as they may not easily understand them due to the nature of the language used. Regarding these, inconveniences may also be created for majority of the populations who are illiterate or not well educated.

Experts at head office: Actually, there are situations in which the nature of our language use is convenient for few customers, but not convenient for majority of the populations

who are living in rural areas. But for our customers who live in the towns, there are times when the customers are guided by the nature of the language used and help themselves.

The researcher: Are there any difficulties that you faced in doing so?

Branch and customer service managers: Yes, there is time when the customers do not know what they should do by attending the messages of the print or electronic Medias of the Bank. The customers sometimes fail to understand the instructions given on our print Medias and languages used by our electronic Medias and the products like ATM, mobile banking and pose machine. Other than these, really, some customers are not interested to use some brochures and flyers as they are monotonous and not written in short phrases and sentences. We can face many challenges but we feel that the customers should adapt the nature of the language we use. For example, in some instances, the print and electronic Medias are not prepared in the way that they serve the blind people but assume that these people may ask help for people who are not blind.

Experts at head office: After we have prepared our materials, we face contexts upon which the meaning of the words and sentences and the messages that they want to deliver is not clear. In most cases, as we use only Amharic and English, there could be many difficulties if the customers may not know these two languages.

Influences of language use related problems

The researcher: How does your bank keep its promises using clear languages in its different communication channels with different stakeholders?

Branch managers and customer service managers: Our Bank has relations with different stakeholders like Ethiopian electric power and telecommunication. With these stakeholders, we try to make good communication in using good languages that we use in the context of our culture. We use formal languages to facilitate our communication systems. But, when we come to some scientific contexts, we face difficulties in using business words. In addition to these, there is time when we face internet failure and electric power disconnection. In these cases, we face language related problems on how

to explain the problems to our customers. There are situations in which our workers do not use formal and clear languages. There are instances in which some workers become too informal and use mixed languages that cannot be easily understood by some of our customers. Most of the time, our workers cannot easily speak Amharic and mix it up or replace the Amharic words by English words. The managers highly emphasize that most of the time they face barriers of communication with their customers due to diction problems.

The experts at head office: There are different contexts upon which we keep our promises with different stakeholders in using clear languages in our different channels of communication. However, there is a cultural gap in the business of the Bank. This gap is usually created between what the Bank always adapts from international business law of banking and specific Ethiopian culture. These days, the world is very dynamic that comes up with new innovation and business terminologies; however, the context of our customers especially the illiterate one may not couple up with this context. Thus, we always face difficulties in finding Amharic terminologies for some words. However, there are instances in which some of our customers catch up and adapt themselves to the new knowledge.

The researcher: What are some other challenges that force your bank to break its promises in using these communication channels other than these language use problems in your Bank?

Branch managers and customer service managers: In our print and electronic Medias, the language that we use may have some challenges. As these print Medias are printed at central level, there are contexts in which they are not written in legible and economical ways in short phrases and sentences to easily deliver clear messages. For example, the font sizes of some of our brochures are too small to be seen easily. Some of the sentences are long and others are not written in simple ways to be understood equally by all of our customers. Our communication system also follows top down strategy and we have our own regulations. In spite of this, sometimes, the working style of very few workers may sometimes become out of culture. We give some comments to the communication

department to improve this language related problems and try to advice our workers when they totally deviated from the culture of the population.

The experts at head office: We try to make our communications more effective by using different print and electronic Medias though we may face some problems regarding words. However, other than these, we have also language related problems that we have had in our communication departments when we translate about the advertisement of our products from English to Amharic and other Ethiopian languages. These may be resulted in unclear sentences, contents and ideas.

Language Use-related Problems in the Communication Practice of CBE

The researcher: What are some other challenges that you face in your bank to create communication in using these communication channels in your language use?

Branch managers and customer service managers: CBE's channels of communication are usually centralized from the top to the bottom. This centralism has its own advantage and disadvantage. In one aspect, it is good in that it makes all the means of communication uniform. But it is not good for that the communication channels cannot serve the interest of the diversity of the population we have in the city. We also understand that the language we use is repetitive and this repetition may become monotonous in our work. Some of our workers do not show bright face to our customers in our face to face communication. Some workers have a kind of arrogant approach in which they don't treat our customers in good approach in face to face communication. Moreover, the fact that using unclear Amharic language in TV program may also been the challenges encountered in the communication channels of the Bank.

The experts at head office: We disseminate our communication from the center. Because of this, we do not get immediate feedback from our customer and even if we get feedback, we get it indirectly. Though we communicate and disseminate our information uniformly, lack of immediate feedback is one of the problems in the communication channels of CBE. In addition to this, some means of communications such as press release and press conferences was limited to Amharic that didn't have

standard in its spoken and written forms as we don't have clear language policy in this country.

The researcher: Is there any more challenges that you come across? Do you state some?

Branch managers and customer service managers: Yes, they are more challenging situations. To indicate some, the one way means of communication that goes from top to bottom strategies of using different communication channels had its drawback. For example, there is situation in which we come across foreigners who do not know English or Ethiopian customers who do not know Amharic at all. In this case, we will face problems of communication and there is time when we want another person who knows the language of the customers but some time fail to find any.

The experts at head office: Understanding English or Amharic may be problem for some customers. We feel that the customers can adapt to these two languages. But there is time when our customers fail to do so. Therefore, for the future, it needs to be considered. In addition to this, as most of the means of communication depends on technological innovations, there are also challenges when the communication failure comes due to connection problems.

The researcher: In there any challenge that differentiates your bank and its services from competitors in your communication practices in terms of your language use?

Branch managers and customer service managers: Our Bank always took the first hand information to introduce new technologies. However, we are not easily managed and acquaint the new technologies to all of our customers as we are serving all Ethiopian people from corner to corner. Thus, it becomes difficult to us to serve all these customers in all the Ethiopian languages.

The experts at head office: Yes, we open branches in each region and district with in the distance of few kilometers to reach our people. We feel that we always make differences.

The researcher: Is there any challenge that you come across in such a context in your communications?

Branch managers and customer service managers: Yaa, at the beginning, our customers are not voluntary to accept the new technologies. Many of our adult customers feel that the use of modern technology has attachments with evil spirit. This is very surprising and takes us sometimes to convince them in our communication.

The experts at head office: Yes, it is inevitable that you come across challenges in using new technologies. The challenge is that it takes us sometimes to introduce the new technologies. In addition to this, some customers do not easily acquaint themselves with the new technologies.

The researcher: How do the characteristics of your organizational language use affect the relationships between your bank and your customers or the public?

Branch managers and customer service managers: We felt that our organizational language use has affected the relationship between our organization and our customers in some ways. The most important point was that we didn't make any need analyses for our language use. As a result of this, our customers felt difficulties of understanding the language use of some of our communication channels like TV, ATM and other electronic Medias.

The experts at head office: CBE gives service for its customers in a wall mannered ways. As much as possible we always work to make a difference. But, the choice of the language used was not based on the interest of the customers.

The researcher: In introducing your new products, what difficulties do you think that your customers come across?

Branch managers and customer service managers: As we introduce new technology from Western culture and the business that we make in our Bank has an international concept, most of our customers may fail to understand us. Actually, our language is world business language that takes the customers sometimes to introduce him/herself with it. For some customers, it is also difficult to understand the bureaucratic system of the Bank.

The experts at head office: The culture of our organization may not be easy for the majority of our customers. They may not understand easily the languages that we use. Though the Banking is working on it, at this time there is shortage of using different languages to our products according to the local context. Our customers may face difficulties when things may not be according to their local context. For example, our saving style is in cash, but our customers have the saving styles that they make in kind. Our customers may not make face to face communication for all their needs and they sometimes fail to precede their communication in writing about their affairs independently.

Employees' language competence

The researcher: What mode of communication do you use to attract the public toward your bank?

Branch managers and customer service managers: We use different modes of communication to attract our customers toward our bank. We make face to face communication. In addition to this we also use TV program to introduce different products.

The experts at head office: We use different electronic Medias, print Medias and face to face communication.

The researcher: How do you think that your workers maintain a long-term relationship with your customers in using promising languages?

Branch managers and customer service managers: There are controversies. There are good workers who have good language competences to attract new customers. However, there are also unethical workers who disappointed the customers during their communication. It should be made clear that even if there are some outstanding and well mannered workers, there are also workers who do not act culturally and miss treat the customers. As communication skills have their own sciences, our workers may lack some of these skills.

The experts at head office: We feel that our workers do their best to satisfy the interest of our customers. However, our workers can have some language problems in their communication.

The researcher: Is their context in which the Bank makes research or give training for its workers on language and communication?

Branch managers and customer service managers: The Bank has research team at head office that makes research about the business work of the Bank. However, as such a specific research which was made on language and communication is not specifically identified and training is not given to our workers. On the other hand, when workers are hired, their ability of English language skill is given more emphasis.

The experts at head office: We make research on customer satisfaction, but we don't specifically identify language and communication and make a research on it. But we know that language competence is important.

The researcher: Do you believe that your workers have good competence of language and communication?

Branch managers and customer service managers: Most of our workers have the ability of English and Amharic languages and they can speak it without any problem. But sometimes if they come across speakers of the other languages, they may fail to communicate with them. There are also contexts in which our workers try all their best to attract new customers to our Bank but sometimes fail to do so when they come across big challenges from some customers due to cultural factors.

The experts at head office: They are expected to have good competence of language and communication, but it is inevitable that some workers may not coup up with this context.

The researcher: Regarding this, how do you think that the effectiveness of your workers language use can promote your bank's communication practices to secure the effectiveness of your different communication modes?

Branch managers and customer service managers: Our workers try their best to promote and agitate the public in the language they could understand through marketing department. They try to agitate them in doing so using the language that our workers feel can attract the people. However, if our workers do not use effective language in their communication practices, it is inevitable that the business communication of our Bank is affected and there may be workers who cannot use effective language.

The experts at head office: The Bank has its own departments to perform different activities. It is their duty to do so.

The researcher: Do you think that they do so in using persuasive language?

Branch managers and customer service managers: We believe they do their best, but using persuasive language may need special training. Whatever the case, our workers try to do their best in their communication to serve our customers. However, there are instances in which our workers may fail to do so when they come across the customers who do not know their language and even there is time when they fail to do so in Amharic language itself.

The experts at head office: This is good question. When we talk about persuasive language, it needs another attention. In the future, we may think over it to give short term trainings on communication.

The researcher: Regarding this, to what extent do you think your organizational culture influences the public?

Branch managers and customer service managers: We do have marketing department that focuses on communication. But, so far we have not given different attention on how to use language. For the future, this may need its own attention. However, in our organizational culture, we do not have good awareness of the detail language use and how it can influence communication practices.

The experts at head office: In our communication department, we make a lot of thing and we feel that we have even influenced the other bank organizations. But, what we

have done so far focus on using the English language as our main working language and our workers may not be effective to the maximum levels which is expected from them.

The researcher: Does it mean that your workers do not have the competence in which they use words /phrases/ sentences/expressions that they use to pressured customers?

Branch managers and customer service managers □ Our workers try to communicate with the customers and try to communicate with the public in many ways. They try to communicate with all the customers in polite ways. But, at branch level, nothing is different that workers do to treat the customers or agitate them to make them permanent customers. Everything we do is given to us from the central office.

The experts at head office: As much as we can, we guide our entire branches to make smooth relations with all the customers and the public. We hope the managers guide the workers as we give them some brochures and flyers and the workers have the language competence in which they agitate the public or customers to understand about CBE.

The researcher: Do your workers have different talents in which they satisfy the interest of your customers and attract new ones in doing so?

Branch managers and customer service managers □ As we said, most of our workers try to satisfy our customers in all the possible ways that they can do. But, we cannot dear say that they do it in special ways. Most of the workers are not the graduate of language. They are graduates of economics, management, accounting, marketing and other fields related with finance. This may need training in language and communications. Most workers are also young and their approach may not sometimes feet with adult and old people. They usually fail to use formal languages.

The experts at head office: It is expected that they do have. But we haven't particularly focus on language and communication and made research to identify the communication practices of our workers. This may need to make a research on it. But, some workers may not have good cultural knowledge to communicate with some customers according to their norm.

The researcher: Is there anything that you feel your bank's workers didn't treat the customers equally and fairly?

Branch managers and customer service managers □ We might not clearly see while they treat unequal and unjustly while they were serving the customers. But, it is inevitable that there are contexts in which they may not equally and fairly treat all our customers. For example, we have special windows in which we treat our premium customers who accumulated a large amount of money. Some of our customers might murmur for this when they are waiting for their turns. Added to this, some of our workers may also miss treat some people and make a difference between customers whom they know and do not know.

The experts at head office: According to the norm of the Bank, every worker should treat all the customers fairly and justly; however, this may not be done equally by all workers. There are times when the workers treat their customers depending on the amount of birr they have saved and the frequencies of their coming to their branch.

The researcher: How do you treat your customers?

Branch managers and customer service managers □ As much as we can, we treat our customers in equal manner. But all of our customers may not feel in such a context.

The experts at head office: We do all our best to satisfy our customers.

The researcher: What about the other workers of the Bank? Do they know different languages so that they can communicate with customers who have different language abilities?

Branch managers and customer service managers □ Most of our workers are Amharic language speakers and do not have good abilities in speaking other Ethiopian languages. But there are also speakers of other Ethiopian languages. When the workers come across the customers who do not know Amharic, they refer to other workers who know their language if there is any. But if there is no worker who knows the customer's language, the worker will try to communicate with him including using symbolic languages.

The experts at head office: All of our workers know Amharic; so that they communicate using this language for Ethiopian customers. For foreigners, they use English. They do have the ability to communicate in these two languages. Basically, there can be workers who may not have high performance of using these two languages.

The researcher: Do you have any form of check and balance of language related problems that may become an obstacle to your work?

Branch managers and customer service managers □ As such the Bank has no way of following up the language problems of the workers. But there is a believe that the workers can perform their tasks in using Amharic and English languages.

The experts at head office: We believe our customers can understand Amharic to be treated as customers in any Branch of CBE. For the branches that we have in some regions, we use the regions languages and hire workers who know that language. Thus, in Addis Ababa if the workers have good ability in Amharic and English, these might be enough.

The researcher: Do you thing that the workers can use the Amharic or English language that they use to the level of the understandings of the customers?

Branch managers and customer service managers □ We do not have language experts and we may not expect high performances of their language abilities in Amharic and English from them. But they may use these languages for the communication purposes.

The experts at head office: We believe that our workers can use Amharic and English language with the speakers of these languages. But in case, if they may come across speakers of other foreign languages, they may fail to communicate with them. Majority of the workers do not know other foreign languages.

The researcher: Is this is considered when you hired workers or were hired as a worker for this bank?

Branch managers and customer service managers □ The hiring of the workers are usually held at district level. But, their language ability of English is considered.

The experts at head office: The language ability levels of the workers are considered when they are hired; but special attention is only given to English language.

The influences of Language Used in the Discourses of the Customers/Public on CBE Business Activities

The researcher: From the language in use of your communication practices, do you have any information about the public saying about your bank in their discourses?

Branch managers and customer service managers □ The public can say many things from our language use. This can be seen from two dimensions which they express either positively or negatively.

The experts at head office: Customers can say many things as all people may not have similar ideas.

The researcher: What are the positive ideas that you have heard from the public discourses?

Branch managers and customer service managers □ Most of our customers believe in what we say. We have the motto that says “Commercial Bank of Ethiopia, The Bank You Can Always Rely on,” We advertise this in all our documents. Some of our customers see this positively. As they deposit their money in our bank and work with us by taking loan from our Bank, they believe in our being honest. They run their business by the loan they take from us and truly they believe our words. These kinds of customers become our regular visitors and do big investments with us.

The experts at head office: Though we do not expect every positive saying from all the customers, we feel that as CBE give loan for big investments, we hope that some of our customers will understand this.

The researcher: Have you ever faced negative ideas in the public saying about your Bank?

Branch managers and customer service managers □ We have many customers. As a result, when we give service for our customers, most of them complained that CBE is busy. From this context, they may prefer private Banks. There are also some customers who assume that the Bank should give loan as they want and when they fail to get the loan, they may complain for their not getting the loan. This kind of customers may see what the Bank says negatively.

The experts at head office: We simply hear some sayings that the public say like CBE is the oldest Bank, but slow Bank and some people who may not get loan complain as if the Bank services the interest of the rich for their not getting loans.

The researcher: How do you make counter-attack toward such negative sayings to change them toward positive ideas in your communication strategies?

Branch managers and customer service managers □ as such, there is no any counter attack that we make in words. But we improve comments that we get in our suggestion box. The negative saying that we hear is only found in public discourses. We believe that our customers will understand us from what we do and stop such saying; otherwise, we don't give any responses for these sayings as counter attack in any form our channels of communications.

The experts at head office: We feel that the public or our customers will stop these negative saying after sometimes. But we were expected to respond to them in our channels of communications like our TV program for this kind of negative sayings. This needs our improvement of our communication strategies.

The researcher: From these perspectives, what do you think that good communicator should know in their language use during their communication with the public?

Branch managers and customer service managers □ Regarding this, it is important to have good awareness about language and communication. From the interviews held about the use of language in the Banking sector, we have understood that we are expected to do a lot. Good communicators need to know many languages and how to communicate in these languages with its customers.

The experts at head office: We are trying to do many things at head office; however, now we get good awareness to give more attention for the language use and we are expected to use selected words and sentences that can attract our customers in all our channels of communication.

The researcher: How do you evaluate your organization's communication capacity in this aspect?

Branch managers and customer service managers □ Well, we have done our best, but we feel that the words or phrases or sentences that we use have connection with general business ideas and we are expected to contextualize them according to our culture.

The experts at head office: The Bank has done a lot to improve its communication strategies. But, we need to work a lot in using different languages of the customers to become good competitors and model for the other banks.

Appendix H: Summary of Amharic Interview Version Transcriptions from
Officials' Interviewee

ከቅርንጫፍ ሥራ አስኪያጆች፣ የደንበኞች አገልግሎት ሥራ አስኪያጆችና የባንኩ የዋናው መሥሪያ ቤት የተግባቦት ባለሙያዎች ጋር የተደረገ ቃላት መጠይቅ ማጠቃለያ

የኢትዮጵያ ንግድ ባንክ የቋንቋ አጠቃቀም ባህሪ

አጥኝዉ: - በባንክዎ የደንበኞዎን ፍላጎት ለማገልገልና ጥሩ ግንኙነት ለመፍጠር ያገለበቱት የተግባቦት መስመሮች (ዘዴዎች) ምን ምን ናቸው?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የደንበኞቻችንን ፊላንት ለማገልገል የተለያዩ የጽሑፍና የኤሌክትሮኒክስ የግንኙነት መስመሮችን እንጠቀማለን። ይህንንም ስናደርግ ከደንበኞቻችን ሁናቴ ጋር ዓለማቀፋዊ ይዘት እንድናረጋጅ በማድረግ በቦራር ወረቀቶች መልክ ለደንበኞቻችን ለማዳረስ እንሞክራለን። ከእነዚህም ሌላ የቴሌቪዥን አገልግሎትን በመጠቀም የባንኩን የንግድ ሥርዓት ለደንበኞቻችን ለማዳረስ እንሞክራለን።

የተግባቦት ባለሙያዎች:- ዘመናዊነትና የተለያዩ መልክ ያላቸውንና ከደንበኞቻችን መረዳት ጋር ልሄዱ ይችላሉ ብሌን የሚናሰባቸውን የተለያዩ የጽሑፍ፣ የኤሌክትሮኒክስና የፊት ለፊት የግንኙነት መስመሮችን እንጠቀማለን።

አጥኝዉ:- መልካም:- የእነዚህን የግንኙነት መስመሮችን ስም መጥቀስ ይችላሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- ለተለያዩ የተግባቦት ጉዳዮች ከሚንጠቀሙባቸው የግንኙነት መስመሮች የጽሑፍ ዓይነቶች እንዴት ብሮሽሮች፣ በራር ወረቀቶች፣ ብልቦርዶች፣ ጆርናሎችና መጽሔቶች ናቸው።

የተግባቦት ባለሙያዎች፡-የሬድዮ ፕሮግራም፣ የቴሌቭዥን ፕሮግራም፣ መጽሔቶች፣ ጆርናሎችና ብሮሽሮችን እንዴት ባንኩ የጽሑፍ የተግባቦት መስመሮች እንጠቀማለን።

አጥኚዉ፡- በእነዚህ የተግባቦት መስመሮች (ዘዴዎች) የባንክዎን መልዕክት በተገቢው ሁኔታ ለደንበኛዎ ወይም ለሌሎች ለማስተላለፍ ቋንቋን በምን መልኩ ይጠቀማሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- ደንበኞቻችን ሊረዱ ይችላሉ ብሌን የሚናገሩባቸውን የቋንቋ ዓይነት እንጠቀማለን። በእርግጥ እኛ የሚንጠቀሙባቸውን ቋንቋዎች ሁሉ ደንበኞቻችን በሙሉ እኩል ላይረዱን ይችላሉ። ነገር ግን የማይገባቸው ነገር ካለ ይጠይቁናል ብሌን እናምናለን። ለምሳሌ ከባንኩ የንግድ ቋንቋ ጋር የሚሄዱ አንዳንድ የቴክኒክ ቋንቋዎችን እንጠቀማለን። በዚህ አንጻር እኛ የሚንጠቀሙባቸውን የግንኙነት መስመሮች እንዴት ኤቲኤም፣ እንተርነ ባንክነግ፣ ሞባይል ባንክነግ የመሳሰሉት ቃላትና ሐረጎች ለሁሉ ደንበኞቻችን ላይገባቸው ይችላሉ። ግን ይለምዱታል ብሌን እናምናለን። የእነዚህ ቃላት የቋንቋ ባህሪ ሙያዊ ቃላት በመሆናቸውና ከአደገ ሀገሮች የተወሰዱ ስለሆኑ ከእኛ ሀገር ባህል ጋር ላይሄዱ ይችላሉ። ስለዚህ እነዚህ ቃላት ለደንበኞቻችን ግልጽ የማይሆኑበት አጋጣሚዎች ብዙ ሊሆኑ ይችላሉ። ይሁን እንጂ ደንበኞቻችን መልመድ አለባቸው ብሌን እናምናለን። ከዚህም ሌላ እነዚህን የግንኙነት መስመሮችንም ለሁሉም ደንበኞቻችን የማናደርስበት ጊዜም አለ።

የተግባቦት ባለሙያዎች፡- የተለያዩ የቴክኖሎጂ ቋንቋዎችን በመጠቀምና ወደ ተለያዩ 15 ቋንቋዎች በመተርጎም ላሉን 15 ዲስትሪክቶች እናዳርሳለን። ነገር ግን በአድስ አበባ የአማርኛ ቋንቋ ብቻ እንጠቀማለን። በእርግጥ የቴክኖሎጂ ቋንቋዎችን ስንጠቀም ቃላቶቹን እንዳለ ምንም ለውጥ ሳናደርግባቸው እንዋሳቸዋለን። ይህንንም የሚናደርገው ወደ አማርኛ ከመተርጎም ይልቅ እንግሊዘኛውን እንዳል መጠቀም ይሻላል ብሌን ስለምናምን ነው። እነዚህን ቃላት በተለያዩ ቀለማት በመጻፍ ከጽሑፍ የግንኙነት መስመሮቻችን በብሮሽሮቻችን፣ ብልቦርዶቻችንና በራር ወረቀቶቻችን

እናሰራጫለን። ለአንዳንድ የኤልክትሮኒክስ የግንኙነት መስመሮቻችን ግን እንግሊዜኛ ቋንቋ የዓለም አቀፍ ቋንቋ ስለሆኑ እሱን ብቻ እንጠቀማለን። ነገር ግን አጫጭር ሐረጎች፣ ምህጻራ-ቃልና ረጃጅም ዓረፍተ ነገሮችን እንጠቀማለን።

አጥኚው፡- ለዚህ ባንክም የሚጠቀመውን ቋንቋ ባህርይ ሁናቴ እንዴት አድርጎ እንደ ተጠቀመ ምሳሌ መስጠት ይችላል? ይህን በማድረግም ያጋጠመዎት አዎንታዊ ወይም አሉታዊ ተፅዕኖ ካለ ይግለጹ።

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- አንዳንዴ እንግሊዜኛ ብቻ መጠቀማችን ከአንዳንድ የወጪዉ ዓለም ደንበኞችና ከተማሩ የሀገር ዉስጥ ደንበኞቻችን ጋር በቀላሉ እንድንግባባ የሚያስችለን ነዉ። ሆኖም አብዘኛዉ ደንበኞቻችን ከቴክኖሎጂ የራቁና ብዙም ትምህርት ያልቀመሱ ስለሆኑ እነዚህን

የጽሑፍና የኤሌክትሮኒክስ የግንኙነት መስመሮቻችንን ከቋንቋዎቻቸዉ የአጠቃቀም ባህርይ የተነሳ በደንብ ላይረዱ ይችላሉ። ይህንን በተመለከተ የእነዚህ ዓይነቶች የቋንቋ ባህርይ አጠቃቀማችን ለብዙዎቹ ደንበኞቻችን ላይስማማ ይችላል። ነገር ግን በቀላሉ የሚረዱን ደንበኞቻችንም አሉ።

የተግባቦት ባለሙያዎች፡- በእርግጥ የቋንቋ አጠቃቀም ባህርያችን ለተወሰኑ ደንበኞቻችን በደንብ የሚስማማበት ሁናቴ አለ፤ ነገር ግን አብዘኞቹ ደንበኞቻችን ገጠር ዉስጥም ስላሉ ለእነዚህ በቀላሉ ላይገባቸዉ ይችላል።

አጥኚው፡-ይህን በማድረግም ያጋጠመዎት አዎንታዊ ወይም አሉታዊ ሁኔታዎች ካሉ ይግለጹ።

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- አሉ። ደንበኞቻችን የእኛን የጽሑፍ ወይም የኤልክትሮኒክ የግንኙነት መስመሮቻችንን በመከታተል ምንም የማይረዱበት ጊዜ አለ። ደንበኞቻችን አንዳንዴ የኤሌክትሮኒክስ የግንኙነት መስመሮቻችን እንዴ ኤቲኤም፣ ሞባይል ባንክነገ፣ ፖዚ ማሽን ላይ ያሉትን የአጠቃቀም መመሪያዎቻቸዉን ቋንቋቸዉን መረዳት ሊያቅታቸዉ ይችላል። ከዚህም ሌላ በእዉነቱ ከሆኑ አብዘኛዉ ደንበኞቻችን የጽሑፍ የግንኙነት

መስመሮቻችን እንዴ ብሮሽሮቻችንና በራር ወረቀቶቻችን ደግግሞሽ ስላላቸውና በአጫጭር ዓረፍተ-ነገሮች ስለማይጻፉ ብዙም የመጠቀም ፊላጎት የላቸውም። ብዙ ችግሮች ያጋጥሙናል። ነገር ግን ደንበኞቻችን ይለሙዱታል ብለን ተስፋ እናደርጋለን። ለምሳሌ የጽሑፍ ወይም የኤሌክትሮኒክስ የግንኙነት መስመሮቻችን ለዓይነትወራን በሚያመች መልኩ አልተጻፉም።

የተግባቦት ባለሙያዎች:- የተለያዩ የግንኙነት ቁሳቁሶቻችንን ካዘጋጀን በኋላ የተጠቀምንባቸውን ቃላት ወይም ዓረፍተ ነገሮች እኛ ለማስተላለፍ የፈለግነውን መልዕክት በግልጽ ሳያስተላልፉ የሚቀሩበት ጊዜ ያጋጥመናል። ሌላው ደግሞ እኛ በአብዛኛው የሚንጠቀምባቸው ቋንቋዎች አማርኛና እንግሊዘኛ ስለሆኑ እነዚህን ቋንቋዎች የማያወቁ ደንበኞቻችን ሀሳባችንን ላይረዱን ይችላሉ።

ከቋንቋ አጠቃቀም ጋር የተያያዙ ተፅዕኖ

አጥኚው:- ግልጽ የሆነ ቋንቋን በመጠቀም በእነዚህ የተግባቦት መስመሮች (ዘዴዎች) ባንኩ እንዴት ቃል ኪዳኑን ከባለ ድርሻ አካላት ጋር ይጠብቃል?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የኛ ባንክ ከተለያዩ ባለድረሻ አካላት እንዴት የኢትዮጵያ መብራት ኃይልና ቴሌኮሚንኬሽን ጋር ግንኙነት አለው። ከእነዚህ ባለድረሻ አካላት ጋር በሚያደርገው ግንኙነት ግን የባንኩ ሠራተኞች በሚያደርጉት ከኢትዮጵያ ባህል ወጭ በሆኑ አቀራረብና በሚጠቀሙት ጉራማሌ ቋንቋ ደንበኞቻችን ቋንቋችንን የመረዳት ችግር ያጋጥሟቸዋል። ሥራ አስኪያጅ ከቋንቋ አጠቃቀም አንጻር ቃላት ብዙ ተጽዕኖ እንደሚያስከትሉ አፅዕኖት ሰጥቶ አስረድቷል።

የተግባቦት ባለሙያዎች:- በተለያዩ ሁኔታዎች ውስጥ ለደንበኞቻችን ግልጽ ቋንቋን በመጠቀም በተለያዩ የግንኙነት መስመሮቻችን ቃል የሚንገባላቸው ብዙ ነገሮች አሉ። ነገር ግን በግንኙነት መስመራችን ላይ ችግር የሚያመጣብን የባህል አለመጣጣም ወይም ክፍተት አለ። ይህ ክፍተት ደግሞ የሚመጣው ባንኩ ሁልጊዜ የሚጠቀሚባቸው ዓለም አቀፋዊ ይዘት ያላቸውን ሕጎችና ቃላት በመሆናቸው በባንኩና በደንበኞቹ መካከል ክፍተት ልዩነትን ያመጣሉ። በአሁኑ ጊዜ ዓለማችን በሁሉ ነገር የተለወጠች ስለሆነና ከአዳድስ ግኝቶች ጋር እየመጣ በመሆኑ ከለወጠቹ

ጋር አብዘኛዉ ደንበኞቻችን በቂ ዕዉቀት ስሌለላቸዉ የመጣጣም አቅም የላቸዉም። ስለዚህ ሁሌ አዳድስ ለሚመጡ ቃላት ከእነሱ ጋር የሚስተካከል የአማረኛ ቃላትን ማግኘት ይቸግረናል። ይሁንና አንዳንድ ደንበኞቻችን ከሚመጣዉ አዳድስ ግኝቶች ጋር የመቀበል አቅም ያላቸዉም አሉ።

አጥኚዉ:- እነዚህ የተግባቦት መስመሮች (ዘዴዎች) ሲጠቀሙ ባንኩ ተገቢዉን መልዕክት ለደንበኞቹ ወይም ለሕዝቡ እንዳይደርስ እክል የሆኑበት የቋንቋ ችግሮች ምን ምን ናቸው?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የጸሐፍና የኤሌክትሮኒክስ የግንኙነት መስመራችን በቋንቋ አጠቃቀማችን አንጻር ያጋጠሙን አንዳንድ እክሎች አሉ። እነዚህ የጸሐፍና የኤሌክትሮኒክስ የግንኙነት መስመሮች በማዕከላዊ ደረጃ የሚዘጋጁ ስለሆኑ ግልጽ በሆኑና ቀለል ባለ መልኩ የሚቀርብ ባለመሆኑ የሚያጋጥሙን እክሎች አሉ። ለምሳሌ ጽሑፎቹ የተጻፉበት ብሮሽሮች የፊደሎቹ ቅርጽ በጣም ትናንሽና በዓይን የማይታዩ ዓይነት አጻጻፍ ስላላቸዉ ለአብዘኛዉ ደንበኞቻችን ለማንበብ በጣም አስቸጋርዎች ናቸዉ። ከዚህም በተጨማሪ የጸሐፍና የኤሌክትሮኒክስ የግንኙነት ሥርዓታችን ማዕከላዊነት የጠበቁ መሆኑ ራሱ የደንበኞቻችንን ፊላጎት እንዴ አድስ አበባ ላሉ የተለያዩ የኢትዮጵያን ማህበረሰብ ለሚያስተናግድ የንግድ ድርጅት የራሱ የሆኑ አሉታዊ ተፅዕኖ አለዉ። ከዚህም ሌላ የአንዳንዶች የሠራተኞቻችን የአለባበስ ሁናቴ በተለይም የሴቶች ከሀገሩ ባህል ጋር የሚጣረዝበት ጊዜ አለ። ስለዚህ አንዳንዴ ለሠራተኞቻችን ከሕዝቡ ባህል ዉጪ እንዳይሆኑ ምክር እየሰጠን ለግንኙነታችን እንቅፋት እንዳይሆኑ እንመክራለን።

የተግባቦት ባለሙያዎች:- የግንኙነት መስመራችንን የተለያዩ የጸሐፍና የኤሌክትሮኒክስ የግንኙነት መስመሮችን በመጠቀም በተቻለ መጠን ዉጠታማ ለማድረግ እንሞክራለን። ነገር ግን ከባህል ጋር የሚገናኙ አንዳንድ የሚያጋጥሙ ችግሮች አሉ። አንዳንድ ጊዜ የደንበኞቻችን የቁጠባ ባህልና እኛ የሚንናገራቸዉ ንግግሮች ሳይጣጣሙ ይቀሩና ደንበኞቻችን ለሚጠይቁን ጥያቄ መልስ እናጣለን። ለምሳሌ እኛ በዘመነ መልኩ ገንዘባቸዉን በካሽ እንድቆጥቡ ስንመክራቸዉ እነሱ ደግሞ በዓይነት የራሳቸዉ የቁጠባ ሥርዓት እንዳላቸዉ ይነግሩናል።

አጥኚዉ:- ከተግባቦት መስመሮቻችሁ አንጻር የኢትዮጵያ ንግድ ባንክን ያጋጠመዉ የግንኙነት ችግር ካለ ብገልጹልን?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የኢትዮጵያ ንግድ ባንክ የተግባቦት መስመሮቹ ከላይ ወደ ታች የተማከሉ ናቸዉ። ይህ ማዕከላዊነት ደግሞ የራሱ ጥቅምና ጉዳት አለዉ። በአንድ በኩል የግንኙነት መስመሮቹ መማከላቸዉና ተመሳሳይ መሆኑ ጥሩ ይመስላል። በሌላ በኩል ግን እነዚህ የግንኙነት መስመሮች እኛ በከተማዉ ያለንን የደንበኞቻችንን ብዝሃነት ስለማያቀፍልንና የደንበኞቻችንን ሁሉ ፊላንት ስለማይወክልልን ለእኛ ጥሩ አይደሉም። በሌላ በኩል ደግሞ ባንኩ የሚጠቀመዉ ቋንቋ ደግግሞ ስላለዉ ለደንበኞቹ አሰልጥኖ ሊሆን ይችላል። በሌላ በኩል ደግሞ የፊት ለፊት ግንኙነት ስናደርግ የአንዳንድ ሠራተኞቻችን ፊት ፈገግታ ስሌለዉ አንዳንድ ጊዜ ደንበኞቻችን ደስተኞች ላይሆኑ ይችላሉ። አንዳንድ ሠራተኞቻችን ቁጡ በመሆናቸዉና ደንበኞቻችንን ስያስተናግዱ ጥሩ አቀራረብ ስሌለላቸዉ ለደንበኞቻችን ደስታ ላይሰማቸዉ ይችላሉ። እነዚህና እነዚህን የመሳሰሉ ሁሉ በግንኙነት መስመሮቻችን ላይ የሚያጋጥሙን ችግሮች ናቸዉ።

የተግባቦት ባለሙያዎች:- እኛ ግንኙነታችንን ከማዕከል እናሰራጫለን። ይህ በመሆኑ ምክንያት ከደንበኞቻችን ስለግንኙነት መስመራችን መልካምነትና ችግር በቀጥታ የሚናገኘዉ ግብረ-መልስ የለም። ከዚህም ሌላ ግብረ-መልስ እንኳ የሚናገኝ ቢሆን የሚናገረዉ በተዘዋዋር መንገድ ነዉ። ስለዚህ ምንም እንኳ የግንኙነት መስመራችን የተማከለ ቢሆንም ለሚፈጠረዉ ችግር ቀጥታ የሆኑ ፈጣን ግብረ-መልስ አለማግኘታችን በግንኙነት መስመራችን ሂደት ዉስጥ ከሚያጋጥሙን ችግሮች ዉስጥ አንዱ ነዉ። ከዚህም በተጨማሪ ጋዜጣዊ መግለጫና ፕረስ ኮንፈረንስ ስናደርግ የተማከለና ለሁሉም ግልጽ ሊሆን የሚችል የአማርኛ ቋንቋ ቃላትና ሐረጎች ማጣታችን ሌላዉ በግንኙነት መስመራችን ዉስጥ የሚያጋጥሙን የተግባቦት ችግር ነዉ።

አጥኚዉ:- ሌላ ያጋጠመዎት ችግር አለ? በጥቅቱ ልጠቅሱ ይችላሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- አዎ። ሌሎች ልዩጋጥሙን የሚችሉ ነገሮች ብዙ ናቸው። አንዱን ለመጥቀስ ያህል ግንኙነት ከአንድ አቅጣጫ ብቻ ከላይ ወደ ታች በሚደረግ የግንኙነት እስትራቴጂ መሆኑ የራሱ የሆነ አሎታዊ ተፅዕኖ አለው። ለምሳሌ ምንም ዓይነት አማርኛ ወይም እንግሊዘኛ የማይሰሙ የወጪ ወይም የሀገር ዉስጥ ደንበኞች ልዩጋጥሙን ይችላሉ። ስለዚህ በዚህ ዓይነት ሁኔታ ዉስጥ ሁኔታ ስንሠራ አንዳንድ ጊዜ ሌላ የእነሱን ቋንቋ የሚያወቅ ሰው ለመፈለግ እንገደዳለን። አንዳንድ ጊዜ የደንበኞቻችንን ቋንቋ የሚችል ሰው አጥተን እንቸገራለን። በዚህ ዓይነት ሁኔታ ዉስጥም ብዙ ዓይነት ችግር ያጋጥመናል።

የተግባቦት ባለሙያዎች፡- እንግሊዘኛና አማርኛን መረዳት ለአንዳንድ ደንበኞቻችን በጣም አስቸጋር ነው። እኛ ግን ደንበኞቻችን እነዚህን ሁለቱን ቋንቋዎች ይለምዳሉ ብሌን ተስፋ እናደርጋለን። ስለዚህ ይህ ለወደፊቱ ትኩረት ልሰጠው ይገባል። ከዚህም ሌላ አብዛኛው ሥራችን ከቴክኖሎጂ ፈጠራ ጋር የተያያዘ ስለሆኑ የኢንተርኔት መቆራረጥም በግንኙነት መስመራችን ዉስጥ ከሚያጋጥሙን ችግሮች ዉስጥ ሌላኛው ነው።

አጥኚው፡- በተግባቦት ረገድ በቋንቋ አጠቃቀም ዙሪያ የኢትዮጵያ ንግድ ባንክን ከሌሎች ተወዳዳሪ ባንኮች የተለየ ያጋጠመው ችግር አለ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- የኛ ባንክ ሁልጊዜ አዳድስ ቴክኖሎጂዎችን ለማስተዋወቅ ቀዳም ነው። ነገር ግን በዚያው ልክ ሥራዎቻችንን እንደሌሎቹ ተቆጣጥረን በፊጥነት ከዳር እስከ ዳር ለማዳረስና በቀላሉ ደንበኞቻችንን ለመገናኘት ያቅተናል።

የተግባቦት ባለሙያዎች፡- አዎ። ቅርንጫፎቻችንን በሁሉም ክልሎችና ወረዳዎች በቅርብ ርቀት ኪሎ ሜትሮች ላይ ሕዝቡን ለመድረስ ስለሚንከፍት ከሁሉ ጋር እኩልና የተሟላ ግንኙነት ማድረግ ይከብደናል።

አጥኚው፡- በዚህ ዓይነት ሁኔታ ዉስጥ በተግባቦት ረገድ የሚያጋጥምዎት ችግር አለ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- አዎ፣ በመጀመሪያ ደረጃ ደንበኞቻችን አዳድስ የሚመጡትን ቴክኖሎጂዎች ቶሎ ለመቀበል ዝግጁ አይደሉም። ብዙ በዕድሜ የገፉና አዋቅ ሰዎች የኛን የቴክኖሎጂ ምርቶች የመቀበል ዝንባላ የላቸዉም። እነዚህ በዕድሜ የገፉና አዋቅ ሰዎች የቴክኖሎጂ ምርቶችን ከሰጣናዊ አሠራር ጋር ያያይዙታል። እንደ እነዚህ ዓይነት ሁኔታዎች ከኛ ደንበኞች ጋር በተግባራት ሂደታችን ላይ ችግር በመፈጠር ደንበኞቻችን ተክኖሎጂዉን እንድጠቀሙ ለማድረግ ጊዜ ይወስዳል።

የተግባራት ባለሙያዎች፡- አዎ፣ አድስ ቴክኖሎጂን ስትጠቀም ችግር ልያጋጥምህ እንደሚችል የታወቀ ነዉ። ችግሩም አንዳንድ ደንበኞቻችን አዳድስ ቴክኖሎጂዎችን ቶሎ አለመቀበላቸዉና አንዳንዶቹ ደግሞ ከቴክኖሎጂዉ ጋር ቶሎ ራሳቸዉን ለማስተዋወቅ አለመቻላቸዉ ነዉ።

አጥኚዉ፡- የመሥራያ ቤትዎ የቋንቋ አጠቃቀም ምን ያህል በባንክዎና በደንበኛዎ ወይም በህዝቡ መካከል መልካም ግንኙነት እንዲፈጠር ተጽዕኖ ያደረገ ይመስልዎታል?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- ደንበኞቻችን በአንዳንድ የኤሌክትሮኒክስ የግንኙነት መስመሮቻችን ላይ ያለዉን ቋንቋ በደንብ አይረዱም ብሌን አንዳንድ ከሚናያቸዉ ነገሮች እንገምታለን። እዚህ ጋ ትልቁ የባንኩ ችግር ምንድነዉ ብባል የቋንቋ አጠቃቀምን በተመለከተ ምንም ዓይነት የዳሰሳ ጥናት አለማድረጋችን ነዉ።

የተግባራት ባለሙያዎች፡- የኢትዮጵያ ንግድ ባንክ ለደንኞቹ በጥሩ ሁኔታ አገልግሎት ይሰጣል። በተቻለ መጠን ሁሌ ልዩነት ለማምጣት እንሰራለን። ነገር ግን እኛ የሚንጠቀመዉ የቋንቋ አጠቃቀም በደንበኞቹ ምርጫ ላይ የተመሠረተ ሳይሆን የባንኩ ምርጫ ስለሆነ በደንበኞቹ የቋንቋ አረዳድ ላይ የሚያመጣዉ አሉታዊ ተፅዕኖ ከባድ ነዉ።

አጥኚዉ፡- ምርትዎን ስያስተዋዉቁ በምርቶቹ አረዳድ ላይ ደንበኞችዎን የሚያጋጥማቸዉ ችግር ምንድነዉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- የአዳድስ ቴክኖሎጂዎች ምርቶቻችንን ስናስተዋወቅ ምርቶቹን የሚናመጣው ከምዕራቡ ዓለም ባህል ስለሆነና ዓለማዊው ይዘት ስላላቸው ከደንበኞቻችን ባህል ጋር ላይጣጣምና ሀሳቡ ላይገባቸው ይችላል። በእርግጥ እኛ የሚንጠቀመው ቋንቋ የዓለሙ የንግድ ቋንቋ ስለሆነ ደንበኞቻችንን ራሳቸውን ከዚህ ጋር እስኪያስተዋወቁ ድረስ የተወሰነ ጊዜ ልፈጂባቸው ይችላል። ከዚህም ሌላ ለአንዳንድ ደንበኞቻችን የባንካችንን የቢሮክራሲ አሠራር ማወቅ ይከብዳቸዋል።

የተግባቦት ባለሙያዎች፡- የባንካችን የአሠራር ባህል ለብዙ ደንበኞቻችን ለመረዳት ልክብዳቸው ይችላል። በቀላሉ እኛ የሚንናገራቸውን የንግድ ቋንቋ ላይረዱ ይችላሉ። ባንኩ እየሠራበት ያለ ቢሆንም በአሁኑ ጊዜ ምርቶቻችንን ደንበኞቻችን በሚፈልጉት መጠን በተለያዩ ቋንቋዎች ማስተዋወቅ ይቀረናል። ደንበኞቻችንም የቋንቋ አጠቃቀማችን እንደ አከባቢያቸው ተጨባጭ ሁኔታ ባለመሆኑ ላይረዱን ይችላሉ። ለምሳሌ የኛ የቁጠባ ባህል በካሽ ነው፤ ደንበኞቻችን ግን ማስቀመጥ የለመዱት በዓይነት ነው። ከዚህም በተጨማሪ ደንበኞቻችን የፊት ለፊት ግንኙነት ሲያደርጉ ለሚፈልጉት ነገር በሙሉ ፍላጎታቸውን እስከ መጨረሻው ራሳቸውን ችለው ለመግለጽ ይከብዳቸዋል።

የባንኩ ሠራተኞች የቋንቋ ክህሎት

አጥኚው፡- ህዝቡን ወደ ባንክዎ ለመሳብ ምን ዓይነት የተግባቦት መስመሮችን ይጠቀማሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- ሕዝቡን ወደ ባንካችን ለመሳብ የተለያዩ የተግባቦት መስመሮችን እንጠቀማለን። የፊት ለፊት ግንኙነት እናደርጋለን፤ ምርቶቻችንን ለማስተዋወቅ ቴሌቪዥንም እንጠቀማለን።

የተግባቦት ባለሙያዎች፡- የተለያዩ የኤሌክትሮኒክስ፣ የጽሑፍና የፊት ለፊት ግንኙነት እናደርጋለን።

አጥኚው:- በዚህ ረገድ የባንኩ ሠራተኞች በቋንቋ ክህሎታቸው የባንክዎን መልካም ገጽታ የሚያሳይ ቋንቋን በመጠቀም እንዴት አድርገው ከደንበኞቻችሁ ጋር የረዥም ጊዜ ግንኙነት ለመፍጠር ይችላሉ ብለው ያምናሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- ነገሩ በሁለት መልኩ ልታይ ይችላል። ጥሩ የቋንቋ ክህሎት ያላቸውና ደንበኞቻችንን ወደ ባንካችን የመሳብ አቅም ያላቸው ሠራተኞች አሉ። ከዚህ በተቃራኒም ምንም ዓይነት የቋንቋ ክህሎትና ስነ-ምግባር የሌላቸውና ደንበኞቻችንን የሚያስቀይሙ ሠራተኞችም አሉ። ስለዚህ ምንም እንኳን ጥሩ የቋንቋ ክህሎት ያላቸው ሠራተኞች ቢኖሩንም ጥሩ ስነ-ምግባር የሌላቸውና እንደ ማህበረሰቡ ባህል ደንበኞቻችንን የማያስተናግዱ ሠራተኞችም እንዳሉ ማታወቅ አለበት። ተግባራት የራሱ ሳይንስ ስላለው ሠራተኞቻችን የዚህ ሳይንስ ዕውቀት ልያንሳቸው ይችላል።

የተግባራት ባለሙያዎች:- ሠራተኞቻችን ደንበኞቻችንን ለማርካት የተቻላቸውን ሁሉ ያደርጋሉ ብሌን እናምናለን። ነገር ግን ሠራተኞቻችን አንዳንዴ በደንብ ለመግባባት የቋንቋ ችግሮች ልኖራቸው እንደሚችሉም መታወቅ አለበት።

አጥኚው:- ባንኩ ስለተግባራት ወይም ቋንቋ ያጋጠመውን ወይም ልያጋጥም የሚችለውን ችግር ለመቅረፍ ያደረገው ጥናት አለ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- በዋናው መሥሪያ ቤት ደረጃ የጥናት ቡድን አለ። ነገር ግን ያን ያህል በቋንቋና ተግባራት ላይ የተለየ ጥናት ተደርጎ ለሠራተኞቻችን የተሰጠ ስልጠና የለም።

የተግባራት ባለሙያዎች:- በደንበኞቻችን እርካታ ላይ ጥናት እናካሄዳለን፤ ነገር ግን ቋንቋና ተግባራትን ለብቻው ለይተን ያደረግነው ጥናት የለም። ነገር ግን የቋንቋ ክህሎት አስፈላጊ መሆኑን እናውቃለን።

አጥኚው:- ስለዚህ ሠራተኞቻችሁ ጥሩ የቋንቋ ክህሎት ያላቸው ይመስሎታል?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- አብዛኛው የባንካችን ሠራተኞች እንግሊዜኛና አማርኛ ይችላሉ። ስለዚህ ያላንዳች ችግር በእነዚህ ሁለቱ ቋንቋዎች ልግባቡ ይችላሉ። ነገር ግን አንዳንዴ ሌላ ቋንቋ የሚናገር ደንበኛ

ካጋጠማቸው ችግር ልገጥማቸው ይችላል። ስለዚህ አንዳንድ ደንበኞቻችን ከእንደ እነዚህ ዓይነቱ ሠራተኞች ጋር ላይግባቡ ይችላሉ። ከዚህም በተጨማሪ ደንበኞቻችንን ለማርካት የተቻላቸውን ሁሉ የሚያደርጉበት ጊዜ አለ፤ ነገር ግን አንዳንዴ ከደንበኞቻችን የሚገጥማቸውን የመግባባት ችግር ከባህላዊ ሁኔታዎች የተነሳ በተሳካ ሁኔታ ላይግባቡ ይችላሉ።

የተግባባት ባለሙያዎች:- ከሠራተኞቻችን የተሻሉ የመግባባት ክህሎት እንድናራቸው ይጠበቅባቸዋል፤ ነገር ግን በቂ ክህሎት የሌላቸው ሠራተኞች ልኖሩ እንዴሚችሉ አይቀረ ነው፤ እንዴ እነዚህ ዓይነቶቹ ሠራተኞች ደግሞ የመግባባት ክህሎታቸው ከደንበኞቻችን ጋር ላይመጣጠን ይችላሉ።

አጥኚው:- በዚህ ረገድ የባንክዎ ሠራተኞች የቋንቋ ክህሎት ምን ያህል የባንኩን የተለያዩ የንግዱ ዓለም የመግባብያ ዜዴዎቻችሁን ከግባችሁ ያደረሱላችሁ ይመስሎታል?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የባንካችን ሠራተኞች በገበያ ጥናት ክፍል አማካኝነት የተቻላቸውን ሁሉ ያደርጋሉ። ይሁን እንጂ ሠራተኞቻችን አጥጋብ የግንኙነት ዘዴን በአስፈላጊው ቋንቋ ሳይጠቀሙ ስቀሩ ንግዳችን እንዴሚጎዳ እናውቃለን። ይህ ደግሞ በሁሉም ሠራተኞቻችን ዘንድ የተዋጣልን ነው ለማለት አያስችለንም።

የተግባባት ባለሙያዎች:- ይህንን በተመለከተ የኛ ሠራተኞች የኛን ምርት ለማስተዋወቅ ሕዝቡ በሚረዳው ቋንቋ በገበያ አፈላላግ ክፍል በኩል ይሞክራሉ። ይህንንም ስያደርጉ ለሕዝቡ ልገባው ይችላል ብለው በሚያስቡት ቋንቋ ነው። ነገር ግን ሠራተኞቻችን ተገብተው ቋንቋ የማይጠቀሙ ከሆኑ የባንኩን የንግድ ግንኙነት እንደሚጎዳ የታወቀ ነው።

አጥኚው:- ይህንን ሲያደርጉ ቀስቃሽ ቋንቋ ይጠቀማሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የተቻላቸውን ሁሉ ያደርጋሉ ብሌን እናምናለን፤ ነገር ግን ቀስቃሽ ቋንቋ መጠቀም ራሱን የቻለ ልዩ ክህሎትና ስልጠና ይፈልጋል። ምንም እንኳ ሠራተኞቻችን የተቻላቸውን ሁሉ

የሚያደርጉ ቢሆንም እነሱ የማይችሉትን ቋንቋ ለሚናገር ደንበኛ ወይም በአማርኛም ቢሆን ደንበኞቻችን ቀስቃሽ ቋንቋን የመጠቀም ክህሎታቸው እምብዛም የሚደነቅ ነገር አይደለም።

የተግባቦት ባለሙያዎች፡- ቀስቃሽ ቋንቋ ስባል ግን ልዩ ትኩረትን ይጠይቃል፡ ስለዚህ ለወደፊቱ ልታሰብበት ይገባል። ስለዚህ አጫጭር ስልጠናዎች ልያስፈልግ ይችላል።

አጥኚው፡- ይህንን ከማድረግ አንጻር የመሥራብትዎ የአሠራር ባህል በሕዝቡ ላይ ምን ያህል ተፅዕኖ ያደረገ ይመስሎታል?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- የገበያ አፈላላግና በግንኙነት ላይ የሚያተኩር ዘርፍ አለ። እስካሁን ግን ለቋንቋ የተለየ ትኩረት በመስጠት ላይ አላተኮርንም። ለወደፊቱ ልታሰብበት ይችላል። በባንካችን ባህል ግን ለቋንቋ የተለየ ትኩረት ለመስጠት ጥልቅ የሆኑ የቋንቋ አጠቃቀምና እንዴት የንግዱን ዓለም ልጎዳ እንዴሚችል የሚያሳዩን ዕውቀት የለንም።

የተግባቦት ባለሙያዎች፡- በተግባቦት ዘርፋችን በሌሎች ተቋማት ላይ እንኳ ተፅዕኖ ልፈጥር ይችላል ብለን የሚናምነውን ነገር ሁሉ እናደርጋለን። ነገር ግን እስካሁን የሠራናቸውን ነገሮች በሙሉ በእንግሊዘኛ ቋንቋ ላይ በማተኮር ሠርተናል። ይሁን እንጂ የሠራተኞቻችን በቋንቋው የመግባባት ክህሎታቸው ከፍተኛ ነው ብለን አናምንም።

አጥኚው፡- ሠራተኞቻችሁ የተለያዩ ቃላት፣ ሐረጎች፣ ዓረፍተ ነገሮችና አባባሎችን ተጠቅመው ደንበኞቻችሁን እያግባቡ ቋሚ መደበኛ የማድረግ ክህሎት የላቸውም ማለት ነው?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- ሠራተኞቻችን ከደንበኞቻችንና ከሕዝቡ ጋር ለመግባባት የተለያዩ መላዎችን ይጠቀማሉ። በተቻላቸው መጠን ለደንበኞቻችን በትህትና ይቀርባሉ። ነገር ግን በቅርንጫፍ ደረጃ የተለየ የሚያደርጉት ነገርና በተለየ ሁኔታ ደንበኞቻችንን የመቀስቀስ ወይም ቋሚ ደንበኛ ለማድግ የሚያደርጉት ሙከራ ወስን ነው። በሌላ

በኩል ማድረግ ያለብን ነገር ሁሉ በማዕከላዊነት ከላይ ስለሚመጣ ያም በተወሰነ ደረጃ አጠቃላይ የሆኑ እይታ እየሰጠን ከመደበኛ ሥራችን ውጪ እኛ በራሳችን ጊዜ ሁሉ ነገር ማድረግ እንዳንችል ወስኖናል።

የተግባቦት ባለሙያዎች፡- በተቻለ መጠን ለቅርንጫፎቻችን በሙሉ ከደንበኞቻችንና ከሕዝቡ ጋር መልካም ግንኙነት እንድፈጥሩ አጠቃላይ የሆነ መመሪያ እንሰጣቸዋለን። ስለዚህ ሥራ አስኪያጆቻችን እኛ በሚናከፋፍላቸው ብሮሽሮችና በራር ወረቀቶች ለሠራተኞቻቸው መመሪያ እየሰጡ ሠራተኞቹ እነዚህን ብሮሽሮችና በራር ወረቀቶችን በመጠቀም ሕዝቡን ይቀሰቅሳሉ ብለን እናምናለን።

አጥኚዉ፡- ሠራተኞቻችሁ ደንበኞቻችሁን የሚያረኩበትና የሚሰቡበት የተለየ የቋንቋ ክህሎት አላቸዉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- እንደተናገርነዉ ሠራተኞቻችን በተቻለ መጠን ደንበኞቻችንን ለማርካት ይሞክራሉ። ነገር ግን በተለየ ሁኔታ ያደርጋሉ የሚል እምነት የለንም። አብዛኞቹ ሠራተኞቻችን የቋንቋ ምሩቃን አይደሉም። የኢኮኖሚክስ፣ ማናጂሜንት፣ አካዉነወት እንግ፣ ማርከት እንግና ከፋይናንስ ጋር የተያያዙ የትምህርት ዓይነት ምሩቃን ናቸዉ። በግንኙነት የተለየ እርካታ ለመስጠት ግን የተለየ የቋንቋዎችና ተግባቦት ስልጠና ይፈልጋል። አብዛኛዉ ሠራተኞቻች ግን የአሁኑ ዘመን ወጣቶች ስለሆኑ ለጎልማሶች የሚቀርቡበት የተለየ ባህላዊ አቀራረብ እንኳ የማያዉቁ ናቸዉ።

የተግባቦት ባለሙያዎች፡- ይኖራቸዋለን ብለን እንጠብቃለን። ነገር ግን ካሁን በፊት እንደተናገርነዉ በቋንቋና ተግባቦት አተገባበራቸዉ ላይ ያተኮረ የተለየ ጥናት አድረገን ያረጋገጥነዉ ነገር የለም። ስለዚህ ይህ ራሱን የቻለ ጥናት ልያስፈልገዉ ይችላል። ይሁን እንጂ አንዳንድ ሠራተኞቻችን ከደንበኞቻችን ጋር እንደወጋቸዉ የሚቀርቡበት የማህበረሰቡ ባህላዊ ዕውቀት የላቸዉም።

አጥኚዉ፡- ከዚህ የተነሳ የባንኩ ሠራተኞች ደንበኞቻችሁን በእኩልነትና ፍታዊ በሆኔ መንገድ አላስተናግዱም ብለዉ ያምናሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- በእርግጥ ሠራተኞቻችን እኩልነትና ፍታዊነት በጎደለዉ መልኩ ደንበኞቻችንን ስያስተናግዱ በግልጽ ፊት

ለፊት አናይም፡፡ነገር ግን እኩልነትና ፍታዊ በሆኔ መልኩ ልያስተናግዱ የማይችሉበት ሁኔታ ልኖር ይችላል፡፡ለምሳሌ ብዙ ገንዘብ የቆጠቡ ደንበኞቻችን የሚናስተናግድበት የተለየ መስኮት አለን፡፡አንዳንድ ደንበኞቻችን ተራቸውን ስጠብቁ ይህንን ልያጎረመርሙ ይችላሉ፡፡ ከዚህም ሌላ አንዳንድ ሠራተኞቻችን በሚያወቁቸውና በማያወቁቸው አንዳንድ ደንበኞቻችን መካከል ልዩነት ልፈጥሩ ይችላሉ፡፡

የተግባቦት ባለሙያዎች፡- በባንኩ ወግ መሠረት እያንዳንዱ ሠራተኛ እያንዳንዱን ደንበኛ በእኩልነትና ፍታዊነት ማገልገል አለበት፡፡ነገር ግን ይህ ሁሉ በሁሉም ሠራተኞች በእኩልነት ላይደረግ ይችላል፡፡አንዳንድ ጊዜ ሠራተኞቻችን የዘወትር ደንበኞቻችንና ብዙ ብር ያስቀመጡትን ደንበኞች በተለየ መልኩ የሚያስተናግዱበት ጊዜ ልኖር ይችላል፡፡

አጥኚው፡- እርስዎ እንዴት ደንበኛዎን ያስተናግዳሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- በተቻለ መጠን ሁሉንም ደንበኞቻችንን በእኩልነት እናስተናግዳለን፡፡ ሁሉም ደንበኞቻችን ግን ይህ ላይሰማቸው ይችላል፡፡

የተግባቦት ባለሙያዎች፡- ደንበኞቻችንን ለማርካት ግን የተቻለንን ሁሉ እናደርጋለን፡፡

አጥኚው፡- ሌሎች ሠራተኞችስ እንዴት ናቸው? ከተለያዩ ቋንቋ ተናጋሪዎች ጋር ለመግባባት የተለያዩ ቋንቋዎችን ይችላሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- አብዛኛው የባንካችን ሠራተኞች አማርኛ ተናጋሪ ሲሆኑ ሌሎች የኢትዮጵያ ቋንቋዎችን መናገር የማይችሉ ናቸው፡፡ይሁን እንጂ ሌሎች የኢትዮጵያ ቋንቋዎችን የሚናገሩም አሉ፡፡ስለዚህ አማርኛ ብቻ የሚናገሩ ሠራተኞች አማርኛ የማይችሉ ደንበኞች ስያጋጥሙሟቸው የደንበኞቹን ቋንቋ የሚችሉ ሠራተኞች ካሉ ወደ እነሱ እየሄዱ እንድስተናገዱ ያደርጋሉ፡፡ ያ ካልተገኘ በምልክትም ቢሆን ለማስተናገድ ይሞክራሉ፡፡

የተግባቦት ባለሙያዎች፡- እያንዳንዱ ሠራተኞቻችን የአማርኛ ቋንቋን መናገር ይችላሉ። ስለዚህ የኢትዮጵያን ደንበኞች በአማርኛ ያስተናግዳሉ። ለወጪ ሰዎች ግን እንግሊዘኛን ይጠቀማሉ። በእነዚህ ሁለቱ ቋንቋዎች የመግባባት ክህሎት አላቸው። በመሠረቱ ግን በእነዚህ ሁለት ቋንቋዎችም ቢሆን ከፍተኛ ዕውቀት የሌላቸው ሠራተኞች አሉ።

አጥኚዉ፡- ቋንቋ በባንኩ ሥራ ላይ በሚፈጥረው እክል ጋር በተያያዘ የኢትዮጵያ ንግድ ባንክ የችግሩን ስፋትና ጥልቀት የሚያረጋግጥበት መንገድ አለው?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- ያን ያህል ባንኩ ሠራተኞቹ የቋንቋ ችግር አለባቸው ብሎ የሚከታተልበት መንገድ የለውም። ነገር ግን ሠራተኞቹ አማርኛንና እንግሊዘኛን በመጠቀም ተግባራቸውን ይፈጽማሉ ብሌን እናምናለን።

የተግባቦት ባለሙያዎች፡- ማንኛውም ደንበኞች የአማርኛ ቋንቋን በመረዳት በየትኛውም አድስ አበባ ወይም ባለው የኢትዮጵያ ንግድ ባንክ ቅርንጫፍ ይገለገላል ብለን እናምናለን። በሌሎች ክልሎች ግን የክልሉንም ቋንቋ እንጠቀማለን። ስለዚህ አድስ አበባ ወይም ሠራተኞቹ አማርኛ እና እንግሊዘኛ ቋንቋን ከቻሉ ያ በቂ ልሆን ይችላል።

አጥኚዉ፡- እነዚህን ሁለቱን ቋንቋዎች ለደንበኞቹ በሚገባቸው ደረጃ ልጠቀሙ ይችላሉ ብለው ያምናሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች፡- እነሱ የቋንቋ ባለሙያዎች ባለመሆናቸው ከፍተኛ የአማርኛና የእንግሊዘኛ ቋንቋ ችሎታ ላይጠበቅባቸው ይችላል። ነገር ግን እነዚህን ቋንቋዎች ለመግባብያነት ልገለገሉበት ይችላሉ።

የተግባቦት ባለሙያዎች፡- ደንበኞቻችን ከእንግሊዘኛና አማርኛ ተናጋሪዎች ጋር እነዚህ ሁለቱን ቋንቋዎች ልጠቀሙ ይችላሉ ብልን እናምናለን። ሆኖም ሌላ እንግሊዘኛ የማይችል የወጪ ሀገር ዘጋ ካሌ በበቂ ሁኔታ ግንኙነት ላያደርጉ ይችላሉ። አብዘኞቹ ሠራተኞቻችን ከእንግሊዘኛ ሌላ ሌላ የወጪ ቋንቋ አይችሉም።

አጥኚው:- ለባንኩ ሠራተኞችን ሲቀጥሩ ወይም ሲቀጠሩ ይህንን ከግምት ወስጥ አስገብተው ያውቃሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- የሠራተኞች አቀጣጠር በድስትርክት ደረጃ ነው። ነገር ግን ሲቀጠሩ የእንግሊዜኛ ቋንቋ ክህሎታቸው ከግምት ወስጥ ይገባል።

የተግባቦት ባለሙያዎች:- ሠራተኞቹ ሲቀጠሩ የእንግሊዜኛ ቋንቋ ክህሎታቸው በተለየ መልኩ ከግምት ወስጥ ይገባል።

የደንበኞቹ የቋንቋ አጠቃቀም ድስኩር በባንኩ ሥራ ላይ የሚያመጣው ተፅዕኖ

አጥኚው:- ከባንካችሁ የቋንቋ አጠቃቀም ተግባራዊ ሕዝቡ ስለ ኢትዮጵያ ንግድ ባንክ በድስኩሩ ምን እንደምል መረጃ አለዎት?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- ሕዝቡ ስለባንኩ ብዙ ነገር ልል ይችላል። ይህ ግን በሁለት አቅጣጫ ሕዝቡ ከሚለው አዎንታዊና አሉታዊ አባባሎች ልታይ ይችላል።

የተግባቦት ባለሙያዎች:- ሁሉም ሰው ስለባንኩ ተመሳሳይ ሀሳብ ላይኖረው ስለሚችል ብዙ ነገር ልሉ ይችላል።

አጥኚው:- ከሕዝቡ አባባል ምን ዓይነት አዎንታዊ ድስኩር ሰምተዋል።

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- አብዛኛው ደንበኞቻችን እኛ በሚንለው ነገር ያምናሉ። እኛ “የኢትዮጵያ ንግድ ባንክ ሁሉ የሚተማመኑበት ባንክ “የሚል መሪ ቃል አለን። ይህ መሪ ቃል በሚንጽፋቸው በየትኛውም ሰነዳችን ወስጥ ይገኛል። አንዳንድ ደንበኞቻችን ይህንን መሪ ቃል እንዴ መልካም ነገር ያዩታል። ከባንካችን እየተበደሩ ስለሚሠሩና ገንዘባቸውንም በባንካችን ስለሚያስቀምጡ ታማኝነታችንን አይጠራጠሩም። አንዳንዶቹ ደግሞ ከእኛ

እየተበደሩ ስለሚሠሩ ቃላትንን እንዴሚንጠብቅና ታማኞች እንዴሆን ያወቃሉ። እንዴእነዚህ ዓይነቶቹ ደንበኞች ሁልጊዜ ከእኛ ጋር የሚሠሩና ትላልቅ ኢንቨስትመንቶችን የሚሠሩ ናቸው።

የተግባቦት ባለሙያዎች:- ምንም እንኳ ከሁሉም ደንበኞቻችን ሁሉ መልካም አባባል ብቻ ባንጠብቅም የኢትዮጵያ ንግድ ባንክ ለትላልቅ ኢንቨስትመንቶች እንደሚያበድርና አንዳንድ ደንበኞቻችን ደግሞ ይህንን ልረዱ ይችላሉ ብሌን እናምናለን።

አጥኚው:- እስካሁን ከሕዝቡ ድስኩሮች አሉታዊ አባባሎችን ሰምተዉ ያወቃሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- ብዙ ደንበኞች አሉ። ስለዚህ ደንበኞቻችንን በሚናገሉበት ጊዜ የኢትዮጵያ ንግድ ባንክ ሰው ይበዛበታል፤ ቶሎ አያስተናግደንም ይላሉ። ስለዚህ ከዚህ አንጻር አንዳንዴ የግሉን ባንክ ልመርጡ ይችላሉ።

የተግባቦት ባለሙያዎች:- አንዳንድ ድስኩሮች እንዴ የኢትዮጵያ ንግድ ባንክ ቀርፋፋዉ ባንክ የሚባል ዓይነት ዝም ብሌን እንሰማለን። አንዳንዶቹ ደግሞ ብድር ሳያገኙ ስቀሩ የኢትዮጵያ ንግድ ባንክ የሀብታሞችን ፊላንት ብቻ እንደሚያገለግል የሚያናፍሱ ሰዎችም አሉ።

አጥኚው:- ለእንደዚህ ዓይነቶቹ አባባሎች ምን ዓይነት ግብረ-መልስ ትሰጣላችሁ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- ያን ያህል በቃላት ደረጃ የሚንሰጠዉ ግብረ-መልስ የለም። ነገር ግን በሀሳብ መስጫ ሳጥኖችን ዉስጥ የሚሰጡንን አባባሎች እናሻሽላለን። እንዴ እኔዚህ ዓይነቶቹን አባባሎች ግን ዝምብሌን በወሬ ደረጃ እንሰማቸዋለን።

የተግባቦት ባለሙያዎች:- ደንበኞቻችን ይህ ዓይነቱን አባባሎች ከተወሰነ ጊዜ በኋላ ያቆማሉ ብሌን እናምናለን፤ ነገር ግን እንዴ ቱሌቭኩን በመሳሰሉ የግንኙነት

መስመሮቻችን ለእንዴዚህ ዓይነቶቹ አባባሎች ግብረ-መልስ መስጠት አለብን ብለን እናምናለን።ይህ ለወደፊቱ የተግባራት ዜዴዎቻችንን ማሻሻልን ይጠይቃል።

አጥኚው:- ከዚህ አንጻር አንድ ጥሩ የተግባራት ባለሙያ ምን ማወቅ አለበት ብለው ያምናሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:-ይህንን በተመለከተ ስለቋንቋና ተግባራት ጥሩ መረዳት ያለውን ሠራተኛ መኖሩ ጥሩ ነው።አሁን ከተጠየቅነው ቃለ መጠይቅ ስለቋንቋ ብዙ ማወቅ እንዳለብን ተረድተናል። ጥሩ የተግባራት ባለሙያ ለመሆን ቋንቋን ከደንበኞቻችን ጋር እንዴት መጠቀም እንዳለብን ማወቅ እጅግ በጣም አስፈላጊ ነው።

የተግባራት ባለሙያዎች:- በዋናው መሥሪያ ቤት ደረጃ ብዙ ነገሮችን እየሠራን ነው።ነገር ግን አሁን የቋንቋ አጠቃቀምን በተመለከተ የበለጠ መነቃቃትን አግኝተናል። ለቋንቋ ትኩረት በመስጠት ብዙ መሥራት ይጠበቅብናል።ስለዚህም በማናቸውም የተግባራት መስመሮቻችን ላይ የተመረጡ ቃላትንና ዓረፍተ ነገሮችን መጠቀም እንዳለብን ተረድተናል።

አጥኚው:- በዚህ ረገድ የድርጅትዎን የተግባራት አቅምን እንዴት ይገመግማሉ?

የቅርንጫፍና የደንበኞች አገልግሎት ሥራ አስኪያጆች:- መልካም። የተቻለንን ሁሉ ሠርተናል። ነገር ግን እኛ የሚንጠቀምባቸው ቃላት፣ ሐረጎችና ዓረፍተ ነገሮች አጠቃላይ የሆኑ ከንግድ ጋር የተያያዙ ነገሮች ስለሆኑ እንዴ አከባብረው ተጨባጭ ሁኔታ ልያገለግሉ የሚችሉ ቃላት፣ ሐረጎችና ዓረፍተ ነገሮችን መጠቀም እንዳለብን ተረድተናል።

የተግባራት ባለሙያዎች:- ባንኩ ተግባራት እስትራቴጂዎቹን ለማሻሻል ብዙ ሠርተናል።ነገር ግን ብዙ ቋንቋን በመጠቀም ብዙ መስራት ይጠበቅብናል። እንድህም ካደረግን ከሌሎች ጋር ጥሩ ተወዳዳር መሆን እንችላለን።

Appendix I: Summary of English Interview Version Transcriptions from Customers' Interviewee

1. Natures of language use of CBE

English version Interview with customers (Merchants, public servants and others).

Researcher: What communication strategies does the Bank use to communicate in its creation of a smooth relationship with you?

Customers (Merchants, public servants and others): The bank uses different communication strategies to communicate with us. The Bank addresses its business communication using different channels. It uses brochures, flyers, posters and TV programs to communicate with us. They also give us receipts for the money that we deposit. The Bank also makes face to face communication with us and agitates us to save money in CBE.

Researcher: Does the Bank communicate with you in the ways that you can understand each other using these strategies in simple language?

Customers (Merchants, public servants and others): It all depends upon the situation. Sometimes we understand and sometimes we fail to understand clearly how the Bank uses the language.

Researcher: How and what is the nature of the language used?

Customers (Merchants, public servants and others): Some channels of communications of the Bank are only written in English. We don't understand the English language the Bank used. Sometimes we don't understand the words and figures they use. Added to this, some documents are not legible to be read. For example, the written documents like ATM receipt and receipt for money transfer are only written in English and they are not legible to be read. In addition to this, some brochures are long and time consuming to be read. They are not written in attractive ways in short sentences and selective words.

Researcher: Can you describe why you choose to become the customer of CBE in comparison to the others in your relationships due to the easy ways of the nature of language use of the Bank?

Customers (Merchants and public servants): The Bank has no different things to be chosen for as compared to the other Banks due to its nature of language use. In Addis Ababa, even we don't have the choice of other languages except Amharic and English as other banks do. We choice the Bank because it is available ever where and the government has made some structures in which we should only use CBE in our work. It is also better than the other Banks in its technological advancement.

Researcher: Do you mean that the Bank does not make any difference in its language uses?

Customers (Merchants and public servants): Yaa! But CBE use different Medias like TV and different brochures better than the other Banks. These may be the only difference.

Researcher: Are there any particular characteristics of this bank which influence you in its communication practices?

Customers (Merchants, public servants and others): Really, you can get information about CBE from multidimensional strategies but due it its communication practices something very different hasn't been observed.

Researcher: How do you describe this in its nature of language use in the way that you understand in your standard?

Customers (Merchants, public servants and others): The Bank uses similar ways of communications for all its customers. There is no way in which the nature of the language uses of the Bank becomes different according to our context. All the channels of communications are used equally for all customers. All the technological words are also used similarly for all people. In most cases, the nature of the language used is not contextualized. We also fail to understand quickly about the new concepts of these

technologies. Mostly, there is also no time when the Bank takes time and tells us about the new concepts and on how we can run our business or save our money and clarifies for us with justifications in using these technologies.

Influences of language use related problems

Researcher: Does the language of the Bank give you opportunity to communicate with the workers of the bank?

Customers (Merchants, public servants and others): It is really difficult to answer this question. There are contexts in which we get opportunities and we don't get opportunities in doing so.

Researcher: How?

Customers (Merchants, public servants and others): There is time in which the Bank facilitated communication processes to urge us to save money in the Bank. The Bank usually does this by agitating us in face to face communication by coming to our work place, our organizations, market places and bazaars. In this case, we get good opportunity to know about the Bank and savings. We acknowledge this as the Bank comes to the place where we are and we have also opportunities to ask some questions that we want. To the contrary, there are also problems that we face when what the workers say and the Bank does miss-matches. For example, there is time when we don't use our ATM and withdraw money due to connection problems. But they urge us to use ATM as if it makes payments easy and save our time. In addition to this, even when there is no connection problem, we queue up for a long time to wait for our turn. Added to this, we cannot withdraw the amount of birr we want as the ATM service sometimes become out of work. These confuse us because what they say is not practically seen on the ground. Added to this, the ATM service does not give us the amount of birr we need as it only gives limited amount of birr. Sometimes, we also fail to understand what the workers say because we cannot easily understand the workers language. Only few of us know some of the words the Bank use.

Researcher: Are there any other problem that you face in relation to the Bank's language use?

Customers (Merchants, public servants and others): Yes, some workers are reluctant to serve us according to our interest in using the language that we can understand in their communication practices. It is very difficult to say that they use Amharic language correctly. Sometimes, it is also difficult to understand the way they speak. Most of the time they use English words in place of Amharic. This makes us fail to understand the central ideas of their speech. In some cases, some of the words that they use are totally out of our knowledge.

Researcher: When you face such a context do you ask the workers for any clarifications?

Customers (Merchants, public servants and others): We will do by murmuring but even when they continue in explaining about their ideas, the difficulty is that some ideas that they try to tell us is quite new idea that we cannot understand and they also could not explain to us in the way that we can understand them. For example, they are telling us about the names of technological products that we cannot totally understand. We can hear for some of their sentences but cannot understand their main ideas as they are vague for us. In the other cases, they use monotonous words or sentences or ideas repeatedly and we are fed up to listen to such kind of statements. In all these kinds of cases, we don't have time to talk with the workers and they also don't want to stay with us for a long time to explain the context. Rather, when they make face to face communications, they use short time with us and pass by to the other customers for their business agitations.

Researcher: In this kind of contexts, what do you think is the main problems of the Bank in its language use?

Customers (Merchants, public servants and others): From these perspectives, the problems of the language use of the Bank are immense. First, the Bank did not consider our cultural background in its language use. It uses the same language for all of us. But we have different levels of understanding. For example, we cannot easily understand

some words/phrases or sentences that the Bank use in its TV program. What we see in such a program is not easily understood according to our culture. The same is also true for some words/phrases or sentences that are used in its different print Medias. In addition to this, we are not easily accessed for some print Medias. It is also difficult to get easily some technological products. Generally, in most instances, we come across language related problems in most of the Bank's channels of communications that we cannot easily understand, but work with the Bank as it is a state bank and can be relied on.

Researcher: What are the main challenges that you encounter from CBE?

Customers (Merchants, public servants and others): There are some challenges that we face in the communication practices of CBE. The way the Bank form its communication strategy is top down. It is very difficult for us to talk with higher official if we want to get loan or any means of money transactions. This communication stratgy is one of the big challenges that we encounter in CBE. The other challenge that we come across in CBE channels of communication is system problems. The Bank adapts different forms of business concepts and money transaction to make worldwide communication. For some of us, it is very difficult to cup up with this context and understand these business ideas. As a result of this, we don't use most of the advanced ways of business communication that the Bank uses. Added to this, these business concepts and money transactions which are used in advanced ways are not easily accessed by many of us. Even in some instances, the business concepts which are used by the Bank are also not inclusive. For example, when we go to get service, they don't treat all the customers in equal way. They have opened special windows for some customers whom the Bank called premium. In some cases, the languages used in the service giving windows are limited to few languages and most of us could not use when the language becomes only English. However, the Bank itself gives us service in such a context but we prefer if we use ourselves.

Researcher: How does the Bank insist on in its language use to solve such a problem with you in its communication practices?

Customers (Merchants, public servants and others): The Bank introduces its products in different occasions. They introduce their products in all the public gatherings, market places and sometimes make discussion with us to attract us and make to know all the system of the Bank. But the problem is that this kind of introduction needs to be given attention. However, as we go to the place where the Bank makes introduction of its products for our purpose, we don't give much attention for what the Bank is doing and even we don't have time to listen to what they say. This is the challenge. The Bank has also TV program where it introduces all about its business products. However, as we said before, due to its language use, it is a challenge for us to easily understand the business concepts that the Bank wants to deliver. There is also time when the electric power is off while we are listening to the program and this is another challenge.

Researcher: Do you mean that the channels of communication that the Bank uses have their own drawback in facilitating the communication practices of the Bank due to its language use?

Customers (Merchants, public servants and others): Yes: some of the communication problems of the Bank that we face in the communication channels of the Bank arise from electric power and connection problems. These are problems from external factors. But, due to the ways in which the Bank uses language, we face many problems. Among the major problems, the Bank over weighs using foreign language (English) rather than Ethiopian languages. For example, in some electronic channels of communication of the Bank, we don't get much chance to use them in Amharic. Almost they are prepared in English and do not adapted to Ethiopian contexts. As a result of this, we cannot use them properly where we cannot understand the English language used. In addition to this, it is also difficult for us to get the central ideas of the Amharic print Medias. For example, most of the brochures written in Amharic are written intensively with small font size that cannot easily be read in a short time. As they consume our time to read and not attract us, we are not interested to read them. In addition to this, we cannot access enough copies of these print Medias.

Researcher: What are the main difficulties that you face in the language use of the Bank as customer?

Customers (Merchants, public servants and others): As customers of the Bank, there are some difficulties that we encounter in the language use of the Bank. The Bank is business organization. As a result, we expect special treatment when we work with it. To the contrary, there are instances in which we are not normally treated as customers in the service delivery of the Bank. For one thing, the Bank always insists us to save money where majority of us can run small business if we get loan from the Bank. Thus, we also need to take a loan from the Bank and run our businesses. To achieve this goal, we expect from the Bank the statements upon which it encourages us to take loan and run our small businesses. To the contrary, the Bank has no statement in which it encourages us to take loan and run our business. Rather, it insists to give the loan for big investments. Though encouraging big investment is good for the development of the country, small business should also be encouraged. Added to this, as the Bank is always encouraging people to save money, this may discourage us from running businesses. Thus, we need promising languages that encourages us to run our business. Our main problem here is that we are not really encouraged on how to run our small businesses and save money and this is one of the challenges that we face. In some cases, when we get the loan through making communication with higher officials and get money, we do not have regular programs in which we are visited by the workers of the Bank and encouraged to run our businesses. We don't get much advises on how to run our business for some of us who run our businesses.

Researcher: What other difficulties do you face?

Customers (Merchants, public servants and others): We also face some difficulties during our face to face communication. In this communication processes, there are contexts in which verbal and non verbal means of communications are used. In some cases of non verbal communications, there are instances in which we face gloomy face from some workers of the Bank. There is time when these kinds of workers did not ask an excuse for the wrong deed that they perform. Moreover, in the service delivery of the Bank, there is also time when some workers close their window without giving any

service and we fail to communicate with the worker to solve our problems. Thus, we face language problems in which we can discuss on how to run our business and change our life.

Researcher: Is there another difficulty that you face in the language use of the Bank?

Customers (Merchants, public servants and others): We also face other difficulties in the language use of the Bank. When the workers communicate with us in their face to face communications, they usually do not give us chance to interact with them. They dominate us in their speeches and always focus only on convincing us to admit their ideas. The other problem that we come across is our failure to use the electronic media of the Bank due to its incomplete instruction that indicates how to use them. Moreover, the communication strategy of the Bank is directive. We are mostly forced what we should do but are given little attention to tell what the Bank should do. For example, we are required to save a large amount of birr; but we are not told why saving the large amount of birr is better than run once business with it. The Bank do not also tell us how we can make money in performing different activities other than simply insisting us on to save the money that we have had in our hands. In some instances, we fail to express our internal feelings when the interest of the Bank focus on saving and our interest focus on taking loan from the Bank and want to run our business or want to construct shelter for our family. Here, we face clash of interests. Generally, we cannot easily understand the contents of the languages used by the Bank as it is beyond our understanding and some of them do not go with our interest.

The employees' language competence

Researcher: Do you think that the employees of the Bank have good competence in which they explain about the business of the Bank in precise and clear language?

Customers (Merchants, public servants and others): We are afraid to talk about this boldly.

Researcher: Why?

Customers (Merchants, public servants and others): If we completely say no, there might be workers who have good language competences; similarly, if we say yes, we see many problems when the workers communicate with us.

Researcher: Then, how do you express this?

Customers (Merchants, public servants and others): A person who has good language competence must know the language that he/she uses according to the culture of the community. In our case, most of the workers use Amharic. But, only few workers consider the norm and custom of the people and use the language properly. However, most of the workers use Amharic language which is not clear. In most instances, they replace the Amharic words by English and use English in place of Amharic. The way they speak the language is also not according to the cultural norm and custom of the community. Their approach is also very informal. They usually treat all people using the same language. The way they use the language does not consider our level of understanding. For example, their greetings deviate from the culture of Ethiopian people. They also could not able to convince us if we disagree with what they do.

Researcher: Do you think that these workers don't have any language competence?

Customers (Merchants, public servants and others): No, it does not mean that they don't have any language competence at all. But, they don't have awareness on how to use business language. For example, communication is two way, but they rarely give you chance to speak and listen to you. They also do not use persuasive language that attracts us. Their language use does not attract us. They use common language that we know. Sometimes if we do not take their ideas and refuse to use the service of the Bank, they cannot convince us. They are very reluctant to use the language properly. The languages that they use do not have any art in their speech or written communication. The workers do not intentionally use the language that attracts us. They mainly focus to serve our immediate need. The contents of the languages used by the workers are not as such clear, cohesive and persuasive to disseminate all information about the Bank to encourage old customers and attracted new ones. This indirectly reveals that their language competence of the workers is low.

Researcher: Is there any impact that it made upon you not to become the customers of CBE?

Customers (Merchants, public servants and others): Yes. If you consider the approaches of the workers of the Bank and the strategies in which they treat us, they do not attract us as compare to the private Banks. The private Banks are very friendly. But we become the customers of CBE due to some external forces like its attachment with micro and small scale enterprises and big investments.

Influences of languages used in the discourses of the customers/ publics on work performance of the Bank

Researcher: What do you say in your discourses about CBE?

Customers (Merchants, public servants and others): We say many things about CBE. As we usually get service in CBE, we observed good things that make life easy for us. For example, if we save money in CBE, we believe that the Bank is honest for the money that we save in the Bank. The Bank has the Motto that says, “**Commercial Bank of Ethiopia, The Bank You Can Always Rely on.**” This motto of the Bank has created good ties and relationships between us and the Bank. Truly speaking, since we have become the customers of the Bank, we have observed that the Bank is very honest. We have good guarantee for the money we saved at CBE. Almost all the public believe in such a way and no one distrusts the Bank. We also believe the honesty of CBE assuming that it is a state owned Bank.

Researcher: Do you mean that CBE is more honest than the other private Banks?

Customers (Merchants, public servants and others): Though it is difficult for us to compare the two, we know that CBE has served in this country for many years and in all these years there is no time when we face any problem with the honesty of the Bank.

Researcher: So, does it mean that there are no any negative discourses in your saying about CBE?

Customers (Merchants, public servants and others): No, it does not mean that there is no negative discourse about CBE. Many things are also said negatively about CBE.

Researcher: Can you mention some of these negative sayings?

Customers (Merchants, public servants and others): Yes, we can. For example, as CBE is the senior Bank in the country, we expect a lot from it. For example, if we take the service delivery of the Bank, it is very slow. When we go to the Bank to deposit or withdraw money from it, it consumes our time. Here, we face many inconveniences. First, we are forced to wait for our turn as the number of the customers who withdraw or deposit their money is many in number. Second, even after we get our turn, the internet is slow. Because of this, we say “**CBE is the elder bank and the slow one.**”

Researcher: What other negative sayings do you have?

Customers (Merchants, public servants and others): Well, we do have also sayings in terms of taking credit. The Bank has the rule that it holds as guarantee when it wants to give credit. But most of us do not have properties that we give to the Bank as guarantee to hold it. Some of us live on monthly salary; others on daily work and some of us on small trades. However, the Bank usually gives credit for investors and those who have guarantee of properties to hold for the money that they lend. Because of these, we usually relate the Bank with richness and say to “get credit, you should be rich.” In this aspect, there is time when the private Banks give credit by considering all the potential of their customers rather than holding only properties as guarantee for the money that they give credit. Added to this, if CBE gives money for people like us, you have to organize yourself in micro and small scale enterprises and the Bank get guarantee from the government body like municipality and district administrators. As a result of this, we also say “CBE serve the interest of the government.” Even for those whom the Bank gives credit, when they fail to pay back the money and the Bank takes the property that it holds as guarantee, we have a saying that reveals as if the Bank takes somebody’s property. There is also time when we complain the communication of some workers as they do not communicate with us according to our cultural norms.

Researcher: Ok, you have listed down many sayings which have negative implications about the sayings of the Bank. Is there anything to say more about the positive saying in your discourses?

Customers (Merchants, public servants and others): We do have also some good sayings that we hear from some people. For example, there are opportunities in which some people who are making good business by taking loan from CBE. For this kind of people, there is a saying that considers as if CBE is a father for the creditor. In addition to this, we all find branches of CBE near our home as compared to other private Banks. We also have a saying for the availability of the Bank, “CBE become a village bank.” This access also gives us to make good communication with the Bank and in respective of this, we have built good image for the Bank.

Appendix J: Summary of Amharic Interview Version Transcriptions from Customers' Interviewee

የኢትዮጵያ ንግድ ባንክ የቋንቋ አጠቃቀም ባህርይ

ከደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) ጋር የተደረገ ቃለመጠይቅ ማጠቃለያ

አጥኚው:- የኢትዮጵያ ንግድ ባንክ ከአረብ ጋር መልካም ግንኙነት ለመፈጠር ምን ዓይነት እስትራቴጂዎችን ይጠቀማል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- ባንኩ ከእኛ ጋር መልካም ተግባራት ለመፈጠር የተለያዩ እስትራቴጂዎችን ይጠቀማል። የንግድ ተልዕኮዎቻችን ለማሳካት የተለያዩ የተግባራት መስመሮችን እንዴት ጠቅሞቻችን ለመፈጠር፣ በራር ወረቀቶች፣ ፖስተሮችና ቴሌቪዥን የመሳሰሉትን የተግባራት መስመሮችን ይጠቀማል። ለሚንቆጥባቸው ገንዘቦችም ቢሆን ደረሰኝ ይሰጡናል። ከዚህም ሌላ ፊት ለፊት እየተገናኙን ገንዘባችንን እንድንቆጥብ ይቀሰቅሱናል።

አጥኚው:- ባንኩ እነዚህን እስትራቴጂዎች በቀላል ቋንቋ በመጠቀም ከአረብ ጋር በቀላሉ መግባባት ይችላል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- እንዴት ሁኔታው ነው። የባንኩን ቋንቋ አጠቃቀም አንዳንዴ እንረዳለን፣ አንዳንድ ጊዜ ደግሞ አይገባንም።

አጥኚው:- ባንኩ እንዴትና ምን ዓይነት የቋንቋ ባህርይ ይጠቀማል።

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አንዳንድ የባንኩ የተግባራት መስመሮች በእንግሊዘኛ ብቻ የተጻፉ ናቸው። እኛ ደግሞ ባንኩ የሚጠቀመውን እንግሊዘኛ አንረዳውም። አንዳንዴ ባንኩ የሚጠቀመው ቃላትና ምልክቶች አይገቡንም። አንዳንዶቹን ደግሞ ማንበብ አንችልም። ለምሳሌ እንዴት ኤቲኤምና የገንዘብ ማዛወሪያ ደረሰኝ ላይ የተጻፉት በእንግሊዘኛ ብቻ ነው። ለማንበብም ያስቸግሩናል። አንዳንድ ብሮሽሮች ደግሞ በጣም ረጅምና ለማንበብ

ጊዜ የሚወስዱ ናቸው። በአጫጭር ዓረፍተ ነገሮችና በተመረጡ ቃላት የተጻፉና የሚሰቡ አይደሉም።

አጥኚው:- ከሌሎች ባንኮች ይልቅ ከኢትዮጵያ ንግድ ባንክ ጋር ከቋንቋ አጠቃቀም ባህርይ ጋር በተያያዘ ሁኔታ ደንበኛ ለመሆን የመረጡበት ምክንያት መግለጽ ይችላሉ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- ባንኩ ከሌሎች ባንኮች ይልቅ የተለየ የቋንቋ አጠቃቀም ባህርይ የለውም። ባንኩ በአድስ አበባ ውስጥ ከአማርኛና እንግሊዘኛ ቋንቋ ውጪ እንዴ ሌሎች ባንኮች በኢትዮጵያ ንግድ ባንክ ሌላ አማራጭ የለም።

አጥኚው:- ባንኩ ከቋንቋ አጠቃቀሙ ረገድ ከሌሎች ባንኮች በምንም ነገር አይለይም ማለትዎ ነው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አዎ። አንዳንድ ባንኮች ከአማርኛ ውጪ ሌሎች የኢትዮጵያ ቋንቋዎችንም ይጠቀማሉ። የኢትዮጵያ ንግድ ባንክ በአድስ አበባ ከእንግሊዘኛና አማርኛ ውጪ ሌላ ቋንቋን የማይጠቀም ይመስለናል። ነገር ግን የኢትዮጵያ ንግድ ባንክ በተለያዩ የግንኙነት መስመሮቹ እንዴ ቴሌቪዥንና የተለያዩ ብሮሾችን በመጠቀሙ ከሌሎች ባንኮች ይሻላል።

አጥኚው:- ከዚህ ሌላ ከባንኩ የተግባባት ትግበራት ባህርይ የተነሳ ሌላ ልባዎን የነካ ነገር አለ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- በእውነቱ ከሆኔ ከኢትዮጵያ ንግድ ባንክ የተለያዩ የተግባባት እስትራቴጂዎች ብዙ መረጃ ማግኘት ይቻላል። ከዚህ ሌላ በጣም የተለየ ነገር አላየንም።

አጥኚው:- ይህንን በደረጃዎ ልረዱት ከሚችሉ የቋንቋ አጠቃቀም ባህርይዎ እንዴት ይገልጹታል?

ደንበኞች (ነጋዴዎች፣ሌሎች) :- ባንኩ ለሁሉም ደንበኞቹ አንድ ዓይነት የግንኙነት ዜዴዎችን ይጠቀማል። ባንኩ የቋንቋ አጠቃቀም ባህርይዉ እንዴይ ደንበኞቹ ፊላንት የሚሆንበት ጊዜ የለም። ሁሉም የተግባቦት መስመሮቹ ለሁሉም ደንበኞቹ እኩል ያገለግላሉ። ሁሉም የቴክኖሎጂ ቋንቋዎች ለሁሉም ደንበኞች በእኩልነት ይቀርባሉ። በአብዛኛዉ የቋንቋዉ ባህርይ አዳድስ ሀሳቦች እንኳ በሚመጡበት ጊዜ ባንኩ የደንበኛዉን ሁኔታ ግንዛቤ ዉስጥ በማስገባት አንዴ አከባቢያችን ተጨባጭ ሁኔታ ልያስረዳ የሚሞክርበት ጊዜ የለም። ከዚህም ሌላ በአብዛኛዉ ባንኩ ጊዜ ወስዶ ንግዳችንን እንዴት በሳይሳዊ መንገድ መከወን እንዳለብንና ገንዘብ መቆጠብ እንዳለብን ምክንያታዊ በሆኔ መንገድ የሚገልጽበት ጊዜ የለም።

አጥኚዉ:- የባንኩ የቋንቋ አጠቃቀም ከባንኩ ሠራተኞች ጋር ግንኙነት ለመፈጠር እንድችሉ ዕድል ይሰጥዎታል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- በእርግጥ ይህንን ለመመለስ ያዳግታል። አንዳንዴ የባንኩ የቋንቋ አጠቃቀም ከሠራተኞቹ ጋር እንድንስማማ ዕድል የሚሰጠን ሲሆን አንዳንዴ ደግሞ ዕድሉን አናገኝም።

አጥኚዉ:- እንዴት?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- ባንኩ ገንዘባችንን እንድንቆጥብ በተግባቦት ሂደቱ ዉስጥ ነገሮችን የሚያመቻችበት ጊዜና ግፊት በሚያደርግበት ጊዜ አለ። ባንኩ ብዙዉን ጊዜ ይህንን የሚያደርገዉ በሥራ ቦታችን፣ በንግድ ስፍራዎቻችንና በየባዛሩ የፊት ለፊት ግንኙነት በማድረግና እኛን በመቀስቀስ ነዉ። በዚህ ረገድ ስለባንኩና ስለቁጠባዉ መረጃ ለማግኘት ጥሩ ዕድል ይሰጠናል። እዚህ ጋ ባንኩ እኛ ባለንበት ቦታ መጥቶ ስለራሱ ያለዉን መረጃ በመስጠቱ የፈለግነዉን ጥያቄ ለመጠየቅ ጥሩ አጋጣም ፈጥሮልናል። ከዚህ በተቃራኒ ሠራተኞቹ የሚሉትና ባንኩ የሚያደርገዉ ነገር ሳይገጣጠም ሲቀር ችግር የሚያጋጥመንበት ጊዜ አለ። ለምሳሌ በኤቲኤማችን ገንዘብ ለማዉጣት ስንፈልግ የኔት ዎርክ ችግር ያጋጥመናል። ነገር ግን ጊዜያችንን እንደሚቆጥብልን አድርጎ ኤቲኤም እንድንጠቀም ይገፋፋናል። የሚገርመዉ ነገር ግን ኔት ዎርክ እንኳ ባለበት ጊዜ እንኳ በኤቲኤም ገንዘብ ለማዉጣት ተሰልፈህ ብዙ ጊዜ ተራ መጠበቅ

ይኖርብሃል። ይህ ግራ ይገባናል፤ ምክንያቱም ባንኩ የተናገረውና በተግባር በመሬት ላይ ያለው ነገር የተለያዩ በመሆናቸው ነው። አንዳንድ ደግሞ ሠራተኞቹ የሚናገሩት ቋንቋ ራሱ አይገባንም። ብዙዎቻችን ሠራተኞቹ የሚናገሩትን ቋንቋ አንረዳም።

አጥኚው:- ከባንኩ የቋንቋ አጠቃቀም አንጻር ሌላ ያጋጠማችሁ ችግር አለ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አዎ። አንዳንድ ሠራተኞች እንዴ ፊላንታችን ለእኛ በሚገባን ቋንቋ የማገልገል ፊላንታ የላቸውም። የአማርኛ ቋንቋን በትክክል የመጠቀም ክህሎት አላቸው ብሌን አናምንም። ከዚህም አልፎ እንዴት እንዴሚናገሩ ራሱ ለማረዳት በጣም ያስቸግራል። ብዙውን ጊዜ በአማርኛ ፋንታ የእንግሊዜኛ ቃላትን ይጠቀማሉ። ይህ ደግሞ የንግግራቸውን ዋና ሀሳብ እንዳንረዳ ያደርገናል። አንዳንድ እነሱ የሚናገሩት ቃላት በጭራሽ ከአወቀቃችን ወጪ የሆኑ ናቸው።

አጥኚው:- እንዴ እነዚህ ዓይነት ችግሮች ሲያጋጥማችሁ ሠራተኞቹ በደንብ እንድያብራሩላችሁ ትጠይቃላችሁ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- በማጉረመረም እናደርጋለን። ነገር ግን እነሱ የእኛን ማጉረመረም ትተው የራሳቸውን ሀሳብ መግለጽን ይቀጥላሉ። ችግሩ ግን ያልገባንን ነገር ስለችግሩ እንኳ ለእኛ በሚገባን መልኩ ለእኛ የመግለጽ አቅም የላቸውም። ለምሳሌ ስሌ ቴክኖሎጂ ምርቶች ይነግሩናል። ነገር ግን ቃላቶቹ ለእኛ አዳድሶች በመሆናቸው አይገባንም። በሌላ በኩል ደግሞ የሚጠቀሙት ቋንቋ ድግግሞሽ ስለሆኑ በደንብ እንዳናዳምጣቸው ይሰለቹናል። በዚህ ሁሉ ላይ ደግሞ እኛም ረዥም ጊዜ ወስደን እነሱን የሚናዳምጥበት በቂ ጊዜ የለንም።

አጥኚው:- በዚህ ዓይነት ሁኔታ ወስጥ የባንኩ ዋነኛው የቋንቋ አጠቃቀም ችግር ምን ይመስሎታል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- ከዚህ አንጻር የባንኩ የቋንቋ አጠቃቀም ችግር ብዙ ነው። በመጀመሪያ ባንኩ ከቋንቋ አጠቃቀሙ አንጻር

የእኛን ባህል ከግምት ውስጥ ያስገባ አይደለም። ለትልቁም ለትንሹም አንድ ዓይነት ቋንቋና አቀራረብ አለው። የቃላት፣ ሐረጎችና ዓረፍተ ነገሮች አጠቃቀማቸውም ተመሳሳይ ነው። በተለያዩ ጽሑፎች የሚያቀርቡዎቸው ቋንቋዎችም ለሁሉም ደንበኞች ተመሳሳይ ነው። ከዚህም በተጨማሪ አንዳንድ የጽሑፍ መረጃዎችንም በቀላሉ አናገኛቸውም። አንዳንድ የቴክኖሎጂ ምርቶችንም በቀላሉ አናገኛቸውም። በአብዛኛው ከቋንቋ ጋር በተያያዘ በባንክ የግንኙነት መስመሮች ውስጥ ብዙ ችግሮች ያጋጥሙናል። እንደዚህም ሆኖ ባንኩ የመንግስት ባንክ በመሆኑ አብረን ልንሠራ እንወዳለን።

አጥኚው፡- ከኢትዮጵያ ንግድ ባንክ ከተግባቦቱ ቋንቋ አጠቃቀም ረገድ የሚያጋጥምዎት ዋና ዋና እክሎች ምን ምን ናቸው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች)፡- በኢትዮጵያ ንግድ ባንክ ውስጥ ከተግባቦቱ ቋንቋ አጠቃቀም ረገድ የሚያጋጥሙን እክሎች አሉ። ከእነዚህም ዋና ዋናዎቹ የባንኩ የተግባቦት አተገባበር ከላይ ወደ ታች ስለሆኑ ብድር ለማግኘት ስንፈልግ የባንኩን የበላይ አካላት ለማግኘት በጣም ይከብደናል። ይህ ዓይነቱ የግንኙነት አተገባበር በኢትዮጵያ ንግድ ባንክ ውስጥ ከሚያጋጥሙን የተግባቦት አካሄዶች አንዱ ነው። ሌላው በባንኩ የተግባቦት መስመር ውስጥ የሚያጋጥሙን ችግር ደግሞ የስስተም ችግር ነው። ባንኩ ዓለማዊ ቀፋዊ ይዘት ያላቸውን የንግድ ዓለም ቋንቋ የሆኑትን የንግድ ሀሳቦች እየተጠቀመ ነው። ከዚህም የተነሳ ባንኩ የሚጠቀምባቸውን የንግድ ዓለም ቋንቋዎችን በደንብ ስለማንረዳ እነሱን ተቀብለን ባንኩ የሚናገረውን ነገር ተግባራዊ ለማድረግ ችግር ያጋጥመናል። ከዚህም በተጨማሪ ባንኩ የሚጠቀምባቸውን የንግድ ዓለም የገንዘብ ዝውውር መስመሮችን በቀላሉ አናገኛቸውም። አንዳንዴም ባንኩ በተለያዩ የተግባቦት መስመሮች የሚጠቀሙባቸው ቃላትና ዓረፍተ ነገሮች ሁሉን አካታች አይደሉም። ለምሳሌ ወደ አገልግሎት ስንሄድ የሚናገረው አገልግሎት እኩል አይደለም። ለአንዳንዶቹ የተለየ መስኮት አላቸው። በተለያዩ ወረቀቶች ላይ የሚጻፉ ነገሮች በተወሰኑ ቋንቋዎች ብቻ ላይ ያተኮሩ ናቸው። አንዳንድ ጊዜ በእንግሊዘኛ ቋንቋ ብቻ ያገለግሉናል። ይህ ደግሞ የራሱ አሉታዊ ተፅዕኖ አለው። ሆኖም ግን ባንኩ ራሱ በእንደዚህ ዓይነት

ሁኔታ ወስጥ የሚያገለግልንበት ጊዜም አለው። ከዚህ ሁሉ ግን እኛው ራሳችንን የሚያገለግልበትን ሁኔታ ብያመቻችልን ይሻል ነበር።

አጥኚው:- በዚህ ዓይነት ሁኔታ ወስጥ ባንኩ በሚጠቀመው ቋንቋ ይህ ዓይነቱን ችግር በተግባሩ ወስጥ ሠራተኞቹ እንዴት መፍተህ ይሰጧቸዋል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- ባንኩ የራሱን ምርቶች በተለያዩ ሁኔታ ወስጥ ሆኖ ያስተዋወቃል። እነዚህን ምርቶች በእነዚህ በተለያዩ ሁኔታ ወስጥ እንዴ ስብሰባዎች፣ የገበያ ቦታዎች ሆኖ በሚያስተዋወቁበት ጊዜ እኛን ለመሳብ ከእኛ ጋር የሚመካከሩበት ጊዜና ከሥርዓታቸው ጋር እኛን የሚያስተዋቁበት ጊዜ አለ። ችግሩ ግን እንዴዚህ ዓይነቱ ወይይት ትኩረት የሚጠይቁ ቢሆኑም ሠራተኞቹ ግን ብዙም ትኩረት አለመስጠታቸው ነው። እኛም ቢንሆን ባንኩ ማብራሪያ በሚሰጥበት ቦታ ሲንሄድ ብዙ ትኩረት ሰጥተን አናወቅም። ይህ ደግሞ በራሱ ባንኩ ከእኛ ጋር ለሚያደርገው ተግባራት እንቅፋት ነው። እንዲሁም ባንኩ የራሱ የቴሌቪዥን ፕሮግራም አለው፣ ይሁን እንጂ በባንኩ ቴሌቪዥን ፕሮግራም ላይ የሚጠቀሙት የንግድ ቋንቋም ተመሳሳይ የቋንቋ ችግር አለው። ቴሌቪዥን ፕሮግራሙን እያዳመጥን መብራት የሚጠፋበት ጊዜም አለ።

አጥኚው:- የባንኩ የተግባራት መስመሮች የባንኩን ተግባራት ለማመቻቸት የራሳቸው ችግር አላቸው ማለትዎ ነው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አዎ። በባንኩ የተግባራት ሂደት ወስጥ ከኤሌክትሮኒክስና ኢንተርኔት መቆራረጥ ጋር የሚገናኘው ችግር ወጫዊ ተፅዕኖ ሊሆን ይችላል። ነገር ግን ከባንኩ ቋንቋ አጠቃቀም የተነሳ ብዙ ወስጣዊ ችግሮች ያጋጥሙናል። ከችግሮቹ አንዱ የባንኩ የኢትዮጵያን ቋንቋዎች ከመጠቀም ይልቅ የወጭ ቋንቋን በተለይም እንግሊዘኛን በመጠቀም ማመዘን ነው። ለምሳሌ አብዘኛውን የኤሌክትሮኒክስ መሣሪያዎች ለመጠቀም በአማርኛ ተጽፎ አናገኛቸውም። አብዘኛዎቹ እኛ ልንረዳቸው በማንችላቸው እንግሊዘኛ የተጻፉ ናቸው። አንዳንዴ በአማርኛ የተጻፉም ቢሆኑ አማርኛው አይገባንም።

ከቋንቋ አጠቃቀም የሚያጋጥሟቸው ችግሮች

አጥኚው:- እንዴ ደንበኛ ከባንኩ ቋንቋ አጠቃቀም ያጋጠመህ ዋነኛው ችግር ምንድነው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- እንዴ ደንበኛ ከባንኩ የቋንቋ አጠቃቀም እንዴ ዋናነት የሚያጋጥሙን ችግሮች አሉ። ባንክ የንግድ ድርጅት ነው። ስለዚህ እንዴ ደንበኛ አንድ የንግድ ድርጅት የራሱን ደንበኞች በሚያስተናግድበት መልኩ እንድያስተናግድን እንፈልጋለን። ከዚህ በተቃራኒው ግን አንዳንድ ጊዜ የድርጅቱ ሠራተኞች ስለደንበኝነታችን ምንም ደንታ የማይሰጣቸው ጊዜ አሉ። በአንድ በኩል ባንኩ ሁሉ ስለቁጠባ ብቻ ይነግረናል፤ ብዙዎቻችን ግን የተወሰነ ብድር ብናገኝ የራሳችንን ንግድ ማከናወን እንችል ነበር። ስለዚህ እኛ ብድር ብናገኝ የራሳችንን ሥራ መሥራት የሚችል ሰዎችን ሁልጊዜ ስለቁጠባ ይነግሩናል። ከዚህ በተቃራኒው ግን ባንኩ እንዴ ደንበኞች የእኛን ፊላንት ለመጠበቅ ብድር ተበድረን የራሳችን ድርጅትን የሚናቀሳቅስበትን ሳይሳወቅ መንገድ ለእኛ የሚናገርበት ቋንቋ የለውም። ሁልጊዜ ትላልቅ ኢንቨስተሮችን ብቻ ያበረታታል። ይህ መልካም ቢሆንም የእኛንም ፊላንት በተቻለ መጠን መጠበቅ ነበረባቸው። ሁልጊዜ ቁጠባ ብቻን ማበረታታትም እኛ የራሳችንን የግል ሥራ እንዳንሠራ ጉልበታችንን ያላላል። ስለዚህ ባንኩ እኛንም የሚያበረታታና ለሚንሠራቸው ሥራዎች ተስፋችንን የሚያበረታታን ቋንቋ እንፈልጋለን። እዚህ ጋ ችግራችን ባንኩ እንዴት የንግድ ሥራችንን እያከናወን መቆጠብም እንዴሚንችል ለእኛ አለመናገሩ ነው። አንዳንዴ ደግሞ ከባንኩ የበላይ አካላት ጋር እየተገኛኝን የተወሰነ ገንዘብ የሚንበደር ቢሆንም በየጊዜው እየተከታተለን ምክር የሚሰጠን የባንኩ ሠራተኛ አለመኖሩ የራሱ አሎታዊ ተፅዕኖ አለው። በተበደርነው ብር በምን መልኩ የራሳችንን ንግድ እንዴት ማከናወን እንዳለብን እምባዛም አይነግሩንም።»

አጥኚው:- ሌላ ያጋጠመዎትና ያስቸገረዎት ነገር አለ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- የፊት ለፊት ተግባቦትን በሚናደርግበት ጊዜም የሚያጋጥሙን ችግሮች አሉ። በዚህ ግንኙነት ውስጥ በቃላትና ያለ ቃለት የሚናደርጋቸው መግባባቶች አሉ። አንዳንድ ሠራተኞች ያለ

ቃላት ግንኙነት በሚያደርጉበት ጊዜ ከፊታቸው ፈገግታ አይታይም። እንዴነዚህ ዓይነቶቹ ሠራተኞች ጥፋት በሚያጠፉበት ጊዜም ላጠፉት ጥፋት ምንም ዓይነት ይቅርታ የማይጠየቁበት ጊዜ አለ። አንዳንዴም አገልግሎት የሚሰጡበትን መስኮት እየጠበቅናቸው እያለ እኛ ምንም ሳናውቅ መስኮቱን ዘግተው አገልግሎቱን የሚያቆሙበት ጊዜ አለ። ስለዚህ ደግሞ የራሳችንን ከሠራተኞቹ ጋር ተወያይተን ለችግራችን መብተህ የማናገኝበትን አካሄድና የምንግባባበትን ቋንቋ እናጣለን።

አጥኚው:- በባንኩ የቋንቋ ረገድ ያጋጠመዎት ሌላ ችግር አለ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- በባንኩ የቋንቋ አጠቃቀም ረገድ የሚያጋጥመን ሌላ ችግርም አለ። ሠራተኞቹ ከእኛ ጋር የፊት ለፊት ግንኙነት በሚያደርጉበት ጊዜ እኛ እንድንናገር ምንም ዓይነት ዕድል አይሰጡንም። ሁልጊዜ እኛ ላይ ተፅዕኖ እያደረጉ ሀሳባቸውን እንድንቀበል ያደርጉናል። ሌላው ያጋጠምን ችግር ደግሞ የባንኩ የኤሌክትሮኒክስ የተግባቦት መስመሮችን ስንቀበል አጠቃቀማቸው ላይ የተሟላ የአጠቃቀም መመሪያ አለመኖሩ ነው። በሌላ በኩል ደግሞ የባንኩ የተግባቦት እስትራቴጂ ትዕዛዛዊ ይመስላል። ብዙን ጊዜ ባንኩ እኛ ምን ማድረግ እንዳለብን ይነግረናል እንጂ እኛ ለባንኩ ምን ማድረግ እንዳለበት የራሳችንን አስተያየት ፊት ለፊት እንድንናገረው ዕድል አይሰጡንም። ለምሳሌ ስለቁጠባ ስነግሩን ከመቆጠብ ይልቅ በገንዘቡ ንግድ ማካሄድ ለሚፈልግ ሰው ምን ማድረግ እንዳለበት አይነግሩትም። በሌላ በኩል ባንኩ እንዴት ገንዘብ ማመንጨት እንደሚቻል ምንም ነገር አይነግረንም። በአጠቃላይ የባንኩ ቋንቋ ይዘት እኛ መረዳት ከሚንችለው በላይ ስለሆኑ በአብዛኛው አይገባንም።

የባንኩ ሠራተኞች የቋንቋ ክህሎት

አጥኚው:- የባንኩ ሠራተኞች ስለባንኩ የንግድ ዓላማ ግልጽ በሆኑ ቋንቋ የማስረዳት ክህሎት ያላቸው ይመስለሃል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- ስለዚህ በድፍረት ይህ ነው ብለን መናገር ትንሽ ይከብደናል።

አጥኚው:-ለምን?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- በትክክል አይችሉም ካልን ጥሩ የቋንቋ ክህሎት ያላቸው ሠራተኞች ልኖሩ ይችላሉ።ይችላሉ ካልን ደግሞ ሠራተኞቹ ከእኛ ጋር በሚያደርጉት ንግግር የሚንመለከታቸው አንዳንድ ችግሮች አሉ።

አጥኚው:- ስለዚህ ይህንን እንዴት ይገልጹታል?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- አንድ ሰው ጥሩ የቋንቋ ክህሎት አለው ካልን ቋንቋውን እንዴ ሕዝቡ ባህል መጠቀም መቻል አለበት።በእኛ ረገድ አብዘኛው ሠራተኛ አማርኛን ይጠቀማል።ነገር ግን የሕዝቡን ወግ ግምት ውስጥ በማስገባት ቋንቋውን መጠቀም የሚችሉት ጥቅት ሠራተኞች ብቻ ናቸው። ይሁንና አብዘኛው ሠራተኛ የሚጠቀመው አማርኛ ግልጽ የሆኔ አማርኛ አይደለም።ለምሳሌ በአማርኛ ቃላት ፋንታ የእንግሊዜኛ ቋንቋን በመጠቀም ቋንቋውን ጉራማሌ ያደርጉታል። ይህንንም ቋንቋ ስጠቀሙ እንዴ ሕዝቡ ወግ አይደለም።አቀራረባቸውም በጣም ከባህላችን የራቀ ነው። ለትንሹንም ሆኔ ትልቁን በአንድ ዓይነት ቋንቋ ያስተናግዳሉ።ሠራተኞቹ የሚጠቀሙት ቋንቋ የእኛን መረዳት ከግምት ውስጥ ያስገባ አይደለም። የሰላምታ አጠያየቃቸው ባህላችንን የተከተለ አይደለም። አንዳንዴ ከሀሳባቸው ጋር ሳንስማማ ብንቀር እኛን የማሳመን ክህሎታቸው ውስን ነው።

አጥኚው:- እነዚህ ሠራተኞች ምንም ዓይነት የቋንቋ ክህሎት የላቸውም ማለት ነው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- አይደለም፣ ምንም ዓይነት የቋንቋ ክህሎት የላቸውም ማለት አይደለም።ነገር ግን እንዴት አድርገው የንግዱን ዓለም ቋንቋ መጠቀም እንዴሚችሉ እምብዛም አያውቁም።ለምሳሌ ስለተግባቦት ብንወስድ ተግባቦት በሁለት መንገድ በተናጋርዉና ሰሚው መካከል የሚደረግ ንግግር መሆን አለበት። ነገር ግን የእነዚህን የባንክ ሠራተኞች ሁኔታ ስታይ ላንተ ከመናገር ውጪ አንተን ለመስማት እምብዛም ጊዜ አይሰጡም። ከዚህም በተጨማሪ እኛን ማነቃነቅ የሚችል አነቃቅህ ቋንቋን ስጠቀሙ እምብዛም አይታዩም።ስለዚህም አነጋገራቸው ማንም ተራ ሰው የሚናገረው ንግግር ስለሆኔ

አይስበንም። ማንም ሰው የሚጠቀመውን ተራ ቋንቋ ይጠቀማሉ። አንዳንዴ የባንኩን አገልግሎት አንጠቀምም ብለን እምቢ ካልንም እኛን ለማሳመን ብዙም አይተጉም። ቋንቋን በሚገባ ለመጠቀም ንዝላልነት አለባቸው። የሚጠቀሙት ቋንቋ ምንም ዓይነት ጥበባዊ አነጋገር የለውም። ሆን ብለው እኛን ለመሳብ አይተጉም። የሚጠቀሙት የቋንቋ ይዘትም የባንኩን የንግድ ተልዕኮ በሚገባ ለማሳካት ግልጽነት፣ ቅንጅትና ሳብነት የለውም። ይህ ደግሞ በተዘዋዋሪ መንገድ የሠራተኞቹ የቋንቋ ክህሎት አነስተኛ መሆኑን ያሳያል።

አጥኚው:- ይህ የባንኩ ደንበኛ እንዳይሆኑ በእርስዎ ላይ የፈጠረው ተፅዕኖ አለው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አዎ። ለምሳሌ የሠራተኞቹን አቀራረብና መስተንግዶቻቸውን ብንወስድ እኛን በሚስበን መልኩ አያስተናግዱንም።

የደንበኞቹ የቋንቋ አጠቃቀም ድስኩር በባንኩ ሥራ ላይ የሚያመጣው ተፅዕኖ

አጥኚው:- ስለኢትዮጵያ ንግድ ባንክ በድስኩራችሁ ወስጥ ምን ምን ትላላችሁ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- ስለኢትዮጵያ ንግድ ባንክ በድስኩራችን ብዙ ነገር እንላለን። አብዛኛውን ጊዜ ከዚህ ባንክ ስለምንጠቀም አንዳንዴ ሕይወትን ቀላል የሚያደርግልህ ብዙ ነገሮችን እናገኛለን። ለምሳሌ ገንዘባችንን በባንኩ ስንቆጥብ በባንኩ ታማኝነት ስለሚንመካ ገንዘባችን በቀላሉ እንዳይጠፋብን እዚያ እናስቀምጣለን። “ባንኩም የኢትዮጵያ ንግድ ባንክ ሁሉ የሚተማመኑበት ባንክ” የሚል መሪህ ቃል ስላለው በቀላሉ መቆጠብ የሚንፈልገውን ገንዘብ ኢትዮጵያ ንግድ ባንክ ወስጥ ብናስቀምጥ ገንዘባችንን ቤት አስቀምጠን ለሌባ ይጋለጣል ብለን የሚንጨነቀውን ነገር ቀለል ያደርግልናል። በእርግጥም የባንኩ ደንበኞች ከሆን ጊዜ ጀምሮ የባንኩ ታማኝነት እጅግ ከፍተኛ መሆኑን አረጋግጠናል። ማናችንም ቢንሆን የባንኩን ታማኝነት ተጠራጥረን አናወቅም። ባንኩ ደግሞ የመንግስት መሆኑ ደግሞ ይበልጥ እንድናምነው ያደርገናል።

አጥኚው:- የኢትዮጵያ ንግድ ባንክ ከሌሎቹ ባንኮች ይልቅ ታማኝ ነው ማለታችሁ ነው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- ሁለቱን ባንኮች ማወዳደር ብክብደንም የኢትዮጵያ ንግድ ባንክ እዚህ ሀገር ውስጥ ለብዙ ዓመት ያገለገሌ ስለሆነ በእነዚህ ዓመታት ሁሉ የዚህን ባንክ ታማኝነት የተጠራጠርንበት ጊዜ ግን የለም፡፡

አጥኚው:- ስለዚህ ስለ ኢትዮጵያ ንግድ ባንክ ምንም አይነት አሉታዊ አባባል የላችሁም ማለት ነው?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አይደለም፡፡ይህ ማለት ስለ ኢትዮጵያ ንግድ ባንክ ምንም ዓይነት አሉታዊ አባባል የለም ማለት አይደለም፡፡ በአሉታዊ መልክ ብዙ ነገር ልባል ይችላል፡፡

አጥኚው:- ከእነዚህ አሉታዊ አባባሎች ጥቅቶቹን መጥቀስ ትችላላችሁ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- አዎ፡፡ብድር አወሳሰድን በተመለከተ ስለ ኢትዮጵያ ንግድ ባንክ የሚንለው ነገር አለን፡፡ የኢትዮጵያ ንግድ ባንክ ቀዳሚ ባንክ ነው፡፡ስለዚህ ብዙ ነገር ከዚህ ባንክ ይጠበቃል፡፡ ነገር ግን ለምሳሌ ስለአገልግሎት አሰጣጡ ወስደን ብናይ የአገልግሎት አሰጣጡ ፈጣን አይደለም፡፡ከባንኩ ገንዘብ ለማዉጣት ወይም ለመቆጠብ ሲንሄድ ጊዜያችን ይባክናል፡፡ስለዚህም ብዙ የማይመቹን ነገሮች ያጋጥሙናል፡፡በመጀመሪያ ደንበኞቹ ብዙ በመሆናቸው ገንዘብ ለማዉጣትም ሆኑ ለማስገባት ብዙ ወረፋ እንጠብቃለን፡፡ሌላው ደግሞ ተራው ከደረሰን በኋላም ቢሆን እንኳ የኢንተርነት አገልግሎት ደካማ ስለሆነ ጊዜያችንን ይፈጃል፡፡ስለዚህም የኢትዮጵያ ንግድ ባንክ ቀርፋፋው ባንክ እንላለን፡፡

አጥኚው:- ሌላ የሚትሉት አሉታዊ አባባል ካለ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች):- መልካም፣ በብድር አወሳደድ ረገድ ሌላ የሚንለውም ነገር አለ፡፡ባንኩ ብድር ለመስጠት ስንፈልግ እንዴዋስትና የሚንይዘው ነገር አለ፡፡ይህ በባንኩ ያለው ሕግ ነው፡፡ አብዛኛዎቻችን

ገንዘብ በሚንበደርበት ጊዜ እንደዋስትና የሚናስይዛቸው ነገሮች አሉ። ለዋስትና የሚሆን ማስያዣ ነገር የለሌው ሰው ገንዘብን መበደር አይችልም። ከዚህም የተነሳ ብድር መውሰድን ከሀብታምነት ጋር እናያይዛለን። ስለዚህ ገንዘብ ለመበደር ሀብታም መሆን አለብህ የሚል አባባል አለን። ከዚህ አንጻር ሌሎች የግል ባንኮች የሚሻሉበት ሁኔታ አለ። ከዚህም ሌላ ብዙም የሚያስይዙት ለሌላቸው አንዳንድ ሰዎች በጥቃቅንና አነስተኛ ማህበራት እንድደራጁ እያደረገ በወረዳቸው ወይም በከተማ አስተዳደራቸው ዋስትና ያበድራቸዋል ። ከዚያ በኋላ መንግስት በሚሰጠው መመሪያ መሠረት ባንኩ ብድሩን ይሰጣል። ከዚህም የተነሳ ባንኩ የመንግስትን ፊላንት የሚያገለግል ባንክ ነው ብሌን እንድናሚን ያደርገናል። ከዚህም ሌላ ደንበኞቹ የተበደሩትን ገንዘብ መመለስ ስያቅታቸው ባንኩ ለዋስትና ያስያዘውን ንብረት ስወስድ ባንኩ የደንበኛውን ንብረት እንደዘረፈ በመቁጠር የኢትዮጵያ ንግድ ባንክ የአቶ ኤገለን ቤት ወይም መኪና ወይም ማንኛውም ደንበኛው ያስያዘውን ንብረት ወሰደበት እንላለን። ከዚህም ሌላ ሠራተኞቹ እኛ በሚንፈልገው መልኩ ከእኛ ጋር ስለማይነጋገሩ የዘመኑ ልጆች ብለን ሠራተኞቹን የሚንወቅስበት ጊዜም አለ።

አጥኚው:- ይሁን፡ ስለባንኩ አሉታዊ አባባሎች ብዙ ነገር ብላቸዋል። ሌላ በድስኩራችሁ የሚትሉትና የሚትጨምሩት ነገር ካለ?

ደንበኞች (ነጋዴዎች፣ የመንግስት ሠራተኞችና ሌሎች) :- ሌላ ብዙ መልካል የሆኑ የምንላቸው ነገሮችም አሉ። ለምሳሌ እንዴ አጋጣም አንድ ሰው ከኢትዮጵያ ንግድ ባንክ በተበደረው ገንዘብ ሁሉ ነገር ተሳክቶሌት ትርፋማ ቢሆን ንግድ ባንኩ ለተበዳርወው አባት እንዴሆኔለት እንቆጥራለን። በሌላ በኩልም የኢትዮጵያ ንግድ ባንክን በሁሉ ስፍራ ስለሚናገኝ የኢትዮጵያ ንግድ ባንክ የመንደር ባንክ ነው እንላለን። ሁሉ ቦታ መገኘቱ ደግሞ ለአገልግሎታችን በአከባቢያችን በቀላሉ እንድናገኘው ረድቶናል።

Appendix L: Summary of Data Transcription from Observations Note

Observations was made in the sampled branches of CBE while the workers were giving service for their customers to identify language related problems in the service giving halls of the Bank and outside of the Bank by observing workers' interactions with their customers and the advertisement of the Bank. In these observations, the observations were made in each hall of the service giving hall of the sampled Bank. The observations were intentionally made four about 3 hours in each branch and supported by observations which were made informally outside of the service giving hall of the Bank. The data from these observations revealed different language use related problems in the communication channels of the Bank and the workers' language use. In the process of the observations, focus was given to the three procedures that the Bank used in making receptions, providing services and see off the customers. Accordingly, the summery of the note of the observations in each sampled branch of CBE in Addis Ababa was presented as follows.

Observation one: Sidis Kilo Campus branch

At the get, the guards checked the customers and let them to get into the service giving hall of the Bank. Most of the customers withdraw their money. To do so, they collect the forms to write the amount of the money that they want to withdraw and filled the forms. But there were some customers who could not fill the forms. To help these kinds of customers, there were workers who helped them to fill the forms. As the hall had different windows numbered as 1,2, 3... these customers gave their forms to the window which they choice and waiting for their turn. There were many customers who were served in this branch but the service deliveries of the workers were not very fast because the internet was too slow. As a result of this, many customers were murmuring for this dalliance but the workers said nothing for the murmuring and dalliance of the services they give. However, most of the workers were listening to what the customers said but respond to them by keeping silence.

Among the service giving windows, there were different windows for premium customers and foreign exchange money transfer. When the customers who were served in these windows came, they served immediately and some customers were complaining for the late coming of these customers and getting fast service. But, again, no workers gave any logical response why they gave such a service for these customers and respond to the complaint of the other customers. This was resulted in dissatisfaction of some customers in the service giving hall of the Bank.

On the other hand, the researcher observed something different from this face to face communication in the electronic banking of the Bank during using ATM. In this electronic service, there is a statement that well comes for the customers saying “well come to CBE” to receive a customers and gives thanks saying “thank you for using our service,” to see off the customers when a customer use ATM service. However, the researcher identified that there was no such a statement from this branch in its face to face communication in its service giving hall. This was to mean that the customer services officers do not say anything but simply took the forms from the customers and gave the service quietly.

Furthermore, the researcher identified another problem which was created due to problems of electric power. While the researcher was observing, and the branch was giving its service, the electric power was off and service delivery was stopped. Then, the workers wait for some times and confirmed that the coming of the power could take some times. As a result of this, they want to send the customers to other different branches. In this case, two conditions were observed. First, the workers did not ask any excuse for the problem which was created due to electric power and the problem which was created. Second, all the languages that the workers used were confusing for the customers as they used neither English nor Amharic but English like Amharic in their speech. For example, they use words like “የኮኔክሽን ርብሎም”, “(connection problem) የሲስተም ፕሮብሌም (system problem) in which they use English words for Amharic statements. Added to these, the researcher also observed many instances of the language use of the Bank in

which the the workers of the Bank replaced English words where they could use Amharic words and the customers fail to understand the languages of the workers of the Bank.

Observation two: Kidist Mariam branch

As usual at the get, the guards checked the customers using machine and let them to get into the service giving hall of the Bank. When the customers get in, the researcher was observing that the numbers of the customers were many. Some workers seemed that they were bored of giving service and showed gloomy face. The way they use their facial expressions and the words they use when some customers asked them some questions were not clear. For example, when one adult customer was asking one of the services giving officer to change his book, the officer kept quite rather than giving any information to the customers. After this, the customer was disappointed and went out of the Bank murmuring after he received his money. The other problem that the researcher observed was that some customer service officer seemed too serious and became very serious for the silly mistakes that the customers fail to complete when they fill the forms and ill-treated the customers for the mistakes they committed.

Contrary to this, the researcher also observed many ethical and polite customers. They also try to treat the need of the customers by giving response to any questions that they ask. The researcher observed customer serve officer who corrected the mistakes they committed in filling the forms, give any information like where to exchange money, whom they should ask for the problems they encountered for the blacked account and being become inactive and gave quake service for their customers. Moreover, in his field observation, the researcher also observed some workers of the Bank who tried to explain to their customers all the detail of the business of their bank by taking time with their customers. For example, they were telling to the customers what saving mean, why they save and about different accounts like saving account, current account etc in the way that the customers could understand and how could they use it. Added to these, he also observed while some workers tried to approach the customers politely and explained some rules and regulations of the Bank when the customers opened new saving accounts, transferred money and withdrew money sent to them from other branches.

Observation three: Aba Koran branch

The usual work of the guards checking the customers was observed. In this branch, the guards' check using machine and let them to get into the service giving hall of the Bank. The Bank use a caller for waiting for one's turn in which the customers where expected to take a ticket for their turn waiting by pressing machine that gives them number for the tickets. The researcher observed that some customers did not know how to press the machine and take the ticket. As a result, the researcher observed those customers who were confused how to wait for their turn and got help from some other customers after they had consumed much of their time. This might happen because there were no ways of communication that indicated what the customers should do to take their turns and any information about the machine that gave them the ticket. Added to this, what made this branch different from the other branches was that the researcher observed customers who spoke different Ethiopian languages such as Oromo, Tigirenga, Guragigna, and Siltigna and could not understand either Amharic or English and found difficult to be served in both languages. Moreover, there were situations under which a customer asked a receipt in Amharic for the copy which he was given in English. In all these ways of communications that the researcher observed, he saw that there were communication barriers due to language problems.

The other main challenge related to language use problem observed by the researcher was the workers informal speech that deviated from Ethiopian culture. According to the observation of the researcher, the females' hair styles, wearing styles and some fashionable male hair styles and wearing styles did not consider the Ethiopian culture and customers and he observed when some customers were surprised by these situations. Moreover, similar to the other branches, the way they use the Amharic language was full of the replacement of English words for Amharic and thus, it seemed that majority of the customers did not understand the speeches of the workers. In most instances, the customers murmur in the speeches of the workers and some active workers used body language to effectively communicate with their customers when they understood the

confusions of their customers. Contrary to this, there were workers who did not understand the communication failure of their customers. According to the observation of the researcher, it was identified that majority of the workers did not consider with whom they speak in their communications. This made some adult customers to be disappointed when they were served in this branch. This was similar with the contexts in which the researcher observed while some customers tried to use ATM but failed to use it properly due to their failure of understanding how to operate it from the language use which was found in the process of ATM machine that indicated how to operate the machine.

What the researcher observed here was that the barriers of communication which was created due to language problems were not given due attention by the majority of the workers and even it seemed that they were not aware of it.. These problems were created in the context when the customers did not know the language of the workers and the workers did not know the language of the customers. In such language related problems, the researcher also observed when some workers tried to satisfy their customers in all the way they could where as many of the workers did not give any care.

Observation four: Hamle 19 branch

The usual work of the guards was checking the customers and well coming the customers at the get of the service giving hall of the Bank. However, the researcher had come across different thing from this branch that he did not come across in the other branches. The number of the customers who served in this branch was small. Due to this, the guards did not check the customers. They simply keep quite when the customers came and allowed them to get into the hall of the Bank. In spite of the smallness of the number of the customers, the service given to each customer was slow. When the customers asked to fill forms, the workers asked them whether they need forms to withdraw money, deposit it or transfer it. However, they all used English names for these forms rather than their Amharic equivalent. But many of the customers were confused when the workers used the English words for the name of the forms. In this case, when the customers failed to understand what the workers said, the customers simply indicated their needs and the

agreement were made to some extent. However, there was no any form of treatment which was done for the confusion created between the customers and the workers.

The other form of language use problem of the Bank which was observed in this branch was the confusion created by some literate customers to identify these different types of forms used for money transactions. The researcher identified that even though the customers were literate, they could not easily understand the languages used by the Bank and asking for help for the workers how to fill the forms. Added to this, there were different flyers and brochures on the service giving desk of the Bank for its business advertisement. However, the researcher did not see anyone who took the flyers and brochures or the workers who provided these advertisements for the customers. During his observation, the researcher asked some customers why they did not take the flyers and brochures. They responded that as the materials were reserved in the office of the Bank, it was not the norm of their culture to take any piece of paper from an office if the office itself did not provide them.

Moreover, the researcher also observed in his external observation customers who had ATM card but failed to use it. In addition to this, the researcher had tried to make a cross check for about advertisement of ATM card which was posted around the Bank and flyers that advertise this machine. However, neither in poster nor in the flyer, the researcher did not observe anything that could show detail steps of how to use the machine for those customers who can read. Added to this, the researcher had also observed that the language use of the poster or flyer for the advertisement of this ATM machine was not clear. In all his observations of the communication practices of this branch, the researcher observed that much interaction was not done between the workers and the customers.

Observation five: Kidist Silase branch

First, the researcher observed the usual work of the guards which was checking the customers and well coming them into service giving hall of the Bank. From the observation of the researcher, this branch was different from the other branches in its size. As the customers get into the hall of the Bank, they were requested to take the ticket

for the caller of turn taking. This time, there were workers who gave the customers the ticket of the caller. Then, the customers were given the ticket and asked to take a sit and wait for their turn to collect or deposit their money. After taking the tickets for their turn taking, the customers were requested to fill the forms for the money transactions that they wanted. As usual, most of the customers faced problems in filling the forms, but the researcher observed that there were customers who knew the context very well and helped in filling the forms for the other customers. It was also very common to see the workers using the replacement of English words with Amharic and confusing some customers in the process of their communication when they serve the customers. What was interesting here was that the caller made a calling of the turn in Amharic and most of the customers understand this and could easily go to the window where their ticket number indicated.

In his observation, the researcher also saw a conflict between a customer and customer service officer. The conflict was raised due to the customers filling the forms of withdraw money wrongly. The form had written in unclear sentences and the worker requested the customer to change the form using the replacement of English words for Amharic in a very informal way. The customer was an adult man. He failed to understand what the customer service officer said due to his language use and irritated by the customer service officer's informal speech. The other unusual context that the researcher observed was that some service provider brought drinking coffee for the workers while they were serving the customers and gave the coffee to the workers. Some customers also asked for the service of the drinking coffee but the service provider claimed that the service was only for the Bankers. This time, these customers were arguing and blaming the Bank for their wrong doing that did not go with Ethiopian culture.

In spite of all the above barriers of communications, there were also many good things in which the workers of the branch gave their service very quickly. Some workers had also the ability of using different languages and could communicate with some customers who knew languages like Oromo and Tigregna. Added to this, though some customer service officers were very informal in their communications, the researcher also observed very formal and active customer service officers who served the customers politely.

These customer service officers were tried to communicate with their customers politely and explain what the customers failed to understand in the way that they could understand. These kinds of officers correct the forms of money transaction if the customers failed to fill it correctly and did not nag for the mistake they committed. In a similar way, the researcher also observed in his field work while these kind of workers explained politely about saving, the advantages of saving and how the customer could run his business.

Appendix M: Questionnaire for Customers: English Version

Part I: General direction

This questionnaire form is part of a PhD research project being undertaken at Addis Ababa University, College of Humanity, Language Studies Journalism and communication; Department of Foreign Languages and literature, Applied Linguistics and Communication. It has been constructed to investigate language in use of Commercial Bank of Ethiopia in its communication practices. The project aims at understanding these practices concerning how language has been used in different communication channels of the Bank and understood by the customers in Addis Ababa city, Ethiopia in the communication practices of the Bank. It mainly focuses on describing and assessing these practices in terms of the language in use in relations to the challenges and opportunities related to problems of language in use in different communication channels of the Bank.

It is believed that the outcome of the survey will provide information on how to develop language that should be used in the communication practices of the Bank to create a healthy way of communication between the Bank, its customers and the public to maintain long term relationship. I hope that you can help me in responding to this questionnaire and I would greatly appreciate your completing it. The questionnaire results will only be used for academic purposes. All responses remain strictly confidential and there is no wrong answer. If you have any questions, you can contact me at tel, 0913277319 or email: fekaduoljira1@gmail.com at any time convenient to you.

Part II. Demographic data:

1. Sex: a/male____ b/female____
2. Age: a/18-25____ b/26-35____ c/36-45____ D/46-55____ E/ above 56____
3. Regional of birth: a. Addis Ababa____ b/ other regions____

4. If other regions Place of: a/ town____ b/ country side____
5. Educational background: a/ 1-8____ b/ 9-12 c/diploma____ d/ degree____
c/others____
6. Occupation: a/ public serevant____ b/ marchant____ c/ town daweller____
d/ others____
7. Your mother tongue or native language: a/ Amharic____ b/others____
8. Language abilities in Amharic: a/excellent ____ b/very good____ c/good ____
d/ poor____
9. . Language abilities in English:a/excellent ____ b/very good____ c/good ____
d/ poor____
10. 10. Abilities in Other languages: a/excellent ____ b/very good____ c/good ____d/
poor____
11. Experience as customers: a/1-5____b/6-10____c/11-15____d/16-20____
e/ above 20____
12. Religion a/ traditional____b/chritian____c/ musilim____ d/others ____

Part III. Components of relationship maintainance communication strategies questionnaire

This questionnaire is adapted from Hon and Grunig, (1999) six very precise elements or components of relationship maintainance communication strategies that have been found to be valid to measure relationship outcomes. The questionnaire is adapted to measure the communication practices of Commercial Bank of Ethiopia in terms of its language in use in the current business communication channels of the Bank. Thus, to measure your extent of agreement with the clarity of the language in use of the Bank in its communication practices in Addis Ababa city, five alternatives are given in front of each item.

Please, choose one alternative that you believe best fits your agreement from 1 to 5 against each item in terms of the clarities of the language in use the communication practices of the Bank when it gives you service. Although some of these questions may

sound similar, please respond to each of the items carefully because they ask for slightly different information using the following scale:

1=strongly disagree

2 = disagree

3 = neither agree nor disagree

4 = agree

5 = strongly Agree

No	Items	1	2	3	4	5
Trust						
1	The languages in use of this bank in its communication practice show me that it treats people like me fairly and justly.					
2	I can easily understand the bank's decision from the information it disseminates in different languages.					
3	I know this bank performs what it says to perform					
4	I believe that this bank takes the opinions of people like me into account when making decisions.					
5	I feel very confident about workers of the Bank language skills.					
6	I feel very confident about workers of the Bank language skills.					
Control Mutuality						
7	This bank and people like me are attentive to what each other say.					
8	The management of this bank gives people like me enough say in the communication process.					
9	In dealing with people like me, this bank has a tendency to throw its weight around.					
10	This bank believes the opinions of people like me are legitimate.					

11	This bank really listens to what people like me have to say.					
Commitment						
12	The content of the languages this bank uses to maintain a long-term commitment to people like me .					
13	I can see that this bank wants to maintain a relationship with people like me from what it says.					
14	There is a long-lasting bond between this bank and people like me in our means of communication.					
15	Compared to other banks, I value the language in use of this bank more from what it says for my relation with it.					
16	I would rather work together with this bank due to the workers' politeness					
Satisfaction						
17	I am happy with this bank's language in uses.					
18	Both the Bank and people like me benefit from the communication between us as we understand each other from what we say.					
19	Most people like me are happy in their interactions with this bank.					
20	I am pleased with the relationship this bank has established with people like me in its means of communication.					
21	Most people enjoy dealing with this bank due to the smooth relations the workers create in their approaches.					
Communal Relationships						
22	This bank does not especially enjoy giving others aid from what it says.					
23	This bank is very concerned about the welfare of people like me from its means of communications.					
24	From the statement of this bank, I feel that it takes advantage of vulnerable people.					
25	I think that this bank succeeds by stepping on other people from the					

	strategies of its communication.					
26	This bank helps people like me without expecting anything in return					
Exchange Relationships						
27	Whenever this bank gives or offers something to people like me, it expects something in return for what it gives.					
28	Even though people like me have had a relationship with this bank for a long time, it still expects something in return whenever it offers us a favor.					
29	This bank will compromise with people like me when it knows that it will gain something.					
30	This bank takes care of people who are likely to reward it.					

Appendix N: Amharic Version Questionnaire for Customer

ክፍል አንድ:- አጠቃላይ መመሪያ

ይህ የጽሑፍ መጠይቅ በአዲስ አበባ ዩኒቨርሲቲ የህወማንቲስ፣ የቋንቋዎች ጥናት፣ ጋዘጠኝነትና ተግባራት፣ የወጭ ቋንቋዎችና ስነ-ጽሁፍ ትምህርት ክፍል ሥር በሚገኘው በተግባራዊ ስነ-ልቦናና ተግባራት ላይ ጥናት ለማድረግ የተወጠነ የምርምር ፕሮጀክት ነው። ከዚህ አንጻር ፕሮጀክቱ በአሁኑ ወቅት በኢትዮጵያ ንግድ ባንክ ወስጥ በሥራ ላይ ተግባራትን ተግባራዊ ለማድረግ ያለውን ቋንቋ ለማጥናት የተዘጋጀ ነው። ፕሮጀክቱ የሚያተኩረው ይህን ከቋንቋ አጠቃቀም አንጻር ባንኩ በተለያዩ የተግባራት መስመሮች ሲጠቀም በአዲስ አበባ ከተማ የሚገለገሉ ደንበኞች ተግባራት ሥራ ላይ ሲወልዱ ባንኩ የሚጠቀመውን ቋንቋ እንዴት እንደሚረዱ ለመለየት ነው። ፕሮጀክቱ በዋናነት የሚያተኩረው ይህንን ተግባር ከቋንቋ አጠቃቀም አንጻር ሥራ ላይ ለማዋል ያለውን መልካም ዕድልና ተግዳሮቶችን ከባንኩ የተለያዩ የግንኙነት መስመሮች አንጻር ለማየት ነው።

የዚህ ጥናት ውጤት በባንኩ የተግባራት ሥራ ላይ ባንኩ ከደንበኞችና ከህዝቡ ጋር ቋንቋን በምን መልኩ ተጠቅሞ መልካም ግንኙነት ማድረግ እንደሚችል መልካም የሆኑትንና ጉድለቶችም ካሉ በተገቢው ሁኔታ ያሳያል ተብሎ ይታሰባል። ስለሆነም ይህንን የጽሑፍ መጠይቅ በመሙላት እንደሚረዱኝ ተስፋ በማድረግ ስለትብብርዎ በቅድሚያ አመሰግናለሁ። የመጠይቁ ውጤት ለዚህ ምርምር ሥራ ብቻ የሚውል ሆኖ የሚሰጡት መልሶች በሚስጥር የሚጠበቁና መልስዎም የግል አስተያየትዎ ስለሆነ የትኛውንም መልስ ቢመልሱ እንደስህተት እንደማይቆጠርና ለምርምሩ ጥሩ ግብዓት ሊሆን እንደሚችል ከወዲሁ እንዲረዱ በአክብሮት አሳውቆታል። ምንም ዓይነት ጥያቄ ብኖርዎት በሚከተለው የስልክ ቁጥርና የኢ-ሜል አድራሻ በተመቸዎት ጊዜ ልያገኙኝ ይችላሉ። ስልክ 0913277319:

ኢሜል fekadu.oljira@yahoo.com

ክፍል ሁለት:- የግል ሕይወት ታሪክ

ከዚህ ቀጥሎ ካሉት አማራጮች የእርስዎን የግል ሕይወትዎን ታሪክ ከሚያመለክተው ሆሄ ፊት ለፊት የ”X” ምልክት በማድረግ ያመልክቱ።

1. ጾታ:- ሀ/ ወ _____ ለ/ሴት _____
1. ዕድሜ:- ሀ/ 18-25 _____ ለ/26-35 _____ ሐ/36-45 _____ መ/ 36-55 _____ ሠ/ 56ና ከዚያ በላይ
2. የትውልድ ቦታ: ሀ/አዲስ አበባ _____ ለ/ሌሎች ክልሎች _____
3. ሌሎች ክልሎች ከሆነ የትውልድ ስፍራ:- ሀ/ከተማ _____ ለ/ገጠር _____
4. የትምህርት ደረጃ ሀ/ከ1-8 _____ ለ/ ከ9-12 _____ ሐ/ ዲፕሎማ _____ መ/ ዲግሪና ከዚያ በላይ _____ ሠ/ ሌላ _____
5. ሥራዎ ሀ/ የመንግስት ሠራተኛ _____ ለ/ ነጋዴ _____ ሐ/የከተማ ነዋሪ _____ መ/ሌላ _____
6. የአፍ መፍቻ ቋንቋ ሀ/ አማርኛ _____ ለ/ ሌላ ቋንቋ _____
7. የቋንቋ ክህሎት በአማርኛ ሀ/ እጅግ በጣም ጥሩ _____ ለ/በጣም ጥሩ _____ ሐ/ጥሩ _____ መ/ ደካማ _____
8. የቋንቋ ክህሎት በእንግሊዝኛ ሀ/ እጅግ በጣም ጥሩ _____ ለ/በጣም ጥሩ _____ ሐ/ጥሩ _____ መ/ ደካማ _____
9. በሌሎች ቋንቋዎች የኢትዮጵያ ቋንቋዎች ሀ/ እጅግ በጣም ጥሩ _____ ለ/በጣም ጥሩ _____ ሐ/ጥሩ _____ መ/ ደካማ _____
10. ከባንኩ ጋር በደንበኝነት የቆዩበት ዓመት:- ሀ/1-5 _____ ለ/6-10 _____ ሐ/11-15 _____ መ/16-20 _____ ሠ/ከሃያ ዓመት በላይ 20 _____
11. እምነት: ሀ/ ባህላዊ _____ ለ/ክርስትና _____ ሐ/ እስልምና _____ ሠ/ ሌላ _____

ክፍል ሦስት:- የተግባቦት አካላትና የቋንቋ አጠቃቀም ለመለየት የቀረበ የጽሑፍ መጠይቅ

እነኚህ የጽሑፍ መጠይቆች ስድስት የተግባቦት ማጠናከሪያ እስትራቴጂዎች ለመመዘን ሆንና ግራንግ (Hon and Grunig, 1999) በጥናት ከተመሰከረላቸው መጠይቆች ተሻሽለው የተወሰዱ ናቸው። እነኚህ መጠይቆች በዚህ ጥናት ወሰጥ ተሻሽለው የተወሰዱት የኢትዮጵያ ንግድ ባንክ ለደንበኞቹና ለህዝቡ በቋንቋ

አጠቃቀም ረገድ ተግባቦቱን ሥራ ላይ በሚያወልድበት ጊዜ በአሁኑ ወቅት በንግድ መሥመሩ ወስጥ ካለው ግልጽነት ጋር ምን ያህል እንደምስማሙ ለመመዘን ነው። ስለዚህ የዚህ የስምምነት ደረጃ ባንኩ በአዲስ አበባ ውስጥ በሚሰጠው አገልግሎት የሚያመለክቱ አምስት አማራጮች ቀርቦልዎታል። እርስዎ የኢትዮጵያ ንግድ ባንክ ተግባቦቱን ሥራ ላይ በሚያወልድበት ጊዜ ከሚጠቀመው የቋንቋ ግልጽነት ጋር የሚስማማዎትን ከ1 እስከ 5 ከተሰጡት አማራጮች አንዱን በመምረጥ የ"X" ምልክት በመጻፍ ይመልሱ። ምንም እንኳን አንዳንዶቹ ጥያቄዎች የሚመሳሰሉ ቢመስሉም የየራሳቸው ልዩነትና ሀሳብ ስላላቸው በጥንቃቄ ከዚህ ቀጥሎ ያለውን መሰፈርት በመጠቀም እንዲመልሱ በአኩብሮት እጠይቆታለሁ።

- 1= በጣም አልስማማም
- 2= አልስማማም
- 3= መስማማትም ሆኔ አለመስማማት ይቸግረኛል
- 4= እስማማለሁ
- 5= በጣም እስማማለሁ

ተ.ቁ	ጥያቄዎች	1	2	3	4	5
ተአማኒነት						
1	የኢትዮጵያ ንግድ ባንክ የተግባቦት ቋንቋ አጠቃቀም እንደኔ ያሉትን ሰዎች ሁሉ ፍታሃዊና ህጋዊ በሆነ መንገድ ያስተናግዳል።					
2	የኢትዮጵያ ንግድ ባንክ በተለያዩ ቋንቋዎች የሚያሰራጨውን የውሳኔ ሀሳብ መረጃዎችን በቀላሉ እረዳለሁ።					
3	የኢትዮጵያ ንግድ ባንክ ለመፈጸም ቃል የገባውን እንደሚፈጽም አወቃለሁ።					
4	የኢትዮጵያ ንግድ ባንክ ውሳኔዎችን በሚያስተላልፍበት ጊዜ የኔ ዓይነቱን ሰው ሀሳብ እንደሚያካትት አወቃለሁ።					
5	በኢትዮጵያ ንግድ ባንክ ሠራተኞች የቋንቋ ክህሎት በጣም እተማመናለሁ።					
6	የኢትዮጵያ ንግድ ባንክ አደርጋለሁ ያለውን እንደሚያደርግ					

	አውቃለሁ።					
መግባባት						
7	የኢትዮጵያ ንግድ ባንክና እንደኔ ያሉ ሰዎች አንዳችን ለአንዳችን የሚንለውን ነገር እንደማመጣለን።					
8	የኢትዮጵያ ንግድ ባንክ አስተዳደር በተግባራት ሂደቱ እንደኔ ላሉ ሰዎች በቂ ጊዜ ይሰጣል።					
9	የኢትዮጵያ ንግድ ባንክ እንደኔ ካሉ ሰዎች ጋር በሚወያይበት ጊዜ የራሱን ጫና ያደርጋል።					
10	የኢትዮጵያ ንግድ ባንክ እንደኔ ያሉ ሰዎች የሚሰጡትን ሀሳብ ሀጋዊነት አለው ብሎ ያምናል።					
11	የኢትዮጵያ ባንክ እንደኔ ያሉ ሰዎች የሚናገሩትን ነገር ያዳምጣል።					
ታታሪነት						
12	የኢትዮጵያ ንግድ ባንክ የሚጠቀመው የቋንቋ ይዘት እንደኔ ካሉ ደንበኞቹ ጋር የረዥም ጊዜ ግንኙነትን ለመፍጠር የሚያደርገውን ታታሪነት ያሳያል።					
13	የኢትዮጵያ ንግድ ባንክ ከሚናገረው ነገር እንደኔ ካሉ ሰዎች ጋር የረዥም ጊዜ ግንኙነት ለመፍጠር ፈላጎት እንዳለው ያመላክታል።					
14	በኔ ዐይነቱና በኢትዮጵያ ንግድ ባንክ መካከል በተግባራት ዘዴያችን የረጅም ጊዜ ቁርኝት አለን።					
15	ከሌሎች ባንኮች ይልቅ የኢትዮጵያ ንግድ ባንክ ከኔ ጋር ግንኙነት ለመፍጠር በሚያደርገው ንግግርና የቋንቋ አጠቃቀም ትልቅ ዋጋ እሰጣለሁ።					
16	ከኢትዮጵያ ንግድ ባንክ ሠራተኞች ትህትና የተነሳ ከዚህ ባንክ ጋር መስራትን እመርጣለሁ።					
እርካታ						
17	በኢትዮጵያ ንግድ ባንክ ቋንቋ አጠቃቀም በጣም ደስተኛ ነኝ።					
18	የኢትዮጵያ ንግድ ባንክና እንደኔ ያሉ ሰዎች ከተግባራታችን					

	የተነሳ አንዳችን ሌላችንን ስለሚንረዳ ሁላችንም ተጠቃሚዎች ነን።					
19	እንደ ያሉ ሰዎች ከኢትዮጵያ ንግድ ባንክ ጋር በሚያደርጉት ግንኙነት ደስተኞች ናቸው።					
20	የኢትዮጵያ ንግድ ባንክ እንደ ካሉ ሰዎች ጋር በሚያደርገው የግንኙነት ዘዴ በጣም ደስተኛ ነኝ።					
21	ብዙ ሰዎች የኢትዮጵያ ንግድ ባንክ ሠራተኞች በሚፈጥሩት መልካም የሆነና የተለሳለሰ አቀራረብ ደስተኞች ናቸው።					
የጋራ ተጠቃሚነት						
22	የኢትዮጵያ ንግድ ባንክ ከተግባቦቱ ለሌሎች እርዳታን በመስጠት እምቢዛም እንደማይደሰት እረዳለሁ።					
23	የኢትዮጵያ ንግድ ባንክ በተግባቦት ዘዴዎቹ እንደ ያሉትን ሰዎች ለመርዳት ይተጋል።					
24	ከኢትዮጵያ ንግድ ባንክ አባባሎች ባንኩ ከደንበኞች ጥቅም ፈላጊ እንደሆነ ይሰማኛል።					
25	ከኢትዮጵያ ንግድ ባንክ ከተግባቦት እስትራቴጂው የሚንረዳው በሌሎቹ ላይ በመረማመድ አጥጋቢ ውጤት ያገኘ ይመስለኛል።					
26	የኢትዮጵያ ንግድ ባንክ እንደ ካሉ ሰዎች ምንም ነገር ሳይጠብቅ ይረዳቸዋል።					
ሰጥቶ መቀበል						
27	የኢትዮጵያ ንግድ ባንክ እንደ ላሉ ሰዎች አንድ ነገር ሲሰጣቸው በግብረመልስ ሌላ ነገር ይጠብቃል።					
28	ምንም እንኳ እንደ ያሉ ሰዎች ከኢትዮጵያ ንግድ ባንክ ጋር መልካም ግንኙነት ቢኖራቸውም አሁንም አንድ ነገር በሚያደርግላቸው ጊዜ ሌላ ነገር ከእነሱ ይጠብቃል።					
29	የኢትዮጵያ ንግድ ባንክ እንደ ካሉ ሰዎች ጋር የሚደራደረው አንድ ነገር እንደሚጠቀም ሲያወቅ ብቻ ነው።					
30	የኢትዮጵያ ንግድ ባንክ ለሚያወድሱት ሰዎች ጥንቃቄ ያደርጋል።					

Appendix O: Summary of Customers' Demographic Profiles for Questionnaires

Variables	Frequency	Valid %	Remark
M	171	56.4	
F	132	43.6	
Total	303	100	
Regional origin of the respondent (N303)			
Addis Ababa	92	30.4	
Other regions	211	69.6	
Total	303	100	
mother tongue (N 303)			
Amharic	168	55.4	
Other Ethiopian languages	135		
Total	303	44.6	
Religion (N270)			
Christian	232	85.9	
Muslim	38	14.1	
Total	270		
Age (N 297)			
18-25	122	41.1	
26-35	133	44.8	
36-45	9	3.0	
46-55	21	7.1	
Above 55	12	4.0	
Total	297		
Educational background of the respondent (N291)			
1-8	40	13.7	
9-12	104	35.7	
Diploma and Degree	124	42.6	
Others	23	7.9	
Total	291		
Job description of respondent (N294)			
Public servant	63	21.4	
Merchant	48	16.3	
Others	183	62.3	
Total	294	100	
Experience as customer (N289)			
1-10 years	189	65.4	
11-20 years	71	24.6	
Above 20 years	29	10.0	
Total	289		

Appendix P: Questionnaire for Workers

Part I: General direction

This questionnaire form is part of a PhD research project being undertaken at Addis Ababa University, College of Humanity, Language Studies Journalism and communication, Department of Foreign Language and Literature: Applied Linguistics and Communication. It has been constructed to investigate language in use of Commercial Bank of Ethiopia in its communication practices to maintain relationships with customers and the public. In this part of the questionnaire, the project aims at understanding this practice in relation to the frequencies in which the participants implement different strategies in using language that can address the intended message to the customers or public in Addis Ababa. It mainly focuses on describing and assessing the communication practices of the workers in terms of their language use. It is believed that the outcome of the survey will provide information on how workers can develop language that should be used in their communication practices to create a healthy way of communication between the Bank and the customers or public to maintain long term relationship with old customers and attract new ones.

I hope that you can help me in responding to this questionnaire and I would greatly appreciate your completing it. The questionnaires results will only be used for academic purposes. All responses remain strictly confidential and there is no wrong answer. If you have any questions, you can contact me at tel, 0913277319 or email: fekadu.oljira@yahoo.com at any time convenient to you.

Part II: direction to respond to the questionnaire

This questionnaire was adapted and designed from Grunig, L. A., Grunig, J. E., & Dozier, D. M. (2002) which was used to assess communication objectives of an organization in the way that it could fit to measure how often you implement different strategies in solving language-related problem to deliver the Bank's messages and communicate effectively in using language effectively according to the context as workers' of CBE in Addis Ababa. For each of the items, please select a number from 1 to

5 that best represents how often you implement the items described in your communication practices between your bank and the customers/public.

1= rarely

2=some times

3= moderately

4= usually

5= always

Part III. Demographic data: gender, regional origin, religion and birth place of the customers' Age, education, job descriptions and work experiences of the participants as customers

Choose one of the information that concerns you and mark "X" in front of it.

1. Sex: a/male ___ b/female ___
2. Age: a/18-25 ___ b/26-35 ___ c/36-45 ___ D/46-55 ___ E/ above 56 ___
3. Region of birth: a. Addis Ababa ___ b/ other regions ___
4. If other regions Place of birth: a/ town ___ b/ country side ___
5. Educational background: a/diploma ___ b. degree ___ c/MA and above ___
6. Field of study A/ business and economics ___ B. social science ___ c/ language studies ___ d/ computer and information technology ___ e/others ___
7. Your job description _____
8. Your mother tongue or native language: a/ Amharic ___ b/ Oromo b/others ___
9. Language abilities in Amharic: a/Ecellent ___ b/very good ___ c/ good ___ d/ poor ___ e/ cannot speak speak at all _____
10. Language abilities in English: a/Excellent ___ b/very good ___ c/ good ___ d/ poor ___ e/ cannot speak speak at all _____
11. other languages a/Excellent ___ b/very good ___ c/ good ___ d/ poor ___ e/ cannot speak at all ___
12. Years of Eperiences: a/1-5 ___ b/6-10 ___ c/11-15 ___ d/16-20 ___ e/more than 20 ___
13. Your religion: a/ Traditional religion ___ b/Christian ___ c/ Muslim ___ d/ others ___

Part IV Questionnaire for Workers Competence of using clear language in their different communication strategies of the practice of Public relation

Give value for each of the questionnaire by marking " X" under one of the boxes according to your performance as 5= always, 4= usually, 3= moderately, 2=some times and 1= rarely.

No	Items	1	2	3	4	5
strategies for solving language related problems						
1	I can analyze the language problems of the Bank in its documents and forward ideas to improve them.					
2	I audit the Bank's communication channels and design consultancy plans to improve the clarities of their language.					
3	I set criteria in which the Bank can link its means of communication in a simple language to the environment when it fails to create smooth relationships due to language barriers.					
strategies for attracting new customers						
4	I identify and operate on creating different channels through which communication with publics can be facilitated in different languages to attract new customers.					
5	I design and implement communication strategies in local and international languages that can be understood to reveal a positive image of the Bank to maintain good relations with the public.					
6	I Identify and use adequate tools like market research and statistical analyses to communicate to the publics and create a business mindset to the public.					
Strategies for relating the Bank with its environment						
7	I identify environmental related issues like culture and ethics to act accordingly in my language of communication to create smooth relationships.					

8	I identify the constitutional characteristics of the Bank like its goals and objectives clarify them to the customers in the way that they can understand.					
9	I identify the functional areas of the Bank such as its purchasing, production, logistics, marketing, finance and human resources to explain it to the customers.					
10	I identify the impact of macro and microeconomic elements of the Bank and make external communication to create awareness to the public.					
strategies for improving communications of the bank						
11	I learn-to-learn on how, when and where new personal developments is needed by making internal and external communication in persuasive languages.					
12	I try to change management contexts through smooth relations if I feel that there is a problem of communication in using good language.					
13	I am planning and controlling to change and improve the implementation of the communication practices of the Bank in approaching the customers in the language they can easily understand.					
14	Based on the knowledge I acquired in my education, I identify the impact of culture on banking operations and try to create a local and international link in simple language to create a smooth relationship.					
	I understand the details of the Bank functions and link them to					

15	the customer according to their local knowledge.					
16	I understand the existent of new technologies language and its impact for new future markets to serve the customers in my communication practices to the standard that the customers understand.					
strategies for understanding and explaining principles						
17	I understand the principles of the Bank and link them with business language to create a good relationship with customers.					
18	I understand the principles of ethics and identify their implications for the business in the Bank to communicate them to the customers.					
19	I understand the principles of the law of competition and link them with publics using comparative languages to make my bank competent.					
20	I understand the principles of psychology and identify its implications for the Bank to communicate with the customers and the public.					
strategies for using different languages						
21	I know different languages to communicate with different customers.					
22	I know and use the language of financial systems to create awareness for the customers.					
23	I understand, reading, speaking and writing in a foreign language and local languages to communicate the business entities of my bank to different people.					

24	I can easily use the language of persuasion to provoke and communicate with a diversified group of people.					
25	I know how to use formal and informal languages to approach and serve the public according to their interest.					

Appendix Q: Workers Demographic Profiles for Questionnaires

Profiles of Workers for questionnaires

Variables	Frequency	Valid %	Remark
Gender of respondent (N 183)			
M	108	59	
F	75	41	
Total	183	100	
Regional origin of the respondent (N183)			
Addis Ababa	103	55.4	
Other regions	83	44.6	
Total	183	100	
Mother tongue (N185)			
Amharic	156	83.3	
Other Ethiopian languages	29	15.7	
Total	185	100	
Educational standards(184)			
Diploma	3	1.6	
Degree	149	81	
MA and above	32	17.4	
Total			

Appendix R: Women Saving Broucher



ምህረት ገ/ማርያም ሱፐር ማርኬት
Mihiret G/Mariam Super Market

አድራሻ: እንዳሰላሴ ሃየሎም አደባባይ አካባቢ
ስልክ: 0914 74 27 76

የቅናሽ መጠን 2%

ሙሉ ሃይሌ የውበት መጠበቂያ እቃዎች መደብር
Mulu Haile cosmetics

አድራሻ: አክሱም ቀበሌ 01 አክሱም ክናሽናል ፎቶ ቤት ጀርባ
ስልክ: 0914 75 72 89

የቅናሽ መጠን 2%

ንግስቲ ቢሆን ሱፐር ማርኬት
Nigisti Bihon Supermarket

አድራሻ: አድዋ ቀበሌ 06 አድዋ በርሀ ፋርማሲ አጠገብ

የቅናሽ መጠን 2%

ራሀዋ ኤሌክትሮኒክስ
Rahwa Electronics

የቤት ውስጥ ኤሌክትሮኒክስ እቃዎች
አድራሻ: አዲግራት አዲግራት ገዛገርላሰ አጠገብ
ስልክ: 0911 70 03 10

የቅናሽ መጠን 2%

እምሩ ኪሮስ ኤሌክትሮኒክስ
Emiru Kiros Electronics

የኤሌክትሮኒክስ እቃዎች ፣ የቤት ውስጥ እና የቢሮ የኤሌክትሮኒክስ መገልገያዎች
አድራሻ: አክሱም ቀበሌ አክሱም ፌትሎጌት ፎቶ ናሽናል
ስልክ: 0914 31 46 31

የቅናሽ መጠን 5%

ሃይሌ ብስራት የቤት እቃዎች መደብር
Haile Bisrat House Ware

አድራሻ: አዲስ አበባ
ስልክ: 0914 18 07 60

የቅናሽ መጠን 2%

ትዕግስት አባተ የውበት ማሰልጠኛና የውበት ሳሎን
Tigist Abate Beauty Trading

አድራሻ: መቀሌ 16 ቀበሌ ፌትሎጌት ፋሩስ የውስጥ ስፔሻሊስት ክሊኒክ
ስልክ: 0914 31 36 40

የቅናሽ መጠን 2%

አፍሪካ ወርቅ ቤት
Africa Jewelry

አድራሻ: አዲስ አበባ አራዳ ክ/ከተማ

የቅናሽ መጠን 3%



የኢትዮጵያ ኤሌክትሮኒክስ ኃ.የተ.የግ.ኩባንያ (ETHELCO)

አድራሻ: አዲስ አበባ 1. ማክሲኮ 2. ብሔራዊ-ቴክኖሎጂ ስራተኛ ስልጠና ማዘጋጀት ማዘጋጀት
3. አዳማ 4. ሐዋሳ
ስልክ: 11-551-83 00/11-551-67-46/022-111-27-77/ 046-220-48-53

የቅናሽ መጠን 2%

**ግሎሪየስ ኃ.የተ.የግ. ኩባንያ
Glorious plc**

አድራሻ: አዲስ አበባ ካቴድራል፣ ብሔራዊ አካባቢ፣ ፎቶሊቲ፣
(ራስ-ሆቴል ስራተኛ)፣ ፒያሳ ሰማያዊ ህንጻ፣ ቦሌ መዳኒዓለም እና
ዘፍመሽ (መገናኛ) ቅርንጫፍ
ስልክ: 11-551-83 00/11-551-67-46/022-111-27-77/ 046-220-48-53

የቅናሽ መጠን 5%

**አባድር ሾፐንግ ሴንተር ኃ.የተ.የግ. ማህበር
አባድር የገበያ አዳራሽ
Abader Shopping Centre**

አድራሻ: አዲስ አበባ አራት ኪሎ
ስልክ: 0111110348/011 6 478873/0118964582

የቅናሽ መጠን 4%

**በፀጋህ የህክምና አገልግሎት ኃ.የተ.የግ ኩባንያ
Betsega Hospital**

አድራሻ: አዲስ አበባ ኩራኤል
ስልክ: 0115 545559

የቅናሽ መጠን 5%

**እዮብ ገ/ምደጎን የቤት ዕቃዎች መደብር
Eyobe G/Medhen Furniture**

አድራሻ: አዲስ አበባ መቀሌ

የቅናሽ መጠን 5%

**ፋይን ግሎሪ ፈርኒቸር
WOW Prime plc**

አድራሻ: አዲስ አበባ ቦሌ መዳኒዓለም፣ አሎምፒያ ደንበል ፊት ስራተኛ
ስልክ: 01166610322/24

የቅናሽ መጠን 8%

**አዲስ ፋና ጠቅላላ ሽቀጣሽቀጥና ሆቴሎች
ንግድ አክሲዮን ማህበር (ኢትዮፍ)
Addis Fana General Merchandise (ETHOF)**

አድራሻ: አዲስ አበባ አድዋ(ፒያሳ)፣ አፋር ስቅ፣ ሸገር እና ስታዲየም

የቅናሽ መጠን 10%

ዳልጋ አንበሳ መድኃኒት ቤት
Dalga Anbessa Pharmacy

አድራሻ: አዲስ አበባ

ስልክ: 011 523887

የቅናሽ መጠን 20%

ድንበሯ/አ.ሀ.ጤ/የማህፀንና ፅንሰ ሆስፒታል
Dinberua Hospital

አድራሻ: አዲስ አበባ

ስልክ: 011 6 61 11 12

የቅናሽ መጠን 20%

ኒያት የቆዳና የአባላዘር ክሊኒክ
Niyat Clinic

አድራሻ: አዲስ አበባ

ስልክ: 011 5 51 49 28

የቅናሽ መጠን 20%

ቦሌ ሮክ ስፖርት ቤት
Bole Rock Spa

አድራሻ: አዲስ አበባ ቦሌ መድሃኒዳለም ኤድናሞል አካባቢ

ስልክ: 011 552 70 09

የቅናሽ መጠን 25%

አስኳል ተ/ኃይማኖት ሱፐር ማርኬት
Askual T/Himanot SuperMarket

አድራሻ: አዲስ አበባ

ስልክ: 0914 30 07 74/0914 30 07 74

የቅናሽ መጠን 2%

ባዮጀኒክ ቢዩቲ ስፖት/ላፍቶ ሞል ውስጥ/
Bio-genic Beauty Spa

አድራሻ: አዲስ አበባ

የቅናሽ መጠን 10%

ኒርቫና ሬስቶራንት

Nirvana Restaurant (Two Business Pvt.Ltd.Co)

አድራሻ: አዲስ አበባ

ስልክ: 011 868 5995

የቅናሽ መጠን 8%

ግሽን መድኃኒት ቤት
Gishen Pharmacy

አድራሻ: አዲስ አበባ

ስልክ: 116183100

የቅናሽ መጠን 3%

ሐርመኒ ሆቴል
Harmony Hotel

አድራሻ: አዲስ አበባ

የቅናሽ መጠን 22%

አይ ቤክስ የሆቴል እና ቱሪዝም ኮሌጅ
Ibex College of Hotel & Tourism

አድራሻ: አዲስ አበባ

ስልክ: 0923 77 53 83/84

የቅናሽ መጠን 18%

ኪንግ ሲልቫር
King Silver

አድራሻ: አዲስ አበባ

የቅናሽ መጠን 15%

መጻዛ ሰይፍ ኃይሌ ሱፐርማርኬት
Meaza Seifu Haile Supermarket

አድራሻ: አዳማ

የቅናሽ መጠን 5%

መሠረት ሰይፍ ኃይሌ ሱፐርማርኬት
Meaza Seifu Haile Supermarket

አድራሻ: አዳማ

ስልክ: 0911 384402

የቅናሽ መጠን 5%

ፊንፊን የቤትና የቢሮ ዕቃዎች ማምረቻ
Finfine Furniture Factory (3F) PLC

አድራሻ: አዲስ አበባ

የቅናሽ መጠን 3%

**ሪምና ወርቅ ቤት /ቢ.ኒ.ያም ተ/ልደትወርቅ ቤት/
Rimna Jewelery**

አድራሻ: አዲስ አበባ

የቅናሽ መጠን 5%

**ሮክ ቦተም ስፖርት ቤት
Rock Bottom Sport & Spa**

አድራሻ: አዲስ አበባ ወሎ ስፈር

የቅናሽ መጠን 25%

**ሸባ ሱፐርማርኬት (ሸባ ሪል ገዢነት ኃ.የተ.የግ ማህበር)
Sheba Supermarket (Sheba Real Estate PLC)**

አድራሻ: መቀሌ

ስልክ: 9111209029

የቅናሽ መጠን 3%

**ሸዋ ሾፕንግ ሴንተር
Shoa Shopping Centre /Shoa Supermarket/**

አድራሻ: አዲስ አበባ ፒያሳ (ሱማሊተራ) ቦሌ፣ መገናኛ፣ ሲኔምሲ ፣ ጦርጋይሎች እና ሳፍቱ ሞል

ስልክ: 0911 209474

የቅናሽ መጠን 3%

**ሲሳይ ታምራ የእንጨትና የብረት ሥራ ድርጅት
Sisay Tamre Furniture PLC**

አድራሻ: አዲስ አበባ ፒያሳ ቱዎድሮስ አደባባይ አካባቢ

ስልክ: 011 1113165/0911 224053

የቅናሽ መጠን 2%

**ሰን ሜት ፈርኒቸር
Sunmat Furniture**

አድራሻ: አዲስ አበባ

የቅናሽ መጠን 1.50%

**ቫጎር ስፖርት ኃ.የተ.የግ.ማህበር (ቪገር ስፖርት)
Viger Sport Plc**

አድራሻ: አዲስ አበባ ሳፍቱ ሞል ውስጥ

የቅናሽ መጠን 9%

**ሮማናት ኤሌክትሮኒክስ
Romanat Electronics**

አድራሻ: መቀሌ

የቅናሽ መጠን 2%



ማማስ ኪችን
Mama's Kitchen

BAR & RESTAURANT

አድራሻ: አዲስ አበባ /BOLE K.KETEMA (W 2 . & W.3) DHGEDA TOWER 4TH.FLOOR, NEAR BERHANE ADERE TOWER, & BACK OF BOLE MEDHANEALEM CHURCH.

ስልክ: 0911661365 , 0930099727

የቅናሽ መጠን 10%



ሲዮናት ሆቴል
Siyonat Hotel

አድራሻ: ቦሌ ከአለም ሲኒማ ወደ መድሃኒያለም ቤ/ክ በሚወሰደው መንገድ ላይ
ስልክ: 011-662-67-72

የቅናሽ መጠን 15%

ባይ የጉዞ ወኪል
By Tour and Travel

አድራሻ: አዲስ አበባ ከቦሌ መድሃኒያለም ቤ/ክ ወደ አትላስ በሚወሰደው መንገድ ሩሚ በርገር አጠገብ

ስልክ: 011 896 37 78

የቅናሽ መጠን 20%

ኢንፎኔት ኮሌጅ
Infonet College

አድራሻ: አዲስ አበባ
ስልክ:

የቅናሽ መጠን 50%

አዎል ኬር ያሲን የህጻናት አልባሳት መደብር
Awol ker Yasin Mohammed kids Boutique

አድራሻ: አድዋ ቀበሌ 06 ሰቲተ ሁመራ ሆቴል አጠገብ

የቅናሽ መጠን 2%

ካህሳይ ዘርአ ሱፐር ማርኬት
Kahsay Zerea Supermarket

አድራሻ: አክሱም ቀበሌ 02 አክሱም ፌትሎሬት አንቲካ ሬስቶራንት
ስልክ: 0914 74 31 55

የቅናሽ መጠን 2%

ላቭሊ የወበት ማሰልጠኛ
Lovely Beauty Training

የሴቶች ወበት ማሰልጠኛና የተለገዩ ኮሎምቲክስ መሻጫ
አድራሻ: እንዳሰላሌ ከአትዩጽያ ንግድ ባንክ ሽሬ ቅርንጫፍ ጸርባ
ስልክ: 0914 52 52 52

የቅናሽ መጠን 2%

የአብዛር ኢሳያስ ንግድ አክሲዮን

Yeabzer Essayas Trading

የከበሩ ማዕድናት ሽያጭ/ጌጣጌጦች

አድራሻ: አዲስ አበባ ቦሌ ክ/ክ ቀበሌ 01/19 ከቦሌ መድሃኒያለም ቤ/ክ

ወደ አትላስ በሚወስደው መንገድ ሩሚ በርገር አጠገብ

ስልክ: 0911 89 63 11

የቅናሽ መጠን 5%

ሰብሊም ፐርል ሃውስ

Seblime Pearl House

የዳይመንድ እና የፕርል ጌጣጌጦች መሸጫ

አድራሻ: አዲስ አበባ ቦሌ ክ/ክ ወረዳ 04ቦሌ መድሃኒያለም ማፌ ህንፃ ላይ

ስልክ: 911403398

የቅናሽ መጠን 6%

ሰንሲቲ ሱፐር ማርኬት

Sun City Supermarket

አድራሻ: አዲስ አበባ ቦሌ ክ/ክ ቀበሌ 03/05 የኢትዮጵያ ንግድ ባንክ

ቦሌ መድሃኒያለም ቅርንጫፍ አጠገብ

ስልክ: 011 661 41 22/23

የቅናሽ መጠን 6%



1st Chiropractic & Rehabilitation Clinic

አድራሻ: አዲስ አበባ ቦሌ ክ/ክተማ ቀበሌ 01/19

ስልክ: 0911 23 11 87

የቅናሽ መጠን 10%



**አዲስ ሂዎት ክሊኒክ
Addis Hiwot Helath Servie PLC**

አድራሻ: አዲስ አበባ ቦሌ ክ/ክተማ ወረዳ 4 ሃያ ሁለት በአዲስ

አስፋልት በጌታሁን በሻህ ህንፃ ወረድ ብሎ

ስልክ: 0911 60 31 70/0911 52 42 11

የቅናሽ መጠን 10%

አዶና ስፓ ሎጅ

Adona Spa Lodge

የሰብሊም የሳውናባዝ እን የውበት ሳሎን

አድራሻ: አዲስ አበባ ውሃ ልማት ዮሃንስ ከትሬ ቤት ፊትሰፊት

ስልክ: 0912506480/81

የቅናሽ መጠን 10%

ሐበሻ የፕርስ ህክምና ክሊኒክ

Habesha Dental Clinic

አድራሻ: አዲስ አበባ ከሃርመኒ ሆቴል ፊትሰፊት ኤስኤ ህንፃ

ስልክ: 0910 57 68 66

የቅናሽ መጠን 10%



ሶሎዳ መድሃኔት ቤት
Soloda Pharmancy

- አድራሻ: አዲስ አበባ
- ቁ.1 ሳሪስ አዲስ ሰፈር ዘመኔ ህንፃ 0114421986
 - ቁ.2 ቁራ ጎፋ ገብሬል አደባባይ ቤሌን ህንፃ 0114674306
 - ቁ.3 ጀም ደንሽር ህንፃ 0114712790
 - ቁ.4 ላፍቶ ንግድባንክ ፍትሰፊት 0114190760
 - ቁ.5 ገርጂ ሮባ ዳቦ ፊት ለፊት(ቦርሃ ህንፃ) 0116394243
 - ቁ.6 እስታዲየም ፊት ለፊት(የሃ ህንፃ) 0115580188
 - ቁ.7 አራት ኪሎ (ተራሮት ሆቴል አጠገብ) 0111262995
 - ቁ.8 አለም ባንክ(ከተሮፒካል ከፍ ብሎ) 251911526881

የቅናሽ መጠን 3%



አንበሳ ጫማ
Anbessa Shoe Factory

- አድራሻ: አዲስ አበባ
- ልደታ ቅርንጫፍ ዳርማር (ዋና መስርያ ቤት) 251112778150
 - ሰገሀር ቅርንጫፍ ሼመንፋፍር ያለበት ህንፃ 251118963922
 - አምባላጰር ቅርንጫፍ አምባላጰር ከመከላከያ ሚ/ር በላይ 251115152506
 - ጎፋ ቅርንጫፍ ቁራ አደባባይ 251114165350
 - አራዳ ቅርንጫፍ ፒያሳ መሀመድ መዘቃ ቤት ተርታ 251111110013
 - ተከለሀይማኖት ቅርንጫፍ ተከለሀይማኖት አደባባይ ወደ ፒያሳ መንገድ 251111566220
 - መርካቶ 1 ቅርንጫፍ 251112131662
 - መርካቶ 2 ቅርንጫፍ መርካቶ የገቢያ አዳራሽ 'ዋንዛ ፊት-ፊት' አጠገብ 251118694271
 - ቦሌ ቅርንጫፍ ደንበል ፍትሰፍት 251118333810
 - ሀያ ሁለት ቅርንጫፍ ጎሳጉል ህንፃ ላይ 251118963924

የቅናሽ መጠን 3%

BRAVO COM PLC ብራቮ ኮም ሞባይል አከፋፋይ
bravo Com Mobile Distributer PLC

አድራሻ: አዲስ አበባ ቦሌ ክ/ክ ወረዳ 1
ፒያሳጥቁር አንበሳ ት/ቤት ፊት ለፊት ትራኮን ህንፃ
ስልክ: 0118 69 57 22 0910 20 01 01/0111 26 29 21



የቅናሽ መጠን 5%

መቅደም ልዩ ካንገት በላይ ሀክምና ክሊኒክ
Mekdim Special E.N.T. Clinic

አድራሻ: አዲስ አበባ ቦሌ ክ/ክ ከቦሌ ሚሊኒየም ፊት ለፊት
የቀድሞ ለንደን ካሬ ጋር
ስልክ: 0911 64 04 87/0912608100

የቅናሽ መጠን 5%
ሚኪያስ የጥርስ ሀክምና
Mikias Dental Clinic

አድራሻ: አዲስ አበባ ቦሌ ክ/ክ ቀበሌ 03/05 ቦሌ መድሃኒያለም አሲስ ህንፃ
ስልክ: 0116 180532/24

ሩዶ መድኃኒት ቤት
Rudo Pharmacy

የመድሃኒትና የውበት መጠበቂያ ውጤቶች
አድራሻ: አዲስ አበባ ብሰራተ ገብርኤል ቤተክርስቲያን አጠገብ
ስልክ: 113203446/118685803/0911 68 09 43

የቅናሽ መጠን 2%

አቤል አዳነ ሱፐር ማርኬት
Abel Adane Supermarket

አድራሻ: አዲስ አበባ ሳሪስ ..ንፋስ ስልክ ቅርንጫፍ አካባቢ
ስልክ: 911213573/ 0911 21 33 73

የቅናሽ መጠን 3%

ላቪል መድሃኒት ቤት
Lavidal Pharmacy

አድራሻ: አዲስ አበባ ከብሔራዊ ትያትር ዝቅ ብሎ
(የኢትዮጵያ ንግድ ባንክ ዋናው መስሪያቤት ፊትለፊት)
ስልክ: 115152279

የቅናሽ መጠን 3%

ሰልፋክስ መድሃኒት ቤት
Sulphax Pharmancy

አድራሻ: አዲስ አበባ መካኒሳ ታክሲ ማዞሪያ
ስልክ: 911197769/0911252924/011 3 69 10 65

የቅናሽ መጠን 3%



ራስ ሆቴል አዲስ አበባ
Addis Ababa Ras Hotel

አድራሻ: አዲስ አበባ ከብሔራዊ ትያትር ዝቅ ብሎ
(የኢትዮጵያ ንግድ ባንክ ዋናው መስሪያቤት ፊትለፊት)
Around National Theater (Inforont of CBE Head office)
ስልክ: 0115152879/0115517060
0115517060/0115521202

የቅናሽ መጠን 10%

ቲኤ ግራፊክስ ኢንስቲትዩት
TA Graphics Instiute

አድራሻ: አዲስ አበባ ሜክሲኮ ኬኤር ህንጻ 3ኛ ፎቅ
ስልክ: 0911811079/0911395878

የቅናሽ መጠን 5%-8%

ቢጂኤም ሆስፒታል
BGM Hospital

የሕፃናትና የእናቶች ሆስፒታል
አድራሻ: ቦሌ ክ/ክ ወረዳ 8 ከቦሌ መድሃኒያሎም ቤ/ክ ጀርባ
ስልክ: 0116187037/911201846

የቅናሽ መጠን 5%

CAF Printing Press 0111267264

Appendix S: Interest Free Banking Service Brochure English Version



Interest Free Banking Service

1. Introduction

Many countries across the world are providing banking services based on the principles of Islamic Law (Sharia). Currently, some 500 financial institutions in more than 80 countries are rendering Interest Free Banking Service.

Sharia-Compliant Finance or Interest Free Banking Service is an alternative banking system that operates based on the principles of Sharia which prohibits, at the core, the receipt and payment of interest as well as working in areas forbidden by the religion of Islam.

As the Commercial Bank of Ethiopia (CBE) is licensed by the National Bank of Ethiopia to give Interest Free Banking Service, it provides the service at specified windows of selected branches of the bank. Interest Free Banking Service is available to all customers who want to make use of the alternative banking service. CBE has implemented separate and dedicated software for the service that segregate the transactions of accounts in those windows specified for the service with that of the conventional ones.

2. Impermissible Trading Activities

Consistent with Shariah, there are some trading activities that are not allowed to utilize Interest Free Banking Services:

- Running pig farm and pork trading;
- Alcoholic beverages production and trading;
- Gambling and related activities such as running casinos as well as other activities classified as harmful to the society in general.

Activities categorized under the above are barred from using Interest Free Banking Services.

3. Interest Free Banking Products and Services

- 3.1. Deposit and Investment Accounts
- 3.2. Financing Products
- 3.3. Letter of Guarantee
- 3.4. Trade Service
- 3.5. Money Transfer (Hawallah)
- 3.6. Foreign Exchange

3.1 Deposit and Investment Accounts

Under this category, there are four kinds of accounts: Wadiah Amanah (Safekeeping Deposit), Qard (Current Account), Mudarabah Investment Saving (Profit/Loss Sharing Saving Account), and Mudarabah Investment Fixed Time Deposit (Profit / Loss Sharing Fixed - Time Deposit).

Wadiah Amanah (Safekeeping Deposit)

This type of account is opened by customers for unspecified period of time for the purpose of safekeeping. Depositors give their consent to the Bank to deal with the whole or any part of their money in the manner that it deems fit, so long as it is not against Sharia. The Bank will guarantee payment of the principal as demanded by the customer.

Qard (Current Account)

Qard account is opened for unspecified period and operated by cheque like the conventional current account. The bank shall guarantee payment of the principal amount when the customer demands so.

Mudarabah Investment Saving Account (Profit/Loss Sharing Saving Account)

This is an investment account where a customer deposits money for unspecified period of time and she/he will share both the profit and loss based on the pre agreed ratio after deploying the fund in any permissible activities chosen by the bank. The customer may withdraw his/her deposit at any time, but the Bank may impose restrictions on withdrawal as it is a profit/loss sharing account.

Mudarabah Investment Fixed Time Deposit (Profit/Loss Sharing Fixed Time Deposit)

This is an investment deposit where a customer deposits money for a fixed period of time and she/he will share profit and loss based on the pre agreed ratio after deploying the fund in any permissible activities chosen by the bank. The Bank shall impose restrictions on withdrawal during specified period based on prior agreement.

3.2 Financing Products

These consist of Murabahah, Salam, Istisna and Ijara financing products. By making use of these, a customer can obtain finance for:

- Working Capital;
- Purchase of Goods/Assets;
- Export and Import Trade;
- Project Finance;
- Leasing; and
- Working Capital for Agricultural Activities.

Murabahah (Cost Plus Profit) Mode of Financing

Murabahah is a contract of sale between a customer and a bank in which a bank purchases the goods needed by a customer and sells the goods to the customer on a cost-plus basis. Both the profit (mark-up) and the time of payment (usually in installments) are specified in an initial contract. The bank is the owner of the goods before it sells it to the customer. The bank may require collateral from the customer to secure the finance.

Among the services included in Murabahah are the following:

- **Murabahah Term Financing** - For purchase of inputs, machinery or short-term project financing;
- **Murabahah Revolving Financing Facility** - For purchase of inputs;
- **Murabahah LC Financing** - For purchase of inputs and machinery from abroad.
- **Murabahah Pre-shipment and Murabahah Post-shipment Financing** - For the purchase of goods to be exported.

Salam (Advance Payment) Mode of Financing

This is a financing service that would be made available in cash for working capital purposes for customers engaged in agricultural sector as per the contract between the Bank and the customer. It is a sales arrangement whereby the customer shall deliver the type of product she/he produces in accordance with the type, quality, quantity, and given period to the bank /agent /third party. The bank may require collateral from the customer to secure the finance.

Istisna (Work-in-Progress) Mode of Financing

Istisna financing is a mode of sale at an agreed price whereby the Bank orders a manufacturer or a contractor to manufacture, assemble or construct a specific commodity for a purchaser/customer of the Bank to be delivered at a future date. Istisna contract shall be entered between the Bank and the customer. The Bank will also enter into a parallel Istisna contract with a third party, i.e. manufacturer/contractor. The Bank may ask for collateral/guarantee from the customer/contractor, as the case may be.

Ijarah (Leasing) Mode of Financing

In Ijarah, the Bank purchases a real asset (the bank may purchase the asset as per the specifications provided by the prospective client) and leases it to the customer. In the period of lease, the asset remains in the ownership of the Bank, but the physical possession of the asset and its right of use is transferred to the lessee. Depending on the promise made by the Bank, the Bank can sell or transfer freely the leased asset to the customer. The Bank may require collateral from the customer.

3.3 Letter of Guarantee

The Bank shall avail guarantees such as Advance Payment Guarantee, Bid Bond Guarantee and Performance Bond Guarantee, etc for its customers and may request collateral to secure the guarantee.

3.4 Trade Service

This service is provided for customers who are engaged in export and import trade. It is an arrangement where customers delegate the Bank or participate in partnership with it. This service is similar to the trade service given at the conventional bank.

3.5 Money Transfer (Hawallah)

Local money transfer beneficiaries can receive money sent to them from all over the country through a branch that has Interest Free Banking Window. They could similarly send money using this service. Besides, customers can utilize the service to receive money sent from any corner of the world.

3.6 Forex Services

Customers of the Bank can trade/exchange foreign currencies at spot rate.

Commercial Bank of Ethiopia
The Bank You Can Always Rely on!

Address:- Gambiya Street

Tel:-+251-11-553-48-14/251-11-516-17-18

Fax:- +251-11-552-43-58

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Appendix T: Interest Free Banking Service Brochure Amharic Version



ከወለድ ነፃ የባንክ አገልግሎት

1. መግቢያ

በርካታ ሀገሮች ከወለድ ነፃ የባንክ አገልግሎትን በመስጠት ላይ ይገኛሉ። በአሁኑ ወቅት ከ80 በላይ በሆኑ ሀገራት በሚገኙ ከ500 በላይ የገንዘብ ተቋማት ውስጥ አገልግሎቱ በመስጠት ላይ ይገኛል።

ከወለድ ነፃ የባንክ አገልግሎት የሽሪ ላይናንስ መርሆችን በመከተል በአገልግሎቱ ወቅት ምንም ዓይነት ወለድ መክፈልም ሆነ መቀበል ላይ ያልተመሠረተ እንዲሁም በተፈቀዱ ሥራዎች ላይ ብቻ የሚሳተፍ እና የራሱ የሆነ አሠራር ያለው አማራጭ የባንክ አገልግሎት ነው።

የኢትዮጵያ ንግድ ባንክ ይህን አገልግሎት እንዲሰጥ ከብሔራዊ ባንክ ፈቃድ ያገኘ ሲሆን አገልግሎቱን በተመረጡ የባንክ ቅርንጫፎች ተለይተው በተዘጋጁ መስኮቶች አማካኝነት ይሰጣል። በነዚህ መስኮቶች የሚፈጸሙ ማናቸውም የገቢና የወጪ ሂሳብ እንቅስቃሴዎች ከመደበኛው የባንክ አሠራር ጋር ሳይቀላቀሉ፣ በተለይ ለዚህ አገልግሎት ተብሎ በተዘጋጀ ቴክኖሎጂ በመታገዝ ይከናወናሉ።

2. የተከለከሉ የንግድ ሥራ ዘርፎች

ሽሪ ላይናንስን መሠረት በሚከተሉት የሥራ ዘርፎች ላይ የተሰማሩ ግለሰቦች በዚህ አገልግሎት መስተናገድ አይችሉም።

- ዓሳማ ማርባት እና የዓሳማ ሥጋ ንግድ፤
- የአልኮል መጠጥ ማምረት እና ንግድ፤
- ቁማርና ቁማር ነክ የሥራ ዘርፎች፤ እና በአጠቃላይ ለሀብረተሰቡ ጉጂ ናቸው ተብለው የተፈረጁ የሥራ መስኮች ላይ የተሰማሩ ከወለድ ነፃ የባንክ አገልግሎት ተጠቃሚ መሆን አይችሉም።

3. ከወለድ ነፃ የሚሰጡ የባንክ አገልግሎቶች

- 3.1. የተቀማጭ ገንዘብ እና የኢንቨስትመንት ሂሳቦች አገልግሎት
- 3.2. ፋይናንሲንግ
- 3.3. ዋስትናዎችን መስጠት
- 3.4. የዓለም አቀፍ ንግድ ድጋፍ
- 3.5. ገንዘብ ማስተላለፍ /ሐዋላ/
- 3.6. የውጭ ሀገር ገንዘብ ምንዛሪ

3.1. የተቀማጭ ገንዘብ እና የኢንቨስትመንት ሂሳቦች አገልግሎት

በዚህ አገልግሎት ውስጥ አራት የሂሳብ ዓይነቶች የተካተቱ ሲሆን፣ እነርሱም ዋዲያ አማካኝ (የአደራ ተቀማጭ ገንዘብ ሂሳብ)፣ ቀርጅ (ተንቀሳቃሽ ሂሳብ)፣ ሙዳራባህ ቁጠባ ሂሳብ (ትርፍና ኪሣራ አካፋይ ቁጠባ ሂሳብ)፣ እና ሙዳራባህ የጊዜ ገደብ ተቀማጭ ሂሳብ (ትርፍና ኪሣራ አካፋይ በጊዜ ገደብ ተቀማጭ ሂሳብ) ናቸው።

ዋዲያ አማኝህ (የአደራ ተቀማጭ ገንዘብ ሂሳብ)

ይህ የሂሳብ ዓይነት ላልተወሰነ ጊዜ የሚከፈትና ደንበኞች ገንዘባቸውን ያለገደብ በደብተር የሚያንቀሳቅሱበት፣ እንዲሁም ያለትርፍ በአደራ የሚያስቀምጡበት አገልግሎት ነው። ደንበኛው ገንዘቡ እንዲከፈለው በጠየቀበት ወቅት ባንኩ ገንዘቡን ይከፍለዋል።

ቀርጽ (ተንቀሳቃሽ ሂሳብ)

ይህ የሂሳብ ዓይነት ላልተወሰነ ጊዜ ያለትርፍ የሚከፈትና ያለገደብ በቼክ አማካኝነት የሚንቀሳቃስ ሂሳብ ነው። ደንበኛው ገንዘቡ እንዲከፈለው በጠየቀበት ወቅት ባንኩ ገንዘቡን ይከፍለዋል።

ሙዳራባህ የኢንቨስትመንት ቁጠባ ሂሳብ

ይህ የኢንቨስትመንት ሂሳብ ላልተወሰነ ጊዜ የሚከፈትና በደብተር የሚንቀሳቃስ ሲሆን፣ ባንኩ ከደንበኛው ጋር ትርፍንም ሆነ ኪሣራን ቀድመው በተስማሙት የመቶኛ የትርፍ መጠን መሠረት የሚካፈልበት ወይም የሚጋራበት የኢንቨስትመንት ተቀማጭ ሂሳብ ነው። ደንበኛው በማንኛውም ወቅት ገንዘቡን ሊያውጣ የሚችል ሲሆንም፣ ትርፍና ኪሣራ አጋሪ ሂሳብ እንደመሆኑ ባንኩ መለስተኛ የወጪ ገደቦችን ሊጥል ይችላል።

ሙዳራባህ የጊዜ ገደብ ተቀማጭ የኢንቨስትመንት ሂሳብ

ይህ የኢንቨስትመንት ሂሳብ ትርፍ እና ኪሣራን ለመካፈል ለተወሰነ የጊዜ ገደብ በደንበኞች የሚከፈት ነው። ከአገልግሎቱ ለመጠቀም ገንዘቡ በውሉ ከተጠቀሰው/ከተወሰነው የጊዜ ገደብ በፊት በአስቀማጭ ወጪ መደረግ የለበትም። ነገር ግን ከውሉ ማብቂያ በፊት ደንበኛው ገንዘቡን ከጠየቀ ባንኩ ትርፍ ላይከፍለው ይችላል።

3.2. የፋይናንሲንግ አገልግሎት

ይህ አገልግሎት የሙራባሃ፣ የሠላም፣ የኢስቲስናዕ እና የኢጃራ ውሎችን የሚያካትት ሲሆን፣ ደንበኞች አገልግሎቶቹን በመጠቀም፡

- የሥራ ማስኬጃ!
- የንብረት/ዕቃ መግዣ!
- የወጪና ገቢ ንግድ!
- የፕሮጀክት ፋይናንስ!
- የኪራይ አገልግሎቶችን፣ እና
- የአርሻ ሥራ ማስኬጃ ፋይናንስ ከባንኩ ማግኘት ይችላሉ።

ሙራባሃ

ይህ አገልግሎት ባንኩ በራሱ ወይም በደንበኛው ትዕዛዝ በሽራዓ የተፈቀዱ ዕቃዎችን ወይም ንብረቶችን በመግዛትና በግዥ

ወቅት የወጡ ልዩ ልዩ ወጪዎችንና የባንኩን የትርፍ መጠን በዕቃው/በንብረቱ ዋጋ ላይ በመደመር በሽያጭ ለደንበኞች ማስተላለፍ የሚያስችል ነው። ባንኩ ዕቃዎቹን ወይም ንብረቶቹን ለደንበኛው እስኪሸጥ/እስኪያስተላልፍ ድረስ የባለቤትነት መብት ይኖረዋል። ለዚህ የፋይናንስ አገልግሎት ባንኩ እንደአስፈላጊነቱ ዋስትና/መያዣ ሊጠይቅ ይችላል።

በሙራባሃ አገልግሎት ውስጥ የሚከተሉት የተለያዩ የፋይናንስ አማራጮች አሉ።

- ሙራባሃ የጊዜ ገደብ ፋይናንሲንግ - ለምርት ግብዓት ግዢ፣ ለማሽነሪ መግዣ ወይም ለአጭር ጊዜ ፕሮጀክት ማከናወኛ፤
- ሙራባሃ ሪቮልቪንግ ፋይናንሲንግ - ለምርት ግብዓት መግዣ፤
- ሙራባሃ ኤል.ሲ ፋይናንሲንግ - ከውጭ ለሚገቡ የምርት ግብዓቶች ወይም ማሽነሪዎች መግዣ፤
- ሙራባሃ ቅድመ-ጭነት እና ሙራባሃ ድሀረ-ጭነት ፋይናንሲንግ - ወደ ውጭ ለሚላኩ እቃዎች መግዣ።

ሠላም የፋይናንሲንግ አገልግሎት

በግብርና ሥራ ለተሰማሩ ደንበኞች በባንኩና በደንበኛው መካከል በሚፈጸም የሽያጭ ስምምነት ለሥራ ማስኬጃ የሚውል በጥሬ ገንዘብ የሚሰጥ የፋይናንሲንግ አገልግሎት ነው። ደንበኛው ወደፊት ከሚያመርተው ምርት በስምምነቱ ላይ በተገለጸው ዓይነት፣ ጥራት፣ መጠን እና ጊዜ መሠረት በዓይነት ለባንኩ ወይም ከባንኩ ጋር የትይዩ ሠላም ፋይናንስ ለተዋለው አካል ወይም ለወኪሉ የሚያስረክብበት አሠራር ነው። ለዚህ የፋይናንስ አገልግሎት ባንኩ እንደአስፈላጊነቱ ዋስትና/መያዣ ሊጠይቅ ይችላል።

ኢስቲስናዕ

በፋብሪካ የሚመረቱ ወይም የሚገባጠሙ ምርቶች እንዲሁም ግንባታዎች የምርት ሂደታቸው ወይም ግንባታቸው ሲጠናቀቅ መግዛት ለሚፈልጉ ደንበኞች ራሳቸው በሚያቀርቡት ትዕዛዝ መሠረት ባንኩ በኢንዱስትሪ በማስመረት ወይም በግንባታ ሥራ በተሰማሩ ኮንትራክቶች በማስገንባት ለደንበኞች በሽያጭ የሚያስረክብበት የፋይናንስ አገልግሎት ነው። ለዚህ የፋይናንስ አገልግሎት ባንኩ ከደንበኛውም ሆነ ከገንቢው አካል ዋስትና/መያዣ ሊጠይቅ ይችላል።

ኢጃራ

ባንኩ ለኪራይ ሊውሉ የሚችሉ የእርሻ ተሽከርካሪዎችን ወይም የኢንዱስትሪ ማሽነሪዎችን በራሱ ተነሣሽነት ወይም በደንበኛው ትዕዛዝ መሠረት በመግዛት ወይም በማስመረት ለደንበኞች የሚያከራይበት የፋይናንሲንግ አገልግሎት ነው። ባንኩ የሚያከራየውን ንብረት ቀድሞ በሚገባው ቃልኪዳን መሠረት የኪራይ ውሉ ሲያበቃ ወይም ውሉ ከማብቃቱ በፊት ለተከራየ

ደንበኛ ንብረቱን በሽያጭ ወይም በነፃ ስጦታ ሊያስተላልፍ ይችላል። ለዚህም አገልግሎት ባንኩ ዋስትና/መያዣ ሊጠይቅ ይችላል።

3.3. ዋስትናዎችን የመስጠት አገልግሎት

ባንኩ በሀገር ውስጥ እና በውጭ ሀገር ተቀባይነት ያላቸውን የዋስትና አገልግሎቶች ማለትም የቅድመ ክፍያ ዋስትና፣ የጨረታ ማስከበሪያ ዋስትና፣ የመልካም ሥራ አፈጻጸም ዋስትና ወዘተ አገልግሎቶችን የሚሰጥ ሲሆን ለአገልግሎቱም የዋስትና መያዣ ሊጠይቅ ይችላል።

3.4. የዓለም አቀፍ ንግድ ድጋፍ

ይህ አገልግሎት በወጪና ገቢ ንግድ ላይ ለተሰማሩ ደንበኞች በባንኩ የሚሰጥ ሲሆን፣ ደንበኞች ለባንኩ ውክልና በመስጠት ወይም ከባንኩ ጋር በሕብረት የሚሠሩበት አሠራር ነው። ይህ አገልግሎት በሀገራችን አሁን መደበኛው ባንክ ከሚሠራበት የዓለም አቀፍ ንግድ ድጋፍ አገልግሎት ጋር ተመሳሳይና አሠራሩም ከወለድ ነፃ ነው።

3.5. ገንዘብ ማስተላለፍ /ሐዋላ/

የሀገር ውስጥ ሐዋላ ተጠቃሚ ደንበኞች ከየትኛውም የሀገሪቱ ክፍል በባንኩ ቅርንጫፎች በኩል የተላኩላቸውን ገንዘብ በአቅራቢያቸው ከሚገኝ ማንኛውም ከወለድ ነፃ የባንክ አገልግሎት ከሚሰጥ የባንኩ ቅርንጫፍ የሚያወጡበትና ገንዘብ መላክ ቢያስፈልጋቸው በተመሳሳይ የሚልኩበት አገልግሎት ነው። በተጨማሪም የዚህ አገልግሎት ደንበኞች ከየትኛውም የዓለም ክፍል የሚላኩላቸውን ገንዘብ ከወለድ ነፃ የባንክ አገልግሎት መስኮት ባለው የባንኩ ቅርንጫፍ የሚቀበሉበት አሠራር ነው።


3.6. የውጭ ሀገር ገንዘብ ምንገሪ አገልግሎት

የዓለም አቀፍ ንግድ ድጋፍ አገልግሎት ዘርፍ ደንበኞች የውጭ ሀገር ገንዘቦችን በሚገባዎቸው ወቅት በዕለቱ በዋለው የግብይት ዋጋ መሠረት ሊሻሻሉ ይችላሉ።

**የኢትዮጵያ ንግድ ባንክ
ሁሉም የሚተማመኑበት ባንክ!**

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f www.facebook.com/commercial-bank-of-ethiopia
t http://twitter.com/CB

Appendix U: Sale Terminal (Pos- Terminal) Flyer English Version



የኢትዮጵያ ንግድ ባንክ
Commercial Bank of Ethiopia


Get 2% money back by using Point of sale Terminal (POS-Terminal)

Point of sale Terminal is a telecom-based technology payment system that enables a customer to effect payment using cards. As POS enables customers to make their purchases using Commercial Bank of Ethiopia Reliable Visa Card, it eliminates risks associated with carrying cash.

Using Commercial Bank of Ethiopia Reliable Visa Card avoids carrying cash and ensures a medium of modern cashless transaction. In addition, CBE presents 2% a money back reward program to its customers who transact a birr amount hundred and above.

This money back reward incentive program commences on september 1, 2014.
CBE'S pos terminal is available at

- Supermarkets,
- Hotels and restaurants,
- Travel and tour agents,
- Drug stores,
- Stationeries,
- Hospitals and clinics,
- Petroleum stations,
- Souvenir shops
- Air port terminals
- Air lines Ticket Office
- Furniture and fixture etc...



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SWIFT CODE CBETETAA

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Appendix V: Sale Terminal (Pos- Terminal) Flyeramharic Version

የኢትዮጵያ ንግድ ባንክ
Commercial Bank of Ethiopia

በካርድ የክፍያ መፈፀሚያ ማሽን (Point of sale Terminal-POS) በመጠቀም 2 በመቶ (2%) የገንዘብ ተመላሽ ያግኙ።

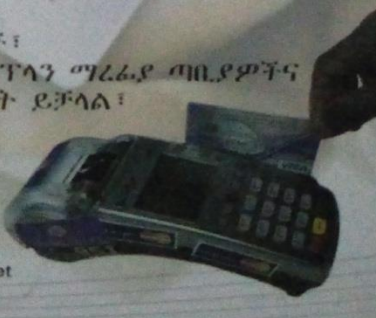
የክፍያ መፈፀሚያ ማሽን ደንቦች በኢትዮጵያ ንግድ ባንክ ሪፐብሊክ ካርድ በመጠቀም ግብይት መፈፀም የሚያስችላቸው የክፍያ ማሽን ነው። የሪፐብሊክ ቪዛ ካርድ የያዙ ደንቦች የአገልግሎት ወይም የሶቃ ግዢ ሲፈፀሙ ከሂሳባቸው ተቀናሽ በማድረግ ክፍያ መፈፀም የሚያስችላቸው መሳሪያ ነው። የባንካችን ደንቦች ይህንን ካርድ በመያዝ ግዢዎችን እንዲፈፀሙ ከማስቻሉም በላይ ጥሬ ገንዘብ በከላቸው ከመያዝ ያድናቸዋል።

የባንካችን የሪፐብሊክ ቪዛ ካርድ የያዙ ደንቦች ከነሐሴ 26 ቀን 2006 ዓ.ም ጀምሮ በኢትዮጵያ ንግድ ባንክ በካርድ የክፍያ መፈፀሚያ ማሽኖች በተቀመጡበት ማናቸውም የአገልግሎት ወይም ሶቃ አቅቶቤ ድርጅቶች በመሄድ ከመቶ ስር በላይ በሚያከናውኑት ግብይት የ2 በመቶ የገንዘብ ተመላሽ ያገኛሉ። የባንካችን በካርድ የክፍያ መፈፀሚያ ማሽኖች በሚከተሉት ቦታዎች ያገኙዋቸዋል

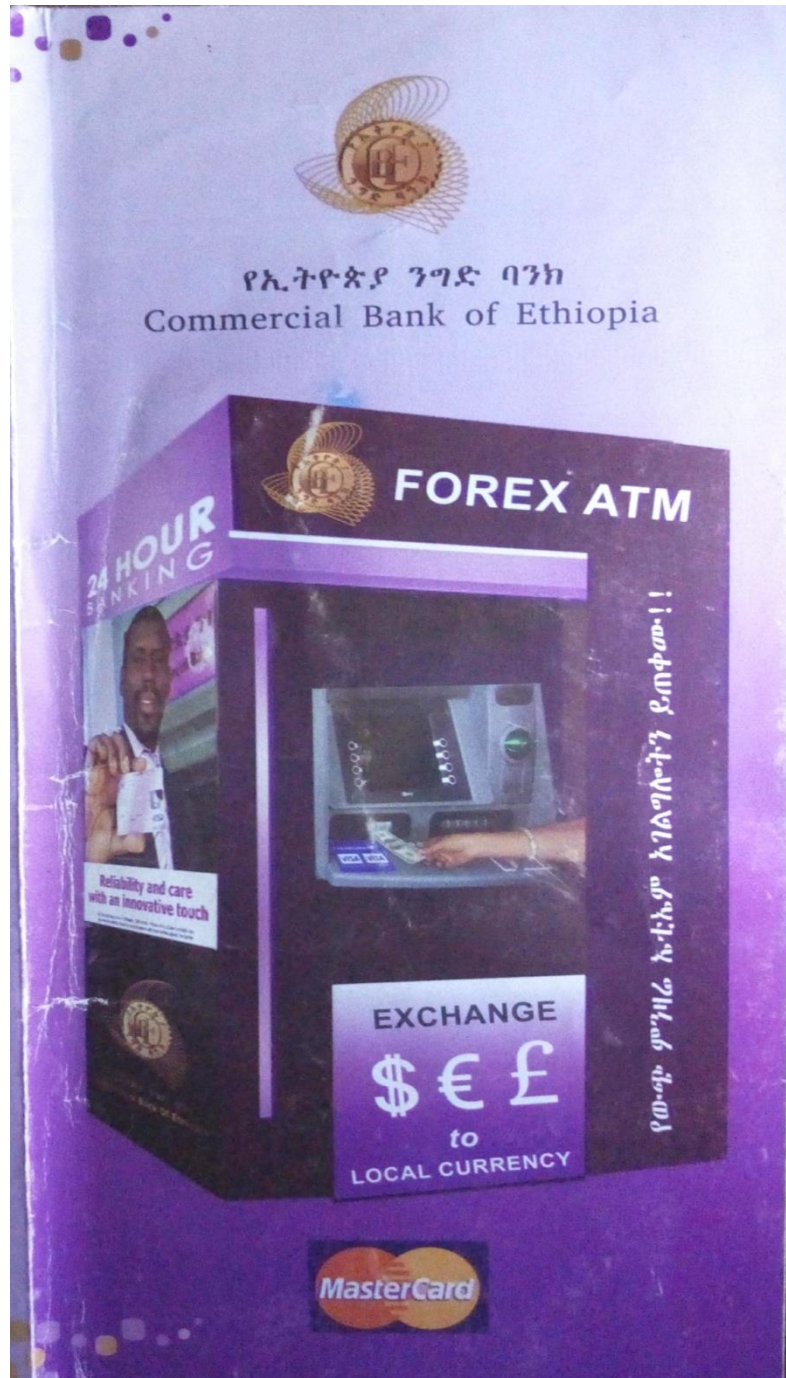
- በሱፐር ማርኬቶችና መደብሮች፣
- በሆቴሎችና በሬስቶራንቶች፣
- በእስጎብኚ ድርጅቶች፣
- በመድኃኒት ቤቶች፣
- በግርሰሪዎች፣
- በገዛ ወኪሎችና በአየር መንገድ የትኩት መሸጫ ቤሮዎች፣
- በሆስፒታሎች፣
- በዕህፈት መሳሪያ መደብሮች፣
- በነዳጅ ማደያዎች፣ በአውሮፕላን ማረፊያ ጣቢያዎችና በመሳሰሉት ቦታዎች ማግኘት ይቻላል።

አድራሻ

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Appendix W: Foregion Exchange ATM English Version





የኢትዮጵያ ንግድ ባንክ
Commercial Bank of Ethiopia

Foreign Exchange ATM Machine
(Forex ATM)

Commercial Bank of Ethiopia (CBE) is pioneering in introducing ATM machines in the country that provide foreign exchange services and start the services in many locations.

What is a Foreign Exchange ATM?

Foreign Exchange ATM is an ATM that provides foreign exchange service everywhere at any time without the assistant of a bank clerk. The person is not required to have an account in the CBE to get the service. In addition, using the ATM card provided by the Bank, one can get all the conventional ATM services from the Foreign Exchange ATM.

Services from Foreign Exchange ATM

A person in need of the service does not need to go to any branch of the Bank, rather goes to the places where the machines are installed with the foreign currency at hand like (USD, GBP or EURO) and insert the currency then the ATM pays with the required local currency automatically.

In addition, the Foreign Exchange ATM provides all the conventional ATM services which include:-

- Withdraw money from accounts using the card.
- Checking account balance
- Receiving mini statement
- Transferring money from one account to the other
- Recharging one's mobile balance.

Who is entitled for the service?

- Potentially everybody is entitled to use the Foreign Exchange ATM .
- It is not mandatory to have an account in the Bank or hold a card to get service from the Foreign Exchange ATM

For information concerning the locations of CBE's Foreign Exchange ATMs and additional information, please visit our website www.combanketh.et.



Commercial Bank of Ethiopia

The Bank You can Always Rely on

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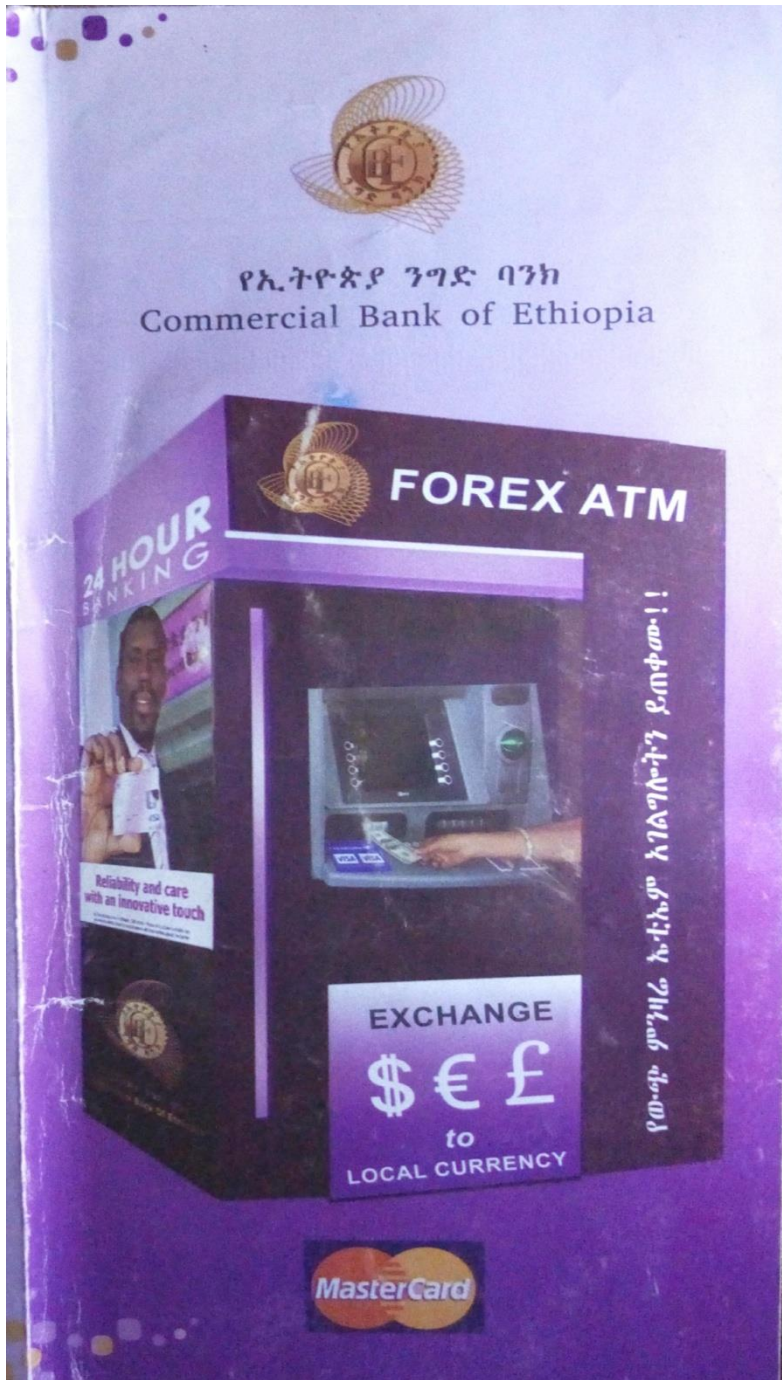
Addis Ababa, Ethiopia

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Website: www.combanketh.et

Appendix X: Foreign Exchange ATM Amharic Version



(Forex ATM) የውጭ ምንዛሬ አገልግሎት የሚሰጥ ኤ.ቲ.ኤም ይጠቀሙ!!

የኢትዮጵያ ንግድ ባንክ በሀገራችን ታሪክ ቀዳሚ በመሆን የውጭ ምንዛሬ አገልግሎት የሚሰጡ የኤ.ቲ.ኤም ማሽኖች በመትከል አገልግሎቱን መስጠት ጀምሯል፡፡

የውጭ ምንዛሬ አገልግሎት የሚሰጥ ኤ.ቲ.ኤም ምንድን ነው?

የውጭ ምንዛሬ አገልግሎት የሚሰጥ ኤ.ቲ.ኤም ማለት የባንክ ሠራተኞች እርዳታም ሆነ የኢትዮጵያ ንግድ ባንክ ሂሳብ መክፈት ሳያስፈልግም በማንኛውም ቀንና ሰዓት የውጭ ምንዛሬ አገልግሎት የሚሰጥ ማሽን ነው፡፡ በተጨማሪም በኢትዮጵያ ንግድ ባንክ የተሰጠዎትን ካርድ በመጠቀም የተለያዩ መደበኛ የኤ.ቲ.ኤም አገልግሎቶች ማግኘት የሚያስችል ማሽን ነው፡፡

(Forex ATM) የውጭ ምንዛሬ ኤ.ቲ.ኤም አገልግሎቶች ምን ምን ናቸው?

የውጭ ምንዛሬ አገልግሎት የሚሰጥ ኤ.ቲ.ኤም ማለት አገልግሎቱን የሚፈልግ ማንኛውም ሰው ወደ ባንክ መሄድ ሳያስፈልገው የአሜሪካን ዶላር (USD) ዩሮ (Euro) እና የእንግሊዝ ፓውንድ (GBP) በመያዝ የኤ.ቲ.ኤም ማሽኖቹ በሚገኙበት የተመረጡ ቦታዎች በመሄድ ማሽኑ ላይ ባለው የውጭ ገንዘብ ማስገቢያ ውስጥ በማስገባት በምትኩ የኢትዮጵያ ብር በዕለቱ የውጭ ምንዛሬ ተመን የዝርዝር አገልግሎት ማግኘት የሚያስችል የኤ.ቲ.ኤም አገልግሎት ነው፡፡

ከዚህም በተጨማሪ ማንኛውም ኤ.ቲ.ኤም የሚሰጠውን አገልግሎት ማግኘት ይቻላል፡፡

- የባንክ ካርድዎን በመጠቀም ገንዘብ ወጪ ማድረግ
- በሂሳብዎ ውስጥ ያለውን ቀሪ ገንዘብ ማወቅ

- የሂሳብ እንቅስቃሴዎን የሚያሳይ አጭር የሂሳብ መግለጫ ደረሰኝ ማግኘት (Mini Statement)
- ገንዘብ ከአንድ ሂሳብ ወደ ሌላ ሂሳብ ማዛወር (Fund Transfer)
- የሞባይል ካርድ መሙላት

የውጭ ምንዛሬ አገልግሎት መስጫ ማሽኖች (Forex ATM) ላይ ተጠቃሚ መሆን የሚችለው ማነው?

- ማንኛውም ሰው የኤ.ቲ.ኤም የውጭ ምንዛሬ አገልግሎት ተጠቃሚ መሆን ይችላል፡፡
- የኤ.ቲ.ኤም የውጭ ምንዛሬ አገልግሎት ተጠቃሚ ለመሆን የሚፈልግ ሰው የባንክ ደንበኛ መሆንም ሆነ ካርድ መያዝ አይጠበቅበትም፡፡

የውጭ ምንዛሬ ኤ.ቲ.ኤም ማሽኖቹ ስለሚገኙባቸው ቦታዎች እና ተጨማሪ መረጃ ለማግኘት የባንኩን ድረ ገጽ www.combanketh.et ይጎብኙ



የኢትዮጵያ ንግድ ባንክ

ሁሌም የሚተማመኑበት ባንክ

ስልክ +251-11-466-97-10/ +251-11-466-97-08

ፋክስ +251-11-466 97 26

ፖስታ ሳ.ቁ. 255

አዲስ አበባ፣ ኢትዮጵያ

የስዊፍት መለያ ኮድ፡ -CBETETAA

ኢ-ሜይል፡ cbecomu@combanketh.et

ድረ-ገፅ፡ www.combanketh.et

Appendix Y: Cash Withdrawal Form

 **የኢትዮጵያ ንግድ ባንክ**
COMMERCIAL BANK OF ETHIOPIA

ገንዘብ ወጪ ማድረጊያ ቅጽ
CASH WITHDRAWAL FORM

ቀን _____
Date _____

የሂሳብ ባለቤት _____
Account Holder _____

ብር በፊደል _____
Birr in words _____

ብር በአሃዝ _____
Birr in figure _____

አንዱን ይምረጡ
Select only one

የቆጠባ ሂሳብ
Saving Account

ልዩ ተቀማጭ ሂሳብ
Special Demand Deposit Account


የሂሳብ ቁጥር _____
Account No. _____

የሂሳብ ባለቤት/ባለቤቶች ፊርማ _____
Account Holder(s) Signature(s)

ማሳሰቢያ
የሂሳብ ደብተሩ ከዚህ ማዘጋጅ ጋር ተያይዞ መቅረብ አለበት
Pass Book must accompany this voucher.

Ethio printing press / OPFM 00022


Appendix Z: Money Transfer Order



የኢትዮጵያ ንግድ ባንክ
COMMERCIAL BANK OF ETHIOPIA
የሐዋላ መላኪያ ቅጽ
MONEY TRANSFER ORDER FORM

<p>ቅርንጫፍ BRANCH _____</p> <p>የላኪው ሙሉ ስም Sender's Full Name _____</p> <p>አድራሻ:- ከተማ _____ ክ/ከተማ _____ ቀበሌ _____ Address City _____ Sub-City _____ Kebele _____</p> <p>የቤት ቁጥር _____ የስልክ ቁጥር _____ House No. _____ Tel No. _____</p> <p>የፖስታ ሳጥን ቁ. _____ P.O.Box _____</p> <p>የሚላከው ገንዘብ ብር _____ Amount of Transfer in Birr _____</p> <p>በጥሬ ገንዘብ እክፍላለሁ <input type="checkbox"/> Deposit in cash</p> <p>መልእክቱ የሚላከልኝ (Means of Transfer)</p> <p>በኢሌክትሮኒክ ማስተላለፊያ ዘዴ <input type="checkbox"/> በሲ.ፒ.ዕ <input type="checkbox"/> በድራፍት <input type="checkbox"/> Electronic Transfer C.P.O Draft</p> <p>የአመልካች / የአመልካች ፊርማ _____ Applicant(s) Signature</p> <p>LT - 0251A</p>	<p>ቀን Date _____</p> <p>የተቀባይ ሙሉ ስም Receiver's Full Name _____</p> <p>አድራሻ:- ከተማ _____ ክ/ከተማ _____ ቀበሌ _____ Address City _____ Sub-City _____ Kebele _____</p> <p>የቤት ቁጥር _____ የስልክ ቁጥር _____ House No. _____ Tel No. _____</p> <p>የፖስታ ሳጥን ቁ. _____ P.O. Box _____</p> <p>የሚሰጥር ጥያቄ _____ Test Question _____</p> <p>መልስ _____ Answer _____</p> <p>የሚላከበት ቅርንጫፍ _____ Branch to transfer _____</p> <p>ክፍያውን ከግብር ቁጥር _____ ይቀንሳል:: Debit from my A/C No. _____</p> <p>የተጠቀሰው ገንዘብ መላኪያውን ይጨምራል? Does the amount indicated include service charge? ይጨምራል <input type="checkbox"/> አይጨምርም <input type="checkbox"/> Yes No</p>
--	--

Appendix Z1: Cash Deposit Slip


		COMMERCIAL BANK OF ETHIOPIA የኢትዮጵያ ንግድ ባንክ	CASH DEPOSIT SLIP ገንዘብ ገቢ ማድረጊያ ቅፅ
ቅርንጫፍ/Branch			ቀን/Date
የሂሳብ ባለቤት Account Holder			
የሂሳብ ቁጥር/Account No.			Denominations:
የሂሳብ ዓይነት /Type of Account:			Birr100 x
የቆጠባ ሂሳብ Saving Account			50 x
የተንቀሳቃሽ ሂሳብ Current Account			10 x
ልዩ የተንቀሳቃሽ ሂሳብ Special Demand Deposit Account			5 x
			1 x
			0.50 x
			0.25 x
			0.10 x
			0.05 x
			Total
የገቢ መጠን በቃላት Amount in words			
የአስገቢ.ጠ. ስም/Deposited By	የስልክ ቁጥር/Tele. Number	ፊርማ/Signature	

ሰጣኝ አገልግሎት ብቻ
For bank use only

ይህ ገንዘብ ገቢ ማድረጊያ ቅፅ እንደ ደረሰኝ አያገለግልም/This deposit form cannot be used as Receipt

OPFM00006

Appendix Z2: Local Money Transferring Receiving Form

 <p style="text-align: center;">የኢትዮጵያ ንግድ ባንክ COMMERCIAL BANK OF ETHIOPIA</p>													
<p style="text-align: center;">በሐዋላ የተላከ ገንዘብ መቀበያ ቅጽ LOCAL MONEY TRANSFER RECEIVING FORM</p>													
የተቀባይ ሙሉ ስም Receiver's Name	_____												
የላኪ ሙሉ ስም Sender's Name	_____												
የሚስጥር ቁጥር Security No.	<table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> <td style="width: 10%;"></td> </tr> </table>												
የተላከበት ቅርንጫፍ Sending Branch	_____												
የገንዘብ መጠን Amount	_____												
የሚስጥር ጥያቄ Test Question	_____												
መልስ Answer	_____												
የተቀባይ ፊርማ Receiver's Signature	_____												
LT-0256A	Branna Printing Enterprise 42631												

Appendix Z3: Samples of Flyers to Show How to Use ATM English Version



Appendix Z4: Samples of Flyers to Show How to Use ATM Amharic Version

ለምን ተሰልፈው ጊዜዎን ያባክናሉ?

ዘመኑ ያፈራቸውና ጊዜዎንም ሆነ ጉልበትዎን ሊቆጥብልዎ የሚችሉትን የገንዘብ መካፈያ፣ መላኪያና መቀበያ ማሺናዎን በመጠቀም በአጭርና በቀጠላ መንገድ ይሰተናገዱ።

ገንዘብ ማውጣት ወይም ወደ ሌላ የሂሳብ ቁጥር ማስተላለፍ ወይም ከፍተኛ መጠን ይፈልጋሉ?

እንግዲያው በአቅራቢያዎ በሚገኘው ኢቴሌም ተጠቅመው ጊዜዎንና ጉልበትዎን ይቆጥቡ!

ኢቴሌም ማሺን በመጠቀም በሚከተለው ሁኔታ ገንዘብ ወደ ማድረግና ወደ ሌላ ሰው ወይም በኢንፎርሽን ጉዳይ ባንክ ሂሳብ ለክፈቱ ሌሎች ማለቦች ማስተላለፍ ይቻላል።

የክፍያ ዓይነቶች	በየገቢዎ ገንዘብ ግድግዳ የሚቀረጹ የብር መጠን	በየገቢዎ ገንዘብ ግድግዳ የሚቀረጹ የብር መጠን
• በግንባታው የሆነ ክፍያ ክፍያ፣	ብር 10,000.00	ብር 100,000.00
• ለሌሎች ተያይዞ የተሰጠ ክፍያ	ብር 10,000.00	ብር 100,000.00
• ከወላጅ ገንዘብ ክፍያ	ብር 10,000.00	ብር 100,000.00
• በዜጎች ስልጣን ክፍያ	ብር 15,000.00	ብር 150,000.00
• በገንዘብ ክፍያ	ብር 20,000.00	ብር 200,000.00
• በተጨማሪ ገንዘብ ክፍያ	ብር 20,000.00	ብር 200,000.00

በስምዎም ሆነ በድርጅትዎ ስም የሚገነባታሉ ሂሳቦችን መኪታተል፣ ማየት፣ ከፍተኛ የገንዘብ መጠን ወደ ሌላ ሂሳብ ማስተላለፍና ከፍተኛ መጠን ይፈልጋሉ?

እንግዲያው የሞገደል (ተገቢነት) ስልክ ወይም የኢንተርኔት ባንክ አገልግሎቶችን በመጠቀም ጊዜዎን ይቆጥቡ!

በዚህ አገልግሎት ሲጠቀሙ በአንድ ጊዜ እስከ ብር 50 ሺህ ድረስ እንዲሁም በአንድ ቀን እስከ ብር 100 ሺህ ድረስ ገንዘብ ማስተላለፍና ከፍተኛ መጠን ስቻል፣ የሂሳብዎን እንቅስቃሴ መኪታተልና ማየት ይቻላል። ለኮርፖሬት የኢንተርኔት ተጠቃሚዎች ደግሞ እንደየአገልግሎት መጠኑ ከፍ ይላል።

የኢንፎርሽን ጉዳይ ባንክ ጊዜዎን ቆጥቦ በተላለፍ በተቀላጠፈ ሁኔታ ሂሳብዎን እንዲያገኙት ሁሉም በድጅዎ ነው።

ባሉበት ስፍራ ሆነው ዘመኑ ያፈራቸው ቴክኖሎጂዎች ይጠቀሙ፤ ጊዜዎንም ይቆጥቡ!

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Appendix Z5: Samples of Poster for the Aniversary of 75 Years of the CBE

