Effective Instructions in a Globalized Middle East/Arabian Work Environment: Providing the Fit between Workplace Communication and Oral Communication Education

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Abstract

While a great deal of emphasis has been made on communication being the lifeblood of any organization, there has not been sufficient evidence on the fit between the oral communication in daily work and the curriculum offered in business schools. A Japanese study indicates an intense oral culture in the workplace with growing importance of interpersonal and small group communication experiences including translation, negotiation, teamwork and active listening.

The public speaking course which is the only oral communication prerequisite of the undergraduate program of the college of Commerce and Economics in Sultan Qaboos University, Oman conventionally is a straight take on the much tried out speechmaking process. The author has primarily gravitated towards an oral communication training module in the classroom conducted over a period of fifteen weeks of a semester which covers exercises on conversations, listening, recall, giving instructions, feedback, informative presentations, group meetings, group discussions and persuasive presentations. This paradigm shift has to hinge on tried out theories related to organization as well as be backed by actual evidence of its applicability in the globalized Omani workplace. For instance, stages of anticipatory socialization and encounter as proposed by Jablin's Organization Assimilation Theory are used by Suwichit Sean Chaidaroon in teaching effective giving of instructions and feedback (Chaidaroon, 2003).

Therefore, this paper is a focused, preliminary study on the composition and nature of effective instructions to employees in the major employing organizations of the business graduates some of which are multinational companies. This would in turn leverage appropriate organizational theories to be used as a framework in the public speaking curriculum and provide a fit between the composition of oral communication education and communication in work in a globalized work

Introduction and Literature Review

Employment, especially new employment, is a challenge for most organizations as the focus of the knowledge society is retaining competence. It is equally daunting for the new comer who faces new situations and has to imbibe new skills and knowledge (Filstad, 2004). The 'new social contract' of employment obscures any lifelong loyalty from either the employer or employee and many business schools lately have a focus on enabling students to think of themselves as small businesses and their careers as a progression of contracts with several corporations (Eisenberg and Goodall Jr., 2004).

The primal point of verbal communicative interaction of a newcomer with an organization is in the instructions taking of processes, practices, and norms of behavior either through an organized means of induction program or through informal learning from colleagues and superiors. The encounter stage in Jablin's Organization Assimilation theory (stages of anticipatory socialization, encounter, metamorphosis and disengagement) is found to be crucial to help employees adjust to their new workplace. A simple, time- and cost effective way at this stage would be to provide new employees with effective instructions from immediate supervisors (Chaidaroon,2003). The elements of such communication impacts the kind of organizational socialization a newcomer experiences, which sets the tone and tempo of employment and organizational commitment. Therefore, it is of particular significance to a new age knowledge economy worker whose organizational commitment is as long as the next best job offer.

Traditional business communication and organizational behavior literature describe three types of communication flow in the workplace: upward, downward, and horizontal communication. Though the modern trend is to describe collaborative management, in the process collaborative communication (teams), workplace learning would be incomplete without elaborating more on the first typology. Such communication especially effective instructions on the global view of things as well as job execution (with simultaneous feedback) would be rated highly in achieving the kind of organizational socialization which would impact organizational loyalty, commitment and effectiveness.

Organizations require workers to have a shared vision, be committed to corporate culture, and understand the global picture. Therefore, employees are required to become 'discourse workers' with a renewed identity of being verbal about their work in relation to themselves and to others. This is a point of departure from recognized traditional roles of top down management commands/ instructions, which allowed workers to satisfactorily do particular jobs for many years (Scheeres, 2003). While the new work order requires a global vision with the traditional role of doing a job, the task of instructions giving becomes enmeshed in a new order of communication and a new integrated form of learning. It becomes pertinent to explore the nuances of this new phenomenon in this increasingly globalizing work environment.

All types of learning including individual cognitive processes, social and cultural learning impinges on a newcomer's organizational socialization (Filstad, 2004). The very fundamental communicative act of instructions giving or the 'how to do' of a job (and simultaneous feedback) is the first visible step in orientation to an organization. This, as understood above, is not treated as an act separate from its emotional and societal content and hence makes for interesting pedagogical challenges particularly so when providing future employees for the Middle East businesses which operate in the nationalization process context. The nationalization process (replacing expatriates with local cadre) and its context merit a different study altogether but in this research it would be important to keep in mind the salient features of such a process:

1) There is a transition, in the process an exchange/ transfer of information predominantly in the form of oral communication.

2) The transition is mostly between expatriates (of different nationalities and cultures) and nationals, which make for intercultural dimensions.

The quest is therefore on for a theoretical base which addresses 'the learner as a human being in general, as a member of the present late modern globalised market and risk society, and as a specific individual with a personal life history, situation and future perspective'. Workplace learning has gained momentum in the past few decades because of the trend towards modernization, which implicates workers in a fast paced change ridden workplace such that traditional classroom education cannot suffice. An interesting aspect of workplace learning as described by Illeris (especially as it refers to adult learning) has three integrated dimensions which are cognitive, emotional and socialsocietal. Cognitive dimension would develop meaning and functionality in the form of knowledge, skills, understandings; Emotional dimensions would provide sensitivity and mental balance through patterns of emotion and motivation and attitudes; and through the social-societal dimensions, sociality would be developed through potentials for empathy, communication and co-operation. The whole picture is important because cognitive professional content learning can be divorced from what happens in the emotional and social- societal dimension. This learning concept figures well in the modern day thrust for competence development and retention which has assumed unprecedented significance for reasons mentioned above (Illeris, 2003).

The literature contends that contemporary management has the onus to facilitate individual learning in a way that it becomes 'explicit, systematic and intentional in order to capture it in the form of new or improved practices, procedures, products and services'. This has to be the concern of the entire organization particularly the managers who assume a new identity as a practical author of learning. People learn competencies in the university of work life but this has its own pitfalls in that there seem differences in learning abilities across the board as in an academic setting (Pavlica, Holman and Thorpe, 1998, Filstad, 2004). While some absorb fast, others require assistance as they rarely reflect on existing possibilities and alternatives. The individual has little space for introspection and learning as he/she is flitting from task to task. This necessitates a paradigm shift in the role of manager from that of a teacher to facilitator or catalyst to learning. The social and conversational aspects of learning should be geared in a way that the learning becomes 'explicit, systematic and intentional in order to capture it in the form of new or improved practices, procedures, products and services'.

The study has been spurred by the growing need of business and in particular oral communication education to move beyond theoretical frameworks to actual workplace requirements especially so when the Middle East economy requires competent national workforce. Though the Middle East work environment, in particular the Omani work environment has not progressed far from traditional management practices and the bulk of the economy is fuelled by small businesses, it is worthwhile to note that there are premier organizations recruiting new order workers. The premier organization focused in this study has allowed new practices of management that pervade management texts to be

visible in the company documents, mission statements and core values. The trend therefore is to implement new practices of management in the process, fostering a new order of communication and a new model of learning. All these and more have direct implications for refurbishing the objective of the oral business communication curriculum from a workplace/learning perspective.

Methodology

As a first phase of research, the study focused on the nature and composition of formal instructions giving in a multinational, new generation bank in Oman in the Middle East with Head Quarters at Muscat. The methodology of the study was to observe participant trainees of the branch operations course of the induction program, more specifically the verbal instruction on account-opening module in day one, which is the first and most basic process, required by branch personnel. The entire module was conducted over two days in three sessions of two hours each. This (induction training program) would generally replicate top down management commands/ instructions and minimal upward communication in the form of feedback but on hindsight it was a laboratory for wide ranging social, cultural and conversational interactions as well as individual cognitive processes. The study had an ethnographic approach primarily because of insufficient literature on the specific area of instructions giving and the lack of a suitable instrument to be replicated. Moreover, the specific requirements of the industry merited an isolated focused study on what comprised instructions-giving in inducting employees. The observations of the study gave scope for a survey instrument to be administered on the participants. This provided for cross-triangulation, the findings of which are beyond the scope of the paper. Also some of the findings of the study were correlated to the 'in class observations' made on scenarios role-played in the instructions giving module of public speaking course of the spring and summer semesters offered by the researcher.

In the light of the above discussion made on learning for the workplace, it was important for a seminal step to be made on this area to examine the culture in which such formal instructions giving took place so as to develop culture specific insights. The observations were frame worked using the findings of Suwichit Sean Chaidaroon, which described effective instructions from supervisors to have global orientation, step-by-step procedures, ongoing feedback and an environment of balance between freedom and rigidity (Chaidaroon, 2003). However, the study was not limited to such parameters and all vital characteristics of the training program was observed and recorded. Pertinent observations relating to global orientation, types of communication used, the optimum use of bilingual medium of instruction, quantum of feedback generated process assimilation (step-by- step procedures), and work life accountability was made. In the results and discussion section of the paper, the observations are made interposed with some actual communication recorded in italics and findings are recorded at appropriate intervals.

Participant Profile

There were a total of twenty-one trainees in this batch, eleven female and ten male. Only four were degree holders of which three were university degree holders; one was a degree holder from a private college in Oman. Two of the degree holders were females and two were males. Seventeen trainees were diploma holders; thirteen had a simple diploma while the designation for three trainees were higher national diploma offered by the private colleges affiliated to Western Universities and one was a GNVQ Diploma. Five trainees were majored in Accounting; the major of eight trainees were directly or indirectly related to Computer studies, four of which were in Information Technology, two in Information System, one in Computer Hardware and one in Computer Programming. Two trainees had their diploma in Tourism Management and there were loners in Operations Management, English, Electrical and Communication Technology, English and Computer studies and Business Administration.

Performances in their last academic course ranged from satisfactory to very good; since all of them belonged to different academic background there could be no consistent grading of performance. Three trainees had a GPA of above 3 on a scale of 4, two of them were above 2.5 on a scale of 4; another three were in the range of 2-2.5 on a scale of 4 and one had a GPA of 1.96 on a scale of 3. Another three had a VERY GOOD RATING, five were rated as GOOD, two trainees had a score in the range of 71% to 74% and one trainee was classified as a 'C' student. This information seemed vital to do a preliminary ranking of the competence of trainees since more than half of the trainees had no prior work experience. Out of the nine trainees with prior experience, the highest experience was for a trainee with five years at an Electricity billing company. Two trainees had previous experience in banking industry, three in tourism, one in an international hotel, one in a privatized telecommunications company, one in a private school and one as receptionist in a private electronic company. The period of experience ranged from six months to five years, of which only two had above two years of experience. Only one trainee belonged to the capital of the country; the rest of them hailed from different regions in the interiors.

Results and Discussion

Day One Observations

The researcher and trainer arrived well before time to the well maintained premises of the training wing. Participant trainees trickled in, formally dressed in masaars (head-dress for men) and black abaayas (traditional gowns) for women with an occasional colorful scarf and the training flags off at the stipulated time. The trainer (hereafter mostly referred to as 'he') described the order of the training course which was to have commenced with a Human Resources induction program on the organizational function of layers of management, compliance with country's laws, Central Bank regulations, prevention of money laundering, some tips of customer service, telephone skills but had been postponed to the end. The current branch operations course would be for three weeks starting from the day which would cover all aspects of branch

operations. Every Thursday of the week, there would be rigorous assessment and trainees would have to score 70% at least in each assessment. On successful completion of the course, the trainees would be posted to branches. This course would not cover all the smallest details but would give an overview of all products and services. In the respective branches there would be an on- the- job training in the relevant departments.

The instructor started the process instruction with a call to duty and set ground rules.

Like I see some people come here to sleep-Try to grasp as much as possible
Please participate-'Stand in front of colleagues-speak for 3-5 minutes-Try to
know subject as much as possible- Do it with full heart-make sure you
understand-Questions can be asked- I'm here to answer.

In the middle of the course, he introduced a System called MIE used in branches and Headquarters which had two processes 168 and 175 for adding customers and opening customers respectively. (This was elaborated upon subsequently in the practical hands-on sessions). That this was the tip of the iceberg and that there were around 150 processes to be absorbed was met with a wide-open mouth reaction by the trainees. The trainer reiterated:

Don't say it's difficult- Try to store whatever you can.

Findings:

Communication ranged from straight directives to some friendly banter mixed with directives in order to swathe the communication in a normal amicable base. Though an overall subtle, imperative tone is observed, the instructor means to be as friendly as the environment permits at the same time drawing attention to the fact that this was serious business as well. This is an element of balance between freedom and rigidity, which is much appreciated and ideal in instructions giving.

He talked about twenty-seven different modules that would be handled in these sessions, briefly explaining each of them using Arabic at least at seven solid instances to facilitate understanding. English however, was the main medium of instruction.

Findings:

Communication at this stage is instructive and does not give any leeway for trainee participation. It could have been more interactive as the researcher observed this crossfunctional training could dilute the objectives for specific personnel in specific functions in the branch. The explanation as found out in private conversation was that all trainees needed such training as much as to pitch in the absence of personnel as also to give an overview to customers on the occasion of any urgency.

He gave a brief introduction about his qualification, experience and enhanced credibility by saying that he had major hands-on experience in international and local banks with a track record of three years in the current bank. He got them to introduce themselves by names and not the age (as he joked it would create problems for the lady trainees.)

Don't meddle with computers.

Subsequent to this instruction, he talked about some trainee in the past that had entered a trillion figure for transaction which got to be too cumbersome to delete afterwards. A single digit entry or trillion-digit entry would give the same applicability for future usage. The crucial point was:

It's all a matter of understanding.

He transited to the first module of instruction on 'Account opening' after giving an assignment for oral presentation on the module on 'Confidentiality of Bank Accounts' detailed in the training kit both in Arabic and English. This was unexpected as the researcher listened to feedback from a few trainees:

We thought we were going to work at the branch straightway'

Findings:

Instruction has a flavor of expertise, credibility, local knowledge and international experience, which is the general thrust of the bank. Moreover, it acts like a buffer to serious discussion. Ground rules are set as in any training session as also in real life work situations, which are negotiated through real life examples.

The first module on Account opening was formulated as a PowerPoint based lecture, loaded with information to be used as basic guideline for the instruction. The first statement made was bilingual (Arabic, the local language and English, the international language) and emphasizing a point:

First impression is important- Job knowledge, customer service, attitude and behavior-I'll give you some tips —when a customer comes in —get him seated- give him the right forms, attitude is important, attitude and behavior are both important.

He mentioned about required documents and importance of signature and commented that forty percent of audit comments were on account opening. The importance of customer service was emphasized again and the concept of Quality Checks was introduced where audit department of the Headquarters would send customers to bank for mystery shopping (the term is not described well). This point was emphasized by citing two of his own experiences as a customer while working at another bank and after he joined the bank as staff. In both cases the points focused were on giving the right instructions to customers and to avoid making mistakes. The final word was

Please don't make mistakes- In the event of any mistake try to be as polite as possible.

Account opening per se is a very vital function in a bank's function but knowledge of this function is ultimately a customer satisfaction factor. Using bilingual mode of communication (which is the pattern of communication for the rest of the course,) an indirect emphasis is made on a being the 'face of the bank'. This can be read along the lines of traditional Arabian hospitality but the focus is on an international globalized outlook of most modern companies. Communication is again very real world based because it has a tinge of reality drawn from own life examples and veiled in such communication is the thrust on accountability. Global organizational objective of providing best customer service is also stranded into the pattern of communication. Though it may be later presented in a different HR induction program of three days scheduled at the end of three weeks, it has shown its presence in the communication. The instructor strives to create change in the cognitive, emotional and social-societal domain in the form of knowledge, skills, understandings, sensitivity and mental balance through patterns of emotion and motivation and attitudes, sociality through potentials for empathy, communication and co-operation (Illeris, 2003). Organizational wisdom is transmitted throughout the course.

The first topic covered in this module was the 'need for identity documents'. 'Know your customer'- a new concept is introduced. This is clarified with the practical issues surrounding this concept. Practical advice was given on when a customer approached to open an account.

Don't stare at him- He should not think he is a thief.

However, identifying information had to be obtained- Labor card /Civil ID for photo identification of expatriates and nationals respectively which had to be xeroxed in the bank itself(a copy from outside could be a forged one). However, the outside copy should be accepted in front of the customer and later on discarded without the knowledge of the customer. There is a relevant doubt at this stage by a male trainee on signatures.

Findings:

Serious instruction is imparted through the tone of the instructor. However, he realizes the flip side of intensifying this instruction and gives the comment mentioned in italics above. The comments made reinforce the instruction retention. The practical, invisible steps to be followed are also part of a process of socializing and orienting trainees to the inner working world of the bank and associating them with inner circles of the most prestigious bank in Oman.

Make sure of identity'-'You can involve in big problems if we mistake identity.

This is a rejoinder to a well drawn out explanation on 'money laundering', an extension of the instruction on "know your customer'. The concept may have had mixed reactions across the board for trainees coming from diverse backgrounds and hence Arabic is used interspersed with English as medium of instruction. This mistaken identity could lead to serious consequences for staff involving the highest judging, punishable authority in the

country. The final word is in such cases was that the staff would be treated as a criminal unintentionally. He associated money laundering with the laundry shop describing the etymology of the word, which aids in retention and recall. Procedures for this process were listed out and stress was made on xeroxing at the branch itself. Attention was drawn to special points in the case of loan processing:

Forging of signatures if the customer was allowed to carry loan documents home stressing on the importance of supervisor attending to loan processing;

New development by the police authorities who had issued smart ID for locals and expatriates which had not been co-coordinated with banks in which case, it was required to enter both the new and old ID numbers. In the case where old ID was not available, the bank could obtain it from the police authorities since the central bank records were coordinated according to the old ID.

With this, the instruction on 'need for identity documents' was concluded.

Findings:

Local and international knowledge has been incorporated to introduce the concept of 'know your customer'. Sufficient imperative with localized examples and real life happenings should make this affect the cognitive, emotional and social- societal domains of a worker. He blends sufficient background information into the concept instead of listing out the documents for Account opening. Strong directives aid in creating the aura of importance around this requirement. Localized knowledge assures the practicality of implementing the directive. Class room instruction and role play on instructions giving observes the same thing that 'must- do items' must be directives and there was no need to water down the tone of instruction. This observation is made by students of public speaking course in the summer school of 2006.

The next topic was account opening forms. The procedure and requirements for proper customer instruction was described with the importance of mailing address (with all relevant details including PO Box, contact details, email ID). He gave hands-on account of how the bank was outsmarted by a competitor just because of incomplete customer details and that if full details of customers of a special menu of a popular multinational fast food chain were sourced, the bank could have even more because it could provide a whole range of services. This was re-emphasized when discussing internet banking where such lack of information would create problems of inventory, wastage of time and paper (money).

After a brief while, he again repeated the concern over wastage of paper in the bank and the need for correct mailing addresses. Specimen signature card required for corporate accounts and the scanner to scan such document was demonstrated. Vital personal information about staff receiving their staff ID numbers was then presented.

The focus is on competition and how to be on the winning edge. The trainees are strategically placed in the bigger picture of things giving them a sense of how one can pitch oneself in the competition. Orientation process is seen unfolding as the responsibility of each staff to contribute to the general upkeep of the branch. Reinforcement strategies are also used whenever there are key issues being discussed. A key theme projected is that the bank owed its success to the efforts of these potential employees.

The minimum balance to be maintained in savings account and current account established by the Central Bank (the highest governing body) which is verified by inbuilt system checks was explained differentiating it from the average balance which had no significance in this requisite. The bottom line was proper communication of such information to the customer. A feedback by a lady trainee triggers more discussion as the instructor realizes the mindset of trainees.

Banking services don't come free- Oman thinks we are making profit but a 50 million RO(1 RO(Rial omani)=2.577US Dollar) profit in the whole scheme of things is insignificant. Rents have to be given-An ATM machine used to cost 25000RO though now it costs 10000-Rents have to be paid for housing the ATM's, cash kept idle.

He talked of the interest rate of 9% of which a portion will accrue to the central bank as per banking rules.

You can't invest everything- Can you take something from (Lulu) hypermarket and claim it free at the cash counter- because banking service is intangible- (they) think it is free.

The significance of shareholder's net worth of millions of Rial Omani was highlighted in the discussion on profit generation.

If one started a shop in Ruwi high street – one would expect profit, then what about millions of RO investment?

'When we say service, we mean business'—this motto of a multinational bank was used as the foreground to emphasize the importance of profit making. A motto—'Excellent service-Higher charges' was developed in situ for the participants referring to the credo of the multinational bank which is 'if a customer comes down the stairs looking at the wall- think of how to charge him'.

The customer should be happy to pay the charges.

The exceptional cases exempted from minimum account balance and the stipulations for current account were mentioned which completed the rule of Minimum Account .All the instruction was reiterated in Arabic to reinforce the concept.

Instruction is directive enough on the key issue of informing customers about this requirement. In the process, the allied activities of the bank and its different implications are expressed in a bid to orient the trainees to the global objective. The researcher observes the overall thrust of the training to acclimatize trainees to profit generation for the organization in a bid to break the mold of the trainee from a customer to in-house personnel. An attitude change with a strong grounding in the concepts is envisaged in this instruction. The bank of late has been a trendsetter in introducing the concept of corporate social responsibility while running a campaign to make awareness of the increasing debt burden incurring from personal loans (a bane of the modern younger generation who are caught in a vicious cycle of personal debts outbalancing income). While the bank is a profit oriented private sector new generation bank and this campaign calls for a lot of initiative and drive, it does not percolate down to induction training of the branch employees. This could have its own reasons as we see the trainees at the other side of the fence and the trainer feels the initial need to orient them to the bare essentials of the functioning of the bank before trudging on to higher order objectives. Trying to locate the policies of another progressive multinational bank in retrospect equates the bank and its prospective employees on an international playing field. It is important to note that the feedback from the lady trainee generated such discussion. Though feedback is not ongoing, feedback in spurts and intervals generate discussion, which though not intended by the trainer often diverts the trainees from procedural instruction to global picture. Such allowance for feedback would divert instruction to a general discussion, which would nevertheless be useful in trainees getting a slice of corporate work life. The theme in process is a scheduled Branch Operations Course and there is an overall Human Resources orientation course of three days slated at the end of the course but objectives of the latter course get ensconced in the previous one. Ideally, the course could be targeted towards achieving both objectives. Does it defeat the very purpose of instructing procedures and get diluted in overall discussion? The efficacy of such an attempt is worth researching.

Next, new staff facilities were clarified which was the provision of a current account with the bank but with no issue of check books. To justify this point, a past trend was cited where a staff with 200 RO salary would buy a BMW car and issue monthly checks of 250 RO to the car agencies.

Findings:

Institutionally set boundaries/norms are drawn at this stage and are precursor to norms developed in the branch. The instructional climate (in bits and pieces of information) sets a tempo on expected behavior as not being a no- holds barred work life. This serves as a smooth transition from educational life, which probably would have been bound by rules and regulations. However, accountability, monetary implications and providing the face to the outer world are not one of the major prerogatives of educational life Therefore, as seen here, the role of the trainer is to glide down the much-traveled path of instruction and friendly directives to drive home important tenets of accountable work life.

The next section is Customer's signature. After a recap of past instruction on this topic, the rules of applicability were drawn based on a real life happening where an esteemed customer who had non- interest bearing deposits of 200000RO in the bank, met with an accident and could not sign with his right hand. Neither was willing to oblige as the supervisor refused saying that the clerk could handle the case (passing the buck). The final word was to sign after recovering from the disability. He obtained a letter from the central bank and withdrew the whole amount.

At the going rate of 9% the bank would have earned 18000RO per year. He was not flexible- so the customer was lost- use your brain and comply with procedures.

He further added about not causing embarrassment for customers especially when an illiterate customer was involved. Changes in signature, which could be risky was narrated through a hypothetical case happening in a popular Lebanese restaurant where signatures could be learned by some intruder and used for his/ her advantage. The specific procedure for handling such a case was then instructed. The researcher observed some comments in Arabic from male and female trainees related to this discussion.

Findings:

While monetary considerations take predominance, the leeway to staff to use their freedom and mind is encouraged in such cases such that it can contribute to profitability. The trainee gets a first hand report of conflict of authority so characteristic of workplace. Customer service is highlighted; security issues are given utmost importance while the trainer's primary objective of managing such cases is achieved.

At this stage he announced a quiz due to take place on the Thursday of that week and moved on to the section on Power of Attorney (POA) holders. The Arabic translation of the term-Sanad Wakala was mentioned for future references. The basic definition was given that it was used in connection with the account of deceased/retired person handled by another person 'appointed by court'. (This is prompted by the lady trainees.) Other usage specifications for POA were also instructed.

Findings:

Feedback or prior knowledge recall is seen in this stage. The communication is strictly instructional. It might as well be referred to from a manual but this instruction will associate a frame of reference for future cases when it has to be handled upfront. How much of the procedures get downloaded in the mind is subject to more testing but the theme association can be assured.

Two quiz questions were then drafted to give trainees a flavor of the quiz which had a separate section for answering the questions (obviously testing the ability to strike the right button).

The instruction hereafter, concentrated on special cases of Account Opening
The first special case discussed was the Joint Accounts. He defined it in Arabic and while
instructing on basic procedure pointed out associated security issues.

Communication is one way and basically directive as it borders on certain security issues. Participative discussion is not ideal as ground truths have to be dinned in as and when appropriate.

Further details of the oral presentation assignment on a module in branch operations course were then presented. (The researcher later witnessed a scene in the instructor's office where two lady trainees wanted to duck the assignment because they were not confident to take the floor. The instructor smiled giving an impression that things had to follow protocol.) Sensing an overall reluctance, the trainer highlighted the importance of English language and made the case for improving English if one had to advance in career. Reading was the only good alternative to be immersed in a language as against attending courses which could do minimal help.

Findings:

At this stage, instruction has evolved to a general and pervasive nature. The instructor is still in control but he gives a world view and through the climate of instruction is trying to create a prerequisite for career development. This view is generally held by the market that English proficiency is at a low premium among graduates in the workplace. While the instructor hinges on his proficiency in both languages to clarify important procedures, the global objective of really being a local, global bank is achieved by stressing the importance of proficiency in a global language.

Minor's Account opening, the next section, was described through a real-life scenario. The bank employed secondary school graduates as trainees who opened accounts for minors providing them with ATM's which proved to be a fatal mistake. There was no way to rectify the mistake as contemporary law prohibited taking children to court.

So please note that minors cannot open an account.

This was reiterated in Arabic. He described the different categories of guardianship possible and the documents required for this special category.

Findings:

A real life fiasco sets the background for vital instruction and the core idea of not opening an account for minors may be augmented by written instructions and practice at a later stage.

Instruction on 'Opening accounts for illiterate customers' was introduced with a remarkable statement.

They are a very smart group, can cause problems, so deal with them carefully.

Illiterate customer was a special category supposed to have a passbook. An actual case was described where the customer had two passbooks and he mistook the first book balance of 3000RO to be added to the second book balance of 3000RO which was actually carried over. Finding no appeal with the teller and the manager, the customer approached the waali (mayor) of his region. The case was made out to be one of cheating by the bank and it had to do a lot of dialogue to clarify the truth of the accusation. He reiterated that 'they are a very smart group' when he recounted a story of an illiterate customer who did not follow the sequence of depositing money and scooted away without depositing the cash. After a few days, he returned back demanding his cash. The illiterate customer obviously sensed by hindsight that there was communication gap among employees and staff co-operation was not exactly conducive.

This creates a ground for a trainee to enquire as to what was the right procedure. The right procedure and unique features of this category are instructed.

Findings:

Cognitive dissonance and as well as reinforcement are two strategies used to take care of this special segment. The underlying implication is that the communication to this special segment has to be flavored with local knowledge. This has also been a pertinent observation made by students in the instructions-giving role play exercise conducted during the 2006 summer semester in the Public Speaking Course. The implication of higher-up in such cases could create bad blood for the branch in general as well as the employees involved. An innovative strategy is used by the instructor as he uses narrative technique and the organizational wisdom is embedded in the storyline. It gives scope for the trainees to formalize what is being internalized. There is also a call for trying to build favorable lines of communication between employees and avoiding personality conflicts while handling job related issues.

Account opening of deceased pensioners and account opening of communities and religious organizations were the last two special category accounts. The characteristics of these categories were explained. Two vital documents were identified for the first category namely the Qarar Sharee (this is a list of pensioners issued by the sharia court) and Sanad Wakala(Power of Attorney) which has to be matched with the certificate issued by the pension authority

Prior approval of the relevant Government Ministry was important for the second category as it could entail issues of harboring unlawful activities.

This could put us in problem- as after opening an account it would be difficult to control the account.

Findings:

These are very close issues and familiar turf for an average citizen here. Imperative tone is used which realizes the gravity of the issue. Though these are very special categories, it definitely would be of recurring interest to the participants as the issues associated with this case are contextual.

The trainees was packing to go home when the Human Resources official arrived with a huge box containing a long array of letters and documents that officially assigned them to a proper contract with the bank(the researcher could see extended yawns, muted reproofs). Instructions were given step by step on where to sign. A comprehensive HR document and an IT security guideline document were provided. Nevertheless, it was their first official day at the job and socialization into the last minute deadlines of corporate life. The HR person socialized such that he seemed familiar with everyone and was addressed on a first name basis, a reflection of general camaraderie in the bank environment. Later on the researcher came to know that he was the one who recruited them (which need not guarantee such close interaction).

Conclusions

Communication ranges from serious, straight directives to participative discussion depending on the issues in context. A balanced environment of freedom and rigidity is maintained though sometimes the interaction tends to be monologic. Feedback is not controlled but not generally forthcoming; however, the incidence of feedback generates valuable insights. Imperatives are negotiated through the prism of real-life examples, local and international knowledge. Prior knowledge recall, reinforcement, cognitive dissonance, narrative techniques are other successful strategies used to effectively instruct. Orientation to the global picture takes almost equal footing with procedural knowledge in instruction which effects all-round changes in the cognitive, emotional and social- societal domain. The participants are familiarized with the conflicting issues at workplace and thrust is given to overcome such issues. Security issues which are unique to the industry are highlighted. Grounding in institutional norms and accountability in work life is thereby a by-product of this instruction.

Limitations and Implications for research:

This is a seminal study on one part of a module of the induction program. It can be repeated on several modules and pertinent observations can be formulated to form an effective quantitative research instrument which could be employed to compare formal and informal induction in the industry in terms of effectiveness. This can lay the grounds for a successful model to be used in pedagogy as well as organizational training.

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