THE ROLE OF PRAGMATICS
IN UNDERSTANDING HUMAN COMMUNICATION
IN AN INSTITUTIONAL SETTING

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This study tries to show the importance of pragmatics in understanding human communication in an institutional setting. Speakers and listeners are actively involved in a negotiating process that leads to creating a cycle of actively changing contexts in which speech acts win their legitimacy of being real doers of action in real-time situations. Particular cultural repertoires in human societies facilitate language with a wealth of contextual resources that can help anchor meaning by favouring particular speech acts to other ones. In investigating some dialogical tactics practiced by some Kuwaiti customer service employees in Kuwait, I found that Mey's pragmeme is the ideal outcome of these dialogic encounters. In Mey's viewpoint, no speech act means anything without the cultural context in which it originates, a stance which casts a serious doubt on the semantico-syntactic analysis of speech acts in a Searlean sense. The communicative value of ethos in institutional encounters relies primarily on looking at meaning from a pragmatic perspective, to be more precise here from a pragmemic perspective. In order to assess the level of their socio-pragmatic awareness and their ability to depend on their socio-pragmatic resources to persuade their customers, I interviewed a group of customer service employees at some Kuwaiti banks. The results of the study showed cogently that bank employees in Kuwait have high socio-pragmatic awareness, which helped them significantly in attracting more customers to their banks. Those employees showed clear awareness of strategic positive politeness and effective usage of appropriate pragmemes, contextualised speech acts (Mey 2001, Capone 2005). Making promises, guaranteeing exceptional services, and pampering clients with versatile banking products are some of the socio-pragmatic strategies used by the aforementioned employees.

Key words: *pragmeme, institutional language, societal pragmatics, negotiating pragmemes.*

1. INTRODUCTION

Pragmatics plays a major role in understanding and evaluating human communication in institutional settings, which adds to it a new societal dimension in deciphering messages in an institutional context. This new stance as depicted by Jacob Mey in his book, *Pragmatics*, [1], entitles the field of Pragmatics to be a new science of human communication that relies primarily on context and human interaction. This paper will try to answer an important question regarding one of the major topics in Pragmatics: Speech Acts. Searle's philosophic and linguistic treatment of speech acts [2], Sadock's linguistic account

of speech acts [3], and Harnishe's formal account of speech acts [4] all rely on the simple idea that looking at Pragmatics should be done through a syntactic prism. This narrow view victimized Pragmatics and provided unrealistic explanations of pragmatic phenomena. Jenny Thomas, in her book *Meaning in Interaction* [5] totally rejects this syntactic outlook, which casts a serious doubt against the syntactic and purely formal account of Pragmatics. Thomas correctly states that pragmatics is a probabilistic science and context plays a crucial role in glossing meaning. Maybe one of the most important pragmatic terms that was not given proper due of attention is the concept of *pragmeme* as suggested by Jacob Mey. This dynamic pragmatic concept provides one with a realistic understanding of what a real speech act is and how it functions in discourse. In conducting this research, I interviewed a group of Kuwaiti bankers who were very willing to answer my long and detailed questions to see whether pragmemic dialogicality plays a role in institutional communication. My basic idea behind this research is to prove that speech acts do not exist without a real context and real users, exactly as Mey suggests. I would even go as far as suggesting that interlocutors are dynamically engaged in negotiating pragmemes. Negotiation of pragmemes creates a genuine momentum for glossing meaning in context. Also, I stress the fact that glossing meaning, which is based on negotiating pragmemes, is done through understanding the fact that in order for speech acts to operate as pragmemes,

one should look at them from outward inward. That is, one should look at how pragmemes operate pragmatically and then interpret them semantically, an idea stressed also by Mey [6] in one of his papers on reference and the pragmemes.

2. LITERATURE REVIEW

It is important to stress in this section that this new outlook of situated pragmemes is revolutionary in the sense that it provides a logical and contextual interpretation of what speech acts really are. This outlook clashes with the traditional understanding of speech acts in a Searlean sense; therefore, I will mainly concentrate on Mey's theory of pragmemes and relevant resources written in the same direction of research. Using canonical speech acts in the traditional sense (Searle, 1968; Bach, K. and R. M. Harnish 1979; Levinson, 1983, Sadock, 1974) will be definitely counterproductive for the purpose of this applied study. Looking at speech acts from a purely linguistic prism would dwindle the real role of pragmatics as a societal science whose tools are mainly contextual rather than formulaic and bereft of any context. Linguistic accounts of speech acts minimize their importance in context, simply because they are meant to analyze idiosyncratic sentences rather than genuine, spontaneous, and real-time communication. Human communication enjoys a special status of complexity that simple speech acts in sporadic sentences would never interpret language used by real interlocutors in institutional discourse.

In his book, *Pragmatics* [1], Mey emphasizes the difference between a

canonical speech act and a pragmeme, a new concept which he glosses to represent a contextualized speech act. He shows that a speech act does not actually exist without a valid context, which legitimizes its existence. Interlocutors use contextual factors to benefit from contextualized speech acts as such achieve their communicative goals. The concept of *pragmeme* as suggested by Jacob Mey was delineated and supported by several scholars, among whom are Caponi, Jaszczolt, and others.

"As Jacob Mey (2001, 2007) correctly observes, speech acts are situated and should be investigated only within the context of the situation in which they appear and the language in which they are issued. The object of study of pragmatic theory is a situated pragmatic act and its generalized theoretical equivalent, a pragmeme."[7]

As such, the pragmeme is a socio-cultural product, rather than a stern fixed linguistic term, as some linguists mistakenly believe. Interlocutors in different cultures use their socio-cultural background knowledge to use the appropriate pragmemes as such achieve their communicative goals. Even reference is not determined semantically, like some linguists believe; on the contrary, it is culturally determined in accordance with using the appropriate pragmemes in context. *"We cannot refer in and by ourselves alone: reference is only satisfactory and complete when a common interpretation for all referred items has been established. In other words, referentiality presupposes a collaborative effort, and by that token, it is a true pragmatic act."* [8] This paper will try to show that interlocutors in institutional settings, especially in a bank setting, do depend on context to negotiate contextualised pragmemes as such succeed in achieving their communicative goals. Meaning, therefore, cannot emerge in context without depending upon pragmemes that are negotiated in context. Any situation necessitates actual collaboration amongst interlocutors who try to achieve their goals by understanding the external factors that affect their choice of appropriate pragmemes, as Mey explains*: "The theory of pragmatic acts does not explain human language use starting from the words uttered by a single, idealized speaker. Instead, it focuses on the interactional situation in which both speakers and hearers realize their aims. The explanatory movement is from the outside in, one could say, rather than from the inside out: instead of starting with what is said, and looking for what the words could mean, the situation where the words fit, is invoked to explain what can be (and is actually being) said."*[9] Another interesting element in Mey's pragmeme theorem is that institutional language draws upon the cultural heritage of that particular institution. No pragmeme is used by members of any institution that is bereft of the cultural character of the respective institution. "*A pragmeme is an n-tuple one of whose members is a speech act (sometimes called the context), the situation itself.*" (Mey 2001: 221ff) [1]. Among the other members we find, first of all, the situation is another n-tuple, comprising first of all, the institution that is the dominant element in the situation. [10]. Capone further

espouses Mey's outlook of the pragmeme by saying that pragmemes "are situated speech acts in which the rules of language and of society combine in determining meaning" (Capone 2005: 13-55) [11].

3. METHOD OF ANALYSIS

In this study, I conducted some interviews with a group of Kuwaiti bankers, hoping to understand the socio-pragmatic strategies used to attract bank customers. Due to strict banking policies in Kuwait, I could not conduct my interviews in person. I was asked to send my questions to those employees and get their feedback by e-mail. This created a research hindrance typified in not being able to obtain data based on face-to-face encounters. The collected answers of the selected customer service employees at some Kuwaiti banks, which are annexed to this paper, constitute my corpus for this study. It is worth mentioning that this study is qualitative in nature, which relies upon understanding socio-pragmatic behaviour. This would eventually espouse the premise that pragmatics is a societal theory that explains social and institutional communicative interaction. The interesting outcome of this study shows that bank employees study their customers very well and depend on context and the surrounding environment of suggestive and encouraging messages to choose the appropriate pragmatic acts. Institutional language requires full awareness of cultural repertoires. In this paper, I will show that language of banking used at the customer service level maintains to a very

large extent a considerable amount of pragmatic awareness. Customer service employees at Kuwaiti banks use semiotic messages and gestural signals to create an atmosphere of trust and confidence to win the customer's loyalty to the bank. In my interviews with a group of Kuwaiti customer service employees, I asked them the following questions:

1. Is there a particular communicative strategy (Special words, phrases, and sentences) followed with every different customer? (Customized strategy)
2. Different products, different strategies (Explain).
3. Are you prepared for different kinds of customers? How?
4. Before talking to a customer, do you have a programmed persuasive plan?
5. Do you ask your customer direct questions like "why do you want to leave your bank?"
6. How do you connect what you hear from your customer with what you plan to present?
7. Are you a hasty presenter or a patient one? What are you waiting for?
8. When presenting a product for your new customer, what kind of questions do you prepare in mind?
9. Do you prioritize your customer's situation or your product? How?
10. Are you ready for objections? How?
11. What do you do to keep your name engraved in your customer's mind?
12. What kind of polite forms do you use with your customers?
13. What kind of verbs of commitment do you use with your customers?
14. Do you pay attention to socio-cultural norms and values when

presenting your products to your customers? Explain

15. What gestures do you use most in persuading your customers?

16. Write a paragraph showing how you conduct a meeting with one of your customers.

In posing these questions, my idea was to investigate whether Kuwaiti bank employees are aware of using pragmatic strategies to persuade their customers. Based on the collected answers, sample answers are found in table 1, I can say that Kuwaiti customer service employees use a persuasive plan to achieve their communicative goals. The following chart envisages their persuasive plan:
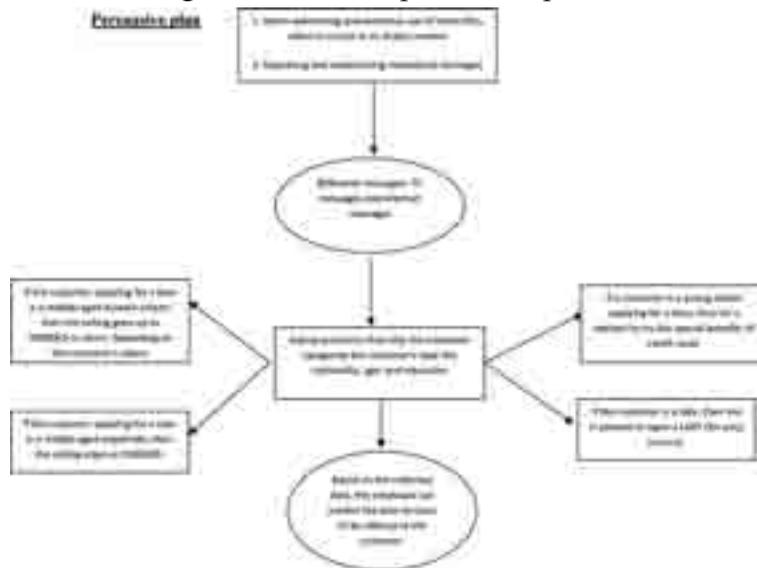
Achieving this plan is dependent on assessing the customer's age, educational, sexual, and national background. One can say that this flowchart represents the first filtering process, after which another filtering process intervenes to further determine the type of customer involved as such strongly convince him/her to accept the offer.

According to Richard Gerson [12], there are 10 type of customers as follows:

Types of Customers

"1. The Superior, Know-It-All Customer. This person knows your business better than you do and will not hesitate to tell you and anyone else who will listen. Most often, they will tell you what you're doing wrong, even when you do things right.

2. The Resistive Customer. No matter what you try to do for these people, they will resist your every effort to satisfy them. It's as if they enjoy making themselves and others miserable, or at least stressing people out.

3. The Dependent Customer. This customer is like a newborn infant that is totally dependent on a parent. This type of customer wants you to do everything and will not lift a finger to help him-or herself.

4. The Hostile/Antagonistic Customer. This customer loves to pick a fight or simply wants to stir things

up. These customers are not having a bad day; they usually have a bad life and they take it out on everyone they meet. Be careful— this customer can become verbally and physically abusive.

5. The Depressed Customer. Nothing satisfies this customer, yet, you have to pity anyone who is always sad. If you decide to listen to this customer's problems, do not become their therapist.

6. The Uncommunicative Customer. It's hard to know how to satisfy someone when he or she doesn't tell you what you need to know. In this case, silence is deafening, and it could be deadly to your efforts at customer retention.

7. The Talkative Customer. These customers probably just want someone to listen to them, but their constant talking can become annoying. You must develop a way to quiet them down without insulting them, making them feel disrespected, or shattering their self-esteem.

8. The Let-Others-Speak-For-Me Customer. This person won't say a word to you, but has friends and family act as the intermediary or messenger. This customer is also a follower, so be careful not to let him or her get influenced by another customer who is negative.

9. The Chronic Complainer. While these customers probably are a combination of several other types, they deserve separate mention. They buy, they complain and they return what they bought. Or they want a refund. Or they want an extension on their warranty. Or they just want to chew your head off. Whatever you do for them, they will never be happy with you or your business. In fact, the only time they're really ever happy is

when they're complaining and making someone else's life miserable.

10. The Perfect Customer. Here is the person who buys from you and is so satisfied with the purchase that they go out and recommend you and refer your business to other customers. If and when this customer complains, it is to provide you with feedback so you can improve your service the next time. Find your perfect customers; ask them what they love about doing business with you; then ask them for referrals. Ask them to serve as advocates on behalf of your business to other customers. Sometimes a customer can resolve another customer's problem better than a staff person can, and this creation of "community" within the business will help your customer retention efforts."

3.1. Analysis

Based on this detailed list of customer types, Kuwaiti bank employees deal with each type differently, and this is solely determined by the context itself, which further determines the type of pragmatic acts used. This shows that the employees do not use pre-programmed speech acts to persuade their clients, which debunks the traditional claim of speech acts; on the contrary, they depend on their data collection during their initial meetings with their customers to decide on the type of pragmemes to be used. This finding espouses Mey's idea that speech acts do not exist without a real context that situates them and give them effective values:

A speech act of authority, as embedded in Questioning, only makes sense in a situation of power, where

the presence and distribution of power is understood and accepted by all the participants. Thus, a question can only be a valid speech act if it is subsumed under the corresponding pragmeme and conforms with the conditions governing that pragmeme, including the situation in which the question is, or may be, asked. [13]

One of my interviewees mentioned a very unusual incident. One day, he warmly welcomed an enthusiastic customer who wanted to take a loan from the bank. The employee asked his customer to provide his official ID, *an act of asking which is required institutionally, the bank in this case*. Such a very normal act, *questioning pragmeme*, would normally trigger an immediate compliance, but what happened was unexpected to the employee; the customer was very upset and was about to leave the bank, which left the employee very perplexed. Then, the employee asked the customer about what annoyed him; the latter replied that he did not have an official ID. At once, the employee grasped the source of anger and immediately asked for any identity document other than the *official ID*. In this situation, an intricate context emerges to oblige the employee to change his

pragmeme because it was understood as an act of insult rather than an act of asking. In this situation, it is the context that changed the meaning of one pragmeme into another. Understanding that in Kuwait there is a group of non-Kuwaitis who have been living in the country for tens of years without being given any official status, and of course without being given the right of abode as such not given the right to have an official ID, would definitely disambiguate the situation to the employee. Knowing this particular fact coerced the employee to reformulate his question and to ask for any identity document instead of an official ID. The employee understood his customer's anger, which made him fairly successful in keeping his customer by simply changing his pragmeme. Being knowledgeable in language and culture would definitely guarantee success in communication. "This 'situational support' rests on the assumption that every situation carries its own organizing principle. That is, the conventions and rules of society determine what is appropriate speaking behavior for a particular situation." (Mey,2009: p.750) [6]

The other filtering process is represented by the following chart:

Customer service employees are expected to deal with every type of customer in accordance with every customer's nature. They are also expected to abide by their institutional guidelines, which means that they have to be on their guard not to lose a single customer and not to fail to abide by the rules and guidelines. For example, one of the interviewees told me that when dealing with a hostile customer, he tries to absorb his/her anger by not telling the customer to calm down; on the contrary, the employee is expected to listen to his customer and even sympathize with him/her by *saying: yes, you are right; I would do the same if I were you; I sympathies with what happened to you; that situation is not acceptable; no one should be in that situation; I apologize for the inconvenience*. In such a situation, although the employee is supposed to pose the required questions to elicit necessary data from the customer, *questioning pragmeme*, he uses instead an *agreement pragmeme* to absorb the customer's anger as such succeed in retaining him/her by offering the best service available as fast as possible. He follows that with a future commitment, *promising pragmeme*, to further assure his customer of the service quality offered by the bank. Another employee told me that he would hold high esteem for the know-it-all customer by showing appreciation of the great amount of knowledge such a customer presents. In such a case, utterances like *I appreciate and value everything you say* would definitely boost the customer's spirit and urge him to buy bank services and products. As for the resistive customer, one of

the interviewees said that he would find the best counter-arguments to convince his customer of the best products the bank can offer him/her. The third type, which is the dependent customer, is found to be the easiest to handle by my interviewees. Most of them said that based on the data they collect, they would simply guide him/her to buy the most convenient products. One of the interviewees said that he once received a young gentleman in his twenties wanting to take a loan for his summer vacation. The customer said that he was *guided* by some of the banks billboards and internet commercials promising *Travel Loans* for very low interest rates. Being properly informed regarding this particular product, the customer expected the employee to start processing the loan immediately. However, the employee asked a few further questions to investigate the real needs of the customer. Then, having elicited this information, the employee found out that the customer was in need of a credit card instead of a long-term loan. Having explained the numerous benefits of credit cards, the customer was finally convinced to take a credit card in lieu of the long-term loan. This situation clearly shows that using the questioning pragmeme in the right context might lead to changing the services given to the customer. This is another situation that shows that the context of situation plays a crucial role in determining the types of questions posed and the type of pragmeme used, be it *guiding, praising, suggesting, promising*, which all depend on the context of situation. According to Mey, Pragmeme is a type of force of a particular pragmatic act (pract): it

is the combination of illocutionary and perlocutionary force.

"As to pragmatic acts, they consist of two parts: an activity part and a textual one (...). In the activity part, one finds the speech acts and other, related acts (interactional, prosodic, psychological, physical, etc.), while the textual part contains the various features (tense, modality, deixis, etc.) that characterize the more or less linear sequence of linguistic units involved in the production of the pragmatic act." (Mey, 2008:261) [14] Another important element that customer service employees strive to achieve is the quest for the perfect customer. In asking their customers about their needs, they try, in fact, to collect the required data and hunt for the perfect customer. They do that through depending on the messages advertised for in mass media, billboards, and their own assertive and assuring gestures, which help considerably in strengthening the relationship between them and their customers.

3.2. Impact of Semiotic Signals and Results of the study

Maybe one of the most influential messages that one of the Kuwaiti banks is using in the Kuwaiti market is the word ,' YABEELA", which means *one needs it*. This word has turned into a holophrastic one reflecting one's need of everything good and valuable. Connecting this word with the picture of a camel strongly sends a message of resistance, stamina, and necessity. If one wants to have his/her money in safe hands, then this particular bank is there for you. The current international financial crisis did not affect the bank, which is further backed by the camel picture and the great *Jawhara*, Jewel, account.

In fact, depending on particular messages that are enforced by particular pictures, which reflect cultural messages, would contribute to establishing the right situation needed to trigger the right pragmemes in institutional situations. In this I mean that such pictures contribute not to specifying which pragmeme to use; rather, they help in creating a situation that could be contributive to the ambiance of institutional setting. Mey further observes that *,, the situation: the place where the linguistic interactants meet, not as disembodied 'talking heads', but as agents on the societal scene, bringing along their entire baggage of world knowledge: tacit and explicit presuppositions, expectations, and prejudices, as well as prior linguistic and world experiences."*(Mey, 2010:2883) [8]

Such situations are further supported by the semiotic messages suggested by the pictures, billboards, and any other media to help create institutional situations. Some semiotic tactics are used when receiving customers. Advertisements like (YABEELA) and (NBK IS YOUR CHOICE) and other pictures of new banking products are visible everywhere at banks. The polite reception and warm welcoming words are further strengthened by the messages conveyed directly by such ads. The main aim behind this exceptional customer treatment might be attributed to the continuous search of the perfect customer. Negotiating pragmemes is a pivotal factor in determining such customers who are rare to find and preserve as permanent bank customers. As such,

whether negotiating pragmemes or using semiotic messages would help banks anchor their reputation in the market. Semiotic signals come as a strong support for the effective use of pragmemes in context.

4. CONCLUSION

In this study, I have explained how using pragmemes can play a crucial role in understanding the nature of customers, analysing their needs, and using the right products for them. The role of pragmatics in understanding these subtle strategies is crucial for understanding the institutional behaviour of both customers and customer service employees. Looking at pragmatics as a societal theory would help one analyse social behaviour in an institutional setting in an effective way, especially if pragmatics is looked at as "Starting out from the world of reality, the 'outside', and works its way inwards, to the mental representations: from the world of generalized pragmatic acts(*or 'pragmemes'*), towards the individual, situated expression" [8] (Mey, 2010). Negotiating pragmemes is thus situated at the centre of institutional language, which necessitates a high awareness of cultural repertoires. This cultural knowledge would substantially help customer service employees analyse their customers, respect their needs, and provide the right services that are primarily geared towards their sole benefit.

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APPENDIX 1

1. Is there a particular communicative strategy (Special words, phrases, and sentences) followed with every different customer? (Customized strategy)

Interviewee 1: Of course, for example we use some words with Kuwaiti customers like (6al 3omrek= May Allah bless your life) and other words with the expats like (7adretak= your mastership), the same followed with the young people and the old people, man & woman, educated people & students.

Interviewee 2: Of course every customer has a different way to approach or deal with (professionally or friendly) by using words like: Sir, Mr.

Interviewee 3: There is a difference between approaching the customer or customer approaching you to apply for different banking products products.
Customer approaching you: (I should listen to him carefully then start to give him the suitable solution)
If I'm approaching the customer, I should understand the nature of the customer (nationality-education-the place where I'm meeting the customer) I should use a short and smart paragraph that shows respect to the customer. Approaching customers respectfully will attract them to our products and make them attentive to our pieces of advice.

Interviewee 4: Yes, Depending on the customer's nationality bank officers use different phases to greet customers.

Also, different NBK's products and benefits are highlighted based on nationality. Americans & Europeans are highlighted on banks strong image, rewards and rating, whereas Asians are briefed on low rate of interest and credit card benefits.

Interviewee 4: Low rate of interest, no extra or hidden charges for prepayment and no processing fee are the most common points brief while selling loans.
Credit Cards: Reward program (over 500 affiliated partners, nearest competitor has around 300) and Instant discounts are highlighted for credit cards.

2. Different products, different strategies (Explain)

Interviewee 1: Yes, we use some scripts when we want to sell loans for our customers and its different than the scripts we use to sell C.Cards or transfer the customer salary and it need from us different strategies.

Interviewee 2: This depends on the customer position or the nature of his work, ex: much traveling involved, Diners is the best product.

Interviewee 3: Simplification- translation- the use of formulaic expressions – repetition- rephrasing- gestures.

Interviewee 4: Low rate of interest, no extra or hidden charges for prepayment and no processing fee are the most common points brief while selling loans.
Credit Cards: Reward program (over 500 affiliated partners, nearest competitor has around 300) and Instant discounts are highlighted for credit cards.

3. Are you prepared for different kinds of customers? How?

Yes, if you have the good knowledge you can communicate with any kind of the customers even if they are very professional or complicated.

Yes, by reading them from the 1st meeting, the way they dress, they way they talk, the way their office is. eventually, you will automatically prepared.

First of all, welcoming the customer with smile is very important.
Frequently used questions: (How can we help you? Give your customer the right to think and choose)you have to make him trust you.

Yes, we are prepared and we have learned from our experience how to handle such customers. First, what is important here is customer interaction (good listener). Second, providing your clients with honest feedback and keeping good communication rather than avoiding them will help you win their trust.

4. Before talking to a customer, do you have a programmed persuasive plan?

Yes, most of the time we have the suitable script for every product.

After checking the customer's account, his age, his salary, the company he works for, we could form a base of understanding about the customer's requests.

When selling a loan, one needs to listen carefully to every customer's case (customer's need,type of installment, and the period).

Yes, depending on customer's profile and industry we do our homework and keep ourselves updated to answer all his needs.

5. Do you ask your customer direct questions like "why do you want to leave your bank?"

yes

yes I do because it tells you why the client is running from what he is expecting.

Yes, I am dealing with Kuwaities and Expats
Educated and uneducated Kuwaities
Different nationalities

Kuwaities coming from different intellectual backgrounds
Expats are also different.
Girls and women

If the customer is a non-X-bank customer, then we prefer to highlight the difference between X and his/her current bank. If the customer is an existing X's customer, then yes we try to retain him/her.

6. How do you connect what you hear from your customer with what you plan to present?

First of all I should know the gap between us, if there is one, and try to find any shared views to present what I want.

It helps, as you learn to avoid presenting what the customers dislike.

Before talking to a customer, do you have a programmed persuasive plan?

Yes, by asking the customer about his needs and his expectations from the bank then I build my conversation on it.

Each customer has different expectations from the bank. We listen to our customer first and reply accordingly.

7. Are you a hasty presenter or a patient one? What are you waiting for?
I am a patient presenter, but I know how to send a short and clear message to my customer.

Not hasty and not patient, I make sure that I present the higlighted points and what the customers want to hear.

Do you ask your customer direct questions like "why do you want to leave your bank?"

I am a patient presenter and would like to hear from the customer first.

8. When presenting a product for your new customer, what kind of questions do you prepare in mind?

Customers' knowledge about the product, customers' experience, customers' need, and customer's ability.

Credit cards. How often do you go into business trips ? How do you pay for renting a car? How do you pay for a hotel?...etc

For sure not , maybe I will ask him how about his satisfaction from my bank.

Why would my customers be interested to buy my product? Is my product the best in the market?If not, how to sell it as the best one?

9. Do you prioritize your customer's situation or your product? How?

a. Both

b. The customer's situation of course, because we should meet his expectation. we understand the situation and see the good product for him.

c. Customer's Situation since customers are well aware about the market, and they prefer banks to be honest with them to win their trust. Once we gain their trust, they will buy our products.

10. Are you ready for objections? How?

a. Yes, by listening to the customer very well and finding the gap to bridge it.

b. Objections create the scenarios of persuasion.

c. Yes: we have learned with our experiences how to vie with competitors. Firstly we highlight overall banks image and then products benefits.

11. What do you do to keep your name engraved in your customer's mind?

By making an exceptional service for the customer.

...try to do something for the client who kept on being rejected, like an exceptional loan or a credit card, and I am sure that the client will never forget you.

Good first experience and followed by excellent follow-up

12. What kind of polite forms do you use with your customers?

Etiquette stylistic features and formal form

Sir, Mr, Mrs, after your permission, if you may.......

We always rely on using polite manners with customers.

13. What kind of verbs of commitment do you use with your customers?

a. Doing what I promised on time or before

b. Integrity. Keeping the promise, delivering on time

c. Convenient banking experience ,such as smooth account opening process at you office, immediate action within 24 hours, assistance in getting credit card & loans and future assistance for any enquirers related with products or services

14. Do you pay attention to socio-cultural norms and values when presenting your products to your customers? Explain.

For sure, by using our bank flexible consumer services with the customers.

This is attributed to the fact that the audience is from different countries and different cultures. if the customer is religious, for instance, we make sure not to talk too much about interest rate, for example, which is prohibited in Islam.

Yes, we do give importance to socio-cultural norms depending on customer's nationality and religion. Our approach differs ffrom customer to customer depending on his/her socio-cultural background.

15. What gestures do you use most in persuading your customers?

Using body language and face expressions

Good eye contact, body movements, facial expressions with a smile

16. Write a paragraph showing how you conduct a meeting with one of your customers.

Good morning, Mr. Ahmed, thank you for giving me some of your precious time and I promise I won't take much of it. I am here regarding your inquiry about a loan. as you know the central bank rules keep on changing every day, if not every hour, and all local banks must obey their regulations, of course. So, if you're thinking of taking a loan later on to buy a land or an apartment back home, I recommend that you take it now because I do not guarantee if you're going to be eligible when the time comes to take it. So take it and keep it in a Jawhara account in order to be saved and the time comes to use it, go ahead and use it and if you find out that you are not in need for it, you can always pay it back. This is a win-win deal.

I usually meet with HR or Finance manager of the company for the bulk deals. I prefer to do my homework first before approaching the client. My homework includes profile study, NBK current relationship, customer's expatiation and agenda of the meeting.

I have set rules for customer meetings such as: Get the meeting off to a good start, Appreciate HR support for NBK, Share good customer experience from the same company staff, Encourage them to share their view about our services and ask for their feedback or suggestion and most importantly remain positive and constructive.

Appendix 2
Bank advertisements