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## **CULTURE AND THE DIFFERENCE BETWEEN BUSINESS AND OTHER FORMS OF COMMUNICATION WITH THE CLIENT**

In short, business communication differs from other forms of communication in that it is related to the business of individuals, groups or organizations and aims to achieve certain business results.

**Business communication has a practical purpose.** Communication is by definition a purposeful activity. Thus, some forms of communication have the task of entertaining, others of creating a certain mood, i.e. creating a certain sensory atmosphere, etc. Considering all that, business communication is no exception. The purpose of business communication is to achieve a business goal that an individual has in front of him. That is why the success of business communication can be measured by the degree of achievement of the individual's goals. Other characteristics of communication, such as correct writing, writing without typographical errors, comprehensibility of the written notice, etc. are important to the extent that they represent the means through which the one who communicates something more easily and to a greater extent achieves his goal. If there are a large number of stylistic and typographical errors, it is possible that the person reading the notice in question thinks that the content of the rest of the letter is also incomplete and full of errors.

*Key word: culture, business communication, clients.*

## Introduction

### **Business communication provides answers to specific questions.**

Business communication can achieve a specific goal in specific circumstances. Its purpose is to answer specific questions. In today's business world, participants in the business process are "supplied" with a large number of different information. That is why it is especially necessary to pay attention to the efficiency of information in business communication. Business information must be formatted in the right way. This includes the requirement that they be short, understandable and unambiguous. Information in written form is focused on the nature of the problem without using redundant words, while in oral communication certain communication phrases can be used.

Business communications must be adapted to the one who is "listening". The task of information is to shape business communication so that it is comprehensible to its participants. In order to achieve business goals or goals of individuals in communication, it is very important that the information is formatted so that the person receiving it is clear and understandable. It is likely that the other party will slightly resist what the speaker is asking. The notification will be successful only if the person receiving it makes an effort to understand the content of the respective notification.

We try to leave a good impression through business communication. A participant in business communication tries to leave a good impression of himself and his organization on the person he is communicating with. Achieving the goals that the arrested subject has set for himself largely depends on the impression he left on those with whom he communicates. Salary increase, career advancement, etc. especially depends on what impression an individual left on colleagues and superiors. An individual must develop his own communication style, which is optimistic, inspiring and even friendly to a certain extent. With information, we inform the other party about our positions. That is why simple communication is more effective than complex, rigid communication. For this reason, it is important that your communication style is understood by the person you are addressing. Communication, too, must not be overly simplified, because it might seem unconvincing, insecure. And therefore, it is always necessary to adapt to the interlocutor, i.e. for each person we communicate with, we need to create a certain style of dealing with them in order for communication with them to be successful. Learning to communicate properly is not always an easy task, but it pays off in the long run. As a rule, how we say something is as important as what we say.

### **Business communication is economical In business, time is money.**

By using unnecessarily voluminous, stretched and overloaded information,

we spend an unnecessarily large amount of time and influence the increase of business costs. When the recipient sifts through quantitatively extensive letters, from which he tries to extract the essence, he easily becomes irritable, angry (because the person who sent him that letter is wasting his time) and may decide to put that very letter aside and look at it later. For this reason, business information (reports) must be short, clear, precise and unambiguous. This does not mean that they have to be short at all costs. Depending on the communication culture, the information can have different structures, because sometimes the person we are addressing may expect us to address them in a certain way.

### **Communication by phone**

#### **The culture of telephone communication**

Due to convenience, telephoning is the most common substitute for face-to-face contact and written communication. The advantages of calling are obvious:

Extraordinary use and quick establishment of contacts,

- As a rule, telephone conversations are cheaper than personal ones.
- A telephone conversation is more personal compared to written communication.

The disadvantages of phoning are less obvious, but no less sensitive:

- Calling is a business conversation with blindfolds; evil is any half-assed information from non-verbal communication.
- Evaluating the interlocutor and immersing oneself in him is more difficult without non-verbal communication.
- Calling opens the way for an uninvited interlocutor and a call at the wrong time.
- No record is left after the telephone conversation; despite all the laws, the interlocutor is never sure if someone else is listening

#### **Phone conversation process**

Choosing the time is more delicate in direct conversations, due to the unknown environment of the invited person. In this, transparent data collection helps. Inadequate time is generally when the interlocutor starts his working day, during the lunch break, at the end of working hours, at the end of the working week. Business calls to the interlocutor's home are appropriate if the invitee expressly allows it and in truly necessary cases.

However, it is not convenient in the morning, Saturday night and Sunday morning. Before making long-distance calls, we should first think about what time it is now at the interlocutor's place. Preparing the content includes the conversation plan and information for it (names, numbers, titles). When calling, we should have a diary and writing utensils (notebook, pen) at hand.

If the answering machine answers: let's be short and clear: introduce ourselves (name, company, phone); say why we are calling, suggest an action (we will call again, please answer, etc.). We should speak slowly and clearly. Next comes the response. If the secretary answers, we should introduce ourselves and say hello; we ask about the invitee. When asked why we are calling him, we will explain or we will say that we would rather talk to the person invited. If the secretary says that there is no one called or that he is not busy, we will say that we will call again and ask them to call us and leave a short message. We need to nurture relationships with secretaries, because sometimes they are an obstacle to the invited person.

We will greet the interlocutor and introduce ourselves slowly, briefly and clearly. We will say the first and last name, the name of the company, if necessary, the area of work and the place. We will check if it is the right time to talk, we can arrange another time. We will say how much time we need and what we want to talk about, and we check whether the content is acceptable to the interlocutor.

When we receive an invitation, we introduce ourselves. If the call was delivered by the secretary, we will say only the first and last name and we will add a short greeting. We will kindly find out why he is calling and we will talk or arrange to talk later.

To communicate over the phone, we only have our voice and nothing else, so we should be careful with our words and pronunciation. We will use an active approach, we will speak slowly and clearly, politely with a smile. Since we cannot see the interlocutor, we pay more attention to the answers. If in doubt, we will clarify with a polite question. We will not talk about confidential matters, we will not transfer a lot of information. Fax is the most efficient. We always have a clock in front of us; if we think the interlocutor is in a hurry, we will improve the conversation or postpone the conversation. We will listen actively, we will immediately confirm to the interlocutor that we listened and understood. We will clearly use «yes», «I understand», etc.

It's always smart to write down phone conversations, preferably in a notebook. Although such a record has no formal power, it helps a lot in the eventual clearing up later. We will always confirm important telephone agreements in writing.

At the end of the conversation, we will say goodbye. We will hang up when we are sure that the conversation is really over. We'll save the various comments and sighs for later, when we've already hung up.

If the company or we ourselves change the official phone number, we must notify the new number immediately (even better - already in advance) in writing (by letter, fax). We will also use a trademark with a short notice: ATTENTION! OUR NEW PHONE NUMBER IS ... We will print that message on every letter, bill, etc. Let's not miss those opportunities even when we announce the change in the magazine (by advertisement).

Every company that has more than ten internal telephone lines should duplicate the internal telephone directory and distribute it to employees (the directory contains internal telephone numbers, employee surnames, sector and service names). Larger companies print special information brochures with an internal telephone directory and other data, which are important for the business of the work organization. Employees and business partners receive the brochure. Many companies use internal directories in electronic form, which are available to employees on computers.

### **How do we treat an impolite interlocutor**

There is no one who has not once in his life encountered an uncouth man or found himself on the same line with a shameless interlocutor. How should we behave in such situations? Return the same, start an argument, hang up?

When someone calls and without introduction asks about other employees in the company or requests to tell him the personal phone number and title of one of our associates, or asks about business matters, it is not wrong if we do not answer and greet the curious person politely. A rude person or a person who complains, who won't change his tone, can be calmly interrupted by hanging up the phone. We will also hang up when someone jumps into our line and won't end their connection. It often happens that a party enters the company's internal line past the switchboard and interferes with our conversation or is on the line that we just received, because we wanted to make a call outside.

In such a case, we give priority to the party, we will leave the line to her, and if possible we will give her the desired explanation as to whether we should connect her with the man she is looking for.

### **Communication via e-mail**

In many ways, the Internet is different from other media for communication that modern man encounters. Since the development of radio, television and modern forms of satellite television, with tens, hundreds and even thousands of channels, content adapted to various target groups, man is exposed to the influences of various cultures, customs, information in the form of images, sounds, and ideas. However, all these media do not have what characterizes the Internet - they are all one-way, so information flows only to the user. Internet introduces novelty - an Internet user can share his opinion, ideas and products with millions of users in the world, can directly influence other users and can completely unfettered explore countless pages written by other users. But all the freedom that the Internet offers also entails responsibility - we ourselves are responsible for everything we say or do on it. Of course, since each form of communication has different characteristics, it follows that the rules of conduct differ somewhat.

- Electronic mail is also called private mail or e-mail. It is usually used to convey information to a specific person that is of no use to other Internet users.
- What you need to know about e-mail, the so-called e-mail?
- If you don't use some form of encryption, email is not secure! Although e-mail is also called private mail - no one can guarantee your privacy on the Internet.
- Use the subject of the message. The content of the message, that is, the discussion, should be briefly described here. By using the title, you can separate the discussions that are going on at the same time, and the search is also made easier.
- Never write a message exclusively in capital letters. CAPITAL LETTERS ARE CONSIDERED SHOUTING ON THE INTERNET!
- Sign at the end of the message, as some e-mail readers do not display information about the sender. This will make it easier for the recipient to respond to your message. Signatures should be short, no longer than 4 lines.
- If you are not sure whether the user can read our characters (šđccž) do not use them. The same applies to the Cyrillic alphabet. It is usually preferable to use ASCII characters only.
- Limit the number of characters in a line to 66-72 characters. This ensures that the message is readable on every platform (eg console readers)
- The content of the message should not be forwarded to a third party, especially without the consent of the sender. The forwarded message

should not be changed, unnecessary parts may be removed, but in such a way that the context of the message is not violated. It should also be clearly indicated whose message is being quoted.

- When sending complaints to the administrator, you are free to forward the message without the sender's permission.
- Do not send messages for every little thing, especially not to unknown people. Spam is considered any mail that is not requested directly (if a person gives you their address with an invitation to contact them) or indirectly (if the address appears on a forum or other public place such as a website, printed page, in a program or document, etc. ).
- When you contact someone for the first time, introduce yourself, state where you got his/her address, be short and clear with the question.
- It's an unwritten rule on the Internet that computer enthusiasts don't persecute each other. However, when contacting someone you don't know, especially when it comes to business correspondence, politeness is essential.
- Do not ask interlocutors to explain banalities or topics that are easily available on the Internet. You will usually get a sharp response if you look them up on the Internet.
- Never forward chain letters (so-called lucky chains). These types of emails usually only load the servers unnecessarily and are considered spam.
- Do not send messages in which you advertise or messages that contain a large amount of information that is not useful to the recipient. Such messages are called spam.
- Do not send long messages (over 100 lines) or messages with attached files without express permission. Most multimedia content looks nice, but enlarges the message dozens of times, and therefore slows down the downloading of the message.
- If you are sending large documents (especially Word, Excel, etc.), such messages must be compressed, as this reduces the size of documents by more than 10 times.
- Check the address you are sending the message to. It can be inconvenient if large messages are returned due to an incorrectly entered address.
- Do not use sending to multiple addresses (Carbon Copy or CC) unless you have agreed with a group of people to send messages that way. In this case, the addresses of all recipients are available to everyone, which may be undesirable. Use BCC or Blind Carbon Copy instead, which will hide the addresses to which you sent the message from the recipient.

- Correctly cite the message you are replying to. The golden rule is to leave just enough to connect the discussion, no less and no more.
- When responding to a message, be tolerant. Do not take everything "to heart" and do not fall for provocations. Provocations are best ignored, because they can turn into a needless waste of time.
- Before answering, check if you have received another message from the same person informing you that the previous problem has been solved. This will save time for both you and the interlocutor.
- When replying, be sure to check the CC (Carbon Copy) field because if the message you received was sent to multiple recipients, by replying to such a message you can send the message to all recipients from the original message. Thus, the message intended for the recipient can go to the addresses of all those people, which is often undesirable.

### **Communication with multiple users**

Communication with multiple users can take many forms, such as for example:

- mailing lists - these are lists that are obtained after subscribing to a personal e-mail address
- usenet (news) groups - publicly available groups organized by topic
- IRC, ICQ, etc. forms of online communication, meaning directly with users
- •The first and most important thing to remember is that all the rules related to personal mail still apply, with the fact that now your messages are not read by just one person, but that number is measured by hundreds, and therefore some things need to be taken care of.
- Remember that everything you write is public and anyone who reads the group can use it. Also, there are archives of messages from some groups, so your message can be permanently available. So think twice before you ask a question or give a (flimsy) answer.
- Never send private correspondence to public groups, no matter how trivial, without the express permission of the interlocutor.
- Do not falsify your information in the header. If you're changing your address for spam protection, do it so that it's obvious if someone decides to send you a reply to your email. On some groups it is mandatory to use a valid address, so open a free address just for that purpose (say gmail or yahoo)
- Impersonating someone else's name on groups is not allowed.



- Before you send a message to a group, familiarize yourself with the content of the group, with the topic you are discussing, as well as whether the topic has already been discussed. It's best to monitor conversations for a while before jumping into messaging.
- Very often, what is allowed in one group is not in another.
- In the newsgroup, it is possible to download a certain number of messages in the past, that is to say, discussions in the last few days. With mailing lists, there is usually an archive of messages on the web, so check to see if there is an answer to what you are interested in.
- Some groups also have websites dedicated to (too) frequently asked questions (FAQ). Check if there is already an answer to your question in them, or in the message archives
- Get to know the other participants in the discussion so they know how to approach them.
- Conflicts and disagreements often occur in public groups. State your opinion, support it with facts and withdraw from further discussion so as not to provoke. Yours doesn't always have to be the last.
- Assume that the interlocutors represent only their personal opinion, unless they have explicitly stated this in the message. If you don't like someone's behavior, don't engage in a discussion with them. Also, do not blame the administrators for other people's behavior, but complain to them on a personal mail so that they can influence their behavior with their authority.
- Do not participate in discussions that can turn into a fight (flame).
- With the message title (Subject), try to determine the topic of the message as best as possible. When participating in traffic groups, this makes it easier to navigate. Also, if you change the topic of the message in the middle of the discussion, change the Subject of the message as well.
- Make sure that the subject of the message corresponds to the group you are sending to. Do not post ads, even if you sell something related to the group's theme. There are groups dedicated to this.
- If you send a message to the wrong group by mistake, send an apology and/or try to cancel your previous message
- If you do not agree with the topic of a discussion or group, do not participate in it. Everyone has the right to freedom of opinion, so it's better to look for a topic that interests you.
- Do not send short and useless messages in groups in which you "agree" with someone. This is undesirable unless there are public votes and the like.

- Use filters. If you do not like the messages of an author or a certain topic, put the author or topic (Subject) in the filter  
Avoid sending the same message to multiple groups (so-called Multi-Post). If someone reads those groups, they will come across one and the same message in each of those groups, which can be irritating.
- If you really need to send a message to multiple groups, use Crosspost. If someone replies to your message, the discussion will spread across all those groups. In this case, it is necessary to set the Followup-to field, which means that replies to the Crossposted message are sent to one group only. If you don't know how to set this field, it's a good sign that you don't need to use multigroup sending.
- If you want to share a file with others, post it on the web and send a link to the group with a short description. Most groups are not binary, so the server will reject the message with the attachment anyway.
- As with e-mail, attachments should be compressed (say WinZip, WinRar, etc.). If the message is still large, divide it into parts. Most programs will do this automatically.

### **Privacy and ethics in e-mail**

It is known that classic letters are closed, while e-mail is open if it is not encrypted. In most states, organizations have the right to monitor e-mail, although privacy concerns may arise. This is justified by the present misuse of employees to use e-mail at work for personal purposes and to send and receive material not related to work.

The privacy of an individual on the Internet can be viewed from another aspect. With the development of the Internet and modern information technology, the privacy of individuals has been seriously questioned. Different ways of operating online lead to a constant and increasing exchange of data, which contains significant elements of privacy and which can be used in different ways. The bottom line is that the collection of personal data, even if it is done without the client's knowledge, must not be misused or used for purposes other than those for which it is primarily intended. Today, there is no doubt that privacy in the digital world is highly unreliable. However, in order to ensure the best possible protection of personal data on the Web, it is necessary to take serious and comprehensive measures that must include a combination of - legal, political, technological (strong cryptography measures), self-regulatory (ethical codes) and other means.

### **Customer comments**

A customer-oriented organization makes it easier for customers to express their objections, complaints, complaints and suggestions. Many institutions and organizations have mailboxes for comments and suggestions. Some customer-oriented companies have established a toll-free customer hotline to make it easier for customers to inquire, suggest, accuse or offer a side on the Internet. Such systems not only help businesses act faster to solve problems, but also provide them with many valuable ideas for improving products and services.

Any method that helps customers complain offers some benefits to the company. Customer complaints offer the organization an opportunity to overcome problems and demonstrate its service-mindedness. Customers often show greater loyalty to the company after resolving certain conflicts than if they never complained. The company benefits from treating complaints as a welcome resource and opportunity to get innovative ideas for improvement. Dissatisfied customers should be encouraged to complain. Studies suggest that companies can retain an average of 62% of dissatisfied customers if they respond to their complaints in a timely manner. If they respond very quickly, they can retain up to 95% of these customers. Customers who complain and their complaint is satisfactorily resolved, an average of five more people talk about the treatment they received.

### **Conclusion**

The most important thing in business for clients is the friendliness and expertise of the staff. It is necessary to focus on monitoring compliance with standards in service provision and increasing staff expertise.

The battle for higher profits in banking has turned into a battle for the client, of course a satisfied client. Thus, realized profit and client satisfaction became two sides of the same coin. Without satisfied clients there is no realized profit, just as without profit there are no satisfied clients. All this spoke in favor of the development of the quality of services.

The banking sector remains the most powerful intermediary that enables domestic and foreign sources of funds to be directed towards the economy and citizens. In today's turbulent environment, it is almost impossible to imagine the success and building of a bank's image without a constant increase in the quality of service in its operations. In order to survive, as such, banks have been forced to enter the market with innovative ideas to improve their position among tough competition.

Through this paper, the role and impact of service quality on increasing the bank's competitiveness will be presented. By creating an image, the bank develops an image of itself in the mind of the user as a large, successful and friendly bank, thus increasing its volume of business and thus its profit. Large banks will especially take care of social responsibility, and will invest a lot in PR. Direct marketing will gain importance (client databases, direct contact and offer of various services). More and more attention will be paid to the service system, the service environment and the service personnel themselves (personal bankers, personalization...). In parallel, electronic banking and payment services will be developed for a specific segment.

A contemporary and modern banking institution must have a clearly defined attitude towards promotional actions. The purpose of the promotional activity is to serve directly and at the same time as a reminder to both clients on the one hand and the sales operative staff of the bank on the other hand in order to increase sales of the bank's products and services. The bank's promotional activity is manifested through: personal efforts of bank service arrangers, efforts of contact staff with customers and clients, and communication programs with the masses.

It is necessary to work on deepening the awareness of affluent clients about the personal bankers assigned to them in order to simplify certain activities with the bank. For branch managers, this is also very important to monitor - the way and frequency of contact with affluent clients.

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## **KULTURA I RAZLIKA IZMEĐU POSLOVNE I DRUGIH OBLIKA KOMUNIKACIJE SA KLIJENTOM**

Ukratko, poslovna komunikacija se razlikuje od ostalih oblika komunikacije po tome što je vezana za poslovanje pojedinaca, grupa ili organizacija i ima za cilj postizanje određenih poslovnih rezultata.

Poslovna komunikacija ima praktičnu svrhu. Komunikacija je po definiciji svrsi shodna aktivnost. Dakle, neki oblici komunikacije imaju zadatak da zabave, drugi da stvore određeno raspoloženje, odnosno da stvore određenu čulnu atmosferu, itd.

S obzirom na sve to, poslovna komunikacija nije izuzetak. Svrha poslovne komunikacije je postizanje poslovnog cilja koji pojedinac ima pred sobom. Zato se uspešnost poslovne komunikacije može mjeriti stepenom ostvarenosti ciljeva pojedinca. Ostale karakteristike komunikacije, kao što su ispravno pisanje, pisanje bez štamparskih grešaka, razumljivost pisanog obaveštenja i sl. važne su u toliko što predstavljaju sredstvo kojim onaj ko nešto lakše i u većoj meri saopštava ostvaruje svoj cilj. . Ukoliko postoji veliki broj stilskih i tipografskih grešaka, moguće je da osoba koja čita dotičnu obavijest smatra da je i sadržaj ostatka pisma nepotpun i pun grešaka.

Ključna riječ: *kultura, poslovna komunikacija, klijenti.*