

DP05

Business Communication

13 APRIL 2007

- 0. Time allowed : Three (3) hours
- 0. Total number of questions : Six (6) questions
- 0. Number of questions to be answered : All six (6) questions
- 0. Begin each answer to a new question on a fresh page.
- 0. A blank page is provided at the end of the question paper for rough work.

ANSWER ALL SIX (6) QUESTIONS

1. Read the passage below and answer the questions that follow in **full sentences**:

If a borrower chooses to blow all the money he receives from the bank at the casino, it may be a foolish indulgence, but it is really nobody's business. It is not even the bank's business, unless there are strict stipulations preventing the loan from being used for gambling. The sole concern that banks have in loans is repayment with interest.

But when taxpayers' money is the source of funds, reimbursement is not the only consideration. In the case of the National Higher Education Fund Corporation (PTPTN) loan scheme, where loans are given out to students attending colleges and universities in this country, the number of **delinquent debtors** is a major cause of concern. Already the terms and conditions of repayment are more than generous. But when student loans are not put to good use and in the manner in which they were intended, the public cannot be expected to remain uninterested in the way in which the money is spent.

There is nothing wrong with trying to make student life as enjoyable or as comfortable as possible. There is much to be said about enterprising students who put the money to good use, for example as seed money to start a profitable business. But what about the money that is squandered on buying consumer durables like cars, motorbikes and electronic gadgets?

The point is, however, that the central purpose of the PTPTN is to make tertiary education accessible to all, especially to students from low-income families. Since there is a large public expenditure involved – the bill for loans to students in public universities this semester alone is RM1.5billion – it seems inappropriate to waste it on students who have parents who can pick up the tab. Students who have money to burn obviously do not need assistance to settle the relatively low tuition fees charged by public tertiary institutions. They can afford to pay their own fees. The PTPTN should not be allowed to become a source of unnecessary borrowing. Therefore, there seems to be a need to tighten the eligibility requirements for student loans. The focus should be on providing financial aid to young people from poorer backgrounds whose parents cannot afford to support their studies.

Moreover, taking out a loan means that students study now and pay later. It is not a freebie that is frittered away on frivolous purchases. When they start payments after graduation, this will invariably be in addition to the instalments for car loans, house mortgages, and other lines of credit. Like all borrowings, PTPTN loans should be invested wisely on the education of the borrower rather than used for personal gratification.

Adapted from "The New Straits Times", 24 August 2006

- (a) When banks give out loans, what is their primary consideration? [1]
- (b) What role does the National Higher Education Fund Corporation (PTPTN) play in our society? [2]
- (c) Why is the public concerned about the way loans are administered? [3]
- (d) What steps can PTPTN take to ensure there are no weaknesses in the loan scheme? [3]
- (e) What does the expression "**delinquent debtors**" in paragraph 2 line 4 mean? [1]
- (f) Using your own words, write a summary of the passage in about 120 words. [10]

(Total:20 marks)

2. (a) Read the letter below and answer the questions that follow:

30/4/07

28 Orchid Boulevard
Serene Park
48400 Petaling Jaya

First Credit Bank
75 Jalan Sirih
55005 Kuala Lumpur

To whom it may concern

Nowadays, banks are very difficult. They forget they owe their very existence to customers. Look, I'm a well-known corporate figure and I'm very busy. Sometime back, I misplaced my cheque book. Then I wrote a letter to your bank, signed it and stamped it with my company rubber stamp. I asked one of my managers to collect a new cheque book for me.

When he went to your bank, your officer refused to issue a new cheque book. Why? Because the request was not on the cheque request slip that was included in a cheque book. The officer said that I had to be at the bank or else how would he know the signature on my letter was mine? Can your bank act in this manner? Why didn't your officer phone me? He said he was following house rules. I have been banking with you for the past 20 years. Furthermore, everybody in the corporate world knows who I am.

I demand an apology from your bank. I can always close my account. There are so many banks around which will be more than willing to do business with me in these changing times.

Yours sincerely

Aloysius Ang

- (i) Analyse the letter above by listing and describing **five** different aspects of poor communication. [10]
- (ii) Rewrite the letter using effective communication principles. [10]
- (b) Two advantages of writing documents in plain English are efficiency and effectiveness. Describe these **two** advantages. [5]
(Total:25 marks)
3. (a) List **four** factors that may cause barriers in communication. [8]
- (b) State **two** factors that are essential for effective communication in a multicultural workplace. [4]
- (c) List **three** strategies for reducing stage fright or anxiety when delivering a speech. [3]
(Total:15 marks)
4. (a) (i) Give **three** examples of business situations that would require a good news letter. [3]
- (ii) Describe a writing plan for a good news letter. [4]

- (b) (i) State **three** business occasions where electronic mail would be preferred over ordinary mail. [3]
- (ii) Name **two** barriers which exist in the use of computer technology at the workplace. [2]
- (c) You have been invited to deliver a talk on “Careers in Banking” at a seminar in a school in your neighbourhood. The seminar is scheduled to be held on the last working day of the month. You are unable to attend as the last week of the month is usually your busiest time of the month.
- Write a letter to the school to decline the invitation.
(Marks are awarded for content only. Format is not required.) [8]
(Total:20 marks)
5. (a) (i) List **three** duties of a chairperson at a meeting. [3]
- (ii) List **three** duties of participants at a meeting. [3]
- (b) Briefly describe the following terminologies associated with meetings:
- (i) Agenda [1]
- (ii) Casting vote [1]
- (iii) Quorum [1]
- (iv) Motion [1]
(Total:10 marks)
6. (a) List and briefly explain the PAIR approval strategy for dealing with justified customer complaints. [4]
- (b) Rewrite these negative statements in a positive way to reflect better customer service at the workplace:
- (i) No, not like that. [1]
- (ii) Come back tomorrow. [1]
- (iii) Can't you see I'm serving someone? [1]
- (iv) It's my lunch hour. [1]
- (c) State **two** ways on how you would deal with a telephone caller who asks for information you do not have. [2]
(Total:10 marks)

– END OF QUESTION PAPER –

OUTLINE ANSWERS

The comments given in the boxes below indicate the areas of weaknesses the examiners have identified and their advice to future candidates.

Question 1

- Candidates lifted answers verbatim from the passage instead of rewording them.
- Write short and simple sentences instead of complex sentences.
- Do not write answers in point form. Write in continuous prose.
- Do not include examples in summary writing.

1. (a) Their primary consideration is the repayment of loans with interest.
 - (a) The PTPTN gives out study loans to students attending colleges and universities in this country.
 - (a) The public is concerned that loans are given to students who do not use the loans wisely and for what they are intended. The money is wasted on frivolous purchases by students who do not need the loans as their parents can pay for their education.
 - (a) The PTPTN should tighten the eligibility requirements for student loans. Financial aid should only be provided for students from poorer homes whose parents are unable to pay for their education.
 - (a) The expression “**delinquent debtors**” means people who fail to pay money that they borrowed.
 - (a) The main consideration of banks when they disburse loans is repayment with interest. But in the case of the National Higher Education Fund Corporation (PTPTN) loan scheme, the public’s concern is not just the sizeable number of loan defaulters. Student loans are wasted on unnecessary purchases of consumer durables and not for what they are intended. PTPTN loans are provided to help poor students enter colleges and universities. However, there are loan recipients whose parents can pay their tuition fees. There is the need to tighten the eligibility requirements so that only deserving students qualify. This is also to ensure that there is no unnecessary borrowing as borrowers will be saddled with other personal loans and commitments when they start payments after graduation. (116 words)

Question 2

- Candidates were able to identify and list the aspects of poor communication in a letter.
- Candidates did not describe the aspects of poor communication that they have listed.
- Candidates lacked language proficiency with no control of structure and grammar in rewriting the letter.
- Arrange points in a logical sequence in paragraphs and do not use contractions.
- For questions that require description, provide elaboration.

2. (a) (i) Aspects of poor communication in letter with descriptions
(choose any **five** of the following):
 - Incorrect letter format – date should be placed between the writer’s address and the intended reader’s address.
 - Date is not written in full – the month should be spelt out in words.

- Letter lacks proper salutation – the use of “To whom it may concern” is inappropriate.
- There is no subject line which identifies the subject or purpose.
- Ideas/ paragraphs are not organised in sequence. The opening paragraph is too long.
- Tone of letter – discourteous, patronising and belittling.
- Use of contractions – (e.g. I’m, didn’t).

(ii)

28 Orchid Boulevard
Serene Park
48400 Petaling Jaya

30 April 2007

The Manager
First Credit Bank
75 Jalan Sirih
55005 Kuala Lumpur

Dear Sir

Difficulty In Getting Cheque Book

I am writing to express my disappointment with your bank regarding my application for a new cheque book.

When I misplaced my cheque book two weeks ago, I authorised one of my managers, Rizal Salleh, to collect a new one on my behalf. The request for a new cheque book was written on my company’s letter headed paper and it was duly signed and stamped.

When Rizal Salleh presented the letter to your bank on 28 April, your officer, Steven Liew, refused to issue a new cheque book. He argued that the request was not made on the cheque request slip which I understand, is the house rule. He also insisted that I had to be at the bank to verify my signature. I fail to understand why he did not phone me to confirm my signature as suggested by my manager.

I view this matter very seriously as your officer could have exercised his discretion especially when I have been banking with you for the past twenty years.

I hope you will look into this matter as I am contemplating closing my account with your bank.

Yours faithfully

Aloysius Ang

- (a) **Two** advantages of writing documents:
- Efficiency – easy to read and understand.
 - Effectiveness – expresses its purpose clearly, is well-organised and meets the needs of the receiver.

Question 3

- Candidates were unable to express their answers coherently.
- Give more depths to answers, with clearer explanations. Answers should be more than just notes.

3. (a) Factors that may cause barriers in communication:
(choose any **four** of the following)
- Inappropriate choice of word.
 - Inappropriate channel.
 - Inappropriate message.
 - Receiver inattention.
 - Lack of courtesy by the sender or the receiver.
 - Non-verbal communication that does not support the words.
 - Different cultural backgrounds.
 - Inappropriate timing.
 - Inadequate feedback.
- (b) **Two** factors essential for effective communication in a multicultural workplace:
- Awareness of differences in perception.
 - Importance of cultural sensitivity.
- (b) Strategies for reducing stage fright or anxiety when delivering a speech:
(choose any **three** of the following)
- Know the subject well.
 - Check all equipment to ensure they are in working order.
 - Practise breath control techniques.
 - Practise relaxation techniques.
 - Move around during presentation.
 - Practise and rehearse delivery.
 - Use visual aids so that you have something to focus on.

Question 4

- Candidates were confused between examples of business situations that require good news letter and types of good news letters.
- Candidates failed to state business occasions where electronic mail would be preferred but wrote on the advantages of using e-mails instead.
- Candidates were unable to name the barriers in the use of computer technology at the workplace.
- Read questions thoroughly before answering them.

4. (a) (i) Examples of business situations that would require a good news letter:
(choose any **three** of the following)
- Grant a loan or extend credit.
 - Make an enquiry.
 - Introduce your organisation or service to potential customers.
 - Acknowledge receipt.
 - Inform members of the organisation about its activities.
 - Extend an agreement.
- (iii) Writing plan for a good news letter:
0. Identify the letter's purpose in the subject line or opening paragraph.
 0. Place the good news in the opening paragraph.
 0. State the details that support the good news in the middle paragraph.
 0. Close with a statement of goodwill.

- (b) (i) Business occasions where the e-mail would be preferred over ordinary mail:
(choose any **three** of the following)
- To sell products or services.
 - To respond to customer enquiries.
 - To send invoices and statements.
 - To distribute brochures and catalogues.
 - To send pictures or graphics.
- (ii) Barriers in the use of technology at the workplace:
(choose any **two** of the following)
- Lack of training in IT or typing skills.
 - Lack of confidence or fear of making mistakes.
 - Computer technology may be confusing to inexperienced users.
 - Frustration when unable to access information.
- (c) Letter declining invitation:

Dear Mr Rajah

Thank you for your invitation to deliver a talk on “Careers in Banking” at the seminar in your school on Wednesday, 30 May 2007.

Although I would be pleased to be involved in this seminar, I already have a commitment on this date. The last week of the month is when I am busiest with my work.

Therefore, I regret that I am unable to accept your invitation.

I wish you every success with the seminar and would be pleased to help out in any way at another time.

Yours sincerely

Adam Danker

Question 5

- The description given by candidates on terminologies associated with meetings was insufficient.
- Read test/study manual to know the rules of key committee members at meetings and procedures for meetings.

5. (a) (i) Duties of a chairperson at a meeting:
(choose any **three** of the following)
- Check that a quorum is present.
 - Declare the meeting open.
 - Welcome people to the meeting.
 - State the aims of the meeting.
 - Guide the meeting through the business on the agenda.
 - Control the moving and seconding of all motions and amendments.
 - Plan actions required by decisions made.

- (i) Duties of participants at a meeting:
(choose any **three** of the following)
- Arrive at the meeting on time, prepared with any proposals or motions to present at the meeting.
 - Indicate to the chairperson the intention to speak and wait to be called to speak.
 - Present main points of proposal in right of reply.
 - Address remarks to the chair (task-related roles).
 - Be willing to negotiate, modify position or admit error.
 - Show readiness to be involved in the meeting and in decision-making.
 - Accept and follow the agenda and the specified time limits.
 - Express ideas and give feedback (maintenance-related roles).
- (b) Description of terms associated with meetings:
- (i) Agenda – a list of the meeting’s business items, prepared by the secretary in consultation with the Chair and distributed before the meeting.
- (i) Casting vote – a vote from the Chair that will decide the issue in the case of a tie.
- (i) Quorum – The minimum number of people who must attend a meeting for business to be conducted.
- (i) Motion – proposal made by someone at the meeting.

Question 6

Candidates demonstrated a good understanding of concepts and principles in customer service.

6. (a) The PAIR approval strategy:
- Placate: listen, empathise, respond with concern
 - Attend: to the complaint
 - Investigate: circumstances, details of the incident
 - Resolve: decide on action to take
- (a) Rewrite negative statements into positive statements:
(credit any valid answers)
- (iv) May I show you how it would normally be done? / May I show you how it is normally done?
- (ii) If time permits, we will look into the matter tomorrow. / If time permits, we will continue with this tomorrow.
- (ii) I’m busy right now. I will attend to you shortly.
- (ii) I’ll just get someone who can help you with that.
- (b) Dealing with a telephone caller who asks for information you do not have: (choose any **two**)
- Explain to the caller that you are moving away from the phone to get it.
 - Explain that you have to make further inquiries and will contact them later.
 - Explain that you have to transfer the call to another person.