ALLAMA IQBAL OPEN UNIVERSITY

USMAN NOTES
www.usmannotes.com

Name:

Registration No.:

Course Code: 1416

Program: BA/BS

Semester: Autumn 2026

ALLAMA IQBAL OPEN UNIVERSITY, ISLAMABAD

Course: Business Communication (1416) • Level: BA/BS

Semester: Autumn 2026

Assignment No. 2 (Units 6–9)

Total Marks: 100 • Pass Marks (BA): 40 • Pass Marks (BS): 50

SOLVED ASSIGNMENT GUIDE

(For Study & Reference)

Note: This guide is prepared for study and reference purposes. Students are advised to read the relevant units of the course book, understand the concepts, and write the assignment in their own words. Copying this guide word for word is not recommended.

USMAN NOTES www.usmannotes.com

Question 1: Types of Business Reports, Their Purposes and Their Audiences (20 Marks)

Question: Business reports can be divided into various categories and sub-categories. Keeping in mind the purpose and structure of each type, discuss whether the same audience could be given any type of report, or if each type is better suited to a certain audience. On that basis, explain the purpose of at least three or four report types.

Introduction

A report is an organised, factual account of an investigation, an activity, a period of work or a problem, prepared for a definite reader who needs it in order to understand a situation or take a decision. Because organisations produce reports for very different reasons and readers, reports are not one uniform kind of document. They are classified by purpose, by formality, by length, by frequency and by function, and each category has developed a structure suited to its job. This answer first sets out the main categories of business reports, then discusses the central question — whether any type of report can be given to any audience, or whether each

type fits a particular audience — and finally explains the purpose of four major report types in detail: informational reports, analytical (interpretive) reports, routine/periodic reports, and special reports including feasibility and investigation reports.

Categories of Business Reports

Reports can be classified in several overlapping ways. By formality, formal reports are long, structured and documented (with title page, contents, headings, findings and recommendations), while informal reports are short, often in memo or letter form, and written in a plainer style. By function, informational reports present facts without interpretation — what happened, what the figures are — while analytical or interpretive reports examine those facts, draw conclusions and recommend action. By frequency, routine or periodic reports (daily production reports, monthly sales reports, annual reports) are prepared at fixed intervals in standard formats, while special reports are commissioned for one particular situation — an accident, a proposed branch, a fall in sales. By direction, reports may be upward (subordinate to management), downward (instructions and reviews to staff) or lateral (between departments at the same level). Other familiar types refine these categories: progress reports, audit and inspection reports, feasibility reports, investigation reports, research reports and the statutory annual report. The classification matters because each type answers a different question for a different reader, which leads directly to the audience question.

Is Each Report Type Suited to a Particular Audience?

The answer is that the same audience cannot suitably be given any type of report; type, audience and purpose must be matched. A report succeeds only if its reader can use it, and

usability depends on the reader's position, knowledge, time and decision-making authority. Consider the same underlying subject — a fall in a company's sales — presented to three audiences. The board of directors needs a short analytical report: causes weighed, options costed and a recommendation stated, because the board decides and has little time. The sales manager needs a fuller operational report: region-by-region and product-by-product figures, staff performance and competitor activity, because he must act in detail. The sales staff need a brief downward summary of targets and changes, not the board's strategic analysis or the manager's confidential assessments. Giving the board the staff-level detail would waste its time; giving the staff the board paper could leak sensitive analysis and still not tell them what to do on Monday morning.

Three principles follow. First, technical depth must match the reader's expertise: a research report full of methodology is suited to specialists, while lay readers — shareholders, customers, the public — require a summarised, plain-language version of the same findings. Second, the structure must match the reader's use: decision-makers expect conclusions and recommendations early (the “bottom line first” structure), while expert readers often prefer findings first and conclusions at the end, so they can test the reasoning. Third, sensitivity and authority must match: audit, appraisal and investigation reports are addressed only to the level authorised to receive them, and their circulation is restricted. The skilled report writer therefore begins by identifying the audience — who will read it, what they already know, what they need to decide — and lets that choice fix the report's type, length, structure and language. The same facts may legitimately generate several different reports; the same report cannot serve every reader.

The Purpose of Four Major Report Types

(1) Informational reports exist to place verified facts before a reader without comment or recommendation. Their purpose is to keep management and other stakeholders accurately informed, so that knowledge in the organisation does not depend on memory or rumour. Examples include a report of a conference attended, a summary of market prices, or a statement of stock levels. Their structure is simple — introduction, facts arranged under headings, and a brief closing — and their discipline is strict accuracy and neutrality: the writer reports, and does not argue. Their natural audience is any level that needs the facts as a basis for its own thinking.

(2) Analytical (interpretive) reports go beyond facts to meaning. Their purpose is to examine a problem, evaluate causes and alternatives, and help a decision-maker choose: should the firm open a new branch, replace a machine, enter a market or change a supplier? Their structure therefore adds the machinery of reasoning to the facts — terms of reference, method of investigation, findings, analysis, conclusions and, crucially, recommendations. Their audience is normally the level that commissioned the analysis and holds the authority to act on it, usually middle and senior management.

(3) Routine or periodic reports serve control. Prepared daily, weekly, monthly or annually in standard formats, their purpose is to let management compare performance against plan over time, spot deviations early and hold departments accountable: production reports, sales reports, cash reports and the annual report to shareholders all belong here. Because they recur, they use fixed headings and comparable figures, and their audience is equally fixed — the

supervising level that monitors that activity — with the annual report as the great exception, addressed to shareholders and the public in a regulated format.

(4) Special reports, including feasibility and investigation reports, are created by exception. An investigation report's purpose is to establish the facts and causes of a particular event — an accident, a fraud suspicion, a sudden loss — and often to fix responsibility and propose preventive measures; it is addressed to the authority that ordered the enquiry, and frequently nowhere else. A feasibility report's purpose is to test, before money is committed, whether a proposed project is practically, technically and financially workable; its audience is whoever must approve the investment. In both cases the report exists because a specific decision or crisis demands it, and its structure and circulation follow that demand.

USMAN NOTES www.usmannotes.com

Table 1: Four report types — purpose, typical structure and best-suited audience

Report type	Purpose	Key structural features	Best-suited audience
Informational	Present verified facts without interpretation	Introduction, facts under headings, brief close	Any level needing the facts
Analytical / interpretive	Analyse a problem and recommend action	Terms of reference, method, findings, conclusions, recommendations	Middle and senior management who decide
Routine / periodic	Control: compare performance with plan over time	Fixed standard format, comparable figures, period by period	The supervising level; annual report to shareholders/public
Special: feasibility & investigation	Test a proposal, or establish causes of an event	Commissioned scope, evidence, findings, recommendations/prevention	The authority that commissioned it (restricted circulation)

Conclusion

To conclude, business reports form a family of distinct types — formal and informal, informational and analytical, routine and special — and the differences between them are functional, not decorative. Because each type is built for a particular purpose and a particular reader's knowledge, time, authority and need, the same audience cannot simply be given any type of report: a board, a department head, a specialist and the public each require the facts of the same situation in a different selection, depth and structure. Matching type to audience — informational reports to inform, analytical reports to support decisions, periodic reports to control, and special reports to test proposals and investigate events — is the first professional skill of report writing, and the one on which the usefulness of every report depends.

Question 2: The CV/Resume — Key Parts and What to Include or Exclude (20 Marks)

Question: The CV/resume is most often the first impression that the employer forms of a job applicant. Discuss the key parts of the resume and what should be included and not included in each part to make sure it is effective in securing an interview.

Introduction

Before an employer meets a candidate, hears his voice or tests his skill, the employer meets a document. The CV or resume is therefore not a formality attached to an application; it is the application. Recruiters commonly spend well under a minute on a first screening of each resume, and in that brief scan they decide whether the applicant proceeds to an interview or to

the rejected pile. A resume succeeds when, part by part, it gives the employer relevant evidence of suitability and nothing that distracts, doubts or disqualifies. This answer discusses the key parts of an effective resume one by one, stating for each part what should be included and what should be excluded, and closes with the general principles that hold the whole document together.

1. Contact Information and Heading

The heading should carry the candidate's full name in a clear, larger type, followed by the contact details an employer actually needs: a current mobile number, a professional email address, the city of residence, and, where relevant, a LinkedIn profile or portfolio link. Include only contact channels that are active and checked daily. Exclude a full postal address (city is enough, for both brevity and privacy), multiple confusing numbers, fax numbers, and above all an unprofessional email address — nicknames or jokes in an email address have ended applications before the first line was read. A photograph should be included only where the local convention or the advertisement expects one, and then it must be a recent, formal, passport-style photograph, never a casual or filtered picture.

2. Career Objective or Professional Summary

Immediately below the heading, a short objective (for fresh candidates) or professional summary (for experienced ones) of two to four lines should state who the candidate is, his strongest relevant skills or experience, and the kind of role he seeks — tailored to the specific post advertised. Include the job-relevant keywords the advertisement itself uses, since many employers screen by keyword search. Exclude vague, self-centred objectives ("seeking a

challenging position in a reputed organisation where I can grow"), which say nothing about value to the employer, and exclude claims that the rest of the resume does not support. Every line here must be earned by evidence below it.

3. Education

List qualifications in reverse chronological order — the most recent first — with the degree title, institution, year of completion and division, grade or CGPA where it is creditable. Recent graduates, for whom education is their main asset, should place this section prominently and may include major subjects, final-year projects and academic distinctions. Experienced candidates should compress it as their work record grows. Exclude school-level detail once higher qualifications exist (unless freshly passed), exclude poor grades rather than advertising them (while never falsifying them — a discovered falsehood is an absolute bar), and exclude institutions' irrelevant particulars such as their addresses.

4. Work Experience

This is the core of the resume for any experienced applicant, again in reverse chronological order: job title, organisation, dates, and under each post a few bullet points of responsibilities and — decisively — achievements, expressed with action verbs and, wherever honest, numbers: "increased monthly sales by 15%", "handled a team of six", "reduced processing time from three days to one". Employers shortlist evidence, not job descriptions. Include experience relevant to the target post first and fullest, including internships, freelance and part-time work for younger applicants. Exclude long prose paragraphs copied from a job description, every minor duty ever performed, reasons for leaving, salary drawn or expected, and any claim that

cannot be defended in interview — the interview is precisely where inflated experience is exposed.

5. Skills

A distinct skills section lets the screener verify suitability at a glance. Include hard skills matched to the advertisement — software, tools, languages, technical and professional competencies — stated at an honest level of proficiency, and a small number of demonstrable soft skills (team leadership, presentation, customer handling) that the experience section substantiates. Exclude generic filler that every applicant claims and none can prove at this stage, long lists of obsolete tools, and false proficiency claims — "expert" in a programme is an invitation to be tested on it in the first week of the job.

6. Additional Sections: Training, Achievements, Languages, Interests

Short additional sections strengthen a resume when they are relevant: professional training and certifications (with provider and year), awards and achievements, language proficiency stated honestly, and memberships of professional bodies. Interests may be included briefly if they show relevant qualities — editing the college magazine for a media post, team sports for a sales role — and they give interviewers a human opening. Exclude irrelevant hobbies listed at length, political or religious affiliations, and personal particulars that play no part in selection in modern practice, such as father's name, marital status, sect and national identity card number, unless a government application form expressly requires them.

7. References

Close with references handled in one of two accepted ways: either the line “References will be furnished on request”, which protects referees' privacy and saves space, or two referees — preferably professional or academic, never relatives — with name, designation, organisation and contact, listed only after taking their permission. Exclude referees who do not know the candidate's work, and never invent a referee: employers do verify, sometimes before the interview.

Table 1: The key parts of a resume — include and exclude at a glance

Part	Include	Exclude
Heading & contact	Full name, mobile, professional email, city, LinkedIn/portfolio	Full home address, joke email addresses, casual photograph
Objective / summary	Tailored 2–4 lines: strengths + target role, employer's keywords	Vague, self-centred objectives; unsupported claims
Education	Reverse order: degree, institution, year, creditable grades, distinctions	School detail (once graduate), poor grades, falsified results
Experience	Titles, employers, dates; achievements with action verbs and figures	Job-description prose, salaries, reasons for leaving, inflated claims
Skills	Job-matched hard skills at honest levels; evidenced soft skills	Generic filler, obsolete tools, false proficiency
Additional sections	Relevant training, awards, languages, professional memberships	Lengthy irrelevant hobbies, political/religious affiliations, unneeded personal data
References	'On request', or two permitted professional/academic referees	Relatives, unconsulted or invented referees

USMAN NOTES www.usmannotes.com

General Principles of an Effective Resume

Across all parts, five principles decide effectiveness. Relevance: tailor the resume to each post, reordering and rewording so the employer's requirements are answered first. Length: one page for fresh and junior applicants, two at most for experienced ones — length beyond that signals inability to select. Presentation: a clean, consistent format, readable type, generous spacing, bold used sparingly for headings, and perfect spelling and grammar — a resume with errors in a document whose only job is to impress is self-defeating. Honesty: every statement must survive verification and interview questioning. Currency: dates, contact details and skills must be up to date, and the file sent should be a properly named PDF so the formatting the candidate approved is the formatting the employer sees.

Conclusion

In conclusion, a resume secures an interview when each of its parts does disciplined work: a professional heading, a tailored summary, education and experience presented in reverse order with achievements rather than duties, honest and job-matched skills, relevant additional sections and properly handled references — while unprofessional contact details, vague objectives, irrelevant personal data, salary talk, filler and any falsehood are rigorously excluded. The employer forms his first impression from this document alone; the candidate who treats every line as evidence in his case, and removes every line that is not, converts that first impression into the only outcome the resume exists to produce: an invitation to interview.

Question 3: Email in Business — Benefits, Drawbacks and Professional Principles (20 Marks)

Question: Emails and other forms of electronic communication have become a common part of professional communication. Discuss the benefits and drawbacks of using email as the primary means of communication in business, and mention some principles to be adopted to ensure that even email communication remains formal and professional.

Introduction

Within a single working generation, email has moved from a novelty to the default channel of business communication. Orders, reports, approvals, complaints and contracts that once travelled by post or waited for a meeting now move by email, supplemented by messaging applications and video calls. Making email the primary means of communication brings organisations great advantages of speed, cost and record, but it also brings real drawbacks — overload, misunderstanding, informality and risk — that are the direct shadows of those same advantages. This answer discusses the benefits and the drawbacks in turn, and then sets out the principles of professional email practice that allow a business to keep the benefits while controlling the drawbacks.

Benefits of Email as the Primary Business Channel

The first benefit is speed with reach: a message reaches one person or one thousand, across the street or across the world, in seconds, and the receiver reads it at a time convenient to him — email is asynchronous, so unlike the telephone it does not demand that both parties be free

at the same moment. The second benefit is cost: compared with post, courier, travel and meeting time, email is almost free, which changes what it is economical to communicate; routine confirmations and updates that no firm could once afford to send are now standard. Third, email creates an automatic written record: messages are dated, addressed, searchable and archivable, so agreements, instructions and approvals can be retrieved and verified — a protection for both sender and receiver in any later dispute. Fourth, email carries substance conveniently: documents, spreadsheets, photographs and presentations travel as attachments, in exactly the form the sender approved, to every recipient identically. Fifth, email supports considered communication and wide consultation: a draft can be revised before sending, and the same proposal can be placed before colleagues in three departments simultaneously (through To and Cc), collecting views in hours that a meeting round would take a week to gather. Finally, email flattens distance and hierarchy in a healthy way: a junior employee can place a well-argued suggestion directly before senior management, and customers can reach a firm at any hour from anywhere.

Drawbacks of Relying Primarily on Email

Against these benefits stand serious drawbacks. The first is overload: because sending is free and effortless, inboxes fill with copied, trivial and duplicated messages; managers may receive a hundred or more emails a day, and important items are buried, answered late or missed entirely — the channel's cheapness destroys the attention it depends on. The second drawback is misunderstanding. Email strips away tone of voice, facial expression and immediate feedback; a short message intended as efficient is read as rude, a joke is read as an insult, and an

ambiguous instruction cannot be questioned in real time, so errors are discovered only after work has been done on them. Third is the informality trap: the speed and conversational feel of email tempt writers into careless spelling, missing subjects, over-familiar tone and unconsidered remarks — yet the message is a permanent, forwardable business record, and many careers have been damaged by an email written in the spirit of a chat. Fourth are security and legal risks: phishing, malware in attachments, misdirected messages (one wrong auto-completed address can send a confidential file to a competitor or customer), and the legal discoverability of everything written. Fifth, email is a poor channel for some content altogether: complex negotiation, sensitive personal matters such as discipline or dismissal, and genuine brainstorming all lose more than they gain without face-to-face presence. Sixth, the expectation of instant reply creates pressure and fragmentation: staff who interrupt real work every few minutes to service the inbox lose the sustained attention that their most valuable tasks require.

Principles for Keeping Email Formal and Professional

The drawbacks are managed not by abandoning email but by disciplining it. The first principle concerns the subject line: every email should carry a clear, specific subject that states its content and required action ("Approval requested: revised quotation for Khan Traders — by Thursday"), so the receiver can prioritise and later retrieve it. The second is structure and courtesy: a proper salutation, short paragraphs dealing with one matter per email, the request or decision stated plainly, a courteous close, and a full signature block with name, designation, organisation and contact number — the email equivalent of a letterhead. The third is language

discipline: complete sentences, correct spelling and grammar, no slang, no texting abbreviations, no writing in capital letters (read as shouting), and a tone that would be acceptable if the message were printed and pinned to a notice board — because one day it may effectively be. The fourth is recipient discipline: use To for those who must act, Cc only for those who genuinely need to know, avoid reply-all unless all need the reply, and never use Bcc to secretly involve a superior in a colleague's matter. The fifth is verification before sending: check names, figures, dates, the attachment itself (the sentence "refer to the attached file" with no file attached is a classic professional embarrassment) and, for sensitive messages, re-read once from the receiver's point of view and check the address field character by character. The sixth is restraint and timing: do not send in anger — draft, wait, re-read; respect working hours where the matter is not urgent; keep messages as short as the content honestly allows; and choose another channel — a call, a visit, a meeting — when the matter is delicate, complex or likely to be misunderstood in writing. The seventh is confidentiality and security hygiene: mark and handle confidential content properly, verify unexpected attachment or payment requests through a second channel, and remember that deletion does not truly erase an email from the record.

Conclusion

In conclusion, email deserves its place as the primary channel of business communication: it is fast, nearly free, global, document-carrying and self-recording, and it allows consultation and considered drafting that older channels could not match. But the same qualities generate its drawbacks — volume that buries the important, tone-less text that invites misunderstanding,

informality in a permanent record, and security and legal exposure. The professional response is discipline, not retreat: precise subject lines, letter-like structure and courtesy, correct and restrained language, careful choice of recipients, verification before sending, and the judgment to leave email for a richer channel when the matter demands it. An organisation that teaches and enforces these principles keeps email what it should be — an efficient servant of business rather than a daily source of confusion, offence and risk.

Question 4: Letters, Memoranda and Emails Compared — Should Paper Disappear? (20 Marks)

Question: Compare the structure, function, and purpose of letters, memoranda, and emails in a modern business setting. On that basis, discuss the benefits and drawbacks of replacing letters and memoranda completely with email, and determine whether businesses should still rely on paper.

Introduction

The modern office works through three classic written instruments: the letter, the memorandum and the email. They look alike at a glance — all three are dated, addressed texts — but each was designed for a different relationship and a different job, and their structures still reflect those origins. Because email can imitate both of the older forms, many organisations ask whether letters and memoranda can simply be abolished. This answer first compares the three forms in structure, function and purpose, then weighs the benefits and drawbacks of

replacing paper letters and memos entirely with email, and finally reaches a determination on whether business should still rely on paper.

Structure, Function and Purpose Compared

The letter is the external instrument. Its structure is the most formal of the three: the organisation's letterhead, date, reference number, the receiver's inside address, a formal salutation ("Dear Sir/Madam"), a subject line, a body in organised paragraphs, a complimentary close ("Yours faithfully"), signature, name and designation, and a note of enclosures. Its function is to conduct the organisation's business with outsiders — customers, suppliers, banks, authorities and applicants — and its purpose combines transaction with representation: a letter not only orders, claims, appoints or apologises, it also embodies the firm's dignity and credibility before the outside world, and it is filed as a durable, signed record that can bind the organisation.

The memorandum (memo) is the internal instrument. Its structure strips away the ceremonial parts of the letter and keeps only what colleagues need: the headings To, From, Date and Subject (or Re:), followed directly by the message in clear paragraphs, with no salutation and no complimentary close; copies are marked below. Its function is communication within the organisation — announcing policy, calling meetings, requesting information, reporting briefly, recording decisions and instructions between departments and levels. Its purpose is speed and clarity inside the house: a memo assumes shared context, so it can be brief and direct in a way a letter to a stranger cannot, and filed memos together form the internal paper trail of who decided what, and when.

The email is the electronic general-purpose instrument that now performs both older functions. Its structure borrows from both: it has the memo's heading fields (To, Cc, Bcc, Subject, with automatic date), usually a brief salutation and sign-off borrowed from the letter, a body that may be one line or a full report, attachments in place of enclosures, and a signature block in place of the letterhead. Its function is both internal and external written communication at electronic speed, and its purpose is rapid transmission with an automatic record: it delivers, copies, files and retrieves messages at almost no cost. The decisive structural difference is that email's formality is optional and variable — the same system carries a one-line reminder and a contract negotiation — whereas the letter and memo each carry a built-in level of formality that signals to the reader how seriously, and how permanently, the message is meant.

Table 1: Letters, memoranda and emails compared

Feature	Letter	Memorandum	Email
Direction	External (outside the organisation)	Internal (within the organisation)	Both internal and external
Structure	Letterhead, reference, inside address, salutation, subject, body, formal close, signature	To / From / Date / Subject headings; body only; no salutation or close	To / Cc / Bcc / Subject fields; brief salutation and sign-off; attachments; signature block
Formality	Highest; ceremonial and dignified	Moderate; direct and businesslike	Variable; set by the writer, from chat-like to fully formal
Main function	Transact and represent the firm before outsiders	Announce, request, instruct and record within the firm	Rapid written communication for nearly all purposes
Record value	Signed, filed, legally weighty	Filed internal record of decisions and instructions	Automatic, searchable record; legally usable but easily forwarded/altered in circulation
Speed & cost	Slowest; printing,	Fast within the office;	Fastest; almost no

	signing and delivery cost	low cost	marginal cost

Benefits of Replacing Letters and Memos Completely with Email

The case for full replacement is strong on efficiency. Email eliminates printing, envelopes, postage, courier charges and physical filing space, and it removes days of delivery time; an approval that took a week by internal memo and post takes an afternoon. One system replaces two, simplifying training, templates and archiving, and the archive becomes searchable — finding a three-year-old instruction is a matter of keywords, not of store-room boxes. Email also reaches people wherever they are: travelling executives and work-from-home staff receive the "memo" instantly, attachments carry the full supporting documents with it, and the environmental saving of paper, toner and transport is real and increasingly reported by companies as part of their sustainability commitments. For routine internal communication especially, the memo on paper is genuinely hard to defend: its content is short-lived, its readers are known, and email performs its function better in every measurable way.

Drawbacks of Complete Replacement

The drawbacks, however, are equally real, and they concentrate exactly where the letter was strongest. Legally and formally, some communications still require or strongly favour signed paper originals: certain contracts, guarantees, statutory notices, government filings, court and bank documents, and appointment or termination instruments are conventionally — in some cases mandatorily — executed on paper with signatures and stamps; an organisation that has abolished paper discovers this at the worst moment. In representation, a printed letter on a

letterhead, signed by hand, carries a gravity that an email does not: for apologies to important customers, condolences, congratulations, high-value negotiations and first contact with senior officials, the formality of a letter is itself part of the message, and an email can read as casual to the point of disrespect. In reliability, email depends on systems that fail, addresses that change, spam filters that swallow, and recipients who may lack connectivity or digital skill — still a practical concern for some customers, small suppliers and rural correspondents. In security and permanence, email is simultaneously too permanent (forwardable, leakable, discoverable) and too fragile (deletable, alterable in forwarding, locked in obsolete systems), while a filed paper original is stable and tamper-evident. Finally, there is the discipline problem: because email makes communication effortless, abolishing the slower forms removes the pause that made writers think; the volume and carelessness of email can lower the average quality of an organisation's written word.

USMAN NOTES www.usmannotes.com

Determination: Should Businesses Still Rely on Paper?

On this balance, the determination is that businesses should not replace letters and memoranda completely with email, but should adopt a deliberate division of labour in which email is the default and paper is retained for defined purposes. Internal memoranda can, and generally should, migrate almost entirely to email: their function is speed and record among colleagues, and nothing is lost in the migration except cost. Letters divide by occasion. Routine external correspondence — confirmations, reminders, quotations, routine claims — is properly handled by email, ideally with formal structure preserved and PDF letter attachments where a document's fixed form matters. But paper letters should be retained, as a conscious policy, for

the formal core: signed agreements and undertakings, statutory and legal correspondence, high-value and high-sensitivity external relations, and recipients for whom paper is the reliable or respectful channel. In practice this means the modern firm relies on paper far less than its predecessor did — perhaps for a small minority of its correspondence — but it retains the capability, the letterhead, the templates and the skill, because the occasions that need paper are precisely the occasions where failure is most expensive. “Paperless” is a useful direction of travel; “paper-incapable” is a vulnerability.

Conclusion

To conclude, the letter, the memorandum and the email are three instruments differentiated by structure, function and purpose: the formal, signed, external letter; the direct, internal memo; and the fast, flexible, universal email. Replacing the first two completely with email would gain speed, economy, searchability and environmental benefit, and for internal memos and routine correspondence that gain should be taken. But complete replacement would sacrifice legal robustness, formal weight, reliability for all audiences and the reflective discipline of the older forms. The sound conclusion is therefore a managed coexistence: email as the everyday primary channel, paper letters retained deliberately for the formal, legal and high-significance minority — a policy that takes email's efficiency without surrendering the letter's authority.

Question 5: Ethical Principles in Business Communication and the Risks of Ignoring Them (20 Marks)

Question: Discuss major ethical principles that should guide business communication. Determine the risks that an organization faces when it does not follow these guidelines, both in terms of credibility and trust and in terms of legal action, both in local situations and in cross-cultural contexts.

Introduction

Every business message makes two statements at once: the statement it intends — about a price, a product, a job, a policy — and a statement about the character of the sender. Communication that is technically skilled but ethically careless may win a single transaction while quietly spending the organisation's most valuable asset: the belief of customers, employees, regulators and partners that its word can be trusted. Ethics in business communication is therefore not decoration added to real business; it is a condition of doing business repeatedly with the same people. This answer discusses the major ethical principles that should guide business communication, and then determines the risks an organisation faces when it ignores them — first in credibility and trust, then in legal exposure — in both local and cross-cultural settings.

Major Ethical Principles of Business Communication

The foundation principle is truthfulness. A business communicator must not state what he knows to be false, fabricate figures, invent testimonials or qualifications, or promise what the

organisation does not intend or cannot reasonably expect to deliver. Closely allied is honesty in completeness: a statement can mislead without containing a single false word, through selective facts, suppressed defects, misleading comparisons and fine print designed not to be read. Ethical communication therefore requires material completeness — the facts a reasonable receiver would want before deciding must be present and findable, not merely technically disclosed. The third principle is clarity without manipulation: persuasion is legitimate in business, but it must persuade by evidence and argument, not by exploiting fear, ignorance, urgency or the receiver's weak position; high-pressure, deceptive and dark-pattern communication crosses this line even when its individual sentences are true.

The fourth principle is respect for confidentiality and privacy. Information received in trust — customers' personal and payment data, employees' medical and appraisal records, a client's plans shared in negotiation — must be used only for the purpose for which it was given, protected against leakage, and never traded, gossiped or used as leverage. Fifth is fairness and non-discrimination: communication must not deceive, demean or exclude on grounds of gender, religion, ethnicity, language or disability; advertisements, job notices and internal messages alike must treat audiences as equals. Sixth is accountability: the organisation stands behind its communications — errors are acknowledged and corrected promptly, complaints answered honestly rather than deflected, and apologies made when the organisation is at fault; concealing an error the customer will certainly discover converts a mistake into a fraud in the customer's mind. Seventh is respect for intellectual property and attribution: others' text, images, data and ideas are used with permission and credit, and the organisation's own representatives do not plagiarise or pass off work that is not theirs. Eighth, especially in digital

communication, is transparency of interest: endorsements, sponsored content, conflicts of interest and automated communication should be disclosed as what they are, so the receiver can weigh the message knowing who truly speaks and why.

Risks to Credibility and Trust

When these principles are ignored, the first casualty is credibility, and credibility lost is revenue lost on an instalment plan. Customers who discover one exaggerated product claim discount every later claim the firm makes, including the true ones; they also tell others, and in the age of reviews and social media a single documented deception can be placed before thousands of potential customers within hours. Employees respond the same way internally: management that announces "no jobs will be affected" a month before layoffs will not be believed during the next crisis, however true its next statement may be, and in the resulting vacuum rumour becomes the organisation's real internal channel. Investors, lenders and suppliers price trust as well: partners who suspect concealment demand more security, shorter credit and more verification, raising the firm's cost of doing business. Trust also has a compounding asymmetry — it is built slowly by many honest communications and destroyed by one dishonest one — so the expected gain from any single deception is almost always smaller than the asset it gambles, even before law enters the picture.

Legal Risks — Local and Cross-Cultural

The second family of risks is legal, and unethical communication is very often actionable communication. Locally, false or misleading statements in advertisements, labels, quotations and contracts expose a firm to consumer-protection proceedings, fines, forced corrective

advertising, rescission of contracts and damages for misrepresentation and fraud; discriminatory job advertisements and defamatory statements about competitors or ex-employees invite their own claims; misuse of customers' personal data breaches data-protection obligations; plagiarised marketing material infringes copyright; and inside information communicated carelessly can trigger securities and employment-law consequences. Many of these liabilities attach to the communication itself — the advertisement, the letter, the post — so the evidence of the offence is a document the firm itself published, preserved by its recipients. Directors and officers may also find that a pattern of deceptive communication converts regulatory attention from a routine inspection into a hostile investigation.

Cross-cultural operations multiply both dimensions of risk. Standards differ — what counts as an acceptable "puff", a normal gift or an expected courtesy in one market may be defined as bribery, false advertising or offensive content in another, and global firms are commonly held to the stricter of the home and host standards, including anti-corruption and advertising laws that apply across borders. Communication that is merely careless at home can be seriously offensive abroad: imagery, gestures, humour, religious references, gender portrayals or translations that were never checked with local eyes have forced product withdrawals and public apologies, and in the digital environment a campaign launched for one country is visible in all of them within minutes. The trust risk is correspondingly larger, because a foreign firm begins with less local goodwill to spend, and a reputation for dishonesty in one market now follows the brand globally, carried by the same networks that carry its advertising. The ethical disciplines that manage these risks are practical as well as moral: verify claims before

publication, have communications reviewed for the markets where they will actually be seen, respect local law and custom as a floor rather than a ceiling, disclose interests, protect entrusted data in every jurisdiction, and correct errors openly and quickly wherever they occur.

Table 1: Ethical principles and the risks of violating them

Ethical principle	Typical violation	Main risk
Truthfulness & material completeness	False claims; suppressed defects; misleading fine print	Loss of customer trust; consumer-protection action, damages for misrepresentation
Persuasion without manipulation	Exploiting fear, ignorance or urgency; deceptive selling	Complaints, returns, reputational damage; regulatory action
Confidentiality & privacy	Leaking or misusing customer/employee data	Data-protection penalties; collapse of partner and staff trust
Fairness & non-discrimination	Discriminatory ads, notices or messages	Legal claims; public backlash, boycotts
Accountability	Concealing errors; deflecting complaints	A mistake becomes a scandal; regulator attention escalates
Attribution & IP respect	Plagiarised or unlicensed content	Copyright infringement claims and costs
Transparency of interest	Undisclosed sponsorships and conflicts	Audience deception findings; lasting credibility loss

Conclusion

To conclude, ethical business communication rests on truthfulness with material completeness, persuasion without manipulation, confidentiality, fairness, accountability, respect for others' work and transparency of interest. An organisation that ignores these principles risks, first, the slow but near-irreversible loss of credibility and trust among customers, employees and partners — a loss that raises every future cost of doing business — and, second, concrete legal exposure: consumer, data, employment, defamation and intellectual-property claims at home,

compounded abroad by differing laws, stricter anti-corruption and advertising regimes, and the speed with which a local offence becomes a global reputation. Ethical communication is therefore best understood not as a constraint on business success but as its infrastructure: it is what makes the organisation's next thousand messages believable, and believability is the asset on which all the others depend.

USMAN NOTES
www.usmannotes.com