Part 1:  
Definition of Human Communication

1.1 Defining Human Communication

In *Telecommunications Primer: Data, Voice, and Video, and Video Communication*, E. Bryan Carne defines communications as “the activity associated with distributing or exchanging information” (2). Another definition of communication can be found in the fourth edition of the *American Heritage Dictionary* (paperback edition) where it is described as “the exchange of thoughts, messages, or information” (179). Communicate derives from the Latin word *communicare* meaning “to impart or make common.” If we synthesize these definitions, we can then picture communication as the activity of distributing or exchanging information in order to impart or make common. Or, as Jane N. Hopper and JoAnn Carter-Wells (authors of *The Language of Learning*) say, it is “the giving and receiving of messages” (245).

This definition of communication encompasses the transmission of any form of communication. This transfer of information may be verbal, or nonverbal. When information is transferred, there is a basic model which represents the flow of the message.

The Shannon-Weaver model explains that the flow of information begins when the message is encoded and sent by the sender (*Infotoday*, 2001). This message is then sent through a particular channel. This channel can be in the form of words, gestures, body movement, or written documentation. The messages are then decoded by the receiver in which the receiver interprets the information in order to encode a response to the original sender. The message is then sent back to the original sender who now becomes the receiver. There are occasions in which the messages is not interpreted in the right context. This phenomenon is the result of noise, which is anything which will attempt to hinder the flow of information.
1.2 Verbal / Nonverbal

This model of communication can be applied to both verbal and nonverbal communication. According to the fourth edition of the American Heritage Dictionary (paperback edition), verbal is defined as being “of or associated with words” (902). The distinction between verbal and nonverbal communication may be ambiguous. However, for the purpose of our discourse, we limit the definition of verbal communication to spoken and written words.

When examining verbal communication, it is important to understand the underlying concepts portrayed in the Shannon-Weaver model of communication. All communication begins with a source or transmitter (Infotoday, 2001). This is the initiator of information exchange. The source/transmitter encodes the information that is being sent, via language or other means, and sends it through a channel. This channel can be a medium such as air, or in the case of digital transmission, an optical fiber or copper wire. The receiver, or sink, then decodes the information that is received. And since communication is an information exchange, the receiver in turn becomes the sender, and the coder/decoder process begins again in the opposite direction.

An example of how this process works can be illustrated when one individual is having a conversation with another individual. When the speaker is conversing, he or she is using language to encode the message to be transmitted. The channel of transmission is voice and the receiver decodes the message that is being transmitted. The receiver then encodes a new message to transmit back to the original sender. As you can see, the receiving function is just as important as the transmitting function in the communication process. Thus, listening is an essential portion of the communication model. According to Tom Peters, listening must become
everyone’s business (176). As stated in the definition of communication, effective listening skills thus enables individuals to the exchange thoughts, messages, or information.

Nonverbal communication then encompasses such things as art, gestures, physical appearance, cultural characteristics, and symbols. According to the fourth edition of the American Heritage Dictionary (paperback edition), communications can also be defined as “the art and technology of communicating” (179). This concept can be applied to the various facets of nonverbal communication. For example, on a daily basis, individuals are sending messages to others without even realizing it. Take for instance the appearance of an individual. According to Walter Anderson, when carrying on a conversation in the work environment, others are judging you and making conclusions about you before you even open your mouth to speak (41). The way that we dress ourselves and the way we style our hair may cause other to have certain expectations and perceptions about us as a professional (Anderson, 41).

Another way in which we use perceptions to communicate is through art. An artist uses symbols, colors, and/or textures to portray his or her message and emotions. For example, the Statue of Liberty is a form of artwork that was erected as a worldwide welcome to those individuals coming to the new land of freedom. Another way in which art is used to communicate is through music. Musicians often write and compose songs in order to express their emotions and messages to other. For example, the Star Spangled Banner was written as an expression of hope and patriotism during the foundation of the United States of America. Considering the wide use of this ballad in the American culture, it is evident that art and music are effective nonverbal communication tools.

Nonverbal communication is increasingly important as technology brings us closer to being a global village. According to Eisenberg and Goodall, “When doing business at home,
most American businesspeople know that the nonverbal communication of English-speaking people is as important as the spoken work. Similarly, the nonverbal dimensions of intercultural communication are both important and culturally specific” (253). They describe how Americans use nonverbal behaviors such as eye contact, movement and gestures to show respect. However, people of different cultures may interpret these same behaviors differently.

Another facet of nonverbal communications is the issue of physical boundaries or proximities. The closeness that an individual sits next to someone, or how close a person stands next to the other during discourse sends a specific message. For example, and individual can express their comfort level with another being by positioning themselves to be closer or farther. Proximity is often an indicator of someone’s relationship with another person.

Humans throughout history have relied on verbal and nonverbal communications in order to convey information and share experiences. Early man implemented the use of cave drawings to tell stories and keep a primitive calendar. The Egyptians used hieroglyphics to record historical events and their construction of the pyramids is still a recognized symbol of their culture and beliefs.

The practice of human communication has been around for hundreds of thousands of years. While today we have the benefits (although some would even argue against that) of modern technology to rapidly disseminate and share our views, people have always been sharing their ideas and values. The evolution of different types of communication media has only served as catalyst to human communication by providing tools for not only sharing information but the ability to publish/air our opinions. This has enabled us to not only share our views, but to receive ideas, information, and value from various areas of the world.
In order to develop the Dynamic Solutions Group theory of human communication it was important to look at each individual team member’s theories. From there a group theory of human communication was synthesized. A very brief overview of each of the team member’s theories is presented followed by the synthesized group theory. Following, the Dynamic Solutions Group theoretical model of human communication is presented.

2.1 Dynamic Solutions Group Individual Member’s Theory Synopsis

Rion Hollenbeck’s theory of human communication states that communication lies within three areas. The first is significance and meaning. Communication cannot happen without significance and meaning for anyone involved in communication. The theory goes a step further and builds upon the Transactional Model of communication to state that the meaning lies within the individual, not within the message being transmitted. This is a fundamental understanding off which human communication is built. The second contention is that individual perceptions play a great role in the communication process. It is these perceptions that inherently determine meaning and significance. The third and final contention is that influence is the key to communication. The overall purpose of communication is to influence the ideas, thoughts, or knowledge of another individual. Without this, communication has no merit.

Tafadzwa Madumbanuki emphasizes personhood and the creation of relationships through shared experiences. Tafadzwa encompasses many factors of human interactions including role definitions, status, relationships, cultural differences and physical surroundings into his theory and states that all of these factors directly affect the success of human
communication. Tafadzwa states that communication is a transactional process between human beings through a web of relationships and shared experiences as a common ground. This idea of common ground and shared experiences is key to Tafadzwa’s theory.

Nancy Rim also contends that common ground and shared experiences is one of the keys to successful communication. She goes on to develop her theory and states that the purpose of human communication is to make common the things that have significance to us. Again, Nancy returns to the idea of significance and meaning. As part of her theory, Nancy includes the purpose of communication as being a big element in the process. She states that without a clear purpose, there is no meaning and therefore communication is not successful. Her theory concludes with the idea that sharing knowledge and values is the key to human communication.

Nick Utley’s theory of human communication focuses on the exchange of thoughts, messages, and information as well as the importance of context and feedback. Nick discusses the need to have common experiences or context in order for communication to happen effectively. This is related to the idea of meaning and the successful transmission of ideas and thoughts. In addition, Nick discusses the importance of feedback and how effective feedback is the key enabling humans to communicate on a common level.

Chris Clark discusses an interesting point in his theory of human communication. He states that humans are who we are through our communications with others. At the same time, who we are influences how we communicate with others. Chris also discusses the idea that communication can only be successful if the intended meaning of the message is understood by the receiving end of the communication. Chris finishes up by talking about the passing of ideas and how this is one of the fundamental purposes of communication.
2.2 Dynamic Solutions Group Human Communication Theory Synthesis

By analyzing and dissecting each team member’s theory of human communication, we were able pull together the common elements and synthesize our team theory of human communication. Thus, our theory of human communication encompasses the following ideas:

- The necessity to be working from a common ground and minimal set of shared experiences and values.
- The realization that different perceptions of situations, messages, and individuals greatly change the meaning of a particular message.
- The fact that true meaning lies within the communicating individuals, not within the message itself.
- The idea that without a clear purpose for communicating, that true meaning will never be realized.
- The emphasis of the nature of people, relationships and how that is a major goal of human communication.
- The contention that influence is the ultimate goal of communication; influencing ideas, knowledge, thoughts, or beliefs.

These above points must be combined with the physical aspects of communication. Through our team analysis, the following component parts of the practice of human communication were outlined:

- Transmission methods (Verbal and Nonverbal)
- Feedback
- Internal factors
- External factors

These practice elements and the theoretical elements outlined above were synthesized into the Dynamic Solutions Group Theory of Human Communication. The graphic below generalizes our theory.
2.3 Theory Explained

Before we get into the in-depth explanation of the theory, a general explanation of the theoretical model depicted above is necessary. Each side of the model represents an individual human. The green square is the individual. Contained in the green square are internal factors of communication. These include perceptions, meaning, purpose, knowledge, and values. These are characteristics of the individual that effect how communication happens. The upper half of
the box represents those aspects of the individual that allow for messages to be interpreted and have meaning. The lower half contains internal factors that can be influenced and used to influence the other individual.

The orange rectangles represent external communication factors, namely relationships and experiences. Because relationships play a big role in the makeup of the individual, they are a major factor in the communication process. In addition, past experiences influence the meaning that a particular message has on an individual. These are both external factors, as they are not part of the individual.

The blue dotted lines represent channels and methods of interaction, not necessarily communication. They are broken up into verbal, nonverbal and a feedback loop. All are required for successful communication.

The black line represents communication barriers such as language, culture, physical noise, proximity, and many others.

The red lines represent channels of influence. These are the ways in which influence and understanding can happen between individuals. Notice that they do not follow the channels of interaction. Influence and understanding happen independent of physical interaction. Finally, the yellow cylinder represents common ground. This idea is detailed below.

As the theoretical model shows, the key to successful communication is the idea of common ground. Common ground can be any combination of the internal or external communication factors present in the model that the individuals communicating have in common. This can be common relationships, common experiences, common knowledge, common values, or a common purpose for communication. The barrier, as explained above, hinders successful communication.
When interaction takes place between individuals, it takes place through this barrier. Again, just because one person is talking and one person is listening, it does not necessarily mean that successful communication is taking place. Only through common ground, can successful communication take place.

In addition to simple interaction, a major contention of our theory is that of influence. A major goal of communication is influence of some sort. Again, this can only happen through the common ground route. By communicating, relationships, experiences, knowledge, and values can all be influenced. But there must be an element of commonality for this influence to take place. Would someone you just met, with whom you have no common ground, be able to influence your knowledge, your purpose, or your values? Probably not. The more common ground that exists, the easier it is to influence and the more successful the communication.

Our theory holds that the meaning and significance of any given message lies within the individual. Our theoretical model accounts for this. This aspect falls in the internal communication factors box. As the model shows, meaning and significance are influenced by relationships, past experiences, and the other internal factors, but rarely by the other individual with whom they are communicating. This has heavy implications, because it says that only through a change in relationships, experiences, knowledge, or values can the meaning of a given message change. This means that in communication, in order to make sure the intended meaning of a message is what is received, there must be an element of common ground between those factors listed above.

Finally, our theory deals with the idea of personhood and the whole individual. Once again, our theory touches on this in that in order for successful communication, many aspects of the individual must be simultaneously dealt with. As Senge (1990) states in *The Fifth Discipline,*
“The unhealthiness of our world today is in direct proportion to our inability to see it as a whole.” Ultimately, creating relationships, which enables the common ground factor to be as large as possible, is the best tool for successful communication.

Our theory is best understood when applying it to specific examples in a praxis environment. The following section puts the Dynamic Solutions Group Theory to the test to see how successful the model is when applied to real world scenarios.

2.4 Praxis: The DSG Theory in Practice

In the field of information systems, successful communication is absolutely required for success. Interpersonal and organizational communication are the most popular “types” of communication. These two arenas of communication will be tested against our theoretical model for consistency. Organizational communication, that which allows knowledge to proliferate through an organization, will be discussed through our case study of Old National Bank.

As with any good theory, it must stand up to practical application to be validated. Any example of interpersonal communication will follow pieces, if not all of our theoretical model of human communication. For example, two people meet at a restaurant on a blind date. They do not know each other, and have never met. At the point of first meeting they have no common ground. From that point forward, the communication is aimed at creating a common ground base big enough to facilitate future successful communication. When individuals first meet, they engage in the interaction of asking and answering questions. These questions like, “Where are you from?” and “What do you do?” are asked in order to establish some sort of commonality between the individuals. Once a common relationship, experience, piece of knowledge, or value is established, it becomes the point of departure for the next piece of the conversation. As the
conversation progresses, more and more commonalities are found and more is placed in the common ground stockpile. As this grows, the individuals will have the ability to influence the other person. This may be as simple as influencing the decision to meet again in the future. This influence only happens, after a certain amount of common ground has been established.

Imagine that the woman agrees to engage in a second date. The man has now had influence on the woman’s experience and relationship elements of the model. As stated, these along with other elements, are what affect the meaning, perceptions, and ability of the individual to be influenced. As the relationship continues, the common ground element will grow, allowing both parties to influence one another.

Imagine the man, who is from Texas, looks and smiles at every female that walks by the table during dinner. The woman, who has had a bad experience with a man who did the same thing, notices this, and takes it as an insult. The man is just being polite to others, as was taught to him by his parents. Only by communicating and influencing the woman’s existing knowledge and experiences, will the meaning of the action be changed for the woman. When she learns that that is how he was raised and it is a sign of respect, she will then alter her perception of the action to that of non-threatening.

As future communication occurs, everything goes back to the endless process of common ground, and the influence of the factors that guide meaning and perceptions. This is the underlying principle of human communication.

The Dynamic Solutions Group theoretical model also applies to organizational communication. Einstein (1921) argues that the human being sees himself as different from the rest of humankind. He deceives himself by restricting himself to personal desires and ignoring the rest of humankind. Einstein supports the DSG theory when he states, “Our task must be to
free ourselves from this prison by widening our circle of compassion to embrace all living creatures and the whole of nature and its beauty.” This idea applies directly to the DSG theory in that its main contention is that of understanding the whole individual which ultimately goes back to common ground and common understanding. The praxis of the DSG Theory in relation to organizational communication is presented in the next section.
3.1 History of Old National and Who They Are

Old National Bank (ONB) was founded in 1834 and has grown to a multi-billion dollar, multi-state, financial service company with headquarters in Evansville, Indiana (ONB 2001). Currently, Old National is the largest independent banking company that is based in Indiana (ONB 2001).

Old National takes pride in providing their customers with a comprehensive range of financial products and services. Commercial and retail banking, credit card services, electronic banking, trust and asset management, brokerage, and insurance services are all offered by Old National (ONB 2001).

A key factor of Old National’s expansion of their product and service lines is a successful application of technology (ONB 2001). Currently, electronic banking products allow customers to choose to transact their banking and pay bills by phone or over the Internet (ONB 2001). Additionally, Old National customers are offered the convenience of banking at any of their full service banking facilities that are located throughout Indiana, Illinois, and Kentucky (ONB 2001).

ONB dedicates much of its efforts to maintaining superior convenience for its customers. They combine the efficiencies of size and resources with the quick responses of a small community bank (ONB 2001). The size of the company allows Old National to provide their customers with the latest financial solutions while at the same time maintaining a focus on personal, quality service (ONB 2001).
Throughout its many years in business, Old National has moved from a one-office branch to maintaining operations in four different states (ONB 2001). Recently, Old National has extended its services into East central Indiana with the acquisition of American National Bank, headquartered in Muncie, Indiana. This puts Old National into the position of one of the largest operating banks in the Midwest (ONB 2001).

3.2 Old National Products and Services

Currently, Old National is an $8.9 billion bank holding company (ONB 2001). The headquarters of Old National are in Evansville, Indiana with operations throughout Indiana, Illinois, Ohio, Kentucky, and Tennessee. Over 140 banking offices and 250 ATMs offer their customers a variety of banking options and hours. Through various subsidiaries, Old National provides a large range of banking services (ONB 2001).

The services that Old National offers can be broken down into personal and commercial banking, trust and asset management, insurance, online services, mortgages and loans, and financial planning and investment services (ONB 2001). Each of these categories can be broken down even further into the specific options that are offered;

Personal and Commercial Banking

- Personal Savings
- Personal Checking
- Business Accounts
- Business Services
- Money Markets
- Time Deposits (Certificates of Deposit, etc…)
- Various Grandfathered Products (A product that was offered by a banking organization that has been acquired by Old National Bank) (ONB 2001)

Trust and Asset Management

- Legal Advice
• Accounting Services
• Financial Analysis
• Investment and Tax Services
• Estate Services (ONB 2001)

Mortgage and Loans

• Home Loans
• Short and Long Term Loans
• Educational Loans (ONB 2001)

Online Services

• Online Bill Payment
• Online Funds Transfer (ONB 2001)

Financial Planning and Investment Services

• Retirement Planning
• Putnam Account Planning
• Investment Services (ONB 2001)

Old National operates under several guiding principles. They attempt to enhance their commitment to the communities they serve, their customers, their employees, and their shareholders (ONB 2001). Their principles are:

• To continue their commitment to community-based banking
• To perpetuate their reputation as an institution known for its strong credit culture
• To focus their efforts on performance driven initiatives
• To reward customer loyalty and enhance satisfaction through relationship banking
• To always value their employees (ONB 2001)

3.3 Human Communication Theory

Old National does not maintain a specific communication theory for the entire organization. However, through independent departments there is evidence of a form of
communication theory in operation. One example of this would be ONB’s Trust Department which claims that “in order to achieve financial security and confidence you must have a wide variety of options and close communication with your investment organization” (ONB 2001). The statement later goes on to explain how ONB Trust works to maintain a consistent and quality focus communication practice with their department and the customers of ONB Trust.

Although, Old National may show specific differences between departments, there are a few underlying principles throughout the organization. According to Kim Lewman, a branch manager the Muncie Main St. branch of Old National, each department recognizes that communication must be “carried between the customer and the bank, the employer and employee, and interdepartmentally, through whatever means are established” (Lewman 2001). Their acknowledgment of the necessity of shared principles is a beginning to a communication theory. DSG’s theory proposes that it is essential to work from a common ground and minimal set of shared experiences and values. However, in order to have a complete theory, we must move beyond just the basis of shared principles.

3.4 Information and Communication Flows and Business Practices

There are several methods in which communication flows through the Old National daily operations. This can be broken down into four different areas: regional communication, departmental communication, supervisor to employee communication, and customer to organization communication (Lewman 2001).

In regard to regional communication, Old National has a weekly meeting in which each of its operating regions send their appointed official to Evansville, Indiana to discuss product and service issues, shareholder concerns, company operations, etc…(Lewman 2001). The appointed
person, usually the operating president of that region, then reports the information back to his or her region. For example, the representative from the East central division of Old National would return to Muncie and have a meeting with the heads of each department in that area and relay the information that he or she has learned (Lewman 2001). While this is one method of communicating information (and may be in the short term a more time-efficient method), it has some implications within our communication theory.

The fact that information is “handed down” goes against Tom Peter’s theory of “involve everyone in everything.” While it can be seen as being efficient, it is also less empowering to the people working in the branch departments. As such, each worker’s individual perceptions may influence their reception of the message. DSG theory states that differing perceptions of situations, messages, and individuals greatly change the meaning of a particular message. As such, communication breaks down when the workers do not feel involved or empowered in the transmission of information.

Another way in which this practice can be analyzed within DSG’s communication theory is in the idea that the true meaning lies within the communicating individuals and not within the message itself. While this situation will be discussed later in this paper, suffice it to say that if the communicators do not feel essential to the process the message is loses some of its meaning. The message must have meaning and importance to the receivers (and transmitters) of the information in order for the message itself to contain importance.

Regional communication is also carried out with a computer program called CBS and a wide area network. What the CBS system offers is a company-wide, instantaneous update of a customer account when a transaction is made (Rousch 2001). For example, if a deposit of $100.00 is made into Joe Smith’s checking account in Muncie, almost immediately the ONB
branches in Evansville will be able to access the $100.00 that Mr. Smith deposited (Rousch 2001).

ONB also offers an Ethernet option with a company run site. Their Ethernet is only offered to branch managers and department heads at individual branches. Lower-level employees, such as tellers, have no access to the corporate Ethernet (Rousch 2001). This is an interesting aspect when the majority of direct customer interaction occurs between the tellers and customers (Rousch 2001). This again can be seen as hampering the communication flow by lessening the importance of the message carriers/receivers. Since DSG contends that the ultimate goal of communication is to influence those who receive the message, ONB’s current system

Departmental communication occurs in several forms. First, information that is learned in the regional meetings is then transferred to the employees of each department by their supervisor. This is usually done in either a staff meeting or via e-mail. Generally, a staff meeting is preferred, and according to Kim Lewman, weekly departmental staff meetings are highly suggested by Old National (Lewman 2001). This is a great method of feedback (for both the staff and department heads). While feedback is in itself essential as communication theory, it is an integral part of a successful communication process.

Another form of interdepartmental communication is with interoffice mail. Much like with most large multi-office organizations, there is a central office where incoming mail as well as interdepartmental mail is processed (Lewman 2001). There are specific envelopes for mail at each department that is picked up every third hour between 9:00 a.m. and 5:30 p.m. Monday through Friday by a company courier (Lewman 2001).
Faxes are sent department to department to relay daily information. Not all employees of Old National have access to the Internet or the company Ethernet for e-mail messages (Lewman 2001). Therefore, daily information is sent through a mass fax to each department and branch. While this is one method to try and get this information to all of the employees, it does not take into consideration the many barriers to communication that it can present.

For instance, the lack of ease for readability can be an issue for effective communication. Often, the quality of the message is distorted since the information is sent via fax and copy. The faxes themselves are usually put into stacks, and it is often difficult to keep up with which copy is the most recent. As such, this is a barrier to effective communication. Also, flimsy pieces of paper are not a great medium for communication. The physical characters as well as characteristics such as readability are all barriers to communication that this method presents.

A final form of interdepartmental communication exists with departmental newsletters. The East central Indiana region processes and delivers a regional newsletter bi-monthly. Within this newsletter are articles on regional issues, corporate issues, and general market information (Lewman 2001). According to Jenni Rousch, technical support manager of the East central Indiana region of Old Nation, each employee in that region receives this letter that is compiled by the human resources department (Lewman 2001).

As mentioned before, staff meetings are highly encouraged. However, many other forms of communication exist between employee and supervisors (Lewman 2001). Other than general conversations, many offices utilize e-mail, hand-outs, and memos. One interesting example of communication flow occurs at the Jackson St. branch of Old National. According to Kim Lewman, memos are created on a specific letterhead by the assistant manager of that branch and are sent employee to employee with each leaving their initial in a designated area (Lewman
The memo is then filed in a folder with easy access by each employee. This method addresses several of the components that DSG proposes as being essential to effective communication such as having a clear purpose, starting from a common ground, and breaking down some of the barriers.

The final division of communication flow occurs between the organization and its customers. The primary form of communication occurs between tellers and customer transactions. Jenni Rousch goes as far as to claim that the teller is the human aspect of a bank for the customer (Rousch 2001).

Other communication forms exist in monthly account statements, mailings, and e-mails to those customers who use on-line banking. There are also billboards, fliers within branches, phone calls for tele-sales, and signs and posting within departments and branches (Rousch 2001).

3.5 Problems Faced

ONB faces several communication problems that could be easily addressed. A major problem exists with the transfer of daily information from employee to employee. A fax is fairly outdated and allows many opportunities for individuals to be misinformed or uninformed (Rousch 2001) (Lewman 2001). Memos can be easily filed without every employee reading it, and a major miscommunication exists when a lower level employee is absent when a memo or fax is sent through the office (Rousch 2001).

There is always an opportunity when information must flow through several people before it reaches its final destination. For example, new product knowledge or issues that are communicated at a meeting in Evansville will go to a regional meeting, then departmental meeting, then onto a staff meeting where it finally gets to a teller who is then the direct access for
a customer (Rousch 2001). The customer is the lifeblood of ONB and if a teller cannot adequately relay information a problem is created (Haney 2001).

3.6 The Future of Information and Communication and Old National

There are several issues concerning information and communication that ONB must address within the near future. Currently, as mentioned before, Old National uses a software called CBS. While this is an effective tool for storing and retrieving account information on a mass scale it is slightly outdated in comparison to what many other large banks use (Rousch 2001).

ONB is in the process of evaluating several different systems and inquiry procedures to implement in the future. One such software is referred to as JackHenry (Rousch 2001). JackHenry is itself fairly dated but it does provide a more comprehensive operating procedure including allowing tellers to access information regarding not only checking and savings accounts but time account inquiry, more advanced mortgage and loan information, efficient security precautions, and account coding procedures (Rousch 2001).

Another consideration Old National must eventually face is to implement some system which will allow tellers and other lower level employees with access to e-mail from their workstations (Rousch 2001). This will eventually become a necessity in information flow. It will also reduce wasted paper and filing space. With the implementation of e-mail to all employees, the office fax machine operations will also be greatly reduced. This will free up phone time and reduce paper consumption (Haney 2001).
3.7 Technologies Currently Used

Currently, ONB uses several technological tools to aid in their communications flows. The first is the backbone of their information system, the CBS. The CBS is a database that is continuously being updated in regards to customer accounts (Rousch 2001). This system provides a user with information regarding a customer’s profile, their account history, their account type, and many other options. As mentioned before it shows all financial action that is made on their accounts and where this took place. Without this system, ONB would be stagnated (Rousch 2001).

The CBS system operates in conjunction with a teller operating software called EZ Teller. EZ Teller is simply a software package that is designed for tellers to perform transactions in a fast and simplified manner (Rousch 2001). What happens, according to Jenni Rousch, is that when a teller performs a transaction on the EZ Teller system, the information is simultaneously displayed to the CBS system. This allows a continuous update on the account information database without the teller being forced to pause in the middle of transactions and updating the information themselves (Rousch 2001).

Another communication technology that is in use is a Microsoft Outlook Web Access account system. With this, many of the employees of ONB have access to an e-mail account (Rousch 2001). This is a nice feature, however, every employee does not have access to this system, even if they do have daily access to a computer terminal.

Two final technologies are the phone systems and fax machines that are in every office. The phones are operated on a regional basis. That is, each region manages their own phone system. This is due in part to the fact that many of the regions that operate under Old National were once independently operating banks that were acquired by ONB (Rousch 2001).
3.8 DSG Communication Theory and Old National Bank

Old National Bank currently has no prescribed communication theory in practice. This is due in part to the fact that the growth of Old National has occurred through the acquisition of several smaller banks into the ONB banking family. A problem is created in the form of a non-uniformed communication practice throughout the operating branches and departments of Old National Bank.

In order to have a successful communication flow to each of its employees, Old National should employ a theory of human communication to define their communication actions. This theory can be used as a reference for all efforts and future endeavors of communication practices.

Our theory of human communication can easily be incorporated into solution of the communication problems facing Old National Bank.

3.9 Recommendations for Old National

There are several communications issues that Old National Bank must examine. The first is a lack of proper communication flow to lower level employees such as tellers. As mentioned before, Old National prides itself on its commitment to its employees (ONB 2001). While this may hold true, the communication of information on a daily basis could be greatly improved if access to an e-mail account was set up for all employees of Old National, particularly tellers.

Old National should also examine the procedure in which it deploys daily information to each of its offices and branches. Currently, ONB will send faxes on issues such as stock prices, CD rates, etc. on a daily basis (Lewman 2001). This operation may actually get the information to the employees, however according to both Kim Lewman and Jason Haney, the reports that they are issued are often distorted and unreadable, which is definitely not suitable to show a
customer or potential customer (Lewman 2001)(Haney 2001). The information is often times misplaced as well. Kim Lewman points out the fact that many days, time is wasted in searching for rate sheets and other information to inevitably be forced to contact other branches and have the information sent to them again (Lewman 2001). Another option would be to simply allow each employee or computer station to the company Ethernet. The information could be displayed and printed out on a needed basis.

A final recommendation would be for Old National to adopt a uniform communications theory or practice. As mentioned before, many of the regions within the Old National banking family are due to acquisitions of pre-existing banks (ONB 2001). Many of these offices and departments operate with their own practices and procedures. This causes a lack of uniformity in customer satisfaction and quality of service. An established communication theory would only benefit the employees and customers of Old National and improve its practices into the future.
Summary and Conclusions

While Old National does have several components of an effective communication theory, their lack of a complete and uniform theory impairs their ability to effectively and efficiently communicate information to all personnel working within the ONB banking family. It is our belief that by integrating DSG’s theory into existing practices, Old National could improve not only their communication practices, but they could also improve the efficiency of their business operations.

Old National states that their employees are of a high value to the actions and operations of the company, yet their communication practices imply otherwise. As previously stated, their lack of proper information flow to lower level employees can greatly hinder the employees sense of worth to the organization. There is no sense of empowerment and as such the importance of the message is cheapened.

It would benefit Old National greatly to establish a company wide theory of communication to provide uniformity in operations between regions, empower employees, and create a concrete foundation for shared principles and values. This theory can also be used as a reference for communication problems, issues, and future intentions of Old National Bank.