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Modern Trends of Business Rhetoric Evolution in Kazakhstan: From Isocrates's Program of Rhetoric to Telemarketing.

"The world needs banking but it does not need banks".

Bill Gates, chairman of Microsoft, 2000

The given paper is the response for the highly topical theme of International Conference 2013 - Rhetoric in Europe and summarizes own empirical results in the real business medium of Kazakhstan. The Web generates a high variety of new social phenomena such as virtual worlds, virtual communities, e-government, e-commerce, e-learning etc. that advanced research of their impact on different aspects of the business rhetoric evolution. In the previous decade terms "digital banking", "e-banking", "internet banking", "web-banking", "bank 2.0" were coined and began widely employed to analyze innovations in banking activity.

Today the effective business communications are very demand in the Kazakhstan dynamic intercultural socio-economic and bilingual environment. Especially the banking marketplace is in progress. Local banks are adopting western modern technologies to promote innovative banking products and services by using Internet and digital technologies, and as a consequence, general and special international experience, terminology, West behavior models rapidly spread in the business medium. Due to the positive economic growth, the development of the banking market is growing number of cardholders and observed trends in their behavior as the able to carry out cashless payments in Kazakhstan and elsewhere.

For example, the 24 banks of Kazakhstan issue and distribute payment cards of international systems: VISA International, Euro Pay International, American Express International et. al., their share is 95,2%. According to data of the National Bank of Kazakhstan as of July, 1st 2013 banks issued 13,7 million payment cards, and the number of card holders was 12.1 million people, which is 20.2% more than the same period in 2012. It's urgent to harmonize client-oriented intercultural business communications, reduce reputation risks and overcome cognitive dissonance of the all market participants by using technologies of e-commerce and e-learning.

Authors' Eurocentric concept is based on the **Isocrates's Program of Dynamic Rhetoric**: natural abilities and practice are more important than rules or principles of static rhetoric, namely "fitness for the occasion," or kairos (καιρός) - the personal rhetor's ability instantly to adapt to changing circumstances and situations. The original concept gradually upgraded on the basis of interdisciplinary theoretical and methodological approaches (Isocrates, Lasswell H., Shannon C., Weiner N., Berlo D., Habermas J., Luman N., Festinger L., Uledov A., Lomov B., Parygin B. et. al.), also on monitoring and optimization of key business processes in the context of international payment systems experience, upgrading of training technologies on the base of empiric results. In the working concept it was taken into account that unified Cisco IP phones allow improving productivity by using of full advantage of converged voice and create clear medium for virtual communications. The innovative channel of promotion innovative banking products namely the outbound telemarketing as the one kind of business rhetoric in the real

Kazakhstan banking space was studied. Within the framework of authors' concept relationships of telemarketing main aspects are considered: instrumental, communicative, interactive, normative and ethical. As have shown results top priorities are communicative and interactive aspects, namely verbal and nonverbal (speech paralinguistic phenomena: pitch, speed, tone, intoning, voice volume) communications, the content of standard script messages, the empathy and immediate feedback structure (affective, cognitive, connotative or integrated). In our current view the effective outbound telemarketing is the dynamical interactive kind of business rhetoric for the effective promotion of banking products and services via IP phone, controlled by telemarketers and algorithms. The proposed integrated model of business telecommunication includes interactive verbal and nonverbal transaction communications in the immediate feedback context; requests of the correct coding and decoding unified messages, the overcoming of various kinds of communicative barriers, the creating own virtual images-avatars both a subjects and objects of communications and the building a meaningful virtual dialogues in the positive medium.

Initially the study was designed to overcome communicative barriers between clients and telemarketers and to establish dependence the effectiveness of outbound telemarketing on telemarketer's advanced communicative skills, including positive spirit, empathy and non-obtrusiveness. In practice, the carrying out of telesales is an extremely difficult business process. First of all, a manager of customer service does not see clients and their apparent non-verbal reactions and often cannot properly respond to them. Therefore, the priority is a professional skill "to see" client at a distance. For successful business voice-to-voice interactions telemarketer needs to use and constantly develop a mix strategy of verbal and nonverbal own behavior by avatar's creating, changing and self - representing.

Theoretic, methodological and first empirical results of the development and implementation of telemarketing as the effective communicative strategy of the promotion of innovative banking products and services by IP phone in the intercultural medium, it's integrated model of business telecommunication, innovative algorithms of integrated cyclic trainings of telemarketers are presented. In our current view the effective outbound telemarketing is the dynamical interactive communication medium of the banking products and services promotion via IP phone, controlled by corporative gatekeepers and algorithms. The proposed integrated model of business telecommunication includes interactive verbal and nonverbal transaction communications in the immediate feedback context; requests of the correct coding and decoding unified messages; the overcoming of various kinds of communicative barriers; the creating own virtual images-avatars both a subjects and objects of communications and the building a meaningful virtual dialogues in the confidential medium.

Our principal objective is to transform some of rigid barriers of business voice-to-voice interactions in flexible. The main task of telemarketer is able to create own professional avatars within the given corporate profile, which allows overcoming barriers and establishing the positive emotional relationships with various types of clients. Thus, we have developed and implemented the model of creating and using telemarketer's professional avatar, whose user controlled by corporative gatekeepers, algorithms of the innovative banking products/services promotion and training.

It's necessary to note priorities of our academic concept are to disclose European rhetoric traditions and psycho-physiological (speech breath and force, intoning, pronunciation, facial expressions, proxemics, visual gnosis, brain asymmetry), socially psychological, communicative aspects of business rhetoric, including in the business voice-to-voice and visual telecommunications in real time in the bilingual (Kazakh and Russian) business medium.

Thus we investigated the three-level structure of communication barriers in the interactive business medium: 1-interaction barriers; 2-barriers of perception and understanding; 3-actually communicative barriers - semantic, logic, phonetic which we are able successfully to overcome through trainings. We designed the whole list of training modules for communicative competence of bank sales-managers (for example, fitness of speech breath, speech technology etc.). The research shows that the transculturality of business rhetoric is able to make interculturally fruitful and constructive in such sectors as education and business.

**The research period**: May 2006 - June 2013. *Objects*: clients, teleselers, students; training modules for students and adults. *Banking products and services* of Kazkommertsbank: American Express, Master Card and Visa Classic payment bonus-credit cards. Kazakhstan is a little part of Europe, locates between China and Russia. It takes 9<sup>th</sup> place by the territory in the world.

**Key words:** Business rhetoric, Bank 2.0, telemarketing, communicative strategy.