Diploma in Islami Banking (DIB)
Part-I
Paper: 105-Business Communication

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Suggestion

- ***Read 4 star and 5 star marked chapter if you have time shortage to read all chapter.***
- ***Must read short notes from all chapter.***
- ***MetaMentor Center suggest to read whole note to find 100% common in exam. We cover everything in our note.***

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Syllabus

A. **Introduction** - Meaning, Objectives and Importance of Communication, Business and Banking Communication, Islamic Concept of Communication

B. **Theory and Process of Communication** - Principles of Business Communication - Process of Effective Communication (Model) - Factors affecting Communication.

C. **Classification and Methods of Communication** - Types of Communication - Downward, Upward, Horizontal, External, Internal, Formal, Informal, Oral and Written, Verbal and non-verbal.

D. **Fundamentals of Business Writing** - Adaptation and Selection of Words - Construction of Clear Sentences and Paragraphs - Writing for Effective Communication.

E. **Patterns of Business Letters** - Directness in Initiating Routine Letters - Answering Routine Letters - Indirectness for Bad News and Persuasion.

F. **Applications to Specific Letter Situations** - Persuasion in Sales Writing, Patterns, Variations in Collections.

G. **Standard and Physical Aspects of Communication** - Graphic Aids to Communication - Physical Presentation of Reports and Letters - Correctness of Communication.

H. **Banking Correspondence** – Business Communication as Applied to Banking.

I. Islamic Style of Business Communication, especially in Banking.

J. **Fundamentals of Report writing**- Preparation of Minutes of Board/Committees; Methods of report writing; Shorter form and longer form, Notice and agenda of meeting, Inquiry report.

K. **Media of modern Communication:** Phone - Fax - Email; Internet, SWIFT, Cell phone, Tele conference, Voice mail, Multimedia.’

Chapter A:
Introduction

Q-01. Define Business. (May-2026)

Business is an economic activity that involves producing, buying, selling, or exchanging goods and services for the purpose of earning profit and satisfying human wants. It is carried out on a regular basis and involves risk and uncertainty. Every business aims to create value for customers while generating income for the owner. Examples of business activities include manufacturing products, trading goods, providing banking services, and offering professional services. The success of a business depends on its ability to meet customer needs efficiently and profitably.

Q-02. Define Communication. – (October-2018, May-2025)(May-2026)

Communication is the process of sharing information, ideas, feelings, and messages with others. It can happen in many ways, not just through talking. For example, we can communicate through writing, using gestures, facial expressions, and even through our actions.

At its core, communication involves at least two people: the sender and the receiver. The sender creates and sends the message, and the receiver gets the message and understands it. This process can also include feedback, where the receiver responds back to the sender, showing that the message has been understood or asking for more clarification.

Effective communication is crucial because it helps us express our needs, share our experiences, solve problems, and build relationships with others. It's an essential skill in every aspect of life, from personal interactions to professional settings.

Q-03. What do you mean by business communication? – (April-2018)

Or, What is Business Communication? – (October-2023, May-2025) (May-2026)

Business communication is the way people share information within and outside a company to achieve business goals. It includes exchanging ideas, making plans, solving problems, and making decisions. This type of communication can happen in many forms: emails, meetings, reports, presentations, and more.

Effective business communication is crucial because it helps a company operate smoothly. It ensures everyone understands their roles and responsibilities, which leads to better efficiency and productivity. It also helps build strong relationships between employees, managers, customers, and other stakeholders.

In business communication, clarity and professionalism are key. Messages should be clear and direct to avoid misunderstandings and maintain professional relationships. It's an essential skill that contributes to the overall success of a business.

Q-04. How does a "Business Communication" differ from a "Personal Communication"? – (October-2021, November-2024, November-2022).

Point	Business Communication	Personal Communication
1. Purpose	To achieve organizational goals	To maintain personal relationships
2. Language Style	Formal, clear, and professional	Informal, casual, and friendly
3. Audience	Colleagues, clients, managers	Friends, family, relatives
4. Medium	Emails, memos, reports, meetings	Phone calls, texts, social media
5. Documentation	Often recorded and archived	Rarely documented

Q-05. How does 'Banking Communication' differ from other 'Business Communication'? – (April-2020).

Point	Banking Communication	Other Business Communication
1. Nature	Highly sensitive and confidential	General business data and updates
2. Regulatory Focus	Must follow central bank and compliance rules	Follows internal business policies
3. Terminology	Uses financial and banking-specific terms	Uses industry-specific or general terms
4. Accuracy Requirement	Requires 100% accuracy due to financial impact	High accuracy needed, but may allow minor errors
5. Customer Impact	Direct impact on clients' money and trust	Impacts service, branding, or products

Q-06. Define and distinguish between communication and business communication. – (April-2019, April-2024).

Point	Communication	Business Communication
1. Definition	General exchange of ideas or feelings between people.	Formal exchange of information to achieve business goals.
2. Purpose	To express emotions or maintain relationships. (e.g., talking to a friend)	To inform, persuade, or instruct in a business setting. (e.g., briefing a manager)
3. Language Style	Informal and personal. (e.g., texting a cousin)	Formal and professional. (e.g., writing a company letter)
4. Audience	Friends, family, or the public. (e.g., group chat with friends)	Colleagues, customers, or authorities. (e.g., emailing a client)
5. Medium	Phone, social media, face-to-face. (e.g., video call with sister)	Emails, reports, meetings. (e.g., sending a financial report)

Q-07. Define Communication and state its role in business. – (October-2019).
Or, Define Communication and discuss its importance in the financial institutions.(May-2023)
Or, Define Communication and state its role in business with special reference to a financial institution. (May-2022).

Communication means sharing information, ideas, or feelings between people through speaking, writing, or other methods.

Role of Communication in Business:

1. **Helps in Planning:** Managers use communication to plan goals and actions.
2. **Supports Decision-Making:** Good communication gives the right data for taking smart decisions.
3. **Improves Coordination:** It connects departments and people to work together smoothly.
4. **Solves Problems Quickly:** Clear messages help fix issues fast.
5. **Boosts Customer Service:** It keeps customers informed and builds good relationships.
6. **Builds Employee Trust:** Open communication creates a positive work environment.

Q-08. Describe the objectives and strategies of business communication. – (October-2018)
Or, Describe the objectives and strategies of effective business communication. – (November-2024)
Or, Briefly explain the objectives and strategies of Business Communication. – (October-2023).
Objectives of Business Communication:

1. **Clarity:** To convey clear and understandable information.
2. **Accuracy:** To provide correct information to avoid confusion.
3. **Efficiency:** To deliver messages in a timely and concise manner.
4. **Building Relationships:** To establish trust and positive relationships with employees, clients, and stakeholders.
5. **Problem-Solving:** To address and resolve issues quickly.

Strategies of Business Communication:

1. **Active Listening:** Paying attention to understand and respond better.
2. **Choosing the Right Medium:** Using the best communication method (email, face-to-face, etc.).
3. **Feedback:** Encouraging open responses to ensure the message is received well.
4. **Adaptation:** Adjusting communication style based on the audience.

Q-09. Why do you think that good communication in an organization improves employee's attitudes and performances? – (April-2020).
OR," Communication is generally described as the life blood of banking operation". Justify the statement. (May-2026)
Good communication in an organization improves employees' attitudes and performance because:

1. **Clear Expectations:** When employees understand their roles and goals, they can perform better.
2. **Motivation:** Regular communication helps employees feel valued and motivated to contribute more.
3. **Trust:** Open communication builds trust between management and employees, leading to a positive work environment.
4. **Problem Solving:** Employees can discuss issues and find solutions together, improving efficiency.
5. **Feedback:** Constructive feedback helps employees improve their skills and performance.

Q-10. Do you think that good communication system at your Bank can improve the performance of your employees? Justify your answer. – (April-2018).
Or, Describe the importance of effective communication in banking. – (April-2024).
Or, Explain how can communication increase the efficiency of bank management? – (October-2018).
Or, 'Communication is the key to success in business and career' – Explain. – (October-2018).
Effective communication increases the efficiency of bank management in several ways:

1. **Clear Instructions:** It helps managers give clear instructions to employees, ensuring tasks are completed accurately and on time.
2. **Quick Problem Solving:** Open communication allows for quicker identification and resolution of problems within the bank.
3. **Better Coordination:** Communication ensures smooth coordination between different departments, leading to faster decision-making and actions.

4. **Customer Satisfaction:** By communicating well with clients, banks can provide better services, enhancing customer loyalty.
5. **Employee Motivation:** Regular communication boosts employee morale by keeping them informed and engaged with the bank's goals.

Q-11. What are the characteristics of successful Business Communication? Explain briefly. – (October-2023).
Or, Describe the elements of successful business communication. – (May-2022).
Or, What skill set do you require to be successful in business communication? – (October-2019).
Characteristics of Successful Business Communication:

1. **Clarity:** The message should be clear and easy to understand, avoiding any confusion.
2. **Conciseness:** The message should be brief and to the point, eliminating unnecessary details.
3. **Consistency:** The message should align with the company's goals and policies.
4. **Timeliness:** Communication should be timely to ensure decisions are made promptly.
5. **Audience Awareness:** The message should be tailored to the audience's needs and understanding.
6. **Feedback:** Effective communication encourages feedback, ensuring the message was understood correctly.

Q-12. Describe the ways to improve one's communication skill. – (October-2018).
Ways to Improve Communication Skills:

1. **Active Listening:** Pay full attention to the speaker and respond thoughtfully.
2. **Practice Speaking Clearly:** Speak slowly and use simple words to make your message easier to understand.
3. **Expand Vocabulary:** Learn new words to express your ideas more effectively.
4. **Seek Feedback:** Ask for feedback from others on how you communicate and work on areas for improvement.
5. **Be Confident:** Confidence helps in delivering your message more effectively and persuasively.
6. **Non-Verbal Communication:** Pay attention to body language, facial expressions, and tone of voice to support your words.

Q-13. How would you evaluate the communication culture of your bank? Can you identify some drawbacks of the culture? If so, how can such shortcomings be overcome? – (October-2019).
Evaluating Communication Culture in a Bank:
To evaluate the communication culture of a bank, consider the following:

1. **Clarity of Messages:** Are instructions and information clear for everyone?
2. **Employee Engagement:** Do employees feel encouraged to express ideas and concerns?
3. **Feedback Mechanism:** Is feedback actively sought and acted upon?
4. **Transparency:** Are decisions and policies communicated openly?
5. **Communication Tools:** Are the right tools used for effective communication (e.g., emails, meetings)?

Drawbacks of Communication Culture:

1. **Lack of Clear Communication:** Information may not always be clear, leading to confusion.
2. **Limited Feedback:** Employees may not feel comfortable sharing feedback.

Overcoming Shortcomings:

1. **Improve Training:** Provide communication training to staff.
2. **Encourage Open Dialogue:** Create a safe space for employees to share ideas.

3. **Use Multiple Channels:** Utilize emails, meetings, and instant messaging for better clarity.

Q-14. "The quality of assets depends on the quality of communication" Explain. (October-2018, October-2019).

"The quality of assets depends on the quality of communication" – Explanation:

1. **Informed Decision Making:** Effective communication ensures that management has accurate and up-to-date information, leading to better investment and asset management decisions.
2. **Risk Management:** Clear communication helps identify potential risks early, preventing financial losses and maintaining the quality of assets.
3. **Alignment of Goals:** When all departments communicate well, it ensures that everyone is aligned with the organization's financial goals, improving asset quality.
4. **Error Prevention:** Miscommunication can lead to errors in asset management, while clear communication reduces mistakes and improves outcomes.
5. **Customer Relationships:** Good communication with client's builds trust, leading to better financial decisions and higher-quality assets.

Q-15. Briefly describe the style and approach of communication that can be seen in the Holy Quran and Sunnah. – (November-2024).

Or, Briefly explain the style and approach of communication in Islam by citing references from the Holy Quran and Hadith.(May-2026)

Style and Approach of Communication in the Holy Quran and Sunnah:

1. **Clarity:** The messages in the Quran are clear and direct, using simple and understandable language for all people.
2. **Wisdom:** Communication in the Quran and Sunnah is full of wisdom, guiding people on how to live their lives with moral and ethical values.
3. **Respectful Tone:** The communication is always respectful, emphasizing kindness, patience, and compassion in every interaction.
4. **Use of Parables:** The Quran uses stories and parables to make complex ideas easy to understand.
5. **Encouragement of Reflection:** It encourages deep thinking and contemplation on the messages, asking people to reflect on the meaning behind the words.

This style promotes understanding, respect, and moral growth.

Q-16. Briefly discuss the special features of communication style of Prophet Hazrat Muhammad (SW). – (April-2024).

Or, Narrate special features of the communication style of Prophet Muhammad (SW). – (May-2023).

Or, What lesson can we learn from communication style of Prophet Muhammad (SM), as revealed in Hadith? – (November-2022).

Or, Discuss the special features of communication as revealed in Hadith of the Prophet Muhammad (SW). – (April-2020).

Or, What guidelines do you get about communication in Islam as revealed from the teachings of Prophet Muhammad (SAW). – (May-2022).

Special Features of Prophet Muhammad (SW)'s Communication Style:

1. **Clear and Simple Language:** Prophet Muhammad (SW) used clear, simple, and straightforward language that was easily understood by everyone, regardless of their social status.

2. **Respectful and Kind:** His communication was always respectful, showing patience and kindness to all, even when disagreeing with others.
3. **Listening:** He was an attentive listener, giving others the opportunity to express themselves fully before responding.
4. **Empathy:** Prophet Muhammad (SW) showed deep understanding of others' feelings and situations, which made his communication more effective.
5. **Use of Stories:** He often used stories and examples to explain complex ideas, making them easier to understand.

Q-17. State the principles of effective communication with special reference to the Hadiths of the Prophet Muhammad (SAW). – (October-2021).
or, Briefly explain what you know about the guidelines of the Quran and Hadith in so far as they relate to communication. – (October-2023).
Principles of Effective Communication in Hadiths of Prophet Muhammad (SAW):

1. **Clarity:** Prophet Muhammad (SAW) emphasized clear and straightforward communication, avoiding ambiguity.
   Hadith: "Say what is right, even if it is bitter."
2. **Listening Actively:** He gave full attention to the speaker, showing respect and patience. *Hadith:* "When someone speaks to you, listen to them attentively."
3. **Respect and Kindness:** He communicated with kindness and respect, regardless of the listener's status.
   Hadith: "Whoever believes in Allah and the Last Day should speak good or remain silent."
4. **Empathy:** He showed understanding of others' emotions and perspectives, offering compassionate responses.
   Hadith: "A good word is charity."
5. **Honesty:** He always spoke the truth, emphasizing integrity in communication.
   Hadith: "Truth leads to righteousness."

Q-18. Discuss the unique features of the "Communication Culture" of an Islamic financial institution. – (November-2022).
Unique Features of Communication Culture in an Islamic Financial Institution:

1. **Ethical Foundation:** Communication is guided by Islamic principles, ensuring honesty, transparency, and fairness in all messages.
2. **Respect for Shariah Law:** All communication, whether internal or external, is aligned with Shariah laws, emphasizing integrity and ethical behavior.
3. **Accountability:** Clear communication fosters accountability, as employees are encouraged to be responsible for their actions and decisions.
4. **Emphasis on Trust:** Building trust through open and honest communication is crucial in Islamic financial institutions.
5. **Promoting Social Responsibility:** Communication often focuses on social welfare, helping communities by promoting ethical investments and financial products that align with Islamic values.

Q-19. Explain the elements of the communication model. (May-25)
The **communication model** explains how information is sent and received between people. It has these key elements:

1. **Sender** – The person who creates and sends the message.

2. **Message** – The information or idea the sender wants to share.
3. **Encoding** – The process of turning the idea into words, images, or signals.
4. **Channel** – The medium used to send the message, like speech, writing, or email.
5. **Receiver** – The person who gets the message.
6. **Decoding** – The process where the receiver interprets or understands the message.
7. **Feedback** – The response from the receiver back to the sender, showing if the message was understood.
8. **Noise** – Any disturbance or barrier that can distort or block the message.

These elements work together to ensure clear and effective communication.

Q-20: "The single most significant characteristic of the human race is the ability to communicate." Discuss the statement by giving Quranic reference."(Nov-2025)

Communication is the most important characteristic that distinguishes human beings from other creations. Through communication, humans can express thoughts, share knowledge, and build relationships. It enables people to understand each other and perform social, economic, and business activities effectively.

The Holy Quran clearly highlights the importance of communication. Allah says:
"Ar-Rahman, Allama Al-Qur'an, Khalaqa Al-Insan, Allamahu Al-Bayan." Meaning: "The Most Merciful taught the Quran, created man, and taught him the power of expression." (Surah Ar-Rahman: 1–4) The word **"Allamahu Al-Bayan"** means Allah taught humans the ability to express themselves. This proves that communication is a special gift from Allah. Through this ability, humans can convey ideas, acquire knowledge, and guide others.

In business and banking, communication is essential for explaining services, completing contracts, and maintaining trust between banks and customers. Without communication, no business transaction can be completed successfully.

Thus, communication is a unique and fundamental ability given by Allah to human beings, which plays a vital role in human life and business activities.

Q-21: How do the principles of Shari'ah compliance influence communication in Islamic Banking compared to that in conventional banking? (Nov-2025)

Shari'ah compliance plays a crucial role in shaping communication in Islamic banking. Islamic banks must follow ethical, transparent, and truthful communication practices according to Shari'ah principles.

The important influences are as follows:

1. Ensures truthfulness and honesty: Islamic banks must provide accurate and truthful information. The Quran says: "O you who believe, fear Allah and speak words of justice." (Surah Al-Ahzab: 70)

2. Ensures transparency in communication: Islamic banks must clearly explain all contract terms, profit rates, risks, and conditions to customers.

3. Avoids interest-based concepts and terminology: Islamic banks use Shari'ah-compliant concepts such as Murabaha, Musharaka, and Ijarah instead of interest-based communication.

4. Prevents deception and misinformation: Islamic banks must avoid misleading customers or hiding important information.

5. Ensures ethical and moral communication: Communication must follow Islamic ethical values such as fairness, honesty, and responsibility.

6. Builds customer trust and confidence: Transparent and ethical communication increases customer confidence in Islamic banking.

7. Difference from conventional banking communication: Conventional banking communication is mainly interest-based, whereas Islamic banking communication follows Shari'ah principles and ethical standards.

Thus, Shari'ah compliance makes communication in Islamic banking more ethical, transparent, and trustworthy.

Q-22: Explain how Islamic Banks should communicate business concepts such as Murabaha, Mudarabah, Ijarah and Musharaka to the general customers. (Nov-2025)

Islamic banks should communicate their business concepts to general customers in a clear, transparent, and effective manner so that customers can understand the nature and benefits of Shari'ah-compliant banking products. Since Islamic banking differs from conventional interest-based banking, proper communication is essential to build customer awareness and trust.

Islamic banks should explain **Murabaha** as a sale-based contract in which the bank purchases goods and sells them to the customer at a pre-agreed profit. The bank must clearly disclose the cost price, profit margin, and payment terms to ensure transparency.

Mudarabah should be explained as a partnership contract in which one party provides capital and the other manages the business. The bank should clearly inform customers that profit is shared according to an agreed ratio, while loss is borne by the capital provider unless caused by negligence.

Ijarah should be explained as a leasing contract in which the bank purchases an asset and leases it to the customer for a fixed rental. The bank must clearly explain the lease period, rental amount, ownership, and responsibilities of both parties.

Musharaka should be explained as a joint partnership in which both the bank and customer contribute capital and share profit and loss according to agreement. The bank should ensure that customers understand their investment participation and risk-sharing nature.

Islamic banks should use simple language, written documents, brochures, and personal counseling to explain these concepts. Proper communication ensures transparency, promotes customer confidence, and supports the effective implementation of Islamic banking principles.

Q-23: Explain the objectives and importance of communication in the context of Islamic banking institutions.(May-2026)

Communication is the process of exchanging information, ideas, instructions, and feelings among individuals or groups. In Islamic banking institutions, effective communication plays a vital role in ensuring smooth operations, maintaining Shari'ah compliance, and building trust among stakeholders.

Objectives of Communication

1. **Information Sharing:** To communicate policies, procedures, products, and services effectively among employees and customers.
2. **Coordination:** To ensure proper coordination among different departments and branches of the bank.
3. **Decision-Making Support:** To provide accurate and timely information for effective managerial decision-making.
4. **Customer Awareness:** To educate customers about Islamic banking products such as Murabaha, Mudaraba, Musharaka, and Ijarah.
5. **Relationship Building:** To develop strong relationships with customers, employees, regulators, and other stakeholders.

Importance of Communication

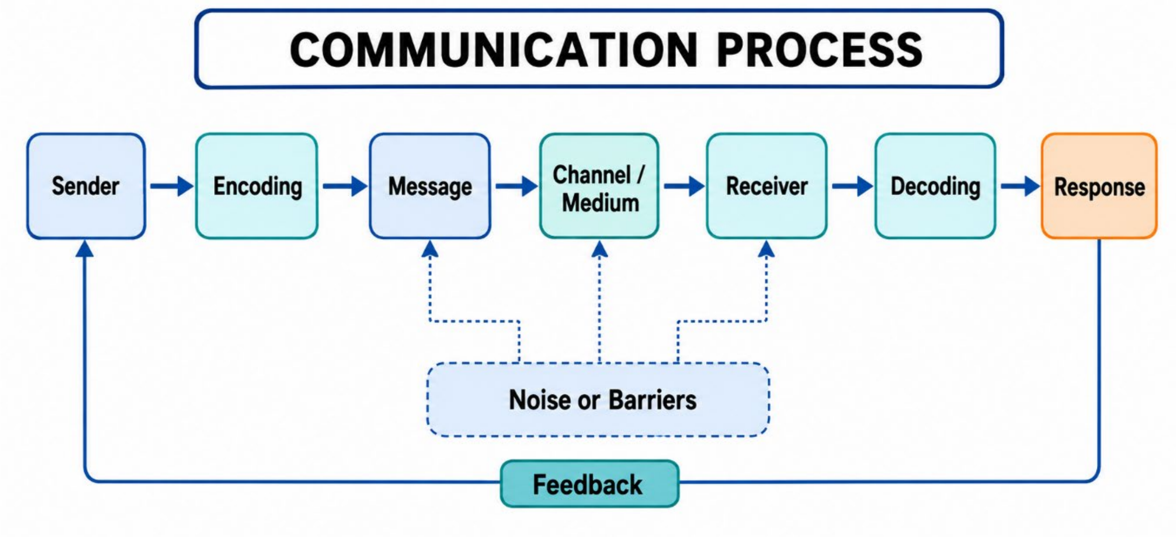
1. **Improves Customer Service:** Effective communication helps understand customer needs and provide better services.

2. **Ensures Shari'ah Compliance:** Clear communication ensures transparency in contracts, profit-sharing arrangements, and investment activities according to Shari'ah principles.
3. **Enhances Employee Efficiency:** Proper communication improves employee understanding, performance, and productivity.
4. **Reduces Misunderstanding:** Accurate communication minimizes errors, confusion, and operational risks.
5. **Builds Trust and Confidence:** Honest and transparent communication strengthens customer confidence in Islamic banking.
6. **Facilitates Achievement of Organizational Goals:** Communication helps align employees with the objectives and mission of the institution.

Effective communication is essential for the successful operation of Islamic banking institutions. It promotes transparency, Shari'ah compliance, customer satisfaction, and organizational efficiency.

Q-24: Draw a flowchart of the communication process. Show the elements of the process in the chart and briefly describe the elements. (May-2026)

Communication Process Flowchart



Elements of the Communication Process

1. **Sender:** The sender is the person who initiates the communication by creating and transmitting a message.
2. **Encoding:** Encoding is the process of converting ideas, thoughts, or information into words, symbols, signs, or gestures that can be understood by others.
3. **Message:** The message is the information, idea, instruction, or feeling that the sender wants to communicate.
4. **Channel:** The channel is the medium through which the message is transmitted, such as face-to-face conversation, telephone, email, letter, or social media.
5. **Receiver:** The receiver is the person or group for whom the message is intended and who receives the message.
6. **Decoding:** Decoding is the process by which the receiver interprets and understands the meaning of the message.
7. **Feedback:** Feedback is the response given by the receiver after understanding the message. It indicates whether the communication has been successful.

Communication becomes effective when the sender transmits a message through an appropriate channel, the receiver correctly understands it, and feedback is provided.

Short Note:

a) Communication Culture – (May-2022).

Communication Culture refers to the set of shared values, practices, and behaviors that shape how communication is conducted within an organization or society. It includes the tone, style, and methods used for both formal and informal communication. In a positive communication culture, information is shared openly, feedback is encouraged, and there is respect for diverse opinions.

Effective communication culture fosters collaboration, builds trust, and promotes transparency, ensuring that all members feel valued and informed. On the other hand, poor communication culture can lead to misunderstandings, lack of clarity, and lower employee morale. Therefore, building a strong communication culture is crucial for the success of any organization or community.

b) Personal communication. (May-25)

Personal communication means direct, face-to-face or one-to-one interaction between people. It includes talking, listening, body language, and gestures. This type of communication helps build trust, understand feelings, and share ideas clearly. Personal communication is important in everyday life, at work, and in relationships because it allows quick feedback and helps avoid misunderstandings. It can be formal or informal, like chatting with friends or discussing work with colleagues.

c) Islamic approach to communication. (May-25)

The **Islamic approach to communication** emphasizes honesty, respect, and kindness. It teaches that communication should be clear, truthful, and avoid lying or gossip. Muslims are encouraged to speak gently and politely, listen carefully, and avoid harsh or hurtful words.

The Prophet Muhammad (PBUH) said, "Whoever believes in Allah and the Last Day should speak good or remain silent." This means communication must promote peace and understanding. The goal is to build good relationships, spread knowledge, and avoid conflict. Using good manners and considering others' feelings are key parts of Islamic communication.

d) Briefly describe that effective communication can play effective role in the successful functioning of an Islamic bank. (May-25)

Effective communication is vital for the success of an Islamic bank. It helps build trust between the bank, customers, and employees by ensuring transparency and clarity in all dealings. Since Islamic banks follow Shariah principles, clear communication about products, contracts, and policies avoids misunderstandings and ensures compliance.

Good communication also enhances teamwork among staff, leading to better decision-making and customer service. Moreover, it helps the bank explain its unique features compared to conventional banks, attracting more clients. Feedback from customers through effective communication enables the bank to improve services and meet community needs. Overall, effective communication supports ethical practices, strengthens relationships, and drives growth in Islamic banking.

e) Ethical Communication(Nov-2025):

Ethical communication means exchanging information in a truthful, fair, and responsible manner. It requires honesty, transparency, and respect in all communication. False, misleading, or deceptive information must be avoided.

Ethical communication ensures that all important information is clearly disclosed and confidentiality is maintained. It also requires respecting the rights and dignity of others and taking responsibility for the message.

End of First Chapter