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English Language Needs in the Banking Sector: Focus on two Branches of a Bank in Malaysia

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ABSTRACT

As Malaysia is heading towards achieving its vision 2020 to reach an optimum level of a developed nation status, there have been tremendous efforts by the government to make the dream come true. One of the efforts is to further improve the standard of English in the era of globalization to be on par with other developed nations. The banking industry, too, is one area that plays a vital role in the country's endeavor to achieve its goal. Therefore, as a small contribution, this research has been undertaken to study the role of English in the banking field. This study is based on two branches of a bank to investigate what English language skills are required by the bank employees in their daily work in the various departments. Through questionnaires for the employees, and structured interviews used on the management staff, the aim was to determine what proportion of their daily communicative tasks is carried out in English, and in addition, which language skills are used more frequently, and what language use purposes and related materials are essential to the aspiring employees in the banking sector. It is interesting to note that the needs analysis carried out points towards speaking and writing skills as the most desired skills in the banking field.

Keywords: English, needs, banking, communicative, skills

Introduction

Background

If we look at the history of English for Specific Purposes (ESP), the last few decades have seen a stupendous development in the use of ESP. According to Hutchinson and Waters (1987), with the end of the Second World War, there has been a tremendous growth in scientific, technical and economic activity in the international scene. They further attributed that this growth led to "a world unified and dominated by two forces – technology and commerce – which in their relentless progress, soon generated a demand for an international language". The dominance of the United States in the post-war world resulted in the choice of English as the international language.

As a result, there has been a rising need for ESP in the developing countries that make demands for a fair share of the economic cake in the present "borderless" commercial world.

In the international scene, the evolution of the English language has brought forward changes in every aspect of the human life. As a result, developing nations, including Malaysia, have been forced to pave the way for the changes so as to remain competitive and relevant to the business world.

The 1997 Asian financial crisis led to the consolidation exercise in Malaysia that saw the formation of ten anchor banks from a total of fifty four at the end of 2001. This drastic measure was made in response to "factors such as globalization and liberalization, in addition to the ICT developments that contributed to the need for a

more competitive, resilient and robust financial system in Malaysia” (Shanmugam & Nair, 2004). Ever since, acquisition of the English language has taken precedence especially in the struggle to stay abreast of local and global issues.

In order to meet the demands of the language, it was strongly felt that a survey on the needs for English in the field of the banking sector will help identify the areas and specific language skills necessary. One look at the needs analysis carried out will point towards ESP as this is what the participants of the study are involved in.

Statement of the Problem

As a means of addressing the phenomena of globalization and a borderless world, it is felt that it would be an eye-opener to carry out an authentic analysis of the ESP necessities, wants and lacks of the workforce in the banking industry. Every day, different people and different testing situations demand ad hoc language skills to be adopted. Miscommunication could mean loss of potential business for the institution.

Most of the ESP-like courses designed by the banking sector are based on the usual needs of the various departments; and they are, as from my discussion with one of the trainers, based on what the trainers think the participants ought to know. Since the training program is an ongoing process aimed at training as many employees as possible, it is felt that there is a lack of a needs analysis in the true sense from the point of an ESP practitioner.

Therefore, a focused study on the various language skills and language content appropriate for course participants would enable curriculum developers to prepare a syllabus for modules tailored to address the current situation.

Research Questions

To what extent is English essential for the commercial banking field?

What are the language skills required for the commercial banking field?

Objective of the study

Generally, the aim of this research is to study the English needs in the banking sector with a special focus on a cross-section of the employees in order to function with confidence as well as to gain customer confidence.

Limitations of the study

The findings of this study will be limited only to the response of the subjects involved in the study who are employed by two branches of a bank in Negeri Sembilan, Malaysia. As the study involves ESP, it will be appropriate to limit the findings upon the English for Business Purpose (EBP) strand.

Significance of the study

A survey done on the professionals in the field of banking based on needs analysis will help the identification of the important language skill areas in the field. This is essential for the preparation of an effective syllabus. Therefore, it is apparent that the findings of this study will be significant in providing valuable information vital in deciding the language elements included in the syllabus to be designed.

Definition of terms

In the context of this research, among the several key terms used are:

EBP – English for Business Purposes, which is also known as BE (Business English), and EBE (English for Business and Economics). EBP here mainly concerns adult learners working in a business context which is the banking sector which involves finance, banking and the like.

Needs Analysis (NA) – the activity of gathering information related to the requirements of a specific area for the use of English. It is even more fundamental in BE than English for Science and Technology, ‘as needs can be much more varied and the spectrum of language and skills predictable’ (Dudley-Evans and St John, 1998).

Literature Review

Introduction

This will provide a brief overview of articles and materials related to the research. It will define ESP and its branches. It will also discuss the importance and significance of an NA which lays the foundation for any ESP-related program. In addition, an elaboration on developing an ESP syllabus and the process of the syllabus design will also be provided. Thus, it can be said that the basic foundation of ESP is highly subjective, making it more difficult to identify an objective definition to suit every area of ESP. As cautioned by Roe (1993:1), in defining ESP, it is a big mistake for a person to ‘accept the notion of ESP as something well defined, absolute, and pre-established without any well thought foundations’.

The Role and Importance of Needs Analysis

Learners’ needs go in tandem with ESP since an investigation of what learners need might be viewed as *sine qua non* for the initiation of any ESP program. According to Robinson (1991), needs established by analysts could vary from sets of learners and the analysts’ findings. She points out that a different analyst may discover different needs for the same set of learners who would possibly reflect different needs under another analyst.

Nevertheless, the tendency to perceive needs by the learner, the practitioner, as well as the sponsor from their own angles of interpretation should be taken into consideration as they have their own ‘target language use’ (Douglas, 2000) in mind. The sponsor might have a target language use situation for the learners, while the latter might feel the compulsion to attend such a program that may not have taken into consideration, their wants, for example. The practitioner, on the other hand, may be under obligation to meet the needs of the sponsor and the learners, thus trying to maintain a ‘happy means’ aimed at a win-win situation. In addition, the practitioner, in this situation, may be under constraint to maintain a balance in considering the learners’ necessities, lacks and wants which Hutchinson and Waters (ibid.) term as target needs. Albeit all the constraints, ‘needs analysis is the corner stone of ESP and leads to a focused course’ (Dudley-Evans and St John, ibid.).

Thus, needs analysis is an essential prerequisite for any ESP program, synonymous with ESP curriculum design. Pholsward (1993), Brown (1995:36), Nunan (1993:13) and Chia et al. (1998) stress the significance of needs analysis in defining and identifying appropriate objectives for a particular ESP program. Robinson (1991) and Dudley- Evans (1998) suggested three models for needs analysis: TSA (Target Situation Analysis), PSA (Present Situation Analysis) and LSA (Learning Situation Analysis).

Review of Case Studies

Since the context of this study is based upon the use of ESP in the L2 environment, it is deemed appropriate that an analysis is to be done on studies that are similar in nature. To date, there have been very few studies on English Language needs in the banking sector in Malaysia. A general survey of existing and current related journals of ESP resulted with local researchers focusing on the areas of commerce, engineering and air traffic control. Needs analysis study was also found to be done on English language skills used by new entrants in banks in Hong Kong; effective needs assessment, syllabus and materials preparation involving senior German bankers; and an analysis of the communication needs related to tourism and banking personnel in Jordan.

The use of English in the commercial sector of the Malaysian economy: Perspectives from potential employers and employees. Goh and Chan (1993) investigated the use of English in the Malaysian commercial sector with the intention of identifying the needs for English. The participants were 158 undergraduates of UPM who were undergoing practical training (representing the potential employees) and 137 companies (representing the employers). The researchers established that speaking and writing were the two most required skills. They also concluded that English was essential in the commercial sector and that the undergraduates were not given much opportunity to develop their language capabilities during practical training.

The language needs of apprentices in the engineering industry. Lim's (1994) study on the need for reading, writing and speaking in the English language involved 50 randomly selected apprentices who were under training in an engineering firm. The result indicated that the most important was oral communication skills followed by reading, and later writing.

English for air traffic control. This research done on the needs of English for air traffic control officers (ATCOs) by Ainol et al (1995) was intended to provide information for the preparation of a syllabus for the Diploma in the Air Traffic Control program. The tedious observations and interviews revealed that emphasis was on the listening and speaking skills.

English for tourism and banking personnel in Jordan. Al Khatib (2005) of Jordan embarked on the analysis of the communication needs of tourism and banking personnel as these two sectors were considered the most important fields in which English was used extensively. The sample consisted of thirty senior personnel; and the data collection involved questionnaires, interviews, and analysis of authentic workplace texts. The design of investigation was based on the works of Hutchinson and Waters (1987), and Dudley-Evans and St John (1998), the target needs. Although, generally, the majority of the participants preferred getting information themselves, improving listening skills and sharpening their speaking skills, the travel agency workers were found to be heavier users of the language.

English language skills used by new entrants in banks in Hong Kong. This study by Chew (2005) was to investigate the English language skills used by new graduate employees in their daily work in various departments in four banks in Hong Kong. Chew was able to conclude that Cantonese was used in spoken discourse while English was used in written discourse. It was also pointed out that for bank employees using English as a second language or foreign language, the enhancement of the English language seemed to be a highly desirable component of workplace training - an idea embraced by companies to constantly upgrade the skills of their employees.

Language for business: Effective needs assessment, syllabus and materials preparation in a special ESP case study involving senior German bankers. Edwards (2000) undertook this project that involved three German officials at the German Central Bank in Frankfurt. His needs analysis was aimed at improving the course participants' English used in business meetings and negotiations, using different kinds of graphs and charts for presentations, and improving the skills of writing reports, reading short articles related to banking, and listening to language used by native speakers in meetings and 'small talk'. Edwards concluded that in addition to the three core text books, he exploited various authentic materials that included newspaper articles, international magazines, tape-recordings from short-wave broadcasts of the BBC 'World Business Report' to make the course more interesting and relevant.

English communicative events and skills needed at the workplace: Feedback from the industry. Hafizoah and Fatimah (2010) conducted a study to collect information on the important communication skills and communicative events frequently faced and utilized by engineers aimed at a syllabus and module design for engineering students. The self-developed questionnaires administered to engineers of 10 multinational chemical companies in the East Coast region of Peninsular Malaysia depicted that emphasis should be put on oral rather than written communication skills. The results also indicated that the communicative events considered important were teleconferencing, networking for contacts and advice, and presenting new ideas and alternative strategies. In addition, fluency in the English language was seen as an opportunity to become global engineers.

Investigating maritime students' academic and professional language skills: A needs analysis. Kourieos's (2015) case study involved the investigation of the language skills needed for maritime students with the aim of designing an ESP course. Her data collection involved questionnaires, interviews and group discussions with maritime students, subject-specialists including human resource managers in the field. The findings reflected that ESP courses should become more interactive, fostering students' productive skills by exposing them to both authentic and simulated field-related tasks and making use of authentic materials relevant to the students' area of specialization, in addition to raising students' intercultural business awareness essential for their professional careers.

An investigation into the English language needs of bank employees of Saderat Bank in Mashhad. Mohammadzadeh, Barati and Fatemi (2015) carried out a study in the various departments to understand to what extent Bank employees of Saderat bank in Mashhad, Iran needed to use English at the present time and future and the type of problems in using English in their work. The study which included 33 closed questions and an open-ended question involved 70 participants with different job positions. Their finding was that they needed speaking skills the most and they had problems with all the skills. They stated that the bank should provide English training courses for them.

Summary

From the analysis of the case studies, it can be observed that there are some general features that can be applied to all professions. Apparently, everyone identified that English is important for their professions, where speaking and writing skills were found to be essential in the commercial sector.

Special care was taken to select more case studies based on the banking sector from different parts of the globe with differing cultures and languages – Arabic, Chinese, German, and Malay as well for comparison and contrast.

Methodology

Procedure

It all started with separate meetings with two bank managers respectively. They agreed to give their fullest cooperation to assist with the survey. With their help, a total of 65 copies of the questionnaire were distributed to the employees under their management. Doubts, if there were any, pertaining to the questionnaire, were clarified to their satisfaction. The respondents were given two weeks to return the questionnaires. The overwhelming response saw fifty four out of the sixty five copies distributed being returned. That was 83.08% of the total number distributed.

Location

The research was carried out in the Malaysian state of Negeri Sembilan close to the Kuala Lumpur International Airport (KLIA) with less than an hour's drive from the state capital city of Seremban.

Sample

The samples identified for the study were two randomly selected banks in the state – one from the state capital (identified as B1), and one from a nearby district located in the outskirts of the capital (identified as B2). Majority of the respondents were all employees of the banks with slightly differing responsibilities. Overall, they perform interchangeable duties. Besides them, the managers from the two banks were interviewed on the use of the English language in their banks.

Instrument

In order to gather relevant information on the respondents' attitudes, views and opinions, in their field of work, the needs study used a questionnaire and interviews as the situation demanded. This method was designed primarily to gather opinions on the importance of English in the respondents' field of work and the essential language skills needed. As suggested by Brown and Rodgers (2002), it is not unusual for questionnaire designers to first conduct interviews to formulate the items to be included, in addition to the issues involved. Informal interviews were conducted by meeting with two bank personnel prior to formulating the questions. The information gathered from the informal interviews was taken as a guide in preparing and adapting the questionnaire developed by Goh and Chan (1993), Chia et al. (1999), Al-Khatib (2005), and Chew (2005). In order to ensure suitability and clarity of the language used and relevance of the sub skills, a pilot test was conducted on the questionnaire during one of the meetings with two officers in charge of in-house training for their bank personnel. The information gained from the test was useful in making slight modifications and inclusion of certain items.

The questionnaire was divided into three sections as follows: i) Respondents' background which included gender, position, job specification and working experience; ii) Use of English based on the frequency of English usage and ranking of the importance of the four language skills using the Likert scale; and iii) Recommendations aimed at obtaining suggestions from the respondents - an adaptation to the structured interview employed by Pholsward (1993).

Data Analysis

The data collected from the respondents were processed and analyzed using descriptive analysis that included frequency (in this case) where appropriate. The raw data were then converted into percentage and tabulated according to their sections.

Analysis of Data

Questionnaire

Out of a total of 65 questionnaires distributed, only 54 were returned, 42 from Bank 1 and 12 from Bank 2 respectively. That was 83.08% of the total number of questionnaires distributed, and it could be considered encouraging. Thus, the data presented will be based on the processed responses of the 54 respondents that included 11 males and 33 females of which were an assistant branch manager, a confidential assistant, four senior operations officers, thirteen operations officers, four CTCs (clerk/typist/cashier), twenty eight clerks, a customer service representative, and a messenger. Their working experience ranged from one to thirty years.

Importance of knowing and using English in the Field of Work. Table 1 shows the respondents' opinion on the importance of knowing and using English in their field of work. It is noteworthy that all the respondents perceived English as being "very important" (75.93%) and "important" (24.07%). This reflects the importance of knowing English as the main mode of communication in the banking field; and without English, one might feel handicapped, and consequently will not be able to function effectively and productively in the job.

Table 1

Importance of knowing and using English in the field of work

Opinion	Number	%
Very important	41	75.93
Important	13	24.07
Somewhat important	0	0.00
Unimportant	0	0.00
Total	54	100

Respondents' opinions on the four language skills. The findings in Table 2 below indicate the respondents' views on the four skills. Speaking was considered very important and important to be on the top with a total of 96.29% followed by Listening which was 94.44% and Writing with 92.59% while Reading was 87.03%.

Table 2

Respondents' Opinions on Listening, Speaking, Reading and Writing

Opinion	Skill	No	%	Skill	No	%	Skill	No	%	Skill	No.	%
Very important	Listening	33	61.1	Speaking	32	59.26	Reading	24	44.44	Writing	23	42.59
Important		18	33.33		20	37.03		23	42.59		27	50
Somewhat important		2	3.7		2	3.7		3	5.56		1	1.55
Unimportant		1	1.85		0	0		4	7.41		3	5.56
Total		54	100		54	100		54	100		54	100

Respondents' recommendations on the focus of training

This section required the respondents to give their suggestions based their experiences in the learning and using English in the banking environment. The findings in table 3 indicate the respondents' identification of the skills that should be concentrated on in the training of a productive bank employee. It was found that 79.63% of them identified speaking as the skill to be concentrated upon to be considered good in the profession. This was followed by the choice of listening and writing which were very closely identified.

Table 3

Skills to be concentrated on

Skill	Number	%
Listening	33	61.1
Speaking	43	79.63
Reading	26	48.15
Writing	32	59.26

Structured interview

This interview was specifically for the management level. They totally agreed that English is important for the banking industry and sighted the following reasons:

- i. It is internally used for communication.
- ii. It is a business language.

iii. It is specifically important in this sector as all correspondence is in English.

The respondents confirmed that the management emphasizes the use of English in all their report writing, meetings, correspondence, briefings, in-house training, etc. It was not denied that a certain amount of Malay and Chinese is spoken when they meet colleagues who feel more 'at home' with their vernacular media.

When asked about in-house training, it was noted that it is an on-going process where the medium of instruction is English. Besides professional training, English enhancement courses are also conducted where outside instructors are invited occasionally. The effectiveness of such courses seem to be questionable from the ESP needs analysis perspective, as a hypothesis, the aspiring participants' target needs that include necessities, lacks, and wants may have been an oversight.

However, it can be concluded that English plays a vital role in the banking industry; and speaking and writing skills are identified as most essential by the management staff interviewed. It is also noteworthy that the staff interviewed felt that some who were fluent in speaking were not good in writing and vice versa.

Profile of Needs Analysis in the Banking Sector – General Needs Profile

The target needs of the aspiring participants in the banking sector have been categorized as necessities, lacks, and wants. It should be made clear that this is meant only a general needs profile.

Necessities. In order to function effectively, the aspiring participants need to listen to customers' needs, make presentations during meetings which include explaining and describing while giving opinions, write reports, letters and memos, and other relevant chores. Reading has been identified as minimal. Besides speaking and writing, listening has been identified as vital. It should be noted that listening and reading are receptive skills whereas speaking and writing are productive skills which are easily noticed for their aural and visible nature by a third party, be it a customer, a colleague or anyone else.

Conclusion

Summary and Conclusions

In general, the purpose of this study was to survey the English language needs in the banking sector in Malaysia. Specifically, it was to identify the attitude of the respondents towards English language in the banking industry which would reflect their wants, and the language skills deemed important to the industry thus shedding some light over the necessities.

The study was conducted using a questionnaire investigating the respondents' background, their opinion on the importance of English and the language skills. Then the requirements for the English language skills in the workplace were surveyed and important sub-skills were identified. In addition, a structured interview was carried out with two members of the management staff to seek their views on the situation.

A very high percentage of the respondents indicated that the acquisition of English was very essential in their field of work, more importantly when all forms of official communications were in English in the banks. Although, all the four language skills were deemed important, the findings indicated that speaking and writing skills were more important than reading and listening skills. This could probably be attributed to the communicative nature of the banking industry.

Recommendations

To ensure effective communication at the workplace, there is a need to enhance the use of English in the banking industry as it can be considered an advantage. In view of that, effective training and development in the English language should be given due recognition.

As revealed in the study, the banking industry lays emphasis on speaking and writing skills. Therefore, it is recommended that trainers could lay more emphasis on speaking and writing as required, without neglecting listening (which is quite favored by the respondents) and reading as they are a natural combination that demands a holistic approach. It is exceptionally interesting to note that the respondents observed that they needed to listen to effective spoken English in order to improve and be better in their speaking skills.

It is also recommended that any further research could be based on a larger scale constituting a bigger number and covering a wider area. In addition, relevant material development could be explored to meet the ever-increasing demands of the country's key services sector, the banking industry.

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