

English Language Needs for Banking Sector Employees in Libya

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Abstract:

This study aims to investigate to what extent banking and finance employees need English language skills during working hours in the Libyan banks. It also aims to find out which skill of the four language skills is the most important to be used, and which one is the most difficult. It is also aims to find out the need of bank employees for English language training courses. The study was carried out in The Institute of Banking and Fiscal Studies which is affiliated to the Central Bank of Libya. The participants of the study were 80 banking employees working in different Libyan banks with different job positions. The data of the study was collected through a questionnaire to identify English skills they need in their job, and their desire for taking an English training courses. The findings revealed that the most important skill is writing closely followed by speaking and the most difficult skill is speaking closely followed by writing. Additionally, the employees need to participate in English language training courses, especially about productive skills.

Key words: banking sector, language skills, language needs, needs analysis(NA)

احتياجات موظفي القطاع المصرفي في ليبيا للغة الإنجليزية

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الملخص:

تهدف هذه الدراسة إلى معرفة مدى حاجة موظفي المصارف الليبية للغة الإنجليزية ومهارتها أثناء ساعات العمل، ومعرفة أي مهارة من مهارات اللغة الأربع هي الأكثر أهمية، وأيهما هي الأكثر صعوبة. كما تهدف هذه الدراسة إلى معرفة مدى حاجة الموظفين بالمصارف الليبية إلى دورات تدريبية في مجال اللغة الإنجليزية. أجريت هذه الدراسة بمعهد الدراسات المصرفية والمالية بطرابلس، حيث شارك بالدراسة ثمانين موظف وموظفة من مصارف ليبيا مختلفة وبوظائف مختلفة. تم جمع بيانات الدراسة من خلال استبيان لتحديد المهارات التي يحتاجونها أثناء عملهم بالمصارف، وأيضاً لتحديد مدى رغبتهم في تلقي دورات تدريبية في اللغة الإنجليزية. كشفت نتائج الدراسة أن أهم مهارة من مهارات اللغة الإنجليزية بالنسبة للموظفين هي مهارة الكتابة تتبعها مباشرة مهارة المحادثة، وبيّنت النتائج أيضاً أن أصعب مهارات اللغة بالنسبة للموظفين هي مهارة المحادثة تليها مهارة الكتابة. إضافة إلى ذلك، تبين أن الموظفين في حاجة للمشاركة في دورات تدريبية في مجال اللغة الإنجليزية ومهارتها خاصة المهارات الإنتاجية الكتابة والمحادثة.

1. Introduction

English is a crucial language which plays different roles in different sectors because it is utilized as a medium of communication in many communities. Many fields such as science, economy, technology, and politics use English in their daily local and also international transactions. English also plays a necessary role in economy and trade of any country; that two aspects which can be considered as main part of the country's cultural identity (Graddol, 2000). Rajprasit et al., (2014) add that English language proficiency, in the global economy, significantly plays an essential role to professionals at both national and international level. In nowadays' economy, for example, business professionals need the English language to do and complete the commercial transactions and business operations. As well as, the banking employees need English language to perform their job functions including sending and answering e-mails, receiving information from foreigner customers, speaking with foreigner customers, and dealing with documents written in English. Consequently, learning English language and being fluent in it is important. According to Bruthiaux (2002), using English language has become one of the most accessible passes to the international world. Besides, Dornyei & Shehan (2003), believe that English is a globally perfect language and very useful in the current business setting (cited in Alqahtani, 2015). Despite the rising importance of English, some bank employees avoid to communicate with foreign customers because of their low level of using English skills. So, they have to change language from mother tongue to English when they need to explain terms and conditions of banking product to foreign customers. Therefore, Language proficiency and English skills are important and have an influence in the banking and financial sector. Furthermore, people who are proficient in multiple languages can gain more opportunities in several aspects such as career, education, social status (Tubergen & Kalmijn, 2009). Mohammdzadeh, Barati & Fatemi, (2015) stated that because banks all around the world moving, knowing English is much-needed to improve their products and to compete with other banks. The need to communicate in English make communication in the banking sector more effective. Pianrapeekul (2016) for example, states that bank employees need to improve their desire to communicate and self-efficacy in English because their high

level of desire would make communication in the banking industry more effective.

The contributions of this work are as follow. First, we investigate the participants' views about the importance and difficulty of English language skills and if the absence of any of them inhibits their growth of work. Second, we examine the English language skills needs of employees in banks so that appropriate syllabus could be developed to enable them to perform well in their job. In addition, we examine the need for English training courses for employees to enhance their work performance.

2. Literature review

2.1 English for Specific Purposes (ESP):

ESP has been introduced more than 50 years ago and it has developed into its own discipline with many sub-disciplines. Because of the various purposes of learning English, there is a so-called English for Specific Purposes (ESP) to suit English with the needs of learners. In accordance with Hutchinson & Waters (1987), they view ESP as an approach rather than a product. According to them, ESP as an approach is an ongoing process of determining the learners, the language needs, the content and context of the language used and many others without just looking at ESP as a one-time course that needs no review or alteration once the objectives are set. Furthermore, Dudley-Evans and St John (1998), state that ESP concerned with numerous aspects of language learning and teaching including the procedures in analyzing the needs of the learners. According to them, ESP has been classified into two main areas which are English for Occupational Purposes (EOP), which is mainly concentrates on the teaching of English for work related needs and professional purposes, and English for Academic Purposes (EAP), which in turns involves learning English for academic study purposes. In addition, there is Business English (BE) or English for Business Purposes (EBP), one of the most current areas of growth in ESP (Ellis & Johnson, 1994). It is an approach to teaching English to those people whose main interest is to improve their language level in many specific areas of business such as management, marketing, banking, finance, manufacturing, and business services, etc.

Many studies have found that ESP is essential for people working in the banking and financial sector; so it is important to spot the light on the advantages gained by applying the English language in different banking works as a communication tool and as an electronic language, and using it in banking work so as to complete various functions. In line with that, Fahmongkolchai (2011) pointed out that using oral skills of English as primary skills to communicate with foreign customers, especially to provide information to customers. Meanwhile, there are reading skill which is important with respect to different functions including working with documents and reading news related to banking business, and writing skill that is used in various of jobs, such as reports, announcements, and providing information. Therefore, the banking sector, like many other sectors, often requires English ability among the employees. Specifically, the spread of English played a key role on the economic sector in many countries.

The key stages in ESP are needs analysis, course (and syllabus) design, materials selection, teaching and learning, and evaluation. Because this study was designed to investigate the English language needs of employees in Libyan banks, it is important to know what does needs analysis mean. According to Brown (2007), needs analysis is “the systematic collection and analysis of all subjective and objective information necessary to define and validate defensible curriculum purposes that satisfy the language learning requirements of students within the context of particular institutions that influence the learning and teaching situation” (p.36). Along similar lines, Graves (1996) states that needs analysis is a systematic and ongoing process of gathering information about students' needs and preferences, interpreting the information and then designing courses based on the interpretation so as to meet the needs. The main purpose of needs analysis is to gather information and identify language needs that in turn are used to plan any goal or objectives of language courses.

2.2The Role of Training in Enhancing the English Proficiency:

The focus of training policies aims at improving the employees' proficiency of language through improving the quality of content, the effectiveness of used strategies and the importance of training.

To enhance their English proficiency, employees should be nominated at one time or another for English language training programs on various language skills even delivered through local and international foundations. In addition, such these training program should involve an ESP designed courses because it is believed that General English courses are insufficient in facilitating the tasks of the employees to perform job-related functions at work. Employees engage in ESP training programs will improve their level of English especially Business English (BE) and further engaging a team of English experts so that employees of the Bank could be benefited properly for the desired purpose to improve the efficiency of their Skills in English. From Kirca, Jayachandran, and Bearden's point of view (2005), training considers one of the most important components on part of the organization for its employees. Furthermore, the real desire and high motivation to train on English language to be able to achieve personal aims consider from the main results to the success of training. According to Wu and Chin (2010), employees in the financial sector prefer to participate in training courses which help them develop spoken interaction skills, such as business conversation and presentation skills, even though English is not the language which used in their daily work setting.

3. Methodology

3.1 Research Questions

This study is set to answer the following questions:

- 01.** Which language skills is the most important for the understudy banking employees?
- 02.** Which language skill is most and least difficult for the under study banking employees?
- 03.** Which language skills is the most needed for the under study banking employees?
- 04.** How do the banking employees under study see the need for language training courses?

3.2 Research Design

The present study is quantitative study using a questionnaire to gather the data from the participants.

3.3 Participants

The table below shows the general information about the participants of the study.

Table 1 Frequency distribution of demographic variables of the participants

Demographic variables	Category	Frequency
Gender	Male	58
	female	22
Age	21-30	28
	31-40	28
	41-50	20
	51-60	04
Qualification	Bachelor	68
	Master	12
	PhD	00
Work Experience	Less than 5	28
	5-10	18
	10-15	22
	More than 15	12
English language proficiency level	Beginner	06
	Elementary	08
	Pre-Intermediate	10
	Intermediate	30
	Upper-Intermediate	16
	Advanced	10
Participating in English language training courses	Yes	50
	No	30

3.4 Research Method

A questionnaire was used as an instrument to collect data. It included four parts. The first part was based on general information about the participants of the study, the second part covered their general opinion about the importance and difficulty of English language skills, the third part encompassed the needs of English language skills, and the last part was based on their need for English language training courses. The questionnaire was

adopted and developed based on one used by Thitapon Meggiolaro (2007). The questionnaires were filled out by 80 bank employees of different Libyan banks.

3.5 Data Collection Procedure

This study is based on data collection from banking and financial employees work in different Libyan banks taking training courses in the institute of banking and financial studies in Tripoli- Libya. After having the permission and cooperation for gathering information from the employees, the questionnaire was distributed. A questionnaire is one of the most consistent and appropriate methods used for this type of descriptive study. Such a questionnaire allows for the ability to collect as much data in the field as possible on the subject or phenomenon being studied.

3.6 Data Analysis Procedure

The data of the questionnaire was analyzed using the quantitative method by using the Statistical Package for Social Sciences (SPSS). Descriptive statistics (mean, and standard deviation) were carried out for all items involved in this study to report, describe, and summarize the important general characteristics of the sets of the obtained data.

The mean (\bar{X}) is computed by using the formula below:

$$\bar{X} = \frac{\sum X}{N}$$

where,

\bar{X} = the mean and is referred to X bar

X = the scores of the students

N = the number of the students

\sum = the mathematical verb directing us to sum all the measurement.

(Runyon and Harber, 1976: 79)

The formula for standard deviation (SD) is:

$$SD = \sqrt{\frac{\sum |x - \bar{x}|^2}{n}}$$

SD = Standard Deviation

Σ = sum of...

x = each value

\bar{x} = sample mean

n = number of values

4. Results

This section presents the results obtained from the study. These results are described with tables presenting the results in the form of mean, and standard deviation.

4.1 The Importance of English Language Skills

This part describes the participants' opinions about the importance of English language skills. They were asked to rate their feelings on a five point Likert scales. The criteria used for scoring were as follows:

Scale	Importance of English language skills	Mean range
5	Extremely important	4.21-5.00
4	Very important	3.41-4.20
3	Important	2.61-3.40
2	Rarely important	1.81-2.60
1	Not important	1.00-1.80

Table 2 means and standard deviation of the participants' views concerning the importance of language skills

The Importance of Language Skills	Mean	S.D.	Meaning
Listening	2.75	0.38	Important
Speaking	3.42	0.02	Very important
Reading	3.07	0.28	Important
Writing	3.45	0.10	Very important
Total	3.20	0.19	Important

From table 2, it can be seen that the most important skill from the participants' points of view is writing skill with a mean of 3.45, then speaking skill with a mean of 3.42. It is clearly to indicate that the total mean of all skills is (3.17), and this indicates that the level of importance of English language skills was reported as important.

4.2 The Difficulty of English language skills

This part describes the participants' opinions about the difficulty of English language skills.

Scale	Difficulty of English language skills	Mean range
5	Extremely difficult	4.21-5.00
4	Very difficult	3.41-4.20
3	Difficult	2.61-3.40
2	Rarely difficult	1.81-2.60
1	Not difficult	1.00-1.80

Table 3 shows the participants' views on difficulty of English language skills

The Difficulty of Language Skills	Mean	S.D.	Meaning
Listening	3.00	1.33	Difficult
Speaking	3.45	1.10	Very difficult
Reading	2.92	1.28	Difficult
Writing	3.37	1.11	Difficult
Total	3.18	1.20	Difficult

It is clear from table 3 that speaking is the most difficult from the participants' points of view. Closely followed by the writing skill. Based on the total mean (3.18), bank employees ranked the difficulty of English language skills as difficult.

4.3 The Absence of any of Language Skills

This part describes the participants' opinions about the absence of any of English language skills.

Scale	Absence of English language skills	Mean range
5	Strongly agree	4.21-5.00
4	Agree	3.41-4.20
3	Neutral	2.61-3.40
2	Disagree	1.81-2.60
1	Strongly disagree	1.00-1.80

Table 4 mean and standard deviation of the participants' views on the absence of any of language skills

The Absence of Language Skills	Mean	S.D.	Meaning
Listening	3.15	0.22	Neutral
Speaking	3.20	0.19	Neutral
Reading	3.25	0.16	Neutral
Writing	3.62	0.18	Agree
Total	3.30	0.16	Neutral

Writing is the skill which the participants agree that it is necessary for their job, and table 4 shows that clearly, whereas the writing comes with a mean of 3.62; however, the means of the other skills were convergent.

4.4 The Need for English Language Skills

This part describes the participants' needs of English language skills.

Scale	Needs for English language skills	Mean range
5	Most	4.21-5.00
4	A lot	3.41-4.20
3	Moderate	2.61-3.40
2	A little	1.81-2.60
1	Least	1.00-1.80

A- Listening Sub-skills:

Table 5 Means, standard deviations of the participants' needs concerning the listening sub-skills

	Listening Sub-skills	Mean	S.D.	Meaning
1	Following instructions	3.45	1.25	A lot
2	Following presentations and talks related to daily job matters	3.27	1.31	Moderate
3	Listening and understanding information received from foreign costumers	3.51	1.34	A lot
	Total	3.41	1.30	A lot

From table 5, it can be seen that the sub-skill 3 (listening and understanding information from a foreign agent) ranked first with a mean of 3.51, then the sub-skill 1 ranked second with a mean of 3.45. These high means and the overall mean 3.41 indicate to the fact that the participants need these sub-skills of listening a lot.

B. Speaking Sub-skills:

Table 6 Means, standard deviations of the participants' needs concerning the speaking sub-skills

	Speaking Sub-skills	Mean	S.D.	Meaning
1	Giving instructions	3.45	1.38	A lot
2	Answering incoming calls	3.40	1.36	Moderate
3	Giving formal presentations	3.52	1.33	A lot
	Total	3.45	1.36	A lot

It is clear from table 6 that the speaking sub-skill 3 which states "giving formal presentations" ranked first with a mean of 3.52, and secondly comes the sub-skill 1 with a mean of 3.45, and the sub-skill 2 comes last with a mean of 3.40. These results clearly indicate to the high need for these speaking sub-skills since the overall mean of these sub-skills reached 3.45.

C. Reading Sub-skills:

Table 7 Means, standard deviations of the participants' needs concerning the reading sub-skills

	Reading Sub-skills	Mean	S.D.	Meaning
1	Reading e-mails and text messages	3.50	1.12	A lot
2	Reading magazines, journals, banking news, and everything related to working market	3.20	1.21	Moderate
3	Reading legal texts and documents	3.42	1.42	A lot
4	Reading financial reports	3.27	1.25	Moderate
	Total	3.35	1.25	Moderate

As shown in table 7 that the first sub-skill (reading e-mails and text messages) ranked first with a mean of 3.50, and the third sub-skill (reading legal text & documents) comes the second with a mean of 3.42. It is clear from the table that the second and forth reading sub-skills have a moderate rating whereas the other sub-skills rated as highly needed.

D. Writing Sub-skills:

Table 8 Means, standard deviations of the participants' needs concerning the writing sub-skills

	Writing Sub-skills	Mean	S.D.	Meaning
1	Writing e-mails and text messages	3.90	1.05	A lot
2	Writing legal texts and documents	3.57	1.54	A lot
3	Writing formal letters	3.07	1.37	Moderate
4	Writing financial reports	3.35	1.39	Moderate
	Total	3.47	1.34	A lot

It is clear from table 8 that the participants reported that they need to write e-mails and text messages a lot with a mean of 3.90. Secondly, they need the sub-skill that states (writing legal texts and documents) with a mean of 3.57.

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From the above tables related to the sub-skills of (listening, speaking, reading and writing) we can briefly infer the following:

Table 9 Means, standard deviations of the participants' needs concerning the four English language skills

The Need of language skills	Mean	S.D.	Meaning
Listening	3.41	1.30	A lot
Speaking	3.45	1.36	A lot
Reading	3.35	1.25	Moderate
Writing	3.47	1.34	A lot

It comes from table 9 that the participants need the four English language skills. In other words, they need both the productive skills (to write and to speak in English) and the receptive skills (to read and to listen in English), in favor of the productive skill.

4.5 The Need for English Language Training Courses

This part describes the participants' needs for English language training courses.

Scale	Needs of English language Training Courses	Mean range
5	Most	4.21-5.00
4	A lot	3.41-4.20
3	Moderate	2.61-3.40
2	A little	1.81-2.60
1	Least	1.00-1.80

Table 10 Means, standard deviations of the participants' needs concerning the English language training courses

Need for English Language Training Courses	Mean	S.D.	Meaning
Listening	3.30	1.15	Moderate
Speaking	3.67	1.19	A lot
Reading	3.50	1.12	A lot
Writing	4.02	1.88	A lot
Total	3.62	1.09	A lot

As shown in table 10, one of the most important needs of bank staff for courses in English language skills was the need for writing skills, which ranked first with a mean of 4.02; speaking ranked second, with a mean of 3.67; and then reading with a mean of 3.50, and the need for listening skill ranked fourth with a mean

of 3.30. The total mean (3.62) showed that the English language training courses are needed for the study participating employees.

5. Discussion

The findings from the overall research indicates that the participating employees in this study have rated all four skills of English language as highly needed because they see that these skills are important in their workplace, though they are difficult. Furthermore, they believe that the absent of any of these skills may impede the growth of their work.

Table (2) shows that the English language skills are important in which the overall mean reached 3.17, which clarifies that there is high awareness by banks' employees towards the importance of English as an international language and that it improves their performance through globalization if we take into consideration that English is the language of business nowadays. The data in the table also clarifies that the most important skill from the employees' points of view is the writing and next speaking, the thing which points out that the employees can be good producers of English. Specifically, they know well the role and the benefit of English in banking sector. The finding of this study was in concordance with some studies. For instance, Afzal, Riaz, & Akhtar, (2020) revealed in their study that English is an important tool for written English communications for bank managers, and that the written tasks are done in English language.

From table (3), it is clear that respondents highly believe that English language skills are difficult since the overall mean reached 3.18. On the other hand, their responses were (very difficult) on speaking and (difficult) on the other three skills and this can be explicated by the fact that it is natural in Libyan banks that work in Arabic speaking society.

The majority of participating employees believe that the absence of any of the English language skills may hinder their performance during work. A good example in this respect is in table (4), since the results presented that writing ranked the first among the four skills that the employees need it in their work and this prove that this skill is much-needed in their work. The writing skill could not

be ignored in the banks work particularly as it was from the most important skills along with speaking. And this implies that the employees need writing to prepare information that they provide to the foreign customers, and need speaking to deal with foreign customers in English.

In regard to the need for the sub-skills of English language oral skills it is clear that the participants of the study need highly the oral skills of language. They need the sub-skills of listening a lot, in particular the sub-skill (Listening and understanding information received from foreign customer) which comes with a mean of 3.51 in table (5) and this score refers to the imperative need for this skill. However, this sub-skill does not diminish the need for the other two listening sub-skills inserted in the questionnaire which are following instructions with a mean of 3.45 and following presentations and talks related to daily job matters with a mean of 3.27. These two sub-skills would contribute to more effective performance in work. In relation to speaking sub-skills, the data presented in table (6) indicates clearly to the high need for these speaking sub-skills since the overall mean of these sub-skills reached 3.45. the sub-skill (Giving formal presentations) which rated as the first needed speaking skill with a mean of 3.52 is a good example that implies that the employees give and share information through the formal presentations using English. Many studies revealed the need for the skills of listening and speaking in banking sector. From these studies a study done by Tyas & Salwa (2021) which aims to look into the English needs of Sharia bank employees in Semarang, Central Java. They stated that speaking and listening skills are more needed in the employees' work especially as customer service than reading and writing. Generally, they concluded that the findings of their study revealed a high demand for the English language in banking professions.

Further, the researchers of this study found that the participants need a lot not only the oral skills but also the written ones and tables (7) and (8) show that clearly. The majority of participants agree that the sub-skill to read and write (emails and text messages) is much-needed. In other words, the findings in these two tables revealed that reading and writing e-mails and text messages is the most demanding one. This selection of this sub-

skill of both reading and writing indicates that the banks in Libya may do likewise other banks around the world and move towards electronic world and this makes knowing English much-needed. This is supported by Zulfah and Mujahidah's study which was aimed to investigate English need of Sharia Bank employees in Parepare (2018). They reported that employees need skills in correspondence in electronic letter or email because the means and tools of modern electronic technology need English language skills, and the findings of their study showed that the employees of Sharia Bank need reading skills more than listening, speaking, and writing skills because they work more with English written documents. In addition, the participants need to read and write legal texts and documents. This means that they need this sub-skill a lot. In their study, which was emphasized on written correspondence since it is highly present in banking operations in Serbia, Živković & Šuković (2019) pointed out that employees who perform a more complex type of business should improve their writing skills.

Another issue for discussion is that the results of the study confirmed that one of the most important needs of participating employees in this study was the need for English language courses. In table (10) they reported that all of the skills are needed, but mostly they require writing skill with a mean of 4.02, and then speaking skill with a mean of 3.67, and this implies that they want to boost their confidence level while writing and speaking English so these skills should be the main focus while designing syllabus for them. However, this does not mean marginalizing the other skills, since the training on English language skills can be completed only if there are the four skills within the training framework due to their importance. Furthermore, course materials and training strategies should be related to trainees' needs and motivate them to improve their English language, and this is consistent a little bit with what Wang and Meng state in their study (2011). They mentioned that course books or textbooks contribute to enhancing the quality of English foreign language learning and teaching.

Conclusion:

This study is carried out in order to provide an insight into the needs and difficulties of English language use among the employees who work in various Libyan banks and the need for English language training courses. The findings of the study stated that the productive skills are the most important, most difficult, and most needed than the receptive skills. Based on these findings, the study revealed that the effective use of English language skills not only help in providing better services and satisfactory performance but also increase growth of the bank employees work. The present researchers recommend to design an ESP course in order to evaluate the English language skills of bank employees, in particular to boost up and improve their writing and speaking skills.

Suggestions for Further Studies

The following topics are suggested for further research in this area:

1. A similar study can be conducted for investigating the difficulties and problems that face banking sector employees while using English.
2. A study can be carried out to investigate the level of willingness to communicate in English among employees in a banking institutions.
3. **A study can be constructed to show the role of English language in banks work.**

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Questionnaire

Please kindly complete this questionnaire with regard to your information

Part1: General Information

Please mark the appropriate box

1-Sex:

- Male
Female

2-Age:

- 21-30
31-40
41-50
51-60

3-

- Lower than
Bachelor
Master
PhD

Educational background

Bachelor degree
degree
degree

4-Duration

- Less than 5
5-10 years
10-15 years
More than

of working in the bank

years

15 years

5- What is

- Beginner
Elementary
Pre-
Upper-
Advanced

your proficiency level?

Intermediate
Intermediate
Intermediate

6- Have

training course?

- Yes
No

you ever participated in an English language

Part2: General Opinion

Please indicate your attitude towards the following topic areas by ticking the appropriate numbers by

5=extremely important 4=very important 3=important 2=fairly important 1=not important

1-How important are the following skills of the English language in your job?

	1	2	3	4	5
Listening					
Speaking					
Reading					
Writing					

Please indicate your attitude towards the following topic areas by ticking the appropriate numbers by

5=extremely difficult 4=very difficult 3=difficult 2=fairly difficult 1=not difficult

2-How difficult are the following skills of the English language?

	1	2	3	4	5
Listening					
Speaking					
Reading					
Writing					

Please indicate your attitude towards the following topic areas by ticking the appropriate numbers by

5= strongly agree 4=agree 3=neutral 2=disagree 1=strongly disagree

3. Do you think that the absence of any of language skills inhibits the growth of your job?

	1	2	3	4	5
Listening					
Speaking					
Reading					
Writing					

Part3: Needs of English language skills for bank employees

Please indicate your attitude towards the following topic areas by ticking the appropriate numbers by

5=most	4=a lot	3=moderate	2=a little	1=least
--------	---------	------------	------------	---------

How much do you need each of these English language sub-skills in your job?

1. Listening sub-skills:

	1	2	3	4	5
Following instructions					
Following presentations and talks related to daily job matters					
Listening and understanding information received from foreign costumers					

2. speaking sub-skills:

	1	2	3	4	5
Giving instructions					
Answering incoming calls					
Giving formal presentations					

3. Reading sub-skills:

	1	2	3	4	5
Reading e-mails and text messages					
Reading magazines, journals, banking news, and everything related to working market					
Reading legal texts and documents					
Reading financial reports					

4. Writing sub-skills:

	1	2	3	4	5
Writing e-mails and text messages					
Writing legal texts and documents					
Writing formal letters					
Writing financial reports					

Part5: Need for English language training courses:

1- Have you had English training courses while working at the bank?

Yes
 No

2- If you answered 1 yes, which language is used in these courses?

Arabic
 English
 Both

Please indicate your attitude towards the following topic areas by ticking the appropriate numbers by

5=most	4=a lot	3=moderate	2=a little	1=least
--------	---------	------------	------------	---------

3- How much do you think your need for English language training courses?

	1	2	3	4	5
Listening					
Speaking					
Reading					
Writing					