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## English for Bankers: An Investigation into Bank Managers' English Language Needs

### Abstract:

*The study aims to explore the written English language needs and practices of bank managers of Askari Bank Limited, Pakistan. This research focuses only on the written English language needs of bank managers as they must be proficient while using English in their writings. The data are collected by means of interviews which provided in-depth views of the participants. The purposive sampling technique is used to collect data from bank managers to evaluate their current written English practices and their target the English language needs in the light of their experience. Thematic analysis is used to analyze the data. The themes were deducted from the interview guide and analysed under the objectives of the current study. The findings reveal that English is an important tool for written English communications for bank managers, and a large number of written tasks are conducted in the English language. The investigation of interviews also helped to find out the demands of bank professionals with respect to needs, lacks and wants.*

### Key Words:

English, Bankers, Language

### Introduction

The significance of language in the life of human beings cannot be denied. One cannot think about society without a language. The core purpose of language is communication, and we use language to express our emotions or feelings and to ask and inform others about certain things. At the present time, English has developed into an accepted international language of technology and commerce. It is a widely used language around the world for the purpose of communication, education and professional careers. English for Specific Purposes (ESP) is introduced to cater for the needs of learners from different academic and professional backgrounds. Needs analysis is one of the major components of ESP for designing a course.

[Kaur & Khan \(2010\)](#) noticed that the two dominant areas in ESP are English for Business Purposes and English for Academic Purposes. Banks represent the business sectors and institution of a country and English related to bank setups, and therefore they can fall under the category of business English. Business English (BE) is a sub-branch of English for Specific Purposes (ESP), and it has concerned with increasing awareness and awareness of the huge and massive growth in economic activities on an international scale. The importance of business English cannot be underestimated because it a tool that is used to communicate with the global business market. Therefore, business professionals and students in Pakistan need to be proficient in the English language in order to effectively communicate due to the dominance of this language around the world. Proficiency in the English language is also important for students due to the reason that some of the business students go

abroad to get a postgraduate degree from a higher education college or university followed by a highly paid job in any international or multinational or an off-shore company. In most countries, English is the only tool of communication which is a reason that it becomes important for a business student to have competency in the English language.

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Previous researches illustrate that enormous interest has been developed, which has resulted in the exploration of the most efficient ways to develop the ability of English language used for different employees in their workplace. It is noted that the kind of English used by each professional and worker is influenced by the context in which he works. The context includes his professional setting, education and types of jobs allocated to him. English language use is widespread as an international means of communication, and it is continuously increasing all around the world. English is recognized as a tool to express one's thoughts which can be seen in various occupations and in different areas. To achieve the specific objectives, an English course, English for Specific Purposes, is a widespread course that includes a teaching methodology that is used by practitioners to obtain specific learners objectives and needs.

### Aims and Objectives of Research

The core aim of this research is to investigate the English language needs of bank managers in their workplace and the perception of bank managers towards the usage of English in their professional life.

The objectives of the research are as follows:

- To explore the current English language practices of bank managers
- To identify the target English language needs of bank managers

### Literature Review

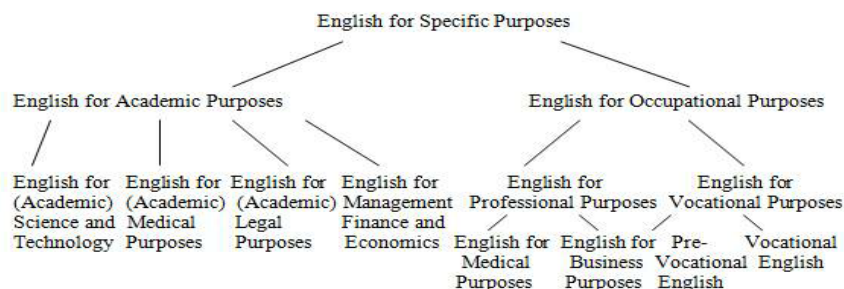
English for Specific Purposes or English for Special Purposes started as a term in the 1960s as it became rapidly prominent that General English (GE) courses repeatedly did not meet learners' or employers' needs. It has become one of the most prominent areas of EFL teaching today. According to Evan and Johns (1998), the origin of English for Specific Purposes can be traced as far back as the Greek and Roman empires. For [Hutchinson and Waters \(1987: 6\)](#), "ESP was not a planned and coherent movement, but rather a phenomenon that grew out of a number of converging trends". The three main reasons for the emergence of ESP given by them are the demands of a Brave New World, a revolution in linguistics, and a focus on the learner. [Hutchinson and Waters \(1987\)](#) pointed out due to two main historical moments, ESP emerged as a separate discipline. First, the end of the Second World War carried with it a time of massive expansion in scientific, technical and economic activity on a global level. The second major cause stated was an enormous revolution in the field of linguistics. The revolutionary pioneers in linguistics started to throw lights on the ways in which language is used in the real context, whereas traditional linguists were tending to explain the features of the language. [Hutchinson and Waters \(1987\)](#) describe how language changes in different contexts, and when language in different situations varies, then tailoring language instruction to meet the needs of learners in specific contexts is also possible. The foregoing discussion implies that in ESP, the course is designed according to the needs of learners. So the process of needs analysis is very significant in the field of ESP. There are several definitions of ESP that have been described in the literature by many authors.

[Mackay and Mountford \(1978\)](#) stated, "ESP is generally used to refer to the teaching of English for a clearly utilitarian purpose" (p.2). It means English must be taught to attain specific language goals with the help of real context, in a way that makes the learners use English in their target career professions.

For [Hutchinson and Waters \(1987\)](#), ESP is considered as an approach, not a product. According to them, ESP does not consist of any particular type of teaching material or nor any specific kind of language. Rather this analysis derives from an initially identified need on the part of the learner to learn a language. ESP then is an approach to language teaching in which all decisions as to content and method are based on the learner's reason for learning.

There are different classifications of ESP given by a number of researchers. For example, [MacKay and Mountford \(1978\)](#) proposed three types of practical purposes for which English language classes are taken by learners:

- Vocational training programme for hotel and catering staff, technical trades, etc.
- Academic or professional study, engineering, medicine, law, etc.
- Occupational requirements; for international telephone operations, civil airline, pilot etc. (p. 2).



**Figure:** Tree Diagram (Adopted from [Dudley-Evans and St. John 1998, p.6](#))

They differentiated between “language” and “restricted language” use of English language and stated that “... the language of international air-traffic control could be regarded as ‘special’, in the sense that the repertoire required by the controller is strictly limited and can be accurately determined situationally, as might be the linguistic needs of a dining-room waiter or air-hostess. However, such restricted repertoires are not languages, just as a tourist phrasebook is not grammar. Knowing a restricted ‘language’ would not allow the speaker to communicate effectively in a novel situation, or in contexts outside the vocational environment” ([Mackay & Mountford 1978, pp. 4-5](#)).

[Dudley-Evans and St. John \(1998\)](#) divided ESP into two main branches:

1. English for Occupational Purposes(EOP)
2. English for Academic Purposes(EAP)

There are different categories and subcategories of ESP given in the above-mentioned Tree diagram by [Dudley Evans and St. John in 1988](#). Furthermore, EAP consists of English for Medical Purposes (EMP), English for Legal Purposes (ELP), English for Science and Technology (EST), and English for Management, Finance and Economics. EOP refers to English for professional purposes (EPP) in administration, medicine, law, business and vocational purposes (EVP).

## English for Business Purposes

Business English is a general term used for English related to international commerce, economy and finance industries. Business English is an important tool to communicate within the global business markets. Business English is dissimilar to General English in terms of its linguistics features and also due to its purpose of language teaching/learning. Business English or English for Business Purposes is a sub-branch of ESP, and it has engrossed large interests of business pupils because of its growth and development in economic activities worldwide.

According to [Dudley-Evans and St. Johns \(1998\)](#), defining business English is a complex phenomenon, and it is not restricted to linguistic terms only. They further made a distinction between “English for General Business Purposes (EGBP) and English for Specific Business Purposes (ESBP)” (p.55). They explicate that English for General Business Purposes is courses used for “pre-experience” students, those who do not have any experience of the job and want to join job for their career profession. In such courses, traditional teaching and learning materials are used and mainly focused on developing four skills of the English language. On the other hand, English for Specific Business Purposes are for those learners who have gained experience of their job, and they have some prior knowledge of business and tasks they perform using specific language skills. The activities and materials used in these courses are from the real context of the learners in which they have to

perform tasks. The main focus in such courses is on the development of one or two language skills related to particular business tasks of learners. The detailed needs analysis of the students are conducted before designing the course and then short training courses are introduced to teach these business personals.

The role of a business teacher is to analyse the particular needs of the learners with reference to their context. In the context of teaching business English for specific reasons, the teachers usually do not have experience of the business context of the learners, so, needs analysis help them to solve the puzzle related to language issues and linguistic contents related to business experienced learners. The teacher uses needs analysis process to know about the learner language needs as a member of a business organization or a community.

## Research Methodology

In present study qualitative approach is used to find out the current written English practices of Bank managers and their opinions and views about their language needs. It helps to observe and study the issues and problems in detail with the help of semi-structured interviews. Moreover, the researcher gets to know about the perception and views of participants in the light of their experience in the banking sector.

This research is an attempt to analyse the written English target needs of the bank managers and their current practices of usage of written English in their workplace. As noted by [Tesch \(1990\)](#), “the process of research is a process of persuasion” (p.2). In order to achieve the objectives of the research, the researcher chooses appropriate methods available. To achieve the objectives of the current research, a field survey was conducted to collect the data. The field survey helped the researcher to collect the data directly from the source, and it is one of the methods to collect reliable and accurate data. As explained by [Zikmund \(2000, p.168\)](#), “Surveys provide quick, inexpensive, efficient and accurate means of assessing information about the population” (p.168). therefore, survey is used to collect data for the research under discussion.

For the current study sample is selected through purposive sampling, where, the purpose was to identify the current written English practices of bank managers and their target English language needs in the current experience of their job. [Etikan et.al \(2016\)](#) explained random sampling technique as a “non-random technique that does not need underlying theories or a set number of participants. Simply put, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience”(p.2). Therefore, sample is selected on the basis of what the researcher knows about the purpose of study and the target population. The researcher relies on her knowledge or judgement of the objectives of the study to select a sample. In the present study, the researcher relied on her own knowledge and experience to collect the data from Askari Bank Limited Pakistan selected branches of Islamabad where bank managers correspond with customers and officials in written English.

Sample population of the research is selected from the five branches of Askari Bank Limited as this is one of the oldest and known bank of Pakistan and it is also famous for its retail and commercial banking in Pakistan. In addition, the reason of collecting data from Askari Bank Limited selected branches is that these branches are located in Islamabad and Rawalpindi in which bank managers have to deal with highly educated customers and official staff members, therefore, English is frequently used in these branches of bank. These branches have a large number of walk-in customers, so employees working in these branches are extremely active during their working hours. Moreover, the participants from these branches possess from optimum to high qualification. The bank administrations were cooperative and assisted the researcher throughout her research.

## Data Analysis

The study comprised of 15 randomly selected bank managers. The researcher conducted interviews with the participants. The main purpose of the interview was to gain information and views of the bank managers to

have the insiders' ideas about the use and significance of written English communication. Based on the objective of the current study, the themes were deduced from the interview guideline, which are as under with the detailed analysis of interviews.

### **Current English Language Practices of Bank Managers**

This part of data analysis deals with the presentation and analysis of data related to current written English language practices of bank managers. In order to find out the current written English language practices, the researcher divided this category into subcategories: Writing tasks of bank managers conducted in English, Interaction with colleagues, subordinates and seniors in written English, Emails/faxes/chats as a means of communication in written English, Existing proficiency in English and Professional training to improve written English. It also assisted the researcher in conducting the present situation analysis of participants' practices in written English skill. The data revealed that written English skills are very much in practice within the banking sector.

### **Writing Tasks of Bank Managers Conducted in English**

The purpose of this question was to know about the present status of usage of written English in banking tasks. Almost all of the participants are of the view that all the written tasks in banks are carried out through the medium of English language. The list of tasks they mentioned includes: correspondence through emails, business letters, report writing, memos, postal mails to customers and transfer orders.

In this context, one of the branch manager states:

As you know, English is our official language in the majority of offices. So, any type of written communication like emails or interoffice memos and communication outside the banks through letters, English language is used.

One of the relation manager states his views about the significance of written English in their work place by comparing it with spoken English. The relationship manager points out:

I would like to tell you that we do not speak in English in banks. All the time, we speak in Urdu as a medium of communication. But, when it comes to writing tasks, we have to perform our tasks in English whether it is letter writing, reports writing or communication through emails.

### **Interaction with Colleagues, Subordinates and Seniors in Written English**

When asked about their interaction, majority of the participants replied that it occurs in English language. But when it comes to oral communication, almost all of the communication is done in the Urdu language in order to make them clear about the work and also to make them understand the task easily.

A manager states in this context:

Very rare with colleagues within the branch but seniors from other branches we have to communicate in English via Emails or letters.

Another branch manager says:

*"Whenever we communicate in writing, we communicate in English, not in Urdu or not in any other local language."*

### **Emails/Faxes/Chats as a Means of Communication in Written English**

This question was added because mostly they are involved in making customer relations through emails, faxes and text chat through their contact numbers and email accounts. In this context, one of the relationship managers speaks:

Genuinely, I would say, almost all of the time I am emailing and contacting my seniors and customers for the matter of account opening and closing. The correspondence through letters and emails are purely in English with seniors.

It is revealed that Emails are one of the important tools of communication within the domain of banks. Bankers use email to communicate and deliver their messages to the customers and official authorities.

### **Existing Proficiency in English**

The respondents were asked about their current proficiency level in written English, and a scale of excellent, very good, good, and average and below-average was given to them. Interestingly, none of them said that they are excellent at written English. One of a respondent says:

as sometimes I find it difficult to write something due to lack of knowledge of the latest vocabulary items. It can be good or very good but not Excellent

### **Professional Training to Improve Written English**

They express their interest in written English courses because it helps them to improve their writing skill which will ultimately benefit them in their professional life. One of the managers explained the importance of training courses to improve their English skills and states:

We as managers received training for three months before joining our job. In that training, we have a course on English language in which their main focus is on linguistic knowledge rather than practical application of that linguistic knowledge.

### **Target English Language Needs of Bank Managers**

As [Hutchinson and Waters \(1987\)](#) explained that needs analysis is the analysis of the target situation needs of the learners. Target situation analysis means the analysis of the kind of language which is required by learners to deal with the target situation. Researcher adapted the framework given by [Hutchinson and Waters\(1987\)](#) and divided target needs into 'necessities', 'lacks' and 'wants'.

#### **Necessities**

These questions are designed in order to find out the bank managers target needs which are their professional needs related to written English. As explained by Hutchison and Waters(1987) that necessities are matters of finding in what situations or tasks the learner will need to use English language in their related settings.

### **Ways in which Learning English Language is Helpful in Job**

All the respondents replied learning English is very important in their job as it is the demand of the world and a key to success in professional life. Learning English helps them in their promotion in jobs and open doors to new opportunities of success and dealing with foreign customers. They believe that to be good banker one must have good writing skill along with the spoken skills.

### **Frequency of Written Language used in Business Letters, Reports, Memos and Complaints from Customers and Officials**

In ESP, details about types of discourse and communication in which the English language will be used is significant as it helps ESP trainer to design a course by following a methodology which fits the target situation. All of the interviewees responded that they have to communicate with customers and official staff using letters, reports and memos very frequently. These all are important means of communication in banks, and these are used to convey the message from one person to another.



### **Type of Report Writing in Banks**

The rationale behind asking this question is that they are involved in report writing, and written tasks usually in banks are conducted through reports. That is why the question is added. When they were asked about types of report writing they use in banks, the majority of the respondents replied that they have to write reports like daily checklists, working details, credits approvals, expenses approvals, special rates approvals, audit reports and compliance reports.

### **Type of Letter Writing in Banks**

As all of the respondents were in favour of having written English training classes on letter writing, therefore, they responded that it is an essential part of the bank. Appropriate and comprehensible letter writing is significant in banks because any miscommunication through these business letters can bring a great loss to the image of the banks.

### **Lacks**

For Hutchison and Waters (1987), necessities are not enough to understand the needs of learners in ESP. It is also important to know about the difficulties and problems they face while using the English language. Analysis of lacks assists course designer to take such measures while developing a course outline that facilitates and assists ESP learners in overcoming their difficulties.

### **Difficulties and Lacks while Communicating in Written English**

According to the findings of the interviews, 8 out of 15 participants face difficulty in written English language skill. Only five respondents were confident about their proficiency level of English in relation to their job. 2 respondents were not sure about their actual lacks in their workplace, but they were able to convey their messages even if the structure of the sentence is not correct.

### **Wants**

Wants are the insider, and objective view of the learners needs to learn and improve English language skills. It helps the course designer to develop a course according to the wants of learners, which keeps them motivated as motivation is an important factor in ESP courses. It assisted the researcher in identifying the perception of bank managers towards usage of written English; in addition the demands of learners from the course were revealed through analyzing their wants.

### **Measures According to Bank Managers Towards the Written English**

With reference to writing skills, the participants said that they are capable of expressing their message in simple lexis and sentence structure, but there is a necessity of additional improvement to use more complex sentence structure. Moreover, they wanted to enhance their written English skills as in banks, communication is an important instrument used to appeal more customers from the market. The respondents recommended different measures that need to be taken to improve bank professionals' written English language skills which are as under:

- Written English training courses should be held in banks to improve communication skills as these courses help to scrutinize the overall performance of bank managers with respect to language skills. The main focus of such courses is to improve sentence structures and use of appropriate vocabulary while communicating in written English language.
- There should be some exercises to improve the structure of the sentence. Since written English communication is largely based on good sentence structure and how you convey your message to other using correct grammatical construction.
- Largely interviewees prefer the need of training courses on writing business letter and reports.

Findings from the interviews revealed that managers who are on good posts are because of their good English communication skills. Among managers from other branches of banks, those who have good command of English have a stronger voice and opinions during the meetings. Customers and official authorities are often impressed by them if they have good English language skills, which bring benefit to their position in the bank. Although some of the bank managers have attended some training courses provided by their banks still they want additional attention regarding written English training courses. The investigation also revealed that though English is not much used for spoken communication in the banks, but written English skills play a significant role. Some of them also suggested that there should be language training courses on regular basis in which the main focus should be on using such materials which help the bank professionals to use written English in real life situations.

## **Conclusion**

It is concluded from analysis of the interviews from selected bank managers that English is an important tool for written English communications and significant for bank managers in their professional career. A large amount of written communication tasks occurs in the English language, so completions of these tasks require proficiency in English. It showed the perspectives of the majority of the bank professionals. They believed that in their current practices, written English skill must be improved from time to time in order to meet the current standards of the developing organizations within and outside the country. The investigation of interviews also helped to find out the demands of bank professionals with respect to needs, lacks and wants. The interviews revealed that bank managers necessities are to write letters, reports, memos and emails to customers and official administration in formal written English. Their lacks consist of grammar errors, problems in sentence structures, a list of professional vocabulary items and correct use of punctuations while communicating through written English. The researcher investigated about wants of the bank managers and explored that they want to improve their written English proficiency level and also to revise earlier knowledge of written English language.



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