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# An Investigation into the English Language Needs of Bank Employees of Saderat Bank in Mashhad

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**Abstract**—With the increase in marketing and trading, recognition of the need for improved English communication skills has been growing among Banking professionals. Need analysis is a chief point to consider in English for Specific Purposes (ESP) courses for syllabus design and materials development. This study was done in order to understand to what extent Bank employees of Saderat bank in Mashhad need to use English at the present time and future and also to find out what problems in using English they have during their work. This research was done in Saderat Banks in Mashhad, in some parts of the central office such as: management department, inspection department, financial marketing and 10 branches with Foreign Exchange departments, Accounting department, Transfer department and Loan department. The participants included 70 bank employees with different job positions. They were asked to answer a questionnaire which included 33 closed questions and 1 open-ended question to identify English skills that they need in their job, the problems they have in using English and their desire for taking an English training course. Based on the data analysis it became clear that they need speaking skill the most and they have problems with all the skills. They stated that Bank should provide English training courses for them.

**Index Terms**—English for Specific Purpose, need analysis, banking and finance marketing and trading

## I. INTRODUCTION

English language plays a very important role as the noticeable means for communication in the global community. Language and communication skills are among the main concerns of bank employee. karimi & Vahdani Sanavi (2014) argue, "English language is an international language with respect to different aspects of communication : sharing information via science and technology, communicating through commercial activities and also travelling around the world for different reasons". One of the issues that have started in recent years is the growing need for courses in and test of English for Specific Purposes (ESP). Let's first give a definition of ESP.

"English for Specific Purpose is a term that refers to teaching or studying English for a particular career (like law, medicine) or for business in general" (International Teacher Training Organization, 2005). There is a specific reason for learning English. The origin of ESP and its progress is closely related with learners interest in different courses like financial trading as I show in my article. Finance and banking professionals, as our experience shows, are among the group with increasing demands for ESP. Sukwivat (1985) argues that, "more than a century ago, English was needed for national survival, today it is needed for economic survival .This statement implies that English is crucial in the process of economic development". In this competitive situation of financial institutions, an organization requires some competitive advantage to sustain. Customer satisfaction can be considered as an important factor for success and developing it, is crucial. If this is achieved, it will facilitate the strategic objectives of the Bank. Languages like politics are important to our working lives. Saderat bank has newly founded an international marketing department and provided a money exchange place. This shows that essential improvements are being made in agreement with new situations. Language for specific purpose (ESP) has gained a crucial place among the academic education in the 21 st century .The instruction in this case is situational and is based on topics related to some specific fields like business and finance (Hayati,2008; Hanford,2011;Khani-Aran:et al,2012). The present study collected and analyzed primary data on the English language needs of banking and financial professions in Iran. This research about language needs was done in order to help make a better match between the real use of foreign language in their working environment.

### A. Review of Literature

Dudley –Evans and St John (1998) argue that, "in the 1950 and 1960 development in the international economy such as the growth of science and technology, the increased use of English as the international language of science, technology and business, the increased economic power of certain oil-rich countries and the number of students studying abroad led to the full development of the ESP movement".

Strevens (1980) argues that, "as the use of English has recently and massively expanded in the world, the demand for instruction in English as a foreign language (EFL) has also grown and this demand is more and more specific to the learners' need".

Richards (1885) argues that, "the aims of a need analysis are to determine situations, tasks activities in which learners will use English and those learners' present level of competence".

Ellis and Johnson (1993) argue that, "business English shares common characteristics with other varieties of English for specific purposes (ESP), as it is based on needs analysis, design, course design and material selection and development"

Florence O. Adewumi and Oluwakemi A. Owoyemi (2012) argue that,

"working in financial service sector, especially the banking sector, requires a high level of interactions by the roles, functions and responsibilities of Junior Banking officers and Middle Management Staff of the banks. It is therefore important that bank staff at different levels need to be highly proficient in the use of English language. This study is necessitated by the gap in the existing literature or research on the need to incorporate English language into the training programme of bank employees. Several studies have been carried out by educationists and researchers in areas related to the focus of this study. Some of them are analytical in nature, others are either evaluative, comparative or both evaluative and analytical or evaluative, analytical and comparative. However, needs analysis came into being as a result of a demand for English course geared or directed to specific needs of the learners after the Second World War. Amongst other great contributions to the concept of Needs Analysis is Munby". As cited in Florence O. Adewumi and Oluwakemi A. Owoyemi (2012) "in his communicative syllabus design presented a highly detailed set of procedures for discovering target situational needs, that is, what the learners need to do in a target situation. To him, Needs are 'necessities', 'lacks' and 'Wants'. Necessities are types of needs determined by the demands of the target situation, that is, what the learners have to know in order to function effectively in the target situation e.g. what a businessman or woman may need to communicate effectively at sales. 'Lacks' are the necessities the learner does not have while 'wants' are the learner's wishes and views on the target situational needs. Munby went further and came out with a detailed set of procedures for identifying learners' needs and calls this "this Communicative Needs Processor" (CNP). This consists of a range of questions about important communication variables which affect communication needs". (Munby 1978)

Florence O. Adewumi and Oluwakemi A. Owoyemi (2012) argue that, "Hawkey (1979) and White (1988) shared the same view with Munby on the process of identifying learners' English language needs". As cited in Florence O. Adewumi and Oluwakemi A. Owoyemi (2012), "identification of who would use the English language as the first step. His first step in needs identification can be summed up in the following questions, Where? With whom?, In which dialect? At what level?. To perform what activities? To convey which tones? The second step, according to him, is to identify the skills, notions, functions (and possible forms) which are required in order to satisfy the user's requirement". (Hawkey 1979)

As cited in Florence O. Adewumi and Oluwakemi A. Owoyemi (2012), "language needs can be described in terms of who? Where? What? and how? Therefore there is little or no difference in the ways and processes of identifying learner's needs suggested by Munby, in addition proclaimed Needs Analysis as a process through which the teacher or planner investigates the language required by the learners for performing a given role. When needs are identified, they serve as useful guides for the language syllabus from which appropriate and suitable teaching methods and materials can be derived. Consequently, the purpose for language learning forms the basis of defining the objectives and contents of the English language syllabus". (White 1988)

As cited in Florence O. Adewumi and Oluwakemi A. Owoyemi (2012), "Needs analysis, is a learner centered approach to language teaching since learners' needs are derived from learners' purpose for wanting to learn the language. It is upon this learners' needs that the objectives and the contents of the learning experiences are based". (Jenks 1981)

As cited in Florence O. Adewumi and Oluwakemi A. Owoyemi (2012), "perceived Needs Analysis as a process of identifying the target situation, a definable need to communicate in English and then carrying out a rigorous analysis on the linguistic features of that situation". (Hutchinson and Waters 1987)

Karimi, P. and Vahdani Sanavi, R. (2014) argue that, "need analysis affects the individuals' educational life at the time of studying and their future life regarding their future careers and affairs. Need analysis is more crucial in ESP courses. ESP courses should be closely related to the field in which students are being trained. As the name speaks ESPs are defined to include specific parts of language which a specific group of learners need to know in order to perform appropriately in the according context".

As cited in Karimi, P. and Vahdani Sanavi, R. (2014), "This aspect of ESP courses is more noteworthy when these courses are offered at English for Academic Purposes (EAP) or English for Occupational Purposes (EOP) regarding the particular domain of knowledge which the students are expected to master during their academic life. To attain the linguistic needs of the student there must be some familiarity with the end goals of the students in relation to their

academic and communicative life and the researcher or syllabus designer should try to assess their needs according to these purposes". (Owolabi, 2012)

As cited in Karimi, P. and Vahdani Sanavi, R. (2014), "different learners have different interest and needs, that have an important influence on their motivation to learn and therefore on the effectiveness of their learning". (Hutchinson and Waters 1987)

Karimi, P. and Vahdani Sanavi, R. (2014) argue that, "Cowling (2007) studied needs analysis to develop English language courses at a Japanese industrial firm. The researcher validated the results by multiple methods and sources. Conclusion of this research showed that course and syllabus design are very important and need more care and thought".

#### Research Questions

Q1: To what extent bank employees of Saderat Bank need to use English?

Q2: what problems in using English do they have during their work?

### B. *The Role of Needs Analysis in ESP*

Rachel Yi-fen Wu and Joyce Shao Chin (2010) argue that, "within the domain of English for Business Purpose (EBP), Chew's (2005) research on new entrants in four Hong Kong banks and Taillefer's (2007) survey of economics graduate in France showcase the rich information that can be obtained from insiders, even those who have just entered the workforce, in identifying the gaps between the English training provided by universities and the English skills required for work".

Rachel Yi-fen Wu and Joyce Shao Chin (2010) argue that, "With respect to materials development, the results of two recent surveys of published teaching materials in business English and business communication (Bargiela-chiappini, Nickerson and Planken, 2007; Nickerson, 2005) indicate that the link between research and practice remains weak: among the hundreds of materials surveyed, only a small proportion of them referred to empirical research findings. The writers may claim that their materials offer practices and tasks in "realistic" business situations, which nonetheless were identified according to the writers' intuitions about or experience with business communication. The intuitions of materials developers as reported in empirical research over the decades (see, e.g. Long, 2005; Long and Crookes, 1992; Ventola, 1987) are frequently unreliable. The mismatch between research and materials development has serious consequences".

As cited in Rachel Yi-fen Wu and Joyce Shao Chin (2010), "business English teachers especially those without much business experience often have to rely on materials which contain inauthentic or inappropriate language and skills". (Chan 2009 pp.125-126)

As cited in Aliakbari.M. and Boghayeri .M. (2014), "the effectiveness of ESP courses in higher education is another important issue which has become high priority over the past two decades following the trend towards ensuring effectiveness in teaching". (Chostelidou, 2011)

Aliakbari.M. and Boghayeri .M. (2014) argue that, "In the recent decade, due to the growing demands for ESP courses a large body of literature has been developed in this area of study in different countries. The findings also revealed that the learners had different expectations to use the target language for study or professional purposes which could be an important concern in identification of the learners needs".

Aliakbari.M. and Boghayeri .M. (2014) argue that, "EFL and ESP courses are offered in all the academic disciplines in Iranian universities. These courses aim at providing students with the essential knowledge and skills of the target language. After passing these courses, students are expected to achieve an acceptable level of proficiency in English. Despite passing the ESP courses at the university, students appear not to possess enough knowledge and skills to deal with the target language. Accordingly, in recent years many university graduates in different fields of study enroll in different private ESP courses due to their desire to enhance their ESP knowledge to be accepted in higher education or continue their studies abroad in International Universities"

### C. *Need for the Research*

From the investigations done by some researchers on the English needs of bankers in some famous banks, it was observed that most of the new employees have been graduated from good universities. Their majors vary from Economics, Accounting, Banking, Finance, Engineering, computer Science, chemistry, law to English language. The result of investigations showed that these members had 6 months training at bank training center since they did not have banking efficiency. It was revealed that the bank's training program didn't include any teaching of useful aspects of English language. Based on these investigations, it is apparent that it is necessary to find out English language needs of new employees in order to make them more successful in their job.

## II. RESEARCH METHOD

This study is based on data collection from Saderat Banks in Mashhad, Iran. After having the permission and cooperation for gathering information from the chairman of Saderat Bank, I distributed the questionnaire to the employees. It was done in some parts of the central office such as: management department inspection department ,law department, credit department and financial marketing and 10 branches with foreign exchange department, account department, transfer department and loan department.

### Questionnaire Survey

Participants. The questionnaire survey analysis was based on a sample of 70 bank employees. Overall 70% held bachelor's degree, 5% held lower than bachelor's degree and 25% held master's degree. The majority of the participants (70%) were men and the others were female. Half of the participants were between the age of 31-40 and the rest were between the age of 41-50. Overall 45% of the participants had more than 15 years of work experience, 35% between 5-10 years and the rest between 11-15. In terms of level of proficiency in English language 30% were at the upper intermediate, 20% at the intermediate level and the rest at the beginning level. 10% were at the executive and management level and others were staff-level employees.

Instrument: with the aim of identifying the English language needs of bank employees, a need analysis questionnaire was developed (based on the one used by Thitapon Meggiolaro, 2007). The questionnaire included five parts: 33 closed questions about the necessity of English language skills in work place, the difficulty they had with English language skills, the needs of English language by bank employees and the problems they had in using English at work and 1 open-ended question about whether they should have training course or not. The questionnaire was written in Persian languages in order to minimize problems related to ambiguity and misinterpretation. The questionnaire was administered to bank employees from November 2013 for 2 months.

## III. RESULTS AND ANALYSIS

### Results of Questionnaire Survey

SKILL	Extremely necessary	Very necessary	Necessary	Fairly necessary
Listening	-	%25	%20	%55
Speaking	%25	%50	%25	-
Reading	%20	%50	%20	%10
Writing	-	%10	%85	%5

When participants were questioned with respect to the how necessary the English language skills are in their job, among listening, speaking, reading and writing, they reported that they needed to speak in English the most often and they needed listening skill the least. Based on the needs of speaking, half of the participants stated that it was very necessary, 25% stated it was extremely necessary and the rest said it was necessary. In respect to reading, half of the participants said it was very necessary for reading original source books or manual related to banking, 20% of the participants stated it was extremely necessary, 20% said it was necessary and the rest stated it was fairly necessary. Based on the writing skill, the majority of the participants stated it was necessary and few said it was fairly necessary.

When asked how difficult English language skills are, they stated that all four skills were very difficult for them.

SKILL	Extremely difficult	Very difficult	difficult	not difficult
Listening	%10	%50	%20	%20
Speaking	%25	%45	%20	%10
Reading	%20	%50	%20	%10
Writing	%35	%50	%5	%10

With respect to the needs of English language for bank employees, nearly all answered that they needed speaking, reading, writing and listening a lot.

SKILL	most	a lot	moderate	a little
Listening	%20	%40	%20	%20
Speaking	%25	%45	%20	%10
Reading	%30	%50	%10	%10
Writing	%25	%35	%15	%25

When participants were questioned about problems they had in using English while working, they announced that had problems with all of them.

Finally they stated that the bank should provide English language training courses for them. Concerning the choice of "General English" materials and "ESP" materials, the Bank should have some criteria that will match the employees. The bank should employ teachers who are responsible for selecting an appropriate text that contribute to Bank employees effectiveness. Useful materials do not teach, they encourage bank employees to learn. They can be source for new vocabulary, communicative or reading skills. In order to be successful in their job and gain all customers satisfaction bank employees should be able to speak English.

## IV. DISCUSSION AND CONCLUSION

Nowadays a lot of tourists come to Iran and most of them like to invest money here because we offer better conditions. Bank employees who work in branches around the holy shrine of Imam Reza have more chances to use English because of the number of foreigners who come there. Although some of these employees know English, but

they are not able to use English in real situations. If bank employees want to absorb these customers they should know English to interact with them and do what they want in the best ways.

Bank employees will need to know English if they want to improve their products and compete with other banks. In order to keep their knowledge of banking profession up to date, bank employees should study the recent books and magazines about financial trading. Nowadays banks are moving toward electronic world and it makes knowing English necessary. Up to now a formal need analysis has never been conducted. This study, therefore, attempts to investigate the English language needs of bank employees in Saderat Bank in Mashhad.

A similar survey was done in Taiwan and the study shows that although English is not the medium of oral communication in their daily work setting, employees in the financial industry need English if they want to improve their work.

With the increase in marketing and trading, recognition of the need for improved English communication skills has been growing among Banking professionals.

Banking and finance professionals, as our experience indicates, are among the group with demands for ESP. The present study collected and analyzed primary data on the English language needs of banking and financial professions in Iran. My research about language needs of bank employees was carried out in order to have a better match between the actual use of foreign language in their working environment. This study is based on data collection from Saderat Banks in Mashhad, Iran. With the aim of identifying the English language needs of bank employees, a need analysis questionnaire was developed. With respect to the needs of English language for bank employees, they answered that they needed speaking, reading, writing and listening a lot. When participants were questioned about problems they had in using English while working, they announced that had problems with all of them. Finally they stated that the bank should provide English language training courses for them.

In conclusion, this study was carried on with the purpose of providing an insight into the need and difficulties of English use among bank employees. The present investigation, however does not represent all bank employees, it is only a sample. Also the results showed that strong needs of the English language in banking professions. This gives the idea that useful English language instruction is highly necessary to do the job effectively.

## V. RECOMMENDATIONS

The importance of this study is in the fact that the recognition of the English language needs of banks employees and planning an English course syllabus according to bankers' needs for their training programs will take a long time. This study is based on the English language needs of Saderat bank employees in Mashhad, but it is a good idea for researchers to consider other banks for further research too.

## APPENDIX. QUESTIONNAIRE

### Questionnaire English language needs of the employees of Saderat Bank in Mashhad

Please kindly complete this questionnaire with regard to your information

#### Part 1 General Information

Please mark the appropriate box.

- 1-Sex  Male  Female
- 2-Age  21-30  31-40  41-50  51-60
- 3-Educational background  
 Lower than Bachelor degree  Bachelor degree  
 Master degree  Ph.D
- 4-Duration of working in the bank  
 Less than 5 years  5-10 years   
 10-15 years  More than 15 years
- 5-How important English is in your job?  
 Most  A lot  Moderate  A little
- 6- What is your proficiency level?  
 Advanced  Very good  Good  Elementary  Beginner
- 7-Your present department is .....

#### Part 2 General Opinion

Please indicate your attitude towards the following topic areas by ticking the appropriate numbers by  
 5=extremely necessary 4=very necessary  
 3=necessary 2=fairlynecessary 1=notnecessary

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

	5	4	3	2	1
Listening					
Speaking/interaction					
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=fairlydifficult      1=notdifficult

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

	5	4	3	2	1
Listening					
Speaking/interaction					
Reading					
Writing					

**Part 3 Needs of English language 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

1- Listening

	5	4	3	2	1
Following presentation/talks					
Following instruction					
Following training sessions					

2- speaking

	5	4	3	2	1
Giving description and explanation					
Giving instructions or doing a task					
Giving a formal presentation talking on the phone					

3- Reading

	5	4	3	2	1
Reading e-mails, letters					
Reading bank journals					
Reading legal documents					
Reading technical documents/manuals					

4- Writing

	5	4	3	2	1
Writing letters/ e mails					
Writing legal texts					
Writing specific texts					

**PART 4 Problems in using English while working**

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 have problems with each of these English language sub-skills in your job?

1- Listening

	5	4	3	2	1
Following presentation/talks					
Following instruction					
Following training sessions					

2- Speaking

	5	4	3	2	1
Giving description and explanation					
Giving instructions or doing a task					
Giving a formal presentation talking on the phone					

## 3- Reading

	5	4	3	2	1
Reading e-mails, letters					
Reading bank journals					
Reading legal documents					

## 4- Writing

	5	4	3	2	1
Writing letters/ e mails					
Writing legal texts					
Writing specific texts					

**Suggestions**

Do you think the bank should provide English language training courses?

Yes

No

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He has done a research on the most effective teaching method from the view point of Iranian EFL teachers and learners. Moreover he has published papers on E.Reading, Iranian learners' difficulties on consonant, humor and reading.