

**ENGLISH LANGUAGE PROFICIENCY OF BANKERS TO MEET THE  
EXPECTATIONS OF THE PRIVATE BANKING SECTOR IN BANGLADESH: A  
QUALITATIVE INVESTIGATION**

By

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A thesis submitted to the Department of BRAC Institute of Languages in partial  
fulfillment of the requirements for the degree of  
MA in TESOL

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Brac University  
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## **Declaration**

It is hereby declared that

1. The thesis submitted is my original work while completing degree at Brac University.
2. The thesis does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The thesis does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I have acknowledged all main sources of help.

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## **Approval**

The thesis titled “A thesis submitted to the Department of BRAC Institute of Languages in partial fulfillment of the requirements for the degree of MA in TESOL” submitted by

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## **Ethics Statement**

I hereby declare that the thesis titled “English Language Proficiency of Bankers to Meet the Expectations of the Private Banking Sector in Bangladesh: A Qualitative Investigation” has been submitted to the BRAC Institute of Languages (BIL), BRAC University, as part of the requirements for the MA in TESOL degree. I affirm that this dissertation is entirely my work and has not been copied or plagiarized from other author’s published or unpublished works. All materials borrowed or reproduced from other sources have been appropriately quoted or acknowledged with full references in the relevant sections.

## **Abstract/ Executive Summary**

This investigation focused on English for Specific Purposes (ESP) and examined the English language proficiency of employees who obtained either business or non-business degrees, as well as the expectations of employers in Bangladesh's banking sector. As the financial industry becomes more global and reliant on English, it has become more crucial to possess a comprehensive set of communication skills. Although the industry plays a vital part in economic development, research on its special language requirements is still needed. This study addressed the existing discrepancy by examining the present English communication patterns, highlighting the differences between academic preparation and industrial requirements, and evaluating the effect on graduates' job prospects. Participants stressed the importance of connecting ESP courses with the specific requirements of the banking sector to improve work performance and increase employability. These insights provide information for language policies and training programs to enhance communication and promote success in the banking business.

**Keywords:** English language proficiency, business graduates, employer expectations, Bangladesh, banking sector, English communication, private banking, finance sector, linguistic needs, educational practices, thematic analysis, language policy, job performance, employability.

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## Table of Contents

<b>Declaration .....</b>	<b>ii</b>
<b>Approval.....</b>	<b>iii</b>
<b>Ethics Statement.....</b>	<b>iv</b>
<b>Abstract/ Executive Summary .....</b>	<b>v</b>
<b>Acknowledgment.....</b>	<b>vi</b>
<b>List of Acronyms .....</b>	<b>vii</b>
<b>Chapter 1 Introduction .....</b>	<b>1</b>
<b>1.1 Background of the research.....</b>	<b>1</b>
<b>1.1.1 English Language in the Global Workforce: Trends and Market Demand.....</b>	<b>2</b>
<b>1.1.2 English Language Proficiency and Workforce Challenges in Bangladesh.....</b>	<b>3</b>
<b>1.1.3 The Impact of English Language Proficiency on Employability in the Banking Sector .....</b>	<b>4</b>
<b>1.2 Significance of Study.....</b>	<b>5</b>
<b>1.3 Objectives.....</b>	<b>6</b>
<b>1.4 Research Gap.....</b>	<b>6</b>
<b>1.5 Rational Study .....</b>	<b>6</b>
<b>Chapter 2 Literature Review .....</b>	<b>7</b>
<b>2.1 Introduction .....</b>	<b>7</b>
<b>2.2 English as a twenty-first-century skill.....</b>	<b>7</b>
<b>2.3 Defining ESP .....</b>	<b>7</b>
<b>2.4 The discrepancy between university education and market demands.....</b>	<b>9</b>
<b>2.5 Enhancing English Language Proficiency in the Banking Sector: Insights and Challenges.....</b>	<b>10</b>
<b>2.6 Empowering Economic Growth: The Role of English Proficiency in the Banking Sectors of Bangladesh and India.....</b>	<b>11</b>

2.7 English language proficiency influences graduates' employment prospects.....	11
2.8 The necessity of ESP in the marketplace .....	12
2.9 Theoretical Framework.....	13
<b>Chapter 3 Research Methodology .....</b>	<b>120</b>
3.1 Introduction.....	14
3.2 Research Design .....	15
3.3 Research Sampling .....	15
3.4 Selection of the Participants .....	16
3.5 Instruments .....	18
3.6 Data Collection Method .....	19
3.7 Data Analysis Procedure.....	20
3.8 Obstacles.....	20
3.9 Ethical Issues .....	20
3.10 Conceptual Framework.....	21
3.11 Conclusion .....	22
<b>Chapter 4 Findings.....</b>	<b>22</b>
4.1 Responses from Bankers with business and nonbusiness academic backgrounds.....	22
4.1.1 The Importance of the English Language in the Workplace.....	22
4.1.2 The challenges faced due to the language barrier .....	24
4.1.3 The way to overcome the challenges.....	27
4.1.4 Academic life aligns with Real-life.....	27
4.2 Responses from Managers/Department Heads of Banks.....	29
4.2.1 The Essential Role of English Language Proficiency in Recruitment or Promotions .....	29
4.2.2 Need for ESP Courses.....	31
4.3 Responses from BBA final-year Students.....	32
<b>Chapter 5 Discussion .....</b>	<b>34</b>



5.1 Importance of English in the Workplace .....	34
5.2 English language communication impacts individuals' growth and employability.....	34
5.3 The gap between academic and practical life .....	35
5.4 Needs for ESP Courses .....	36
<b>Chapter 6 Conclusion.....</b>	<b>330</b>
6.1 Implications and Recommendations.....	38
6.2 Limitations of the study.....	40
<b>References.....</b>	<b>46</b>
<b>Appendix A.....</b>	<b>51</b>
<b>Appendix B.....</b>	<b>52</b>
<b>Appendix B.....</b>	<b>53</b>

**List of Acronyms**

ESP	English for a specific purpose
EGP	English for General Purposes
EAP	English for Academic Purposes
BBA	Bachelor of Business Administration
MTO	Management Trainee officer

## **Chapter1**

### **Introduction**

English is widely used as a global language for efficient and fast communication in a world that is becoming more interconnected and internationalized which applies to both business settings and among people who speak different languages (Mohammadzadeh et al., 2015; Rao, 2019; Gnutzmann, 2000; Seidlhofer, 2001; Jenkins, 2007; Alshayban, 2022). According to Rao (2019), English is the primary language used by approximately one-third of international organizations, with 85% officially designating it as their language of choice. Crystal (1997), as cited by Rao (2019), reported that 90% of Asian international commercial organizations use English for internal communication, while 85% of global organizations adopt it as their official language.

Similarly, In Bangladesh, English is considered a significant second language and is seen as the language of the privileged class, as mentioned by many scholars such as Banu & Sussex (2001), Moniruzzaman (2009) and Rahman (2005) stated that proficiency in English is becoming increasingly necessary in sectors such as banking, government, and corporate settings. Among multiple sectors, the bank holds a significant role for a nation; therefore, Yusmaherizam et al. (2023) assert that as the global market expands, English has become the primary language for communication in banking, leading to an ongoing adaptation by the banking industry, with researchers emphasizing the necessity for bank employees to possess advanced proficiency levels, as indicated by Carletti et al. (2020); Shaharruddin & Musa (2022); Ara (2020). Moreover, Rahman (2015) mentioned that in a competitive banking environment, factors like customer service, accessible technology, and advanced customer offerings are vital aspects of the marketing strategy. Nonetheless, communication is increasingly recognized as a pivotal element in a bank's marketing efforts amid today's globalized landscape, as noted by the Basel Report (2001).

However, many studies have indicated that insufficient English proficiency among bankers creates considerable obstacles in the workplace, resulting in diminished customer satisfaction and overall organizational setbacks; additionally, this deficiency has repercussions for bankers' employability following graduation (Adebakin et al., 2015; Zulfah & Mujahidah, 2018; Salameh & Abu Jarad, 2015; Tyas & Salwa, 2021). Moreover, Rahman (2022) highlights the challenges that persist as organizations need help finding graduates who meet their

expectations and requirements, leading to difficulties for new graduates in securing suitable positions in banks (Al Amin, 2022; Thavabalan et al., 2021).

Besides this, Cicekli (2016) also points out that employers always focus more on skills like communication skills, teamwork, numeracy, and language skills for graduates, the findings of surveys by Ngoo et al. (2015), Adebakin et al. (2015), and McMurray et al. (2016) while Mohammadzadeh et al. (2015) highlight the necessity of competency in English for bank employees and that they support ESP courses for these individuals.

### **1.1 Background of the research**

English is an important language because it is widely used for communication in most countries (Wu & Chin, 2010). According to Rao (2019), the demand for quick and efficient communication has increased significantly in our world, which is becoming more interconnected and international. Additionally, he mentioned that English is a lingua franca and is widely used in business settings by both native and non-native speakers (David Crystal, 1997; Gnutzmann, 2000; Seidlhofer, 2001). It has quickly become the language with the fastest growth rate worldwide, acting as a commercial language that connects the North and South and the East and West. English is also pervasive in several industries, including science, engineering, medicine, trade, commerce, research, education, science, engineering, and the arts. Linguist Robert Phillipson (1992) coined the term "linguistic imperialism" to describe the expansion of English (Rao, 2017). In addition, Karimi et al. (2014) emphasized the role of English as a global language that facilitates communication in many settings, enables the exchange of information through science and technology, supports business activities, and facilitates international travel for various purposes.

According to Alshayban (2022), English is vital for economic survival today, highlighting its critical role in economic development, even if it was formerly vital for national survival more than a century ago. Furthermore, English is unique since it is the most commonly used language in industries and has established itself as the world's most widely used language. This trend will likely always remain the same (Rao, 2019). Moreover, Streven (1980), states that the substantial recent rise in English usage worldwide has led to an increase in the need for English as a foreign language (EFL) training that is more individualized to meet the needs of learners. Thus, according to Dudley-Evans et al., the English for Specific Purposes (ESP) movement was fully established in the 1950s and 1960s as a result of developments in the global economy, such as the growth of science and technology, the widespread adoption of

English as the international language for science, technology, and business, the increasing economic influence of oil-rich nations, and the rise in the number of students studying abroad.

### **1.1.1 English Language in the Global Workforce: Trends and Market Demand**

Around one-third of international organizations, including OPEC, EFTA, and ASEAN use English exclusively; 85% designate it as one of their official languages (Rao, 2019). Furthermore, he cited Crystal (1997), who noted that 90% of Asian international commercial organizations utilize English for internal communication, while 85% of international organizations use it as their official language. Furthermore, based on the survey results obtained from "English at Work: Global Analysis of Language Skills in the Workplace" (2016), a significant majority of employers in multiple non-native English-speaking countries, specifically over 95%, consider proficiency in the English language to be indispensable. Furthermore, over 95% of employers in several non-native English-speaking countries believe that having proficiency in the English language is imperative, based on survey data from "English at Work: Global Analysis of Language Skills in the Workplace" (2016). There are a variety of English language requirements in countries where English is not the official language. As an illustration, 7% of job responsibilities necessitate a high level of fluency, 49% necessitate advanced skills, 33% necessitate intermediate proficiency, and 8% necessitate basic competency. Surprisingly, there is an equal lack of skills in large, medium, and small organizations. All types of companies have a minimum of 40% shortage in skills. The findings are derived from data collected from 5,373 companies spanning 38 countries, as part of the annual QS Global Employer Survey.

In addition, Yusmazerizam et al. (2023) assert that English has become the predominant language for communication in the banking industry due to the worldwide market's growth. Consequently, the banking industry has had to adapt to this trend gradually. According to researchers, those who work in banks must, therefore, possess superior competence levels due to the obligations and responsibilities of their positions and duties. Fandiño Parra (2013) argues that English cannot be viewed as merely a set of competencies or a simple language code. Instead, people should view English as a universal language that allows them to interact coherently with the rest of the world while expressing their own local identities (Karimi et.al, 2014).

Furthermore, Perinpasingam et al. (2015) emphasize the significance of practical communication skills in the workplace. They support their argument by referencing the works

of Serjeant et al. (2012), Rivera-Batiz (1990), and Shields & Price (2002) and they underline the crucial role of the English language in global employment. Moreover, Perinpasingam et al. (2015) cite Casale & Posel (2011), Davila & Mora (2000), and Dustmann & Fabbr (2003) as highlighting the importance of English language proficiency in obtaining well-paying jobs. Aside from this, Cicekli (2016) stated that companies actively seek graduates with diverse skills, and recent research reveals that language proficiency and effective communication are two of the most crucial generic abilities businesses strive for. Moreover, Thavabalan et al. (2021) stated that a corporation's growth depends significantly on its personnel's English proficiency. A study conducted by Azam et al. (2013) found a direct correlation between proficiency in spoken English and higher income, with a reported rise of 32% in earnings as of 2013.

Additionally, a study by Mohammadzadeh et al. (2015) that examined banks in Taiwan and Iran found that most workers wanted to improve their English language proficiency for work-related reasons because even though some knew the language, they had trouble using it in real-world settings. English language proficiency is becoming increasingly crucial for communicating with customers, meeting their needs, and remaining competitive in the rapidly changing world of electronic banking. It indicates that banking professionals are becoming more aware of the need for improved English communication skills amid expanding marketing and trading activities (Thavabalan et al.,2021).

Meanwhile, according to Cicekli (2016), numerous studies have demonstrated that organizations consistently highlight the importance of graduates enhancing their skills, particularly in communication, teamwork, numeracy, and English language proficiency. Furthermore, Todorova (2018) cites a 2004 Eurobarometer survey showing that 75% of Europeans believe that English is the best language for language learning, and 69% of them believe it is important for all EU citizens to speak English fluently which is also recognized for its global dominance, as evidenced by the number of speakers and its status as the most learned language abroad.

### **1.1.2 English Language Proficiency and Workforce Challenges in Bangladesh**

The English language in Bangladesh used to enjoy a superior position as the second language, and English is considered the "elite" language in Bangladesh (Banu& Sussex, 2001; Moniruzzaman, 2009; Rahman, 2005), as cited by Ara (2020). Moreover, Moniruzzaman (2009) mentioned that the ability to communicate in English has become essential for work in Bangladesh in several areas, including banks, government agencies, national and international corporations, and private groups since written communication is mainly done in English and computer literacy is crucial, candidates with high English language abilities are frequently preferred. According to Farooqui (2007), English is essential in Bangladesh because it is becoming increasingly in demand worldwide in professional fields. Even in an era where self-service technology and intelligent services are becoming increasingly prevalent, language remains a vital component in every interaction, whether implicitly or explicitly acknowledged (Holmqvist et al., 2017).

However, according to Chowdhury & Kabir (2014) and Roshid & Webb (2013) pointed out the continuous challenge Bangladesh's industrial employees face to communicate effectively in English; researchers attribute this challenge to the gap between theoretical knowledge and real-world workplace experiences. According to Chowdhury & Kabir (2014), graduate students usually perform poorly in the language at work, even though English is a requirement for primary and secondary education and Rumnaz Imam (2005) also emphasized that university students' average English competence is comparable to the students in the seventh grade. Even after graduating from university, people in Bangladesh need more English language skills to advance their educations and succeed in the workforce (Chowdhury & Kabir, 2014). As a result, Roshid & Webb (2013) noted that although they have learned English throughout their lives, those who struggle with the language in the workplace often feel the need for further training or learning. He also said that the main reason people use English in Bangladesh is to improve their employment prospects.

Rumnaz Imam (2005) asserts that English proficiency alone is not enough in the absence of local socio-economic conditions and strong political leadership and suggests curriculum reforms to make English education more relevant to job requirements, tailored to local needs, it also focuses on targeted problem solving, intending to maximize the population's intellectual and economic empowerment of the community. Given language's important role in local and

global affairs, policymakers should re-examine the English curriculum in higher education to address this shortcoming (Chowdhury & Kabir, 2014).

### **1.1.3 The Impact of English Language Proficiency on Employability in the Banking Sector**

Sakitri et al. (2017) asserted that having a high level of English-speaking ability in the workforce is crucial to obtaining a competitive edge. Tyas and Salwa (2021) assert that English serves as a "lingua franca" in the corporate world, playing a crucial role in facilitating effective communication and transactions among managers, coworkers, and clients. According to Adebakin et al. (2015), the Malaysian government polled university graduates about their employability qualities, as reported by Malaysian Today (2005). The results showed that almost 60,000 graduates from Malaysia were unemployed as a result of things like needing more work experience, needing to be able to communicate well in English, and choosing courses that needed to be more relevant to the job market.

In addition to this, Zulfah & Mujahidah (2018) cited that proficient English language skills are essential for workers in the financial services sector, especially in banking, because these workers interact frequently. After all, junior banking officers and middle management staff have a variety of roles and responsibilities. It implies that banks at various levels of the hierarchy must possess a high level of expertise in the language. A study conducted by Mohammadzadeh et al. (2015) on a sample of seventy bank employees at Saderat Banks in Mashhad unveiled that these workers utilize English in their workplace and encounter difficulties in all four language proficiencies. The majority emphasized the significance of English proficiency for bank staff and advocated for the bank to provide English language training courses.

Furthermore, Salameh and Abu Jarad (2015) emphasize that English is indispensable in the banking industry for tasks such as interacting with international clients, understanding administrative requirements, and managing English documents. Furthermore, Tyas and Salwa (2021) underscore the necessity of bank employees' proficiency in English to enhance services and preserve competitiveness.

In addition, Rahman (2022) emphasizes the significance of the English language in advancing Bangladesh's development by enabling effective communication with foreign organizations and donor agencies and ensuring potential career prospects. Also, despite Bangladesh's notable economic advancement, a considerable number of young individuals

entering the work market require assistance in fulfilling employment requirements, particularly in language proficiency (Chowdhury, 2020). Also, he emphasizes the significance of a strong banking sector for Bangladesh's economic development, exemplified by establishing the world's most extensive Islamic microfinance program in the last thirty years, where competence in English is crucial. Like in other industries, employers in banks need help locating graduates with the required skills, making it hard to fill appropriate positions (Al Amin, 2022; Thavabalan et al., 2021).

Moreover, Huq (2011) highlights the common occurrence of internal language training programs in leading national and worldwide companies, emphasizing the focus on immediate English language requirements. Uddin (2021) points out a notable mismatch between graduates' capabilities and businesses' needs, which could jeopardize Bangladesh's socioeconomic progress. Furthermore, Clement Murugavel (2015) emphasizes the importance of fluency in English in higher education, journalism, and corporate management in India. Indian graduates face employment challenges due to the lack of English-language teaching methods and teachers' lack of knowledge of English for practical purposes.

## **1.2 Significance of the Study**

Toffler (2006) argues that in the 21st century, being illiterate would not just refer to the inability to read and write, but also to the inability to learn, unlearn, and relearn in a rapidly changing world. This study sought to provide new perspectives on a pedagogical revolution in the finance and business industries by highlighting the importance of lifelong learning and the acquisition of 21st-century language skills that students may apply in their daily lives. The study is significant for a range of academic system stakeholders since it sheds light on the value of English for Specific Purposes (ESP) instruction and may have wider societal ramifications. More transformational pedagogical approaches and better teaching techniques will directly help students by giving them the tools they need for their future careers (Alshayban, 2022; Glomo-Narzoles & Glomo-Palermo, 2021). Future researchers can also obtain insightful information and results that guide their work and promote more developments in ESP education.

Furthermore, the main objective of this study is to increase the knowledge, capacity, and performance of stakeholders in the education system. The study aims to empower stakeholders to deliver quality instruction through lifelong learning programs that focus on



effective teaching strategies and sustainable change pedagogy in ESP. Furthermore, the significance of this study resides in its capacity to enhance awareness regarding the crucial role of English proficiency within the organization. Corporations can proactively address gaps in English language skills among employees by recognizing and addressing their requirements.

Additionally, Offering English language (ESP) courses for specific purposes to current employees can significantly increase their skills, enabling them to communicate effectively in a variety of professional settings. This benefits both individuals and organizations. Employees gain valuable skills that enhance their productivity and career prospects, while organizations improve productivity, networking, and competitiveness in the global marketplace. Overall, investing in ESP courses for the employees represents strategic decisions that provide long-term benefits for the success of the organization.

In addition, the findings of this research serve as empirical resources that can support and inform future studies and publications in ESP education. The research contributes to the corpus of knowledge in this area, thereby facilitating ongoing academic discourse and innovation. Additionally, these discoveries have practical implications for educators, policymakers, and other stakeholders who are involved in the development of ESP education policies and practices. In general, the research is a valuable resource for the academic community, as it contributes to the collective comprehension of effective teaching methods and pedagogical approaches in ESP.

### **1.3 Objectives**

This study aims to identify the English Language Proficiency of Business Graduates and Employer Expectations in Bangladesh's Banking Sector by-

1. To investigate English communication's current practices and needs in Bangladesh's private banking and finance sectors.
2. To identify the gaps between the English language skills and knowledge taught in academic institutions and those required by Bangladesh's banking and finance industries.
3. To assess the impact of English language communication on the preparedness and employability of Bangladeshi graduates in the finance and banking sectors.

#### **1.4 Research gap**

Enhancing English language proficiency is advantageous for banking personnel to communicate effectively in their workplace (Yusmaherizam et al., 2023). Despite the banking industry's substantial contribution to our country's economic growth, further investigation is required about the use of English in Bangladesh's banking sector. The linguistic requirements and current state of bank employees' unique needs have received little research attention, even though English for Special Purposes (ESP) has been the subject of numerous studies in other industries (Sylqa, 2021).

Živković & Šuković (2019) indicated that there is limited attention given to Business English, particularly in the context of English for Banking Purposes. Research highlights the importance of overcoming language barriers in the banking industry to improve communication and productivity (Yusmaherizam et al., 2023). This study aims to critically examine the English prerequisites of banking employees in Bangladesh, given the information available on language requirements in the country's banking industry.

Rahman et al. (2019) also mentioned that Bangladesh needs a well-defined and systematic language policy, which is a longstanding issue. Consequently, language policy and practice in the country are more consistent. Furthermore, more research needs to be done to focus on English proficiency in Bangladesh's workplaces. This paper seeks to fill that void by providing some observations. While it can only address specific issues, the study aims to help Bangladeshi companies better understand English. This helps lay the foundation for new courses and projects aimed at improving English skills in the workplace. Ultimately, the project seeks to improve connectivity and success for the people and businesses of Bangladesh.

#### **1.5 Rational of the Study:**

In a globalized economy, English serves as a critical tool for communication, particularly in the finance and banking sectors where cross-border interactions are common. In Bangladesh, the banking industry's growth and its role in economic development underscore the importance of English proficiency among employees. However, a significant gap exists between the English language skills taught in academic institutions and those required by employers in this sector, affecting the employability and preparedness of business graduates (Rahman et al., 2019; Yusmaherizam et al., 2023).

This study addresses the urgent need to bridge this gap by examining the current practices and language needs within Bangladesh's banking and finance sectors. The research

aims to provide insights into aligning English language education with industry requirements, enhancing the quality of graduates entering the workforce, and contributing to the discourse on English for Specific Purposes (ESP) in under-researched areas, such as banking (Živković & Šuković, 2019). The findings will inform educators, policymakers, and corporate trainers in developing targeted ESP courses that improve both employability and productivity in the workplace (Alshayban, 2022; Glomo-Narzoles & Glomo-Palermo, 2021).

## **Chapter2**

### **Literature Review**

#### **2.1 Introduction**

This chapter covers ESP learning application theory and literature. It describes ESP and English as a 21st-century skill and provides a summary. It then examines the evolution of ESP, the value of ESP courses in the global job market, and English in banking and finance. It also emphasizes ESP courses in Bangladesh and banking and financial business. Before the end, it analyzes the pros and cons of ESP classes at the university. It concludes with relevant research involving business students from numerous universities and industry-academic alignment.

#### **2.2 English as a twenty-first-century skill**

The 21st-century skills, as described by Ledward and Hirata (2011), are a combination of specialized knowledge, subject knowledge, competence, and literacies that are necessary for both professional and personal success (Fandiño Parra, 2013). As stated by Ledward and Hirata, these abilities extend beyond the ability to be proficient in technology and encompass the capacity to think critically, solve problems, communicate effectively, and work together with others. Paschal and Gougou (2022) argue that integrating 21st-century abilities into educational procedures has a transformative effect on personal and societal advancement. In addition, Paschal and Mkulu (2020) asserted that the supply of exemplary education has a crucial role in shaping the progress of contemporary society. This is because it produces and cultivates citizens who are skilled and capable of contributing to the growth and development of their country. Although many important variables contribute to the construction of a modern civilization, Paschal et al. (2022) observed that the language spoken within a society can stimulate growth and transformation in this ever-changing environment.

English has become the dominant language for internationalization in a variety of human endeavors, acting as a communication and educational medium, claim Derakhshan and Shirmohammadli (2015). This assertion is consistent with the circumstances and facts of the emerging world. Moreover, it is imperative that all academic disciplines in English included integrate and employ performance indicators that are relevant to the needs of the twenty-first century. The reason for this is that English has become a global language spoken by people worldwide, thus necessitating youngsters to achieve proficiency in it (Azahary and Ratmanida, 2021). In addition, Thavabalan et al. (2021) observed that English serves as a medium for the diffusion of ideas and beliefs, facilitating the migration of thinking across different regions due to the extensive use of the English language. Due to the expansion and progress of enterprises,

English has become the predominant universal language for global communication (Hariharasudan & Kot, 2018).

### **2.3 Defining ESP**

ESP is a language training method where resources, strategies, and assessments are tailored to the specific needs and goals of the learners, and it has distinct methodologies and a research-oriented orientation, distinguishing it from applied linguistics (Hutchinson et al., 1987, pp. 6-7). Moreover, Harding (2007) defines ESP as Whereas ‘General English’ is sometimes, perhaps unfairly, labeled English for no apparent purpose, in ESP- English for Specific Purposes, the purpose for learning the language is paramount; it relates directly to what the learner needs to do in their vocation or job (p. 6).

Dudley-Evans and St. John revised Strevens’s definition,

ESP may correlate with or be specifically tailored for particular fields of study. It may employ a distinct approach compared to General English in particular instructional contexts. ESP is primarily intended for adult learners, typically in a tertiary-level institution or a professional job setting; however, it can also be utilized for learners at the secondary school level. ESP is mainly intended for learners who have reached an intermediate or advanced level. While most ESP courses presuppose a foundational understanding of the language system, they can also be tailored to accommodate newcomers. (1998, p. 4).

Moreover, Hutchinson et al. (1987) stated that ESP had no historical background, strategic planning, or fundamental movement due to human activities progressing. Nevertheless, the phenomena started to develop in several ways. Since the 1960s, English for Specific Purposes or ESP has been a separate activity in the field of English Language Teaching (ELT); after that, the rapid advancement of science and technology, the increased use of English as the international language of science, technology, and business, the growing economic power of some oil-rich nations and the rise in the number of international students studying in English-speaking countries have all been linked to the flowering period of ESP (Dudley-Evans & St. John, 1998; Rahman, 2015).

As Hutchinson & Waters (1995) defined, English for Specific Purposes is an approach to teaching and learning English specifically created to satisfy students' needs and increase their skills for their educational or professional goals (pp. 6-7). Additionally, according to

Johns and Dudley Evans (1991), the international community recognized the value of studying English for communication and knowledge transmission as well as its function as a neutral language in international relations (pp. 301–302). Furthermore, according to Rahman (2022), the ESP teaching movement started as a result of learners' unique English language needs associated with their vocations or occupational requirements. According to Howatt (1984), since the founding of the Teaching of English as a Foreign or Second Language movement in the 1960s, ESP has been a vital and inventive part of it.

In addition, McKay and Mountford (1978) state that the term "ESP" is often used to refer to teaching English for ancillary purposes. On the other hand, students should learn English to acquire specialized linguistic skills through real-world contexts so that they can use the language in their future careers or understand conversational English on topics relevant to their area of expertise (Hutchinson & Waters, 1995; Dudley-Evans et al., 1998; Rahman, 2015). Apart from these, Rahman (2022) said that ESP learners are usually people who have some prior English knowledge and study the language to communicate specific professional abilities and engage in tasks related to their profession. An ESP course is developed by assessing specific requirements and goals as well as the functions that require the use of English (p:24).

#### **2.4 The discrepancy between university education and market demands**

Yusmaherizam et al. (2023) highlight the points that employers today expect fresher students to contribute actively and innovatively to the workplace immediately and technical expertise alone is no longer sufficient for a successful career and to meet this demand, undergraduates must acquire non-technical skills such as especially effective communication both written and oral, teamwork, problem-solving, IT competency, and disciplinary expertise, according to Shahrudin & Muhammad Muhaizam, 2022; Jones, 2010. This raises questions regarding the knowledge that students should acquire beyond their specific academic discipline during their university education (Yusmaherizam et. al., 2023). There is a continuing discussion on whether universities are effectively preparing graduates with the necessary qualifications to meet the changing demands of modern organizations, as explored by Stankevičienė et al. (2009), Andrews and Higson (2008), and Hesketh (2000).

Additionally, Adebakin et al. (2015) noted that research conducted by De la Harpe et al. (2000), Adams (2006), and Adebakin (2014) has demonstrated that university graduates often lack the requisite training and education to enter the workforce since undergraduate programs do not always align with the requirements of the jobs that are available in the market. Furthermore, they also referenced Pitan and Adedeji (2012), who found that there is a need for

greater consistency between the abilities that companies value and the skills of new university graduates. After conducting research, Haque (2011) discovered that the majority of institutions only offer one or two English courses, and most of them stop offering English courses after the first year; as a result, students forget the skills they may have acquired because their majors do not employ them. Furthermore, he observed that the majority of English courses provided students with unproductive material, such as argumentative or descriptive passages. In contrast, they could be acquiring knowledge on subjects that will be beneficial and significant in their future professions.

Moreover, Yusmaherizam et al. (2023) state that Fuller and Unwin (2003) highlighted that numerous nations are striving to enhance the alignment between the skills and knowledge required by industrial enterprises and those imparted by educational institutions. Therefore, they also emphasize the importance of evaluating the efficacy of present English language courses in sufficiently preparing young graduates to meet the current requirements of the workplace. Huq (2011) emphasized the importance of ensuring that our students achieve a high level of proficiency in the English language, enabling them to confidently use their language skills in academic settings and apply them effectively in their future employment (p. 261).

Cicekli (2016) stated that multiple studies have repeatedly shown that employers emphasize the need to enhance graduates' abilities, specifically in communication, teamwork, numeracy, and language skills (Ngoo et al., 2015; Adebakin et al., 2015; McMurray et al., 2016). For instance, a study conducted by the Malaysian government, as referenced by Adebakin et al. (2015), discovered that approximately 60,000 university graduates in Malaysia were unable to find employment due to factors such as insufficient experience, inadequate English communication skills, and selecting courses that were not aligned with the demands of the job market, as reported by Malaysian Today (2005). In addition, they brought up the fact that a lot of university graduates from both public and private universities have trouble finding work because they don't speak English well enough. On the other hand, employers expect their workers to be fluent in English so that they can converse and express themselves clearly.

Moreover, Aliakbari and Boghayeri (2014) stated that the adequacy of ESP courses in colleges has become more critical, and how well they are taught is crucial. They also noted that many countries are researching because more people are interested in ESP courses. This demonstrates that language classes must be customized to accommodate the unique needs of each student to satisfy their expectations. As stated by Huq (2011), students' prospects are contingent upon their academic achievements in university as well as their proficiency in English. Despite their aspirations, the majority of graduates are required to fulfill the

expectations of the job market. It is imperative to resolve the disparity between the curriculum and the skills needed for work.

## **2.5 Enhancing English Language Proficiency in the Banking Sector: Insights and Challenges**

Since English is the language of commerce in the world today, more and more multinational corporations require English to be the common corporate language to improve performance and communication across geographically disparate functions and commercial endeavors (Živković & Šuković, 2019).

Glomo & Glomo (2021) study examined the English language needs of multinational corporations, especially in the banking and finance sector, and the results showed that more English classes were widely needed, particularly to improve speaking ability in response to the demands of the job. They also mentioned that although the participants emphasized the importance of verbal communication, they recognized that proficient reading and writing abilities were critical for business effectiveness. Moreover, listening obstacles included slang, idiomatic language, and pronunciation variances, while communication obstacles included grammar, pronunciation, and confidence concerns while interacting with clients. In addition, they assert that the primary causes of reading difficulties were a limited vocabulary, foreign words, and grammar errors. The primary causes of writing issues were, in contrast, typographical errors, grammar errors, and difficulty communicating ideas. Thus, this underscores the importance of targeted ESP training in addressing these intricate issues and enhancing overall communication skills in professional environments.

Furthermore, Erling (2017) conducted a study highlighting the importance of speaking abilities in business communication for bankers. A significant number of respondents showed different levels of ability to speak English. Identified challenges in pronunciation and cultural prejudices against English speaking among Arab learners highlight the necessity for new instructional approaches. The report emphasized the challenges encountered by bankers in Saudi Arabia while communicating in English. The majority of participants highlighted the need to enhance their speaking and writing skills, namely in the areas of negotiation, public speaking, and conversational proficiency.

Apart from these, Alshayban (2022) surveyed with a specific focus on Saudi workers who work in the banking sector. According to the survey, proficient verbal communication abilities are vital for bankers to carry out economic transactions successfully. 9.4% of participants said they were not proficient in speaking English, while 47.6% said their abilities



were adequate but not outstanding. The researcher determined that the bankers wanted to enhance their English writing and speaking proficiency. 58.5% of the participants desired to strengthen their speaking and writing abilities. Newcomers in the banking industry wanted to improve their speaking abilities, while those with more experience preferred to develop both communication skills.

## **2.6 Empowering Economic Growth: The Role of English Proficiency in the Banking Sectors of Bangladesh and India**

In the dynamic world of service marketing, banks need to use effective communication strategies to maintain their brand, communicate with customers, and build trust (Yunus, 2024). According to Rahman (2022), acquiring functional English language skills is essential for developing Bangladesh and is an important source of support and assistance. Additionally, proficiency in English is necessary to apply for desirable jobs (p:1451). Furthermore, Bangladesh's economy is expanding quickly, with an outstanding average annual growth rate of more than 6% over the previous ten years. Even though two million young people enter the workforce each year, many of them find it challenging to meet the demands of the modern workforce due to a lack of skills, particularly in language (Chowdhury, 2020, p. 48).

In addition, Rahman (2022) stated that Bangladesh, a country in economic development, requires an effective banking sector to drive its economic progress. During the last thirty years, there has been significant growth, including establishing the largest Islamic microfinance program globally. The English language has played a crucial part in this development (p:50). Nevertheless, he also mentions that employers in banks, similar to those in other industries, are facing difficulties in finding graduates who meet their expectations and criteria. Nevertheless, a significant number of recent graduates are facing challenges in obtaining appropriate positions in financial institutions due to their inadequate skill set (p:50). In a survey conducted by Al Amin (2022) including bankers, it was revealed that a significant number of bank employees emphasized the significance of possessing a high degree of proficiency in the English language for their employment. They needed help in both their ability to communicate verbally and their proficiency in writing communication. Thavabalan et al. (2021) referenced Ting's (2002) research, which demonstrated that personnel encountered challenges in meeting client demands due to insufficient English communication proficiency. The communication challenge led to a decrease in client satisfaction, which harmed the organization.

The English language is also a major driver of change in India, according to Clement & Murugavel (2015), who also noted that it is used extensively in journalism, higher education, and commercial and government institution administration (Graddol, 2010). Furthermore, Clement & Murugavel (2015) reported that surveys conducted among employers have revealed that a major barrier to employment for Indian graduates is their inability to communicate effectively in English. They also mentioned that graduate students must exhibit proficient English communication abilities and understand employability skills throughout the rigorous recruitment process. Proficiency in communication abilities such as listening, inquiring, expressing viewpoints, and generating good written work is essential for career progress. Clement & Murugavel (2015) conducted research and uncovered substantial deficiencies in English language teaching methods in Indian institutions; they also stated that many instructors lack familiarity with ESP or English for Employability, leading to insufficient readiness among students for multinational firm hiring procedures.

## **2.7 English language proficiency influences graduates' employment prospects**

According to Ara (2020), Proficiency in the English language has become a critical determinant for securing employment in contemporary Bangladesh. Multinational and domestic corporations, banks, government agencies, and private enterprises prioritize candidates with exceptional English proficiency. She also mentioned that this criterion often serves as the primary factor in candidate selection, given that all written communications are conducted in English and computer literacy is a prerequisite. Consequently, organizations seek individuals with strong written and spoken English skills. As a result, individuals with insufficient English proficiency often seek additional coaching to enhance their language skills despite being exposed to English throughout their lives. In Bangladesh, learners are predominantly motivated by instrumental factors, precisely the aspiration to obtain well-paying job prospects to enhance their English language skills. (Ara, 2020).

Therefore, Huq (2011) cites that many prominent national and global corporations, financial institutions, non-governmental organizations, telecommunications companies and software firms have been organizing internal language training programs for a considerable period, such as HSBC, BRAC Bank, SCB (Standard Chartered Bank), Robi, etc., they prioritize their urgent English language needs and avoid spending time and energy on teaching unnecessary elements.

In addition to these findings, Uddin (2021) also saw a disparity between the abilities possessed by graduates and the requirements of companies. This discrepancy gives rise to

worries regarding the seamless integration of students into the labor market. According to Uddin, the World Economic Forum's 2014 research highlighted the potential threat to Bangladesh's socio-economic development due to the insufficient employability skills of graduates, resulting in significant employment challenges.

## **2.8 The necessity of ESP in the marketplace**

According to Hutchinson and Waters (1987), general English courses prioritize teaching students the language skills necessary for specific contexts rather than catering to their individual language needs. Fulcher et al. (2022) noted that several researchers (Iswati & Hastuti, 2021; Li et al., 2020; Us Saqlain et al., 2020) in the field of English for Specific Purposes (ESP), have highlighted the significant significance of teaching and learning ESP. Numerous fields, including commerce, education, technology, journalism, medicine, and research, are dominated by the English language; therefore, ESP is the best when it comes to teaching and training in the English language for personal development, career advancement, or everyday business use (Hafner & Miller, 2018). Fulcher et al. (2022) reference Sukwiwat (1985), who argued that although language proficiency has facilitated international communication, English proficiency has become indispensable for professional competence. The individual observed that bank personnel engage in public communication, hence necessitating the use of English to accomplish strategic objectives, attain success, and ensure customer happiness. ESP can assist professionals and institutions in achieving these goals (Belcher, 2009; Wu & Chin, 2010). Moreover, Aliakbari and Boghayeri (2014) argued that the adequacy of ESP postsecondary courses had received attention, showing that teaching effectiveness is still crucial. They also pinpointed some countries that had conducted research in response to the increased demand for ESP.

Furthermore, Huq (2011) notes that teaching English as a foreign language (EFL) now heavily emphasizes English for Specific Purposes (ESP). The growth of this discipline is evidenced by the growing number of universities offering a Master's degree in ESP around the world, including the University of Birmingham and Mahidol University in Thailand. Additionally, international students studying in English-speaking nations can enroll in a large number of ESP courses. He also mentioned that ESP courses are currently offered in almost all Thai colleges. Bachelor's degrees in business English are now offered by Assumption University (ABAC), a prestigious private university in Thailand. The National ESP Curriculum for Universities in Ukraine has been approved by the Ministry of Education and Science. Its objective is to aid students in achieving the B2 language proficiency required for a bachelor's

degree (p. 271). According to Yunus (2024), workers play a crucial role in any organization, and the quality of services they deliver is directly influenced by their facilities and overall well-being, they are vital in the banking industry to guarantee staff contentment and provide exceptional client service.

## 2.9 Theoretical framework

Hutchinson and Waters (1987) developed a comprehensive model for ESP requirements analysis that draws on and extends previous models such as McDonough's (1984). Their concept is regarded as one of the core frameworks in English for Specific Purposes, providing a precise process for identifying and meeting the language needs of learners in specific professional or academic situations.

	OBJECTIVE (i.e., as perceived by course designers)	SUBJECTIVE (i.e., as perceived by learners)
NECESSITIES	The English needed for success in Agriculture or Veterinary Studies	To Reluctantly cope with a 'second-best' situation
LACKS	(Presumably) areas of English required for Agriculture or Veterinary Studies	Means of doing Medical Studies
WANTS	To succeed in Agricultural or Veterinary Studies	To undertake Medical Studies

*Source: Hutchinson & Waters 1987*

*Figure 3. ESP Needs as Necessities, Lacks, and Wants*

Hutchinson and Waters (1987) distinguished three types of needs: wants, lacks, and necessities. What students need to know to successfully traverse the target environment is referred to as a necessity. Lacks involves determining what students already know to determine the subjects that need more teaching. Wants refer to the specific knowledge or skills students strongly prefer acquiring. Nevertheless, the aspirations of students may not align with their practical requirements for achieving success in the intended setting. Hutchinson and Waters (1987) conducted a requirements analysis in ESP to determine the order of importance for target, present, and learning needs.

## **Chapter3**

### **Research Methodology**

#### **3.1 Introduction**

The chapter covers the study's methodology, research design, sampling, instrumentation, data collection, and analysis. The analysis of the reliability test is also addressed. The chapter describes the methodological steps that will be utilized in the research. The study's goal and the challenges encountered during its execution are also addressed. These research questions will serve as a guideline for me:

1. What are the current practices and needs of English communication in Bangladeshi (private) banking and finance sectors?
2. What are the gaps between the skills and knowledge taught in academic institutions and those required by Bangladeshi banking and finance industries?
3. How does English language communication impact Bangladeshi graduates' preparedness and employability in finance and banking?

This study aims to uncover the difficulties bankers face when speaking in English during their professional pursuits. Additionally, it examines whether universities or colleges sufficiently prepare students to tackle these issues and their assessment of the importance of English for Specific Purposes (ESP) courses. Also, the researcher aimed to examine the perspectives of Bangladeshi business students on their English for Specific Purposes (ESP) classes and identify ways to customize the course content and materials to suit their requirements better. Consequently, the researcher interacted with present banking employees with either business or non-business backgrounds, high-ranking executives from several banks, and a few university students close to finishing their Bachelor of Business Administration (BBA) degree.

#### **3.2 Research Design**

As per Sekaran and Bougie (2016), gathering research data might yield answers to the research questions; hence, it is crucial to employ appropriate research methodologies and instruments in every study. The present study used qualitative methods. A qualitative methodology encompasses the reflective examination of values and active listening to empower and amplify respondents' experiences, which prioritizes investigating the intricate process by which individuals construct meaning. (Hesse-Biber, 2010). Qualitative research is

a fundamental approach employed to elucidate and comprehend the significance of a given issue within a social framework. The research process encompasses several key stages, including examination, data collecting within the research context, analysis of participant responses to identify recurring themes, and the researcher's interpretation of the insights derived from the data (Creswell, 2014).

Interview questions are used to obtain general information on the perceptions of executive bankers, higher management of private banks, and business students in their last semester at private universities in Bangladesh. Only the data from the listening interview has been described. The researchers focused on resources and made a connection between all the information from the interview questions. There are some themes for thematic analysis, which is a process of combining qualitative data. According to Terry et al. (2017), Thematic Analysis (TA) is a method called 'named and claimed' and is quite a popular and recognized method for qualitative analysis. Therefore, the researcher has done a thematic analysis based on the interview for data analysis.

### **3.3 Research Sampling**

A sample is also a crucial component of an analysis. A purposive sample technique is employed to select participants for this qualitative investigation. A diverse variety of persons from varying hierarchical positions within banks will be included in the sampling, including frontline staff and higher-ranking executives, ensuring a thorough representation of roles and experiences within the banking sector. To get insights from people who are ready to enter the workforce, the sample also includes final-semester business students from private universities. Participants are chosen based on their suitability for the study, willingness to participate, and availability.

Furthermore, it is necessary to conduct open-ended and semi-structured interviews to thoroughly explore participants' perspectives on the alignment between industry and academia in the banking sector. As a result, the researcher used open-ended questions because the research approach was qualitative, and close-ended survey questions were not included. Next, she asked about their practical experiences in their English for Specific Purposes (ESP) courses and carefully crafted thought-provoking questions. Consequently, she made efforts to collect subjective data by conducting interviews. She has employed the data to carry out the data analysis. In qualitative research, the researcher's interpretation is highly important. It entails creating meaning for a phenomenon based on the participants' perspective (Creswell, 2014, p. 19).

Usually, conducting a small number of interviews is not enough to thoroughly understand a country's conditions. Unfortunately, it is impossible to visit several banks or financial institutions and interview many staff due to time constraints and insufficient authorization. Furthermore, the establishment is located in Dhaka. Most of the interviews were conducted by the researcher's coworkers, with whom she has been routinely working. She (R) has determined to ensure participant privacy by using anonymous identities.

She(R) attempted to make the interview as open as possible without rigid restrictions. There were questions for bank employees. She (R) had daily conversations with them, during which she (R) posed the interview questions. As a result, both sides benefited from it and felt comfortable enough to discuss it. Additionally, some questions were intended for university-based BBA students currently enrolled. She (R) spoke with them and had scheduled a meeting. Thus, semi-structured interviews are the only technique utilized for gathering data.

### **3.4 Selection of the Participants**

The total number of participants in this study is 35. Participants are divided into three groups. Executives working for banks or other financial institutions make up one group; bank managers make up another; and most current business students from their most recent semester comprise the third group. The age distribution of participants is diverse.

There are twenty banker executives, nine of whom are women and eleven of whom are men. Eight individuals from non-business backgrounds, whereas 12 have a background in business education, specifically a Bachelor of Business Administration (BBA) degree. The remaining category comprises five individuals who hold managerial roles in banking institutions, including branch managers, supervisors, division leaders, and HR heads. They are all male and over the age of thirty-five. Moreover, the other group comprises ten final-semester business graduates aged 21 to 23. All are from different private universities in Dhaka. The participants were asked not to use their actual names, so the researcher chose fictitious names.

The following tables provide some basic information on Bankers, Higher authority, and student participants:

**Table 1**

*Characteristics of Bankers Participating in Semi-structured Interviews: Banking Experience, Educational Background, and Gender*

<b>Names</b>	<b>Gender</b>	<b>Age</b>	<b>Educational Background (BBA/NON-BBA)</b>	<b>Banking/ financial company Experience</b>	<b>Number of English language courses taught at university</b>
B1	Female	Below 30	Non-BBA	Three years	1
B2	Female	Below 30	BBA	Two years	2
B3	Female	Below 30	BBA	1.5 years	3
B4	Male	Above 30	Non- BBA	Five years	0
B5	Male	Above 30	BBA	Nine Years	0
B6	Male	Above 30	BBA	Six years	0
B7	Male	Below 30	BBA	Two years	3
B8	Female	Below 30	Non-BBA	Four years	3
B9	Male	Above 30	BBA	Six years	0
B10	Male	Below 30	Non-BBA	Two years	1
B11	Female	Above 30	Non-BBA	Five years	1
B12	Female	Above 30	BBA	One year	0
B13	Male	Above 30	BBA	Seven years	1
B14	Female	Below 30	BBA	Three years	3
B16	Male	Below 30	Non-BBA	Three years	2
B17	Female	Above 30	BBA	Five years	0
B18	Female	Above 30	Non-BBA	Seven years	2
B19	Male	Below 30	Non-BBA	1.5 years	2
B20	Male	Above 30	BBA	Six years	3



**Table 2**

*Characteristics of managerial Bankers Participating in Semi-Structured Interviews: Age, Gender, and Department*

<b>Names</b>	<b>Gender</b>	<b>Age</b>	<b>Banking Experience</b>	<b>Department</b>
MB1	Male	Above 30	Ten years	Branch Manager
MB2	Male	Above 35	Seven years	HR Head
MB3	Male	Above 35	Nine years	Departmental Head
MB4	Female	Above 35	Nine years	Departmental Head
MB5	Male	Above 30	Eight years	Departmental Head

**Table 3**

*Characteristics of Final years students Participating in Semi-Structured Interviews: Age, Gender, and number of general English language courses taken*

<b>Names</b>	<b>Gender</b>	<b>Age</b>	<b>Educational Background</b>	<b>Number of English language courses taught at the University</b>
S1	Female	Below 25	BBA	3
S2	Female	Below 25	BBA	3
S3	Female	Below 25	BBA	1
S4	Male	Below 25	BBA	0
S5	Male	Below 25	BBA	0
S6	Female	Below 25	BBA	0
S7	Male	Below 25	BBA	2
S8	Female	Below 25	BBA	2
S9	Male	Below 25	BBA	1
S10	Male	Below 25	BBA	1

### **3.5 Instruments**

For her study, she created three sets of questions for every group she interacted with. She devised 20-24 questions customized for present banking and financial industry personnel, which she disseminated through regular talks. In addition, she devised 10-15 inquiries for managerial roles and 10-12 inquiries for students in their last semester of university. In addition, she formulated open-ended inquiries to stimulate participants to express their perspectives and subsequently posed more inquiries to further explore the study's aims. She utilized her mother tongue, Bangla, to ask questions to improve comprehension and convenience. Although she desired to record the conversations for later theme analysis, the participants refused, causing her to carefully document their perspectives during the interview sessions.

Furthermore, in addition to conducting interviews, the researcher gathered papers from the branch to substantiate her study. The documents underwent meticulous analysis to evaluate the frequency and importance of English language usage in various forms and materials employed in the branch's operations. Document analysis involves looking into both real and digital resources in a planned way. It is often combined with other qualitative research methods to achieve triangulation, which makes the data more reliable by using more than one source (Bowen, 2009). The thorough investigation gave useful information about the role of English in an organizational setting, helping the researcher better understand how it is used and how important it is in daily operations.

### **3.6 Data Collection Method**

The researcher employed semi-structured interviews as the principal means of gathering data. John W. Creswell has authored two books that provide valuable insights on data collection. *Research Design: Qualitative, Quantitative, and Mixed Methods* The topic of the text is "Approaches and Educational Research: Planning, Conducting, and Evaluating Quantitative and Qualitative Research." She also used them as criteria for the data collection technique. Creswell (2014) outlines a five-step process for gathering and processing data. The researcher's tasks include selecting participants and research sites, obtaining permission from authorities or participants to conduct the study, deciding which data types to collect, recording the information, and analyzing the data while considering field and ethical issues (Creswell, 2014, p. 233).

Following these procedures, the researcher carefully chose the individuals who would participate in the study and acquired their explicit permission. Despite the attempt to document the interviews with the participants, she was prohibited from doing so due to privacy and security concerns. Consequently, she made a point of establishing the crucial aspects during the interviews. She has adhered to the ethical principles and has maintained the confidentiality of all participants' identities.

Creswell also mentioned the natural setting of the study, interview questions, and qualitative observation. For qualitative interviews, the researcher can conduct face-to-face interviews with participants. It would be best for the researcher to observe participants' facial expressions during the interview. There are other ways of conducting interviews besides traditional solo sessions, such as group interviews, interviews over the telephone, etc. (Creswell, 2014, p. 190). These interviews are constructed with semi-structured and open-ended questions to get the participants' opinions. The researcher takes field notes in qualitative interviews and observations and writes down the participants' 35 perspectives by observing their activities and views.

The researcher interviewed a diverse sample of 25 bankers with various origins and educational degrees. Most participants were the researchers' coworkers and acquaintances, which facilitated the collection of their suggestions. In addition, their acquaintance facilitated the candid and transparent exchange of their views and viewpoints. She categorized them into three distinct groups: one consisting of individuals with a comparable educational background in Business Administration (BBA), another comprising individuals from diverse academic backgrounds, and a third group of individuals in managerial or top management positions. However, she conversed with them individually, as they serve different banking institutions.

In addition, she conducted interviews with ten current students from private universities who are in their last semester. She facilitated group discussions with four individuals during the interview process, while the remaining candidates were interviewed separately due to their affiliation with different universities.

Apart from these, she thoroughly analyzed the bank's diverse documentation, which is crucial for staff and consumers. These forms are essential for enabling personnel to give services to consumers. The researcher conducted a comprehensive analysis of these materials to determine the precise linguistic requirements and evaluate the significance of English competence. The document analysis yielded valuable insights into using English in the banking setting, enhancing our comprehension of the language requirements encountered by workers and clients.

### **3.7 Data Analysis Procedure**

Creswell (2014) describes six processes for evaluating and interpreting qualitative data in his book, specifically in chapter eight (p. 261-262). Hence, to analyze the data, the researcher will adhere to Creswell's book and employ these six processes to examine the data collected from the participants. Consequently, she gathered all the data initially. Subsequently, she arranged the data and proceeded to investigate and program based on it. Eventually, she merged all the codes to produce themes. During the interview, she had to write down the most significant main points in her diary. If something seemed noteworthy, she integrated it with her research subjects. In the Discussion chapter, she provided her perspective or interpretation based on the responses made by the participants during their interviews. According to Creswell (2002), qualitative research relies on interpretation, meaning that the researcher must interpret and make sense of the data they collect (p. 257).

### **3.8 Obstacles**

A significant challenge faced by the researcher during the data collection procedure was conducting interviews with a substantial number of participants, particularly those affiliated with public banks. Gaining authorization and establishing communication with these organizations required substantial exertion. However, the searcher needed more extensive insights due to time limitations and security considerations.

Moreover, ensuring the participants' anonymity was one of the most difficult issues she faced while conducting the interviews. Many interviewees expressed concern about sharing confidential information due to the organization's privacy policies or procedures. Participants were unwilling to provide specifics, which hampered the potential for greater findings. To solve this problem, he needed to establish confidence while prioritizing privacy. This frequently resulted in lengthy interviews, which necessitated additional effort to establish strong relationships with participants.

### **3.9 Ethical Issues**

Research ethics ensure that no individual will be subjected to suffering or adversely affected as a result of the study. The identities of the individuals and organizations involved have not been disclosed to maintain their anonymity. The researcher obtained the participants' consent and scheduled an interview time that was convenient for them before commencing the interviews. She made an amiable effort to motivate individuals who were apprehensive or

hesitant to speak up. Nevertheless, she did not force or oblige someone to engage in a conversation about a topic they did not desire to.

### **3.10 Conceptual framework**

Many factors influence how English evolves for specific uses. The three most important areas are new trends in educational psychology and communication theory, developments in linguistic research on the use of language in actual communication, and socioeconomics and politics.

- **Socio-economic and political factors**

The establishment of English for Specific Purposes (ESP) was first influenced by a range of socio-economic and political factors. Following World War II, American leadership was pivotal in establishing English as the predominant language for global business, technology, medicine, and trade (Otilia, 2015; Hijuelos-Cruz et al., 2020).

The oil crisis of the 1970s further highlighted the significance of ESP. Due to this crisis, oil-rich nations saw a large inflow of finance and Western specialists, and English soon became an essential business language. Consequently, the discipline of pedagogy was forced to adjust simultaneously to the changing requirements and needs of English instructors and other social groups (Hijuelos-Cruz et al., 2020; Otilia, 2015).

- **Revolution in linguistics studies (language usage in real communication)**

Hutchinson and Waters (1987) recognized a language revolution as another critical effect. During this period, linguistic studies focused on comprehending the practical use of language in communication, resulting in significant findings about the differences between spoken and written language. This investigation elucidated the unique linguistic characteristics utilized in particular contexts and scenarios. Hence, the long-standing saying arose: "Inform me of your purpose for learning English, and I will advise you on the specific English skills you require" (p.8).

- **Development of new trends in educational psychology and communicative theories**

The establishment of English for Specific Purposes (ESP) was also inspired by advancements in educational psychology and communicative language theories, as emphasized by Otilia (2015). These trends highlighted the learners' crucial importance in teaching and

learning, redirecting attention toward meeting learners' specific needs and interests. In addition, Hutchinson & Waters (1987) emphasized that ESP comprises an instructional strategy in which choices about methodology and content are based on the learner's motivation to acquire language skills. ESP should, therefore, be understood as a teaching strategy informed by the learner's distinct and identifiable learning objectives rather than as a particular linguistic outcome.

As a result, the courses were customized to meet the learners' individual needs and improve their motivation and performance. ESP strongly connects with applied linguistics, discourse analysis, pragmatics, socio-cognitive theory, communicative language education, student-centered pedagogy, rhetoric, and critical literacy. It emerged as a direct reaction to progress in these areas of expertise (Hutchinson & Waters, 1987; Hijuelos-Cruz et al., 2020; Otilia, 2015).

Furthermore, according to Long and Crookes (1993), syllabuses can be categorized as synthetic or analytical and include lexical, grammatical, and mixed grammatical-lexical methods. As well as being situational, topic-based, notional, functional-notional, mixed, or "multi-strand," these syllabuses are created using standards, goals, objectives, competencies, activities, and a thorough approach to language teaching (Nunan, 1988).

To validate the research inquiries and discoveries within the conceptual framework, the researcher established a correlation between the theoretical underpinnings of English for Specific Purposes (ESP) and the pragmatic requirements and operations of Bangladesh's banking and finance industries. By aligning my research inquiries and discoveries with the ESP framework, she showcased the pertinence and importance of the study. This methodology guarantees that examining English communication's requirements, deficiencies, and effects in Bangladesh's banking and finance sectors is theoretically rigorous and practically significant. The researcher aims to enhance the congruence between academic education and industrial demands, improving graduates' readiness and employability.

### **3.11 Conclusion**

This methodology chapter provides a comprehensive description of the method used, the positioning of the sample, the individuals involved, the instruments used, the method of data collection, the procedure for data analysis, and any potential barriers that may arise throughout the study. Furthermore, the data interpretation is summarized. The following chapter centers on the discoveries made throughout the investigation.

## **Chapter 4**

### **Findings**

This chapter presents the participants' narratives in response to open-ended questions. These questions aimed to ascertain the difficulties and solutions connected to their English language requirements in the professional environment and the present conditions in their workplaces. Additionally, the participants were asked to reflect on how their academic experiences have equipped them to bridge the gap between their educational and professional backgrounds. The researcher will summarize the most important discoveries from the interviews in the following section, including the participants' spoken statements, tone, and facial expressions. She surveyed current students to gather their perspectives on their experience with ESP classes. She has organized and presented the findings thematically.

#### **4.1 Responses from Bankers with business and nonbusiness academic backgrounds**

According to the interviews, the researcher found some critical issues to address when implementing the ESP course design for banking or financial institutions.

##### **4.1.1 The Importance of the English Language in the Workplace**

The participants' perspectives, essential for our research, are presented here, along with the current circumstances and the imperative need for the English language in their workplace. Their viewpoints and direct experience are crucial for understanding the importance of the English language in the professional setting.

English is one of the critical languages in the workplace nowadays. The researcher highlights some of the participants' ideas from the interviews. Most participants admit that they have to use the English language frequently in their daily activities in the bank/financial institutions. Most acknowledge that English, the lingua franca of international business, is the primary medium through which professionals interact, negotiate, and collaborate with colleagues, clients, and stakeholders from diverse linguistic backgrounds. Participants in the study overwhelmingly recognize the pivotal role English plays in their workplace dynamics. One participant (B1) who is in the mid-level executive role of customer experience has stated that,

“As part of my current job, I must handle approximately 150 customer emails daily. I must thoroughly read and comprehend all the emails to identify and address the issues they contain. All of them are written in English. Hence, I require a high level of English

proficiency to fully understand the issues described in their emails and respond in a manner that comprehensively understands their problem and potential solutions.”

All the other participants agreed with him and shared that they need English proficiency, which is crucial for external and internal communication within banking and finance organizations. Participants emphasized the need to be fluent in English to effectively and efficiently communicate ideas through team meetings, presentations, email correspondence, and formal documentation. Certain bankers, namely those in the role of management trainee officers (MTO), hold the belief that English is the sole language required for their professional survival. Regularly, they engage in meetings with stakeholders, during which they are obligated to effectively communicate in English, deliver comprehensive product information, submit reports, and establish policies. All of these tasks necessitate a high level of English proficiency. Thus, they must have a considerable degree of expertise in the English language.

Furthermore, English is the foundation for smooth communication and cooperation in branches where teams include persons from diverse language backgrounds. Participants claim that a high level of English competence is essential for effectively communicating with clients and stakeholders globally. Participants recognize the strategic benefit of effectively communicating financial concepts and negotiating terms in English, whether in discussions about investment plans with overseas clients, performing market research, or engaging in cross-border transactions. One of the participants (B7) mentioned that,

“I must participate in 4 to 5 monthly meetings with stakeholders or higher management authorities. During these sessions, I must describe the current state of our firm and demonstrate our products. I am required to complete this task in English. To introduce new items, it is necessary to persuade or negotiate with stakeholders in the English language. Hence, English is the predominant language that I utilize daily in my role.”

In addition, the researcher inquired about the specific English skills (writing, reading, speaking, listening) that the participants deemed most essential for effective communication in the workplace. All individuals responded to this inquiry by indicating that they require all four abilities in equal proportion for various purposes, which are contingent upon their current roles. Professionals recognize the critical significance of possessing a strong command of the English language to effectively manage the complex communication requirements that are associated with their job responsibilities. They stated that writing proficiency is needed to ensure accuracy



and compliance with industry standards in the creation of regulatory documents, client communication, and financial reports.

Moreover, they also emphasize that proficiency in reading allows employees to understand intricate financial paperwork, regulatory rules, and market evaluations, which empowers them to make well-informed decisions and engage in strategic planning. Participants highlight the significance of creating unambiguous and concise reports, contracts, and financial statements in English, as these papers frequently function as legal and regulatory records. Linguistic inaccuracies or ambiguities can result in misinterpretations, non-compliance problems, and economic hazards for the company and its clients.

Furthermore, they believe that speaking skills are also essential in their job roles because a high speaking ability enables individuals to interact effectively with clients, colleagues, and stakeholders. This fosters the development of rapport, trust, and successful negotiation during client meetings, presentations, and team discussions. In addition, having a high level of listening skills is crucial for understanding subtle details, accurately identifying clients' needs, and effectively addressing any questions or issues, ultimately improving client satisfaction and managing relationships. These four language skills enhance operational efficiency and collaboration within financial institutions while supporting high-quality services, adherence to regulations, and overall success in a globalized and competitive marketplace.

Other than these, all the papers, forms, and guidelines are written in English, as discovered by document analysis. The banking and finance business uses English for more than policy papers and high-level documents. Additionally, the researcher asked the participants, primarily those working in the branch banking, if all the forms were written in English and if all the clients understood that. The answer was that the form can be found in both Bangla and English at some banks, but filling it out in English is preferable. They said all the forms are written in English, including checkbooks, application forms, cash forms, etc. One of the participants (B10) also said,

"Many different people come to the branch to get services, and even though all the forms are written in English, many customers cannot read them. So, we must properly guide them, meaning we must first understand the form language."

In addition, the researcher examined multiple bank documents and found that they were exclusively written in English. This includes all the paperwork, such as bank account opening forms, checkbooks, other forms, and departmental guidelines, as confirmed by all the participants during the interview session.

#### **4.1.2 The challenges faced due to the language barrier**

Bankers come from diverse academic backgrounds, which can lead to various issues arising from language barriers. These challenges were evident throughout the interview session. The majority of the participants have a non-business background. The researcher inquired about their difficulties due to their limited proficiency in the English language, particularly for those in mid-level executive positions who must directly interact with customers. To answer this question, five individuals detailed their most difficult experiences due to language barriers. They all stated that mid-level executives routinely participate in high-stakes customer discussions where effective communication is critical. Language limitations can impair their ability to correctly convey complex financial concepts, appreciate client desires, and effectively negotiate conditions. Moreover, miscommunications occur due to linguistic barriers, which can lead to misconceptions, decrease client trust, and perhaps result in missed commercial opportunities. One of the participants stated that in a highly competitive business, strong communication can be the deciding factor in securing profitable deals and developing long-term relationships with clients, thereby improving the organization's reputation. A participant (B17) shared her experience working in the priority banking branch sector, where she had to interact with high-ranking customers who made large deposits.

“Regrettably, I must admit that I made a mistake with a client due to my inadequate English language skills when I started working at the branch. One of our international clients arrived having an account with us. When he came to open a fixed deposit, I found it difficult to interact with him since he could not speak Bengali. My poor English allowed me to not be able to adequately interact with him. He complained to my boss, stating that they should provide training to their employees on how to handle unique clients.”

Furthermore, the researcher inquired with a participant (B11) in the call center department about the obstacles she encountered at the beginning of her career in the bank due to language barriers. She indicated that she did not have a history in BBA, which resulted in numerous challenges when she began her position. She states that

“Upon joining the department, my manager provided me with huge guidelines and policies that I must adhere to and remember while carrying out her responsibilities. The comprehension and retention of all the materials, which were exclusively written in English, was a significant challenge for me. I lacked proficiency in English and did not

have a history in BBA, so I am unfamiliar with business terminology and unable to make connections. At the start of my profession, I encountered numerous insults and verbal abuse due to my limited language skills.”

In addition, participants with a BBA/MBA background have also encountered challenges as a result of their limited language skills. As banking employees in mid-range positions, they frequently seek opportunities for professional development, such as attending conferences, seminars, or networking events with industry colleagues. However, language limitations in English limit their ability to fully participate in these activities, preventing executives from exchanging ideas, making professional relationships, and keeping up with industry advancements. Executives' low English skills hampered their participation in global forums and denied them access to valuable learning and career advancement opportunities.

Furthermore, several people have stressed the importance of communicating within corporate divisions to handle customer difficulties. To collaborate effectively and reach reasonable decisions, leaders and internal departments must communicate clearly and concisely. Individuals with insufficient language proficiency need help to properly issue directives, articulate ideas, and create collaboration, reducing decision-making and project implementation. Furthermore, it makes it difficult to develop effective communication and cooperation among employees from various departments, reducing their ability to function as a team. One participant (B12) described a negative experience due to a lack of linguistic proficiency. He mentioned that,

“I once emailed the lending department to resolve an important customer issue. The customer seeks to cancel his expedited loan since he mistakenly applied for two expedited loans using a digital application. However, I failed to contact the loan department to reject the customer's loan request since I could not comprehend the email context correctly due to a lack of English accuracy, resulting in the disbursement of two loans into their accounts. This was a huge mistake. And for that, the client suffered greatly, and I had to apologize to both the customer and the internal department.”

All participants, especially those in mid-level executive positions, acknowledge encountering difficulties due to language barriers. These challenges affect different aspects of their professional responsibilities, such as client interactions, adherence to regulations, internal teamwork, career growth, and cultural awareness.

### **4.1.3 The way to overcome the challenges**

When inquiring about their approach to overcoming obstacles, most participants shared their individual experiences and journeys. It was fascinating to learn that individuals, regardless of their academic background in business administration (BBA) or non-business fields, primarily relied on observing their colleagues and sought help from those skilled in English. They highlighted the significant impact of seeing and acquiring knowledge from their coworkers and superiors during their work experience. For example, even though she did not have a formal business degree, one participant paid close attention to her colleagues during customer meetings. She observed how they communicated effectively through specific phrases, terms, and languages, as well as how they handled challenging situations. She gradually polished their talents by carefully observing their colleagues' interactions and communication tactics, gaining the confidence to tackle similar issues effectively.

Furthermore, another participant emphasized their proactive approach of seeking assistance from an English-proficient supervisor if they had difficulties due to language issues. When faced with decoding complicated documents or composing formal emails, they sought guidance and mentorship from their supervisor. This mentoring helped them overcome immediate challenges and improve their English proficiency. Another participant admitted to immersing themselves in the job, actively connecting with coworkers, and participating in team discussions despite having a non-business background. These exchanges gave them insights and practical information, improving their skills and confidence in tackling diverse tasks and obstacles.

Nonetheless, despite their creativity, there was a general unhappiness with their current level of English proficiency. They indicated a strong desire to improve their language skills, recognizing the importance of improving their English to succeed in their roles. This emotion emphasized the participants' shared desire to improve their English skills and competence, recognizing its importance in their professional development and achievements. The researcher then enquired whether the organization provided English language training or courses to help employees improve their communication skills with customers or internal departments.

Subsequently, the researcher asked whether the organization provided English language training or courses to help staff improve their communication skills with clients or internal departments. Regrettably, the majority of organizations did not provide ESP courses or training to enhance their employees' language and communication proficiencies in answer to the inquiry. Organizations provide diverse courses and training programs, encompassing IT,

security, and product-oriented training. However, further courses or training programs are necessary to enhance language and communication skills. One individual (B15) stated that,

“We eagerly desire to enhance our skills to offer exceptional service to consumers and effectively represent the organization through clear and confident communication. Without the support of organizations, we are being denied opportunities to exceed expectations and progress in our jobs. We find this circumstance challenging since we want to develop our language abilities and realize our full potential.”

In addition to the participants who relied on observing colleagues and seeking assistance, another group shared a different approach to overcoming language barriers: self-directed learning and personal growth strategies. These people showed great will and initiative to improve their language competency. Many participants, for instance, discussed how they actively looked for learning chances to take action. Seeing the importance of investing in their development, a large number of them enrolled in various coaching programs and English language classes. By actively enrolling in these courses, they were resolved to broaden their horizons and enhance their language proficiency.

Moreover, certain participants supplemented their learning process by employing online resources such as YouTube. They elaborated on their pursuit of instructional videos and tutorials to enhance their English listening, speaking, reading, and writing skills. This self-directed approach enabled them to customize their learning experience to their unique requirements and preferences, thereby enabling them to advance at their own pace.

One participant described starting an IELTS course as a proactive way to advance himself. Explicitly aiming towards an internationally accepted language competency test like IELTS, they showed a strategic approach in their pursuit of development. Seeing that the course will provide thorough instruction in all four language skills (reading, writing, listening, and speaking), they consider it a great chance to improve their competency.

In addition, the participants answered enthusiastically and favorably when the researcher asked whether companies should offer ESP (English for Specific Purposes) courses and their importance. They underlined their great ability to improve both personally and professionally and strongly felt the need for such training. Many participants said that providing ESP courses inside the company would be quite advantageous. They underlined the value of customized language instruction, emphasizing enhancing communication abilities for particular uses related to their positions in the banking industry. By addressing the particular language requirements of their field of work, such courses help people interact more

successfully with clients, colleagues, and stakeholders, improving general productivity and efficiency in the workplace.

Moreover, participants emphasized the advantages of ESP training for both personal and professional development. They acknowledged that enhancing language proficiency improves job performance and provides greater prospects for career advancement and personal satisfaction. By refining their communication abilities through ESP classes, individuals can expand their knowledge and excel in a progressively globalized and competitive business environment. Furthermore, individuals who are determined to develop themselves autonomously also indicated that it took more work to allocate time and energy for self-improvement outside of their work commitments. It would be beneficial if the organization had opportunities for internal growth.

Overall, the participants' positive response to the idea of an ESP course demonstrates a collective recognition of the importance of language skills in the banking sector. Their support for institutional support for such studies underscores the potential of these initiatives to foster meaningful growth in individual capabilities and organizational success.

#### **4.1.4 Academic life aligns with Real-life**

During the researcher's investigation, participants from various academic disciplines in the banking sector exhibited a notable inconsistency in their answers. It became clear that there is a significant disparity between the theoretical understanding gained from academic studies and the practical challenges faced in professional job environments.

When the researcher asked about the participants' English language course experience at the university level, the majority reported finishing between one and three courses during their academic career. Many noted that these courses were mostly focused on during the first semester. The program includes essential elements such as essay creation, impromptu writing, paraphrasing of articles, varied presentations, and critical analysis of literature. Nevertheless, when questioned about the practical relevance of these abilities in their work settings, most individuals indicated discontentment. They stressed that although these talents were commonplace and fundamental, they needed to be more applicable, estimating their practical value in real-life situations to be only a small portion. One of the participants (B13) mentioned that,

“The English courses I took in my university's first semester were fundamental and irrelevant to my job. However, they might have been helpful if they were offered more frequently, especially in the later years. For instance, I had to give many presentations

in those courses, but after three courses, I did not have time to practice my presentation skills. As a result, I forgot many things and lost confidence when presenting. Now, at my job, if someone asks me to make a presentation in English, I feel timid and have no fluency, and most of the time, I feel hesitant to communicate with customers also.”

Moreover, most of them claim that these courses need to be improved so that they can understand real-life scenarios. For example, their academic background in English language courses enhanced their capacity to analyze and understand information critically in their professional setting. In addition, the researcher conducted interviews with persons with educational backgrounds in business who are actively employed in the finance and banking sectors. The researcher inquired whether the academic courses sufficiently prepared students for business writing activities, such as composing emails, creating reports, and formulating proposals or meeting minutes. Furthermore, the researcher inquired whether they acquired persuasive strategies at university to aid in their negotiation and client or professional communication in English. The majority of respondents responded negatively, suggesting that their academic training needed to be improved to adequately prepare them for the responsibilities of their professional positions. They discovered there needed to be a bigger gap between the knowledge they had learned in their BBA/MBA programs and the real-world challenges they were confronting at work.

For example, while having studied the theory of business writing, many of them found it difficult to apply these skills in real-world circumstances, owing primarily to their inadequate English language skills. They needed to improve their ability to write brief, professional emails or reports that effectively communicated their point. Similarly, while they may have been taught persuasive communication tactics in university, they frequently needed help to apply these techniques in client contacts or negotiations. They required more confidence and practical expertise to navigate complex communication situations and negotiate effectively in English. One states (B19) that,

“After starting my job, I noticed big gaps between what I learned in university and what I needed. In university, we focused on theories and basic BBA courses, but I did not learn practical skills for real-life situations. While I understood theories, I lacked the skills to handle real-world challenges. This showed me that our education needs to include more practical training for the workplace.”

The results revealed a distinct disparity between theoretical knowledge and the competencies required in the financial and banking sectors. The discrepancy between the participant's skills and the requirements of their responsibilities resulted in them feeling unprepared and needing more skills. This emphasizes incorporating practical, real-life experiences into business education programs.

However, while not dissatisfied with their academic education, some individuals believe it should be improved to increase their employability. They emphasize the importance of English language development for professional success. According to them, academic programs devote greater resources to language development courses and opportunities for practice. Students who focus on English language skills can increase their ability to communicate effectively and competently, increasing their chances in the job market. They also highlight the global importance of the English language, which boosts individual employability and opens the door to foreign job opportunities.

## **4.2 Responses from Managers/department heads of banks**

For my research, the researcher scheduled interviews with individuals in managerial positions, and my participants shared their perspectives on the current state of the workplace and their expectations of their employees.

### **4.2.1 The Essential Role of English Language Proficiency in Recruitment or Promotions**

The researcher asked her participants about the necessary level of English proficiency in the banking industry. She was informed that there was no alternative but to use English. According to them, they frequently utilized their second language instead of their primary language. They stated that all official meetings, policy-making, internal and external meetings, and paperwork are conducted exclusively in English, leaving no room for alternatives. They underlined that official meetings and policy discussions with clients and partners, both domestically and abroad, take place in English. They added that all paperwork, including reports and other papers, is completed in English only. The banking sector's global focus, which entails regular communication with international stakeholders, clients, and regulatory bodies, is reflected in this emphasis on English. In today's globalized world, participants emphasized the value of having fluency in English for effective communication, teamwork, and decision-making.

Subsequently, the researcher enquired about the requirement for English language abilities during the recruitment process or for promotions. She was astonished by the participants' comments, given that English proficiency was one of the primary prerequisites.



The researchers evaluated the applicants' capacity to communicate effectively in English, which is critical for working with clients, partners, and stakeholders around the world, as well as understanding and navigating the global financial environment. One of the participants (MB2) asserts that,

“For the Management Trainee Officer (MTO) position, our selection process consists of six to seven rigorous steps, all heavily reliant on English language proficiency. These steps include written exams, reading and aptitude tests, and interviews with senior authorities, which are all conducted in English. In order to successfully navigate each selection round, candidates must demonstrate exceptional proficiency in all four English language skills: writing, reading, speaking, and listening. Candidates are evaluated based on their proficiency in comprehending and interpreting English texts during written exams and reading assessments. During the speaking interviews, candidates must effectively explain their thoughts and ideas in English to higher-level officials, demonstrating their oral communication skills. The emphasis on English proficiency during the screening process ensures we can discover candidates exceptionally qualified for the position. By requiring candidates to demonstrate competent English skills at every stage of the selection process, we prioritize individuals with the language aptitude needed to succeed in a managerial post within our company.”

Similarly, participants noted that staff who possess advanced English language competence may have a distinct advantage when it comes to securing promotions in the banking industry. Based on the feedback, promotions in the banking industry depend on technical expertise and practical communication abilities, including proficiency in the English language. Another participant (MB3) shared his perceptions that,

“Suppose two candidates are vying for a promotion to a good position. One candidate has excellent English skills, allowing them to communicate confidently with clients and stakeholders from different linguistic backgrounds. While equally competent in banking operations, the other candidate needs help with English communication. In this scenario, the candidate with superior English proficiency may be more likely to secure the promotion due to their ability to effectively engage with a broader range of stakeholders.”

Furthermore, the researcher spoke with the participants about their opinions on whether English language competency has impacted the performance and efficacy of Bangladeshi

graduates in financial and banking positions within their company. All participants had a positive attitude and held the belief that possessing advanced English skills enhances graduates' competitiveness in the job market. Fluency in the English language is an essential need for numerous roles in the finance and banking sector. Employers frequently give preference to those with outstanding language proficiency. Therefore, those who have a high degree of English competency have a clear edge while looking for job possibilities in this quite competitive industry.

Moreover, a high level of proficiency in English language communication is vital for advancing in one's career. The participants' answers indicate that having strong communication skills in English increases a person's chances of being considered for leadership roles and promotions within their organization. They may communicate with clients throughout the world, represent their enterprises in international forums, and significantly contribute to the expansion and success of their businesses. A participant (MB4) made the following statement:

"Our company has established a mandatory criterion for candidates to have a proficient mastery of the English language and hold a bachelor's degree, as explicitly stated in our circular. The criterion is not based on personal preference but on the current state of the highly competitive job market in the finance and banking industries. Proficient communication in the English language is essential in our interconnected world when engagements with clients, coworkers, and stakeholders surpass geographical limits. Individuals with advanced English language proficiency are more adept at navigating the intricacies of our field. They can clearly express thoughts, comprehend complex financial concepts, and actively participate in significant debates and negotiations. Furthermore, in a domain where reputation and client satisfaction are paramount, communicating proficiently in English enhances assurance and cultivates trust among our global clients."

Another participant expressed their perspective by stating (MB5):

"Graduates who do not possess proficient English communication abilities may face difficulties in becoming competitive in our sector. They may be left behind in a rapidly changing environment where adapting and being agile is crucial for success. Lacking sufficient English proficiency might hinder job progression and make it difficult to succeed in positions that involve cross-cultural communication and teamwork. Therefore, by placing English language proficiency as a requirement, our goal is to

ensure that our team members have the essential abilities to succeed in the very competitive realm of finance and banking. The goal is not just to meet the basic requirements, but to provide our employees with the necessary skills to succeed in an increasingly interconnected and competitive global market.”

#### **4.2.2 Need for ESP courses**

While investigating participants holding senior positions within companies, the researcher inquired about the accessibility of training or courses expressly designed to enhance employees' proficiency in the English language. The majority of participants indicated that their organizations require staff to have language education. They clarified that when selecting candidates for critical positions, they prioritize those with a high level of English ability. Participants stressed the significant value they attach to English language proficiency when choosing individuals for crucial organizational roles. Therefore, they ensure that personnel selected for such positions have high English fluency. This method prevents the necessity for supplementary language instruction or courses within the organization.

In addition to my inquiries about English proficiency training for higher-level employees, the researcher also asked about the need for English for Specific Purposes (ESP) courses for entry-level or mid-level executive employees. Several participants voiced dissatisfaction with the English language skills of these-level employees, highlighting their vital responsibility as ambassadors of the company in dealing directly with customers. They stressed the significance of accurate English language skills at this level since it directly affects the organization's reputation and client satisfaction. Poor language proficiency can result in misinterpretations and inefficiencies and even harm one's reputation. Participants highlighted the need for entry-level or mid-level executive employees to possess basic language skills and advanced proficiency to effectively communicate complex information and handle diverse customer inquiries. One of the participants (MB5) shared an experience,

“An incident that occurred recently with an entry-level executive from our customer experience department brought to light the consequences of low English ability. Due to his poor command of English, the executive was unable to fully understand the customer's issue when handling a case for Bangladesh Bank, which led to an incorrect email answer. This led to substantial customer dissatisfaction, which prompted a complaint to be submitted to our Managing Director and Bangladesh Bank. Our organization's reputation was tarnished due to the escalation of a seemingly minor issue.”

Some respondents acknowledged that there is indeed a need for ESP courses because these employees' proficiency levels are not up to par. Surprisingly, despite this recognized need, organizations must still provide language proficiency courses or training to address this gap. The respondents mentioned that although they try to hire people with sufficient English abilities for essential positions, they occasionally come across employees at the beginner or mid-range executives who need to meet their expectations regarding language ability. Moreover, they suggested investing in language training and support for mid-executive-level staff, which could enhance their communication abilities and ultimately contribute to the organization's success in global markets. ESP classes customized for the banking industry, focusing on financial terminology, customer service communication, and business writing, would be advantageous for improving employees' language skills and job effectiveness. One participant (MB1) mentioned that,

“I believe that entry-level or mid-level executive employees, such as call center teams, front desk executives, and branch employees, require comprehensive language proficiency training or courses provided by their companies. Due to the nature of their roles, employees at all levels in MTO (management trainee officer), TO (Trainee Officer), SO (Senior Officer), etc., do not directly handle clients. However, entry-level or mid-level executive employees are responsible for dealing directly and in person with customers, including foreign customers. As a result, they require a higher proficiency in English as they represent the company's reputation.”

Nevertheless, despite acknowledging this necessity, corporations fail to provide such courses or training prospects. This disparity underscores a possible deficiency in employee development methods within the banking industry. Some participants mentioned that organizations can enhance entry-level and mid-level employees' effectiveness and contribute to organizational success by offering ESP courses that increase their English skills.

On the contrary, some participants opposed providing English proficiency courses to entry-level or mid-level employees in the banking sector. They mentioned practical issues about their organizations' size and the difficulties of conducting these training programs. The participants emphasized the large number of employees in the banking sector, pointing out that it would take more work to provide training or courses to every employee due to logistical challenges. They emphasized that training a substantial workforce would be resource-intensive and time-consuming, requiring a substantial financial investment. Additionally, participants observed that the banking sector operates in a dynamic and fast-paced environment, where employees are frequently involved in their daily responsibilities. Disruptions to employees'

routine activities and a detrimental impact on operational efficiency may result from conducting training sessions.

### **4.3 Responses from BBA final-year students**

According to BBA students' feedback, some universities offer ESP courses to their students; they provide resources and support services to enhance English language proficiency for BBA students, such as language labs, tutoring services, and workshops. However, other educational institutions should have taken similar actions; those universities predominantly provide basic English classes instead of English for Specific Purposes (ESP) courses designed for their future careers. Here is a possible way to give more details on their responses:

**S1:** “Our BBA program does not provide customized ESP courses at our institution. The cultivation of theories has been the primary focus of our BBA courses. However, we have been provided with corporate writing and communication courses that focus on the development of presentation skills, document creation, and email composition. Nevertheless, these courses do not align with the unique requirements of ESP.”

**S2:** “Our curriculum has not included ESP courses targeting our future professions. Although our BBA courses have addressed business proposal writing and communication skills, they have yet to explicitly emphasize industry-specific language or scenarios.”

**S3:** “While we have completed introductory English courses during the first semester, there has been no provision for specialized English for Specific Purposes (ESP) courses that cater to our future careers in business administration. We have acquired fundamental communication abilities, but there has been a deficiency in refining our expertise in industry-specific terminology.”

**S4:** “Our university has not provided any ESP courses that specifically align with our BBA program. Although we have acquired fundamental English abilities, we have yet to receive specific instruction to improve our language ability in business-related situations.”

Most BBA students agree their university offers general English classes. Still, many want additional English for Specific Purposes (ESP) courses for their business-related jobs. Despite their acquisition of fundamental communication skills, they must enhance their readiness for the language requirements of the highly competitive corporate sector into which they are about to enter.

In addition, according to the responses obtained from the BBA students, it is evident from the BBA students' comments that they recognize the value of having excellent English

language proficiency in order to secure good job opportunities. This realization is explained by the perspective of one participant (S7):

"As I near the conclusion of my time at university, I've started looking into job options, and it's becoming more and more clear that having good English communication skills is a need for many positions. The more job searches I do, the more I realize how important English language abilities are in today's competitive work scene. I regretfully find that our BVA program gives real-world implementations in realistic settings more weight than theoretical concepts."

This student's observation underscores a prevalent sentiment among BBA students. Although they recognize the significance of English fluency for achieving professional success, their university education must adequately provide them with the practical language abilities required to excel professionally. This highlights the necessity for universities to close the divide between academic knowledge and practical implementation, especially in disciplines such as business administration, where proficient communication is of utmost importance.

The researcher also inquired whether they believe ESP courses are essential or are interested in enrolling in such classes. They reacted with great positivity. They expressed their interest in enrolling in any ESP courses offered by their university. Given their university and work commitments, pursuing further courses would be challenging. Many of the participants said they would be eager to take these courses if they sufficiently equipped them for their future. One of the participants(S10) states,

"I believe that business negotiation skills, cross-cultural communication, and specialized vocabulary related to different industries should be emphasized more in our BBA program to enhance readiness for our future careers".

## **Chapter 5**

### **Discussion**

This chapter critically discusses the previous parts of collecting data from the interview questions. Some recommendations at the end follow the discussion of the main ideas and problems. This study aims to assess the present state of the English language requirement in the banking and financial industries and the demand for English for Specific Purposes (ESP) courses based on the perspectives of business students and bankers.

## **5.1 Importance of English in the Workplace**

The finding highlights the widespread adoption of English as the primary language in private banking and financial companies, going beyond just communication to include many aspects of organizational activities (Chan, 2021). As mentioned by Otilia (2015), after World War II, the rebuilding of Europe and the growth of global trade and investment, heavily influenced by American economic policies, resulted in English becoming essential for international economic transactions and negotiations. This increased its hegemony in international stock exchanges, banking, and financial markets. Consequently, the importance of having a strong command of the English language among individuals at all hierarchical levels highlights how essential it is to enable effective communication inside and outside these organizations.

As financial markets became more interconnected, English became the default language for international financial transactions, regulatory discussions, and cross-border banking operations, requiring banking and finance professionals to learn specific English language skills (Otilia, 2015; Paschal et al., 2022). Thus, internally, professionals utilize English to efficiently collaborate with colleagues, exchange information, and coordinate tasks across many departments and administrative levels. Outwardly, English helps communicate with clients, partners, and stakeholders in an international corporate environment (Creelman, 2022).

Furthermore, findings highlight that these companies frequently use English in written paperwork and policies. Using English for all papers and policies emphasizes its formal designation as the language for conducting company operations and governing activities. Due to the worldwide scope of banking and finance, banks are required to adhere to international norms and standards, a significant portion of which are published in the English language, and this entails comprehending intricate legal and financial paperwork, which requires a high level of expertise in English for Specific Purposes (ESP) for those in the business (Otilia, 2015; Hijuelos-Cruz et al., 2020). Linguistic consistency guarantees clarity, coherence, and compliance with standards throughout the company (Salameh & Abu Jarad, 2015). Employees must have excellent English proficiency to communicate verbally, comprehend, interpret, and adhere to written instructions, norms, and rules (Holmqvist et al., 2017).

## **5.2 English language communication impacts individuals' growth and employability.**

Based on these observations, advanced English language skills are paramount for all staff members in today's interconnected business landscape. Proficiency in English is advantageous and essential for effectively navigating the intricacies of daily tasks, maintaining professional standards, and fostering fruitful relationships within and outside the organization (Holmqvist et al., 2017).

Strong English communication abilities enable employees to more effectively handle their tasks, collaborate with clients and coworkers, and confidently and clearly represent the company (Rumnaz Imam, 2005). Additionally, the importance of English proficiency extends beyond day-to-day operations and significantly influences workers' prospects for advancement in their careers. Strong English language proficiency makes a candidate stand out as more qualified and adaptable for higher-level roles, indicating their willingness to take on more responsibility and make a significant contribution to the success of the company (Farooqui, 2007). According to Abu Jarad (2015), improving employees' English language proficiency boosts operational effectiveness and opens doors for their professional progression inside the organization.

Furthermore, the answers provided by the participants emphasized the significance of having a high level of English language skills in the professional environment, namely within the banking sector. During recruitment processes, businesses give priority to individuals who possess exceptional English language proficiency, frequently regarding it as the most essential prerequisite. The preference for English proficiency was demonstrated in multiple job advertising and descriptions, where the ability to speak and write English fluently was stated as a requirement.

In addition, the participants noted that graduates who demonstrate excellent proficiency in English language communication occupy many higher-level positions within banks and financial institutions (Chan,2021). These individuals are frequently chosen for managerial jobs, client-facing positions, and roles that necessitate substantial internal and external communication. Branch managers, relationship managers, management trainee officers, and so on must all have strong English language skills to communicate successfully with clients, stakeholders, and colleagues.

Consequently, persons who have a moderate level of proficiency in English may require assistance in obtaining their preferred work positions in the banking sector. Although they possess qualifications and experience, they may encounter fierce competition from individuals



with exceptional English language proficiency, especially for roles that demand excellent communication skills.

### **5.3 The gap between academic and practical life**

According to the findings, higher management and executive-level employees' express dissatisfaction with performance and proficiency levels, stalling career growth. This lack of proficiency hinders advancement to higher positions or desired jobs. (Chowdhury, 2020; Alshayban, 2022; Aliakbari & Boghayeri, 2014). Employees feel frustrated by the disparity between academic learning and job demands and need help adapting. The situation grows challenging as they require assistance in managing the practical demands of their profession. The source of this frustration stems from the disparity between academic knowledge and its practical implementation in the professional environment (Chowdhury, 2020). Consequently, individuals require assistance in achieving their career goals and experience discouragement due to the restricted prospects for advancement. The disparity between anticipated outcomes and actual results causes disappointment among employees, who cannot attain their intended career advancement despite their diligent endeavors (Chowdhury & Kabir, 2014).

Furthermore, studies show that a lot of university curricula, especially those in business-related subjects, give more weight to academic sources and textbook theory than to hands-on, real-world experience. Students are frequently introduced to a wide range of theoretical frameworks, models, and concepts in these curricula, which offer a strong foundation for learning within their particular fields. Nevertheless, the learning process should emphasize the integration of practical applications, hands-on experiences, and industry-relevant skill development. Consequently, graduates may require assistance in ensuring a smooth transition into the workforce, where the capacity to apply theoretical knowledge to practical situations is essential.

The prevalence of "bookish theory" in university curricula is indicative of a conventional educational philosophy that places a premium on theoretical comprehension as the foundation of academic learning (Aliakbari & Boghayeri, 2014). Although theoretical knowledge is useful and offers a conceptual framework for comprehending difficult ideas and concepts, its usefulness is constrained to contextualization and practical application. This disparity between theory and practice may cause students and recent graduates to experience frustration due to their sense of isolation from the realities of the workplace and their need for guidance on how to apply their academic knowledge in practical situations (Al Amin, 2022).

Furthermore, employers may express concerns about graduates' readiness to meet the workforce's demands, citing a need for practical skills and real-world experience. Many institutions provide an initial English course for students in various fields, which covers fundamental grammatical rules and includes exposure to the overall English language usage of the English language (Thavabalan et al., 2021). The standard ESP course must prioritize the particular requirements of enhancing English language proficiency, which is vital for the student's future. Only a few universities provide a dedicated course focused on developing language skills.

#### **5.4 Needs for ESP Courses**

Based on the comments received from higher authorities, existing employees widely acknowledge that English for specified purposes (ESP) is crucial, especially for entry and mid-level executives. They recognize the importance of customized English instruction to fulfill the requirements of their positions. The theory expressed by the well-known saying, "Tell me the purpose for which you require English, and I will inform you of the specific English you require" (Hutchinson & Waters, 1987), highlights the significance of customizing English language education to suit the individual learner's specific requirements, taking into account their unique professional or personal circumstances. This method is especially applicable to the banking and financial business, where accurate and specialized language abilities are essential.

Consequently, existing employees are keenly interested in taking ESP courses or training. If provided by the organization, such courses would greatly benefit them in enhancing their language skills for business purposes (Sakitri et al., 201). This eagerness to participate in ESP training reflects their commitment to improving their proficiency levels to excel in their professional responsibilities. Hutchinson & Waters (1987) contend that employees would much value the provision of ESP courses within the organization, given the clear need, lack, and aspiration for such courses. The tailored design of ESP courses to cater to the specific requirements of learners greatly enhances their motivation and performance. ESP's effectiveness is based on its close relationship with applied linguistics, discourse analysis, pragmatics, socio-cognitive theory, communicative language education, student-centered pedagogy, rhetoric, and critical literacy. This connection emerged as a direct response to advancements in these fields of knowledge (Hutchinson & Waters, 1987; Hijuelos-Cruz et al., 2020; Otilia, 2015). This project would align with their goals for professional growth and improve their ability to carry out their job obligations. Allocating money to English language training and development programs can help employees enhance their communication skills,

boosting overall performance, competitiveness, and global visibility in the ever-changing banking and financial industry.

Furthermore, according to the findings, contemporary BBA students recognize the value of English for specific purposes (ESP) courses. They believe that such courses will be beneficial to their future career endeavors. As aspiring business professionals, students recognize the need to refine their language skills to meet the unique demands of the professional world to succeed. Many BBA students show a strong desire to improve their English language skills in areas relevant to their field, such as corporate communication and negotiating. They saw ESP sessions as a chance to gain practical language skills that would be incredibly useful in their future careers. BBA students take a proactive approach to prepare for the needs of the corporate environment, recognizing the need for ESP courses.

## **Chapter 6**

### **Conclusion**

This research investigates the English language requirements of the banking industry, with a particular emphasis on private banking. To ascertain the present challenges and requirements that employees in this sector encounter. Specifically, the investigation examines the extent to which academic deficiencies contribute to employee skill deficiencies. It also looks at these shortcomings' potential negative effects on future graduates' employment. By examining the existing situation in the private banking sector and evaluating how academic deficiencies affect employee competency, the study provides insight into areas that might use improvement and possible solutions to these problems.

This study provides valuable insights into the English language requirements in the private banking sector and the challenges employees face. It offers a valuable understanding of communication in this sector. The research uncovers the hurdles of effectively using English in banking roles. Identifying these obstacles clears the path for implementing solutions to enhance the current state. The study's primary objective is to improve communication effectiveness and job performance in private banking. The research emphasizes the necessity of interventions to address the gaps between academic deficiencies and employment competencies. Furthermore, the study emphasizes the critical role of ESP courses in addressing communication issues among present employees. Therefore, companies should make it a priority to offer ESP courses that are specially made for the needs of banking employees because they don't have enough training programs.

Additionally, universities significantly contribute to the preparation of future graduates by including ESP courses in their curricula. By doing this, educational institutions may better prepare their students for success in the banking sector by providing them with the language skills they need. In conclusion, proactive measures such as ESP training programs and curriculum enhancements are essential for enhancing employee competence and improving the overall effectiveness of the private banking sector. Through collaborative efforts between organizations and educational institutions, the banking industry can better meet the evolving demands of the global market and ensure its workforce's continued success and competitiveness.

## **6.1 Implications and Recommendations**

The findings of this study have important implications for ESP courses and training in Bangladesh. First, educators must prioritize preparing pupils for future difficulties by emphasizing the importance of ESP in improving employability. Offering customized ESP courses provides students with essential language skills for success in professional settings. This proactive approach guarantees graduates are ready to fulfill industry needs, therefore enhancing their employment opportunities. Lastly, adding ESP into courses addresses urgent language needs and improves long-term career preparedness and competitiveness.

Nevertheless, every university should offer more specialized ESP courses. Students must possess proficient English language skills, both spoken and written, to secure their desired profession in the competitive market. There is a growing call for universities to reconsider their

curricular approaches and incorporate more ESP courses and opportunities for experiential learning, internships, industry partnerships, and hands-on projects to address this issue. Students can acquire the abilities, proficiencies, and professional judgment required to succeed in a variety of work settings by incorporating real-world experiences into the curriculum. With education becoming more balanced, graduates are better equipped to handle the challenges of the contemporary workplace and make significant contributions to their fields of study after graduation.

Furthermore, banking and financial institutions ought to provide English for Specific Purposes (ESP) instruction to employees in entry-level or mid-level executive positions. This training enhances employees' English proficiency, which is crucial for proficient communication. The course emphasizes the use of language in the context of banking and finance, ensuring its applicability to their professional responsibilities. Companies can enhance worker confidence and competence by investing in ESP training. This enhances the company's reputation by fostering strong connections with clients and partners. This program equips professionals with the necessary abilities to thrive in a global business setting. ESP training confers advantages to both individuals and organizations.

According to Hutchinson & Waters (1987), the researcher has carefully developed a model for an English for Specific Purposes (ESP) course that takes into account the varied deficiencies, requirements, and desires of the participants in the English language. This paradigm emphasizes a learner-centric approach, drawing on McDonough's (1984) and Hutchinson & Waters's (1987) models of need analysis to get insights. By incorporating McDonough's comprehensive method for requirements analysis, participants are given priority in the assessment process. This model acknowledges the ever-changing nature of demands, taking into account input from learners, educational institutions, and sponsoring entities to cater to different viewpoints. By utilizing this method, the ESP courses are customized to fulfill the precise linguistic needs of students or bankers, guaranteeing that the content is pertinent and efficient in addressing their academic or professional environments.

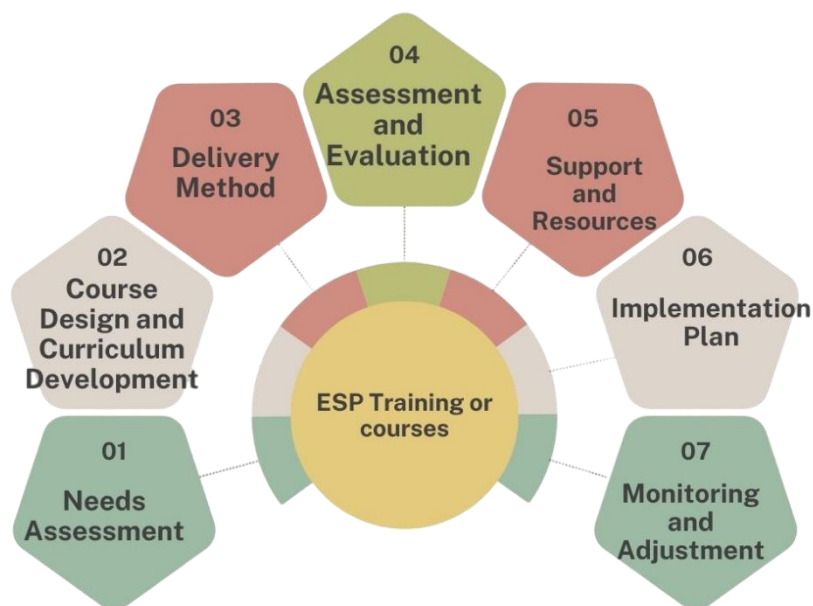


Figure 3: Outlined a model for initiating an English for Specific Purposes (ESP) course

Moreover, the researcher introduced a systematic structure based on the theories proposed by earlier scholars for implementing an English for Specific Purposes (ESP) program at a company, with a specific focus on bankers. This model consists of six fundamental steps: conducting a needs assessment, developing the course and creating the curriculum, selecting the delivery method, implementing assessment and evaluation measures, providing support and resources, and devising an implementation plan with ongoing monitoring and adjustment.

Needs Assessment	Course Design and Curriculum Development	Delivery Method	Assessment and Evaluation	Support and Resources	Implementation Plan	Monitoring and Adjustment
<p>a. Survey or interviews to assess current English proficiency levels among bankers</p> <p>b. Identify specific areas of weakness in English language skills</p> <p>c. Determine the target proficiency level for the ESP course</p>	<p>A. Selection of course materials and resources tailored to banking contexts</p> <p>B. Development of modules focusing on critical areas such as:</p> <ol style="list-style-type: none"> <li>1. Banking terminology and vocabulary</li> <li>2. Business communication skills (written and oral)</li> <li>3. Customer service language and etiquette</li> <li>4. Financial reporting and documentation</li> </ol> <p>C. Incorporation of interactive activities, role-plays, and case studies</p>	<p>A. Consideration of in-person, online, or blended learning formats</p> <p>B. Scheduling of sessions to accommodate bankers' work hours</p> <p>C. Selection of qualified instructors with expertise in ESP and banking</p>	<p>A. Pre-course and post-course assessments to measure progress</p> <p>B. Regular feedback sessions to identify areas for improvement</p> <p>C. Evaluation of course effectiveness based on predefined learning outcomes</p>	<p>A. Provision of supplementary resources such as textbooks, online materials, and language learning tools</p> <p>B. Access to language support services for additional assistance</p> <p>C. Encouragement of peer learning and collaboration among participants</p>	<p>A. Roll-out schedule for launching the ESP course</p> <p>B. Communication plan to inform bankers about the course details and requirements</p> <p>C. Coordination with HR and training departments for logistical support</p>	<p>A. Regular monitoring of course progress and participant feedback</p> <p>B. Flexibility to adjust course content or delivery methods based on feedback and evolving needs</p> <p>C. Ongoing support and encouragement to ensure participant engagement and motivation</p>

Figure 4: Outlined a model for initiating an English for Specific Purposes (ESP) course

First and foremost, the procedure starts with a comprehensive needs analysis. This stage entails determining the particular language needs and degrees of competency of the bankers as well as their professional duties inside the banking industry. Designing the course and building the curriculum comes next, after the requirements assessment, as absolutely vital. This involves organizing the course material to align with the identified language requirements, which encompasses relevant banking vocabulary, communication skills, and specialized language for various financial operations. This is followed by the selection of the most appropriate delivery mechanism after the course materials have been determined. Depending on the learning preferences, schedules, and accessibility of the financiers, the decision is made between in-person training, online modules, blended learning methodologies, or immersive language experiences.

Subsequently, it is crucial to prioritize the implementation of assessment and evaluation measures to accurately measure the language proficiency of bankers and monitor their progress over the course. Formative and summative evaluations are employed to evaluate learning results and pinpoint areas for enhancement. Bankers demand resources and support services to improve their language learning success. This includes the provision of language materials, one-on-one tuition, and language laboratories, as well as coaching on effective study methods and time management. Finally, designing an implementation plan that involves regular monitoring and adjustment ensures the ESP course's continuous improvement. This plan includes the course schedule, resources, and instructor/student tasks. Regular monitoring and assessment reveal shortcomings and allow course material and delivery methods to be tailored to bankers' evolving needs.

By adhering to these six essential steps, the organization may create a strong foundation for implementing an ESP course specifically designed for bankers, thereby improving their communication skills and expertise in the banking industry.

## **6.2 Limitations of the study:**

The research only examines a limited number of private banks, potentially restricting the applicability of the findings to the broader banking sector. Including insights from public banks could provide a more comprehensive understanding of English language requirements in banking.

Moreover, time constraints constrained the researcher's ability to engage with a larger pool of participants. This limitation may impact the diversity and depth of perspectives gathered, potentially limiting the richness of the study's findings. Furthermore, the inability to

access bank documentation due to security concerns hindered the researcher's ability to analyze English language needs thoroughly. Access to such documents could have provided valuable insights into the specific language requirements and challenges banks face, enriching the study's findings.

## Chapter 7

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## **Appendix A.**

### **Interview Question**

#### **For bankers with business or non-business backgrounds**

1. How long have you been in the banking/ finance sector?
2. Is your academic background a BBA/MBA?
3. How often do you use English in your work environment?
4. Which English language skills (reading, writing, listening, speaking) do you need most in your workplace?
5. To what extent does using the English language improve your communication with clients? If so, please elaborate.
6. To what extent does your proficiency in the English language enhance your performance rate? If so, please elaborate on how.
7. How many English courses have you enrolled in your academic life?
8. Have you taken any ESP courses while entering the job?
9. How have your academic writing and speaking experiences enhanced your communication skills in a professional environment?
10. How has your academic coursework prepared you for professional business writing responsibilities like drafting emails, preparing reports, and crafting proposals or meeting minutes?

11. How have the communication skills developed in academic environments contributed to your success in real-world professional situations?
12. How do you effectively utilize your academic knowledge to address unexpected professional obstacles?
13. Have you learned persuasive strategies at university to help you in client contacts or professional communication, including expressing opinions and negotiation?
14. What training sessions, seminars, coaching centers, or other actions have you undertaken to foster personal development?
15. What books did you read or guidelines did you follow to facilitate your personal growth in the English language before entering the banking industry?
16. What professional training have you undergone since commencing your job to acquire knowledge of banking terminology or to enhance communication with customers and stakeholders?
17. How can you connect theoretical knowledge gained in an academic environment with its practical use in your professional duties? Have you seen any differences between the two?
18. How has your academic background in English language courses enhanced your capacity to analyze and understand information critically in a professional setting?
19. Have you had any issues communicating with consumers, stakeholders, or higher authorities at the beginning of the work, and if so, how did you handle and resolve them?
20. Have you faced language barriers in your professional environment, and if so, how did you seek assistance or resolve the issue?
21. To what extent did you take online courses or follow any YouTube channels to improve your English abilities once you started working?
22. How much do you engage in internet forums where individuals talk about banking terminology and languages to improve your communication skills?
23. If you were a university curriculum developer, how would you improve students' language development to help them thrive in the real world?
24. How would you contribute to the development of the students' speaking and listening abilities if you were the curriculum developer at the university level?

## **Appendix B.**

### **Interview questions for managers/ Departmental head**

1. How long have you been working as a bank manager?
2. What are your bank employees' English language proficiency level, according to your opinion as a regional/sub-branch manager?
3. What English Language abilities are most commonly utilized by you and your employees in your work environment?
4. Which English Language skill do you find most demanding and accessible for you and your employees?
5. To what extent does your employees' proficiency in English impact their overall performance?
6. What role does English play in the recruitment process?
7. Did you attend any course or training program on using the English Language for banking?
8. Are courses and training programs in the English language needed for banking for you as a bank manager and your employees?

9. Which English Language course level and frequency do you recommend for your employees?
10. How effectively can universities equip their graduates with the essential skills for success in their professional careers? Is there a balance between theoretical knowledge and practical application? What is your opinion?
11. As a bank manager or departmental head, how do you assess the importance of English language communication skills when considering candidates for roles within the finance and banking sector?
12. Can you share any specific instances where English language proficiency has significantly impacted the performance and effectiveness of Bangladeshi graduates in finance and banking roles within your organization?
13. What measures or initiatives can be implemented to enhance the English language communication skills of Bangladeshi graduates entering the finance and banking sector, thereby improving their preparedness and employability?
14. Have you provided training or courses, specifically in English for Specific Purposes (ESP), to improve your employees' communication skills?
15. How would you approach developing a curriculum if you were in charge of creating a language instruction plan for the banking sector?

## **Appendix C.**

### **Interview Questions - BBA Students**

1. How significant do you consider English language proficiency to be in business administration?
2. Did you take any English for Specific Purposes (ESP) classes while completing your BBA program?
3. If so, how advantageous do you consider these ESP courses in improving the skills pertinent to your prospective profession?
4. If not, will adding ESP courses to the BBA curriculum benefit students?
5. To what extent does your university prioritize teaching practical, real-world skills alongside theoretical knowledge in your BBA courses, such as how to write professional emails, communicate with customers/clients, and communicate with a company's higher authority?
6. How crucial do you consider English language competence for obtaining desirable job chances in the business sector?
7. Does your university effectively offer ESP courses for your future profession in business administration?



8. Are you interested in taking more ESP classes or workshops for business administration students?
9. Do you know of any resources or support services your university provides to enhance English language proficiency for BBA students?
10. Which aspects of English language competence should be emphasized more in your BBA program to enhance your readiness for your future career?