

English Language Needs in the Banking Sector in Bangladesh: A Needs Analysis

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A thesis submitted to the Department of English and Humanities in partial fulfillment of
the requirements for the degree of
M.A in English

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Declaration

It is hereby declared that

1. The thesis submitted is my/our own 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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Abstract

Needs analysis is a first important point in implementing an English for Specific Purposes (ESP) course or program to identify the learners' key requirements or needs and identify the areas where learners lack skills. The aim of this study is to examine the needs analysis of the bank employees before designing an ESP course or program. A sequential mixed-methods approach was used to conduct this study. Both questionnaires and interviews were conducted to collect data. Data is collected through interviews, which provide a deeper insight into the participants. This study was conducted in three private banks of Dhaka city, Bangladesh. The data was collected from a total of 52 employees of the selected bank. The result of this study shows that bank employees face many difficulties such as appropriate use a lexical resources, analytical, coherent, and cohesive writing, Foreign communication, listening problem in following presentation and conferences when using English in their daily work in the bank. The results of this study also showed that every banker needs to learn English for a specific purpose in order to perform well in their respective jobs in the bank. Finally, the results of this study encourage further research and opportunities to design an ESP curriculum.

Keywords: English for Specific Purposes (ESP), Needs analysis, Business English, Professional skills, Employees of bank.

Dedication

This thesis work is dedicated to my husband, who has always been there for me and made sure I did everything I could to finish what I started.

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Acknowledgment

“In the Name of Allah the Most Merciful and the Most Compassionate”

First of all, I should be so grateful to Allah for giving me the strength, patience, strength, mind and will to accomplish this work. My supervisor Asifa Sultana, whom I would like to thank the most and express my sincere thanks for her valuable guidance, feedback and kind supervision for better performance during this work. A special feeling of gratitude goes to my loving parents, my husband and my younger sister, whose encouraging words have motivated me in every way. They never left my side and their constant support and care helped me overcome all the difficulties in my life. I am also grateful to my wonderful daughters for being there for me throughout the postgraduate program. They both were my best cheerleaders.

Table of Contents

Declaration	ii
Approval.....	iii
Abstract	iiiv
Dedication	V
Acknowledgement	iv
Table of Contents	vii
List of Tables.....	x
List of Figures.....	xii
List of Acronyms	xiv
Chapter 1 Introduction	1
1.1 Statement of the problems	2
1.2 Objective of the study.....	3
1.3 Research questions	3
Chapter 2 Literature review.....	4
2.1Introduction	4
2.2 What is ESP?	4
2.3 Historical development of ESP	6
2.4 English for General Purpose VS English for Specific Purpose	7
2.4.1. Distinction between EGBP and ESBP	8

2.5 Needs analysis in ESP?.....	9
2.5.1 Component of ESP needs analysis.....	11
2.6 A review of various relevant study results needs analysis in ESP:	15
Chapter 3 Methodology.....	22
3.1 Introduction	22
3.2 Research design	22
3.3 Participants	23
3.3.1 Profile of participants.....	24
3.4 Instrumentation	29
3.4.1 Theoretical framework	29
3.5 Setting and data collection procedure	30
3.6 Data analysis procedure	31
3.7 Obstacles	32
3.8 Ethical consideration	32
Chapter 4 Findings.....	33
4.1 Introduction	33
4.2 Quantitative data findings	33
4.2.1 Proficiency level in English	34
4.2.2 Employees' competency level in various English language skills	35
4.2.3 Needs of the four Basic English language skill	37
4.2.4 Assessment of Four skill task of employees.....	39

4.2.5 Employee satisfaction about pragmatic use of GE and other English courses ..	41
4.2.6 Needs of ESP in various English skills related activities	43
4.2.7 Effectiveness of Bangla language in using English	48
4.2.8 Need of development of ESP program or training	49
4.2.9 Need of ESP Trainer qualification.....	50
4.3 Qualitative data findings.....	51
4.3.1 General background information	51
4.3.2 Importance of ESP in banking sector.....	51
4.3.3 Skill development.....	53
4.3.4 Needs and perceptions to design ESP course/program.....	54
Chapter 5 Discussion.....	56
Chapter 6 Conclusion.....	60
6.1 Limitation	60
6.2 Recommendations	61
References	62

Appendix A Survey questionnaires	66
Appendix B Interview questionnaires	73
Appendix C Responded of interview questions (1-4)	75

List of Tables

Table 1: List of male bank employees who took part in the study	24
Table 2: List of female bank employees who took part in the study	26
Table 3: List of bank employees who took part in the study	27
Table no.4 Competency regarding the four major skills task in daily work in the bank.....	40
Table no.5 The English language areas that the employees of the banks want to develop through ESP course.	45
Table no.6 General background information of employees.....	75

List of Figures

Figure no.1: ESP Classifications	5
Figure no.2: Position of needs analysis in ESP model	9
Figure no.3: Different needs analysis approaches	12
Figure no. 4: regarding the current level of proficiency in English.....	34
Figure no.5: regarding English proficiency level in different English language area.....	35
Figure No.6: Necessity of the fundamental skills in the daily work in the bank.....	37
Figure no.7: Competency regarding the four major skills task in daily work in bank	39
Figure no. 8: effectiveness of general English as well as other English courses regarding several acts in daily activity of bank.....	41
Figure no.9: Necessity of the English language proficiency in ESP in four major skills related activities in the banking sector.	43
Figure no.10: Necessity of the English language proficiency in ESP in translation, pronunciation and appropriate expression skills related activities of bank.....	44
Figure no.11: Effectiveness of Bangla language in using English	48
Figure no.12: Opinion about ESP program or training development	49
Figure no.13: Regarding more qualified trainers to teach ESP courses.....	50

List of Acronyms

ESP (English for specific purpose)

ELT (English language teaching)

EOP (English for occupational purpose)

EAP (English for academic purpose)

EBP English for Business Purpose

NA (needs analysis)

EGBP (English for General Business Purposes)

ESBP (English for specific Business Purposes)

TSA (target situation analysis)

PSA (present situation analysis)

DA (deficiency analysis)

LSA (learning situation analysis)

LFA (learner factor analysis)

SA (strategy analysis)

LNA (learning needs analysis)

MA (means analysis)

TCA (teaching context analysis)

ICE (In charge of export)

JO (junior officer)

AO (assistance officer)

SO (senior officer)

SEO (senior executive officer)

PO (probationary officer)

MO (manager operation)

CTSU (central trade services unit)

FR (foreign remittance)

IT (international trade)

CD (cash department)

CS (customer service)

TFD (trade finance department)

GB (general banking)

Chapter 1 Introduction

English has been used as a second language and the most widely spoken language throughout the world since the 17th century and to this day. English is an international language the world and the importance of the English language is rapidly increasing in all areas of human life. It is not only used for the native language. The English language has become the leading language and lingua franca in many regions and is also used in professional contexts. In the present scenario of the English language, it is not only used for native language or academic purposes but it is used in different areas such as business, commerce, science, law, marketing, etc. According to Sukwiat more than a century ago English was only used for national survival but in the time of globalization, English has arisen for economic survival. Rao, 2019 in his article extracts that

English is the real global language and is important in education, relations, and business. I am the Chairman of one of the largest Italian Bank Foundations and we are dealing with more than 100 countries. Our work language is English.

-Professor Francesco Profumo, Politecnico di Torino, Italy

English is now the global language of the international business market. In any type of business, including banking and financial transactions, attention must be paid to the use of English by employees. In the linguistic area, ESP is one of the most noticeable terms in English language teaching. Needs analysis is the first approach to organize any ESP course. This paper aims to investigate needs analysis in ESP in the banking sector. The researcher selected the area of banking, where the learners were employees of this society. Bankers are those who deal with local customers and foreigners daily.

English is now the global language of the international business market. In any type of business, including banking and financial transactions, attention must be paid to the use of the banking sector plays an important role in our economic and business market both nationally and internationally. For this reason, every bank employee should have appropriate, competency-specific English skills at their respective workplace. ESP is one of the most effective approaches to learning English, which aims to teach English according to the learner's needs in a specific area.

1.1 Statement of the problem

This study focused on the specific English language needs of the bank employees and worked on a needs analysis before designing an ESP course for the bank employees if they want to pursue a banking diploma or need other programs to develop their professional English skills. Because not only in our country but also around the world, almost every employee working in the banking sector should/must complete a banking diploma or other program before or after entering the professional world. For example, if we look at our past to present scenario of our banking job sector, we can see that not all employees have a similar educational background that is related to the banking job sector. The employees have different educational backgrounds, some are from the Public Administration Department, some are from the English Department, some are from the BBA Department, etc. Due to this, they do not perform well in their respective positions. Language skills are a fundamental issue in the banking sector. All over the world, English is considered the most important language in the banking sector. But our general English course most often does not meet the needs of learners who want to manage their future in the banking sector. In general, in Bangladesh, learners' learning objectives are not accurately assessed. It has a strong impact on learners, learning goals, or needs for the language. As a result, learners are unable to meet their learning goals or learning needs accurately or contextually.

1.2 Objectives of the study

Following were the objective of this research:

- i. To study the current English language practices of bank employees.
- ii. To find out the gap between the required performance and the current existing performance.
- iii. To identify the target English language learning needs of the bank employees.

1.3 Research Questions

The study was guided by the following central research questions:

- i. What is the current status of bank employees when it comes to using different English languages?
- ii. What are the needs of bank employees in learning ESP?
- iii. How the English learning course can be improved to strengthen the use of English in the workplace?

Chapter 2 Literature Review

2.1 Introduction

In the linguistic field, ESP is one of the remarkable terms in English language teaching. This study investigates needs analysis in ESP in the banking sector. Several studies have been done over the years about ESP and analyzing needs or needs analysis. This section briefly discusses the literature review regarding this topic.

2.2 What is ESP?

According to Hutchinson and Walters (1997), ESP is a term that is represented as an approach, not a product. ESP stands for English for a specific purpose. It means that ESP is goal-oriented it does not provide only one particular kind of language teaching material or methodology for all learners. Meanwhile, ELT is the root of ESP. So according to linguistics ESP is the product of ELT (Polsombat, 2015).

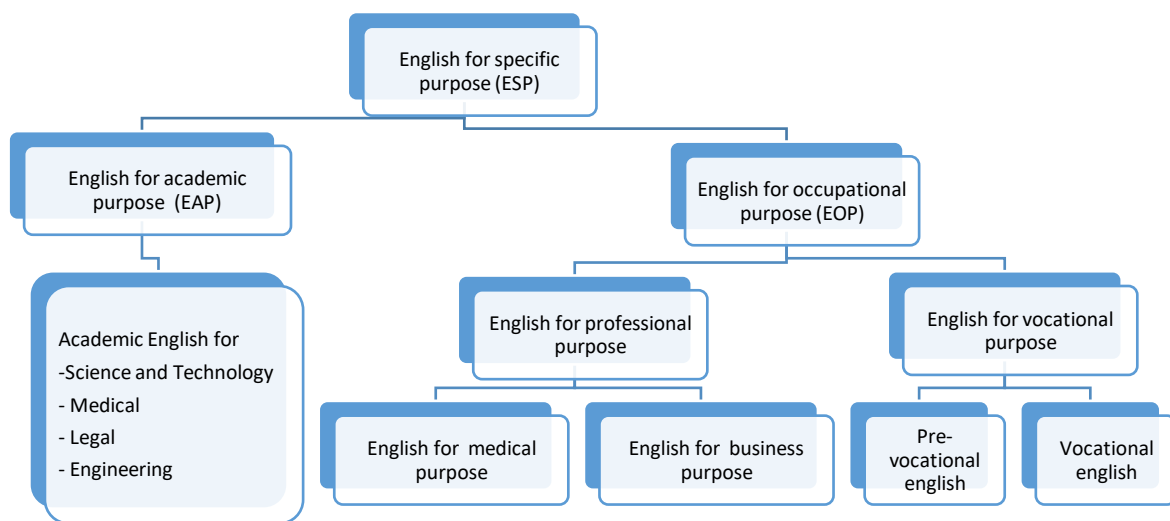
ESP process moves like in a cycle. It is a creative procedure that moves by understanding and analyzing the needs of the learners in their respective fields, especially professional fields. Even ESP does not only focus on four language skills. Its main vision is not only to explore learners' specific professional or academic language needs but also to think about how learners use it according to their needs. In this way, ESP represents an approach (Afzal, M., Riaz. f, Akhter. Y 2020).

Dudley Evans & St John's(1998) and Hutchinson & Waters (1987) classified the ESP. ELT is the root of ESP. Considering the rapid growth of globalization and the remarkable necessity of the English language all over the world, ELT also gradually spread out its variety in English language teaching. However, as mentioned by Robinson (1991,p.92) there are many classifications of ESP. But Dudley Evans & St John's and Hutchinson & waters classification are most prominent. The ESP was first divided into main two divisions 1. EOP (English for

occupational purpose) which contains medicine, business, law, administration, and vocational purposes for non-professionals in work or pre-work situations in the professional field. EEP (English for Educational Purposes) or EAP (English for Academic Purposes) consists of English for Science and Technology (EST), English for Medical Purposes (EMP), English for Legal Purposes (ELP), and English for Management, Finance, and Economic (Rahman 2015,p.25).

Figure 1

English for Specific Purpose (ESP)



ESP Classifications (Adapted from Dudley Evans, 2001)

2.3 Historical development of ESP

Hutichson and Walters (1987) explained the three fundamental reasons that were responsible for the emergence of all ESP.

a. The demand for the Brave New World

As for the first reason, two historical periods play an important role in bringing on the way to the creation of ESP. The first reason was that the end of the Second World War and post-world War context increased the economic power of the United States. Taking into consideration these issues, in 1945 immense changes were expanded in the field of economic, scientific, and technical activities on an international scale. On the other hand, the second reason was the arisen of the oil crisis of the early 1970s all over the world which increased the flow of Western money and knowledge into the oil-rich countries to communicate and become English. The effect of all these development gradually increased the English learning requirements and demands rather than only for a communicative purpose.

b. A revolution in linguistics

The second very important reason for the uprising of ESP was the revolution of linguistics. Before the emergence of ESP traditional linguistics only worked on the feature of language but after the revolution in linguistics in the 1960s and 1970s, the practitioner of linguistics started to focus on how to language use in real-life communication to consider learners' needs, wishes, and context. Hutichson and Walters (1987) point out that the variant of English skills is used in a particular context.

c. Focus on the learner

The final reason that Hutchinson and Walters (1987) described that has influenced the emergence of ESP has given more attention to psychology rather than linguistics. More attention was given in the 1970s to work on finding out how learners acquire language and how it is learned. It could be found that different learners focus on different learning strategies, use different skills, enter different learning schemata, and are motivated by different needs and interests. This consequently forced them to focus on learners' needs and create demand to design specific courses to meet better development of individual needs. The combinations of three factors are the main reason for the growth of ESP and its strong movement has viewed its influence all over the world (Melhim-2013).

2.4 English for General Purpose VS English for Specific Purpose

Nowadays for the sake of globalization, the outlook on English language teaching has changed. There are lots of debates about differences between English for General Purpose (EGP) and English for a specific purpose (ESP) that cannot be possible to finish. Generally, ESP courses are designed for adult learners who are already involved in various professional fields, either in an expert work situation or want to prepare themselves for their future career at a tertiary stage institution (Rahman2022). ESP is mainly different from GE for its linguistics features and also its purpose of language teaching and learning.

And it aims to meet the particular requirements of the learner. General or traditional English language is totally product oriented on the other hand ESP is a goal-oriented approach (Afzal, M., Riaz,

F., Akhtar, Y. (2020). To the answer to the difference between ESP and EGP Hutchison stated that there is an enormous difference in practice rather than theory between ESP and EGP. They explained that ESP is an advanced approach where learners' reasons for learning are considered the main issue of language teaching. In different disciplines, ESP equips differently to consider different activities in terms of lexis, discourse, genre, register, grammar, study skills, and also the use of underlying strategies (Rahman 2022).

2.4.1 Distinction between EGBP and ESBP

Since the present study represents Business English Which is leading the sub-category of EOP. So that according to Dudley-Evans and St. Johns (1998), there are distinctions between English for "General Business Purposes (EGBP) and English for Specific Business Purposes (ESBP)". They illustrated that the EGBP course is mainly designed for "pre-experience students" who do not have any previous job experience and this type of course designer uses the traditional method for teaching and learning. This type, of course, is mainly equipped to focus only on developing four skills in the English language. On the other hand, ESBP courses are designed for those learners who are already involved in any profession and also have some prior knowledge about their work and using specific language skills in their workplace. To design any ESBP course, designers or course developers use such activities and materials that are designed to consider real context and the specific requirements of the learners. ESBP learners want to develop one or two specific skills that are related to their particular job task.

2.5 Needs analysis in ESP

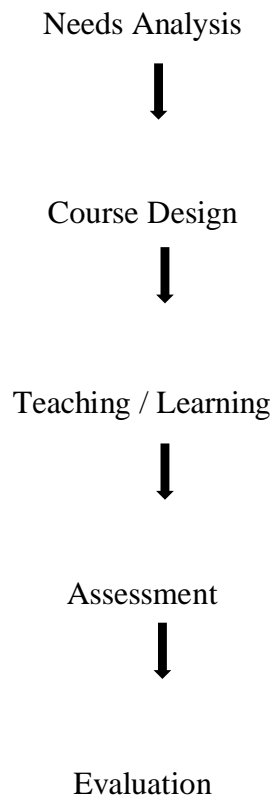
The term “Analysis of Needs” first appeared by Michael West in India 1960s. The term Needs Analysis or Analysis of Needs is a phenomenon that is used to set up any educational programs as part of the systematic approach to curriculum development (Stufflebeam, Mc comic k, Brinkerhoff & Nelson 1985). Moreno, Ferrandez, Barranganand, Jaimes (2019) in their article stated Otilia’s (2015) overview that NA is the foundation of the development of any ESP course. It enhances pedagogical content and teaching methods that assist learners to obtain “ success and motivation” Dudley Evans and St.Jhon define NA as standing for what and how a course will be implemented to consider specific learning context. They also state that,

“First, needs analysis aims to know learners as people, as language users, and as language learners. Second, the needs analysis study also aims to know how language learning and skills learning can be maximized for a given learner group. Third, the needs analysis study aims to know the target situations and learning environment so that data can appropriately be interpreted”.

Needs Analysis is the key essence of ESP. Based on the theoretical model of ESP “Needs Analysis” is come first in the model of ESP.

Figure 2

ESP model



The figure above showed that “Needs Analysis” is the first stage of any ESP course design procedure. It can be considered a pre-course procedure that works to develop any type of ESP design. According to linguistics like Buserkmen ESP courses focus on specific language and skills of the specific group of learners. So the course developers must identify what learners want to do with language, their gaps, and their needs for refining and developing any ESP course design. NA analysis can be considered in two senses. From a broader perspective NA procedure cover “the full educational process” which helps teachers or stakeholder set their objective (West, 1994 p.12). On the other hand in a narrow sense, “NA is a course development process” that helps course developers build up and refine the course content (Rahman,2015).

2.5.1 Component of ESP needs analysis

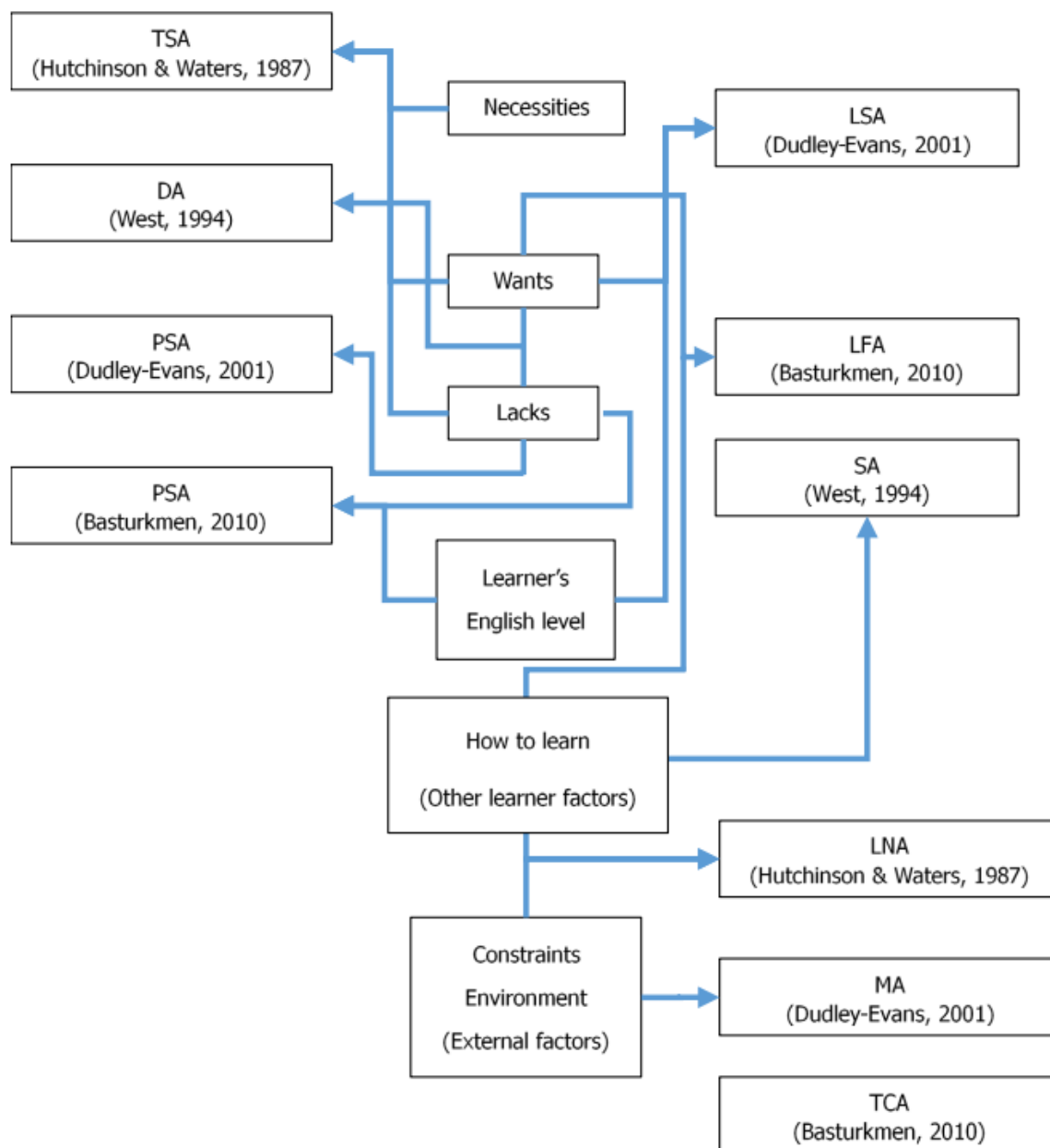
NA approaches

According to many ESP scholars, NA has different approaches such as:

TSA (target situation analysis), PSA (present situation analysis), DA (deficiency analysis) LSA (learning situation analysis), LFA (learner factor analysis) SA (strategy analysis), LNA (learning needs analysis), MA (means analysis), TCA (teaching context analysis). But most of the scholars emphasize and talk about TSA, LSA, PSA, and MA. Liu, Zhang (2020,p.3) in their paper represented the NA approaches by the following figure :

Figure 3

Different needs analysis approaches



Needs analysis approaches adopted from Liu, Zhang (2020,p.3)

TSA

Hutchinson and Waters (1987) talked about TSA approaches. According to them the purpose of TSA is to examine necessities, lacks, and wants in the target situation and also ask questions about the learner's attitudes towards it. Usually, TSA is done after the end of any language course which aims to focus learners' language requirements in the occupational setting or academic setting (Robinson1991, p8). TSA refers to learners' English use in the target situation. Its function is to identify tasks, activities, and skills of learners in target situations (Evan & Jhon,1998 p.124). Dudley-Evans and St. John [5, p124] also explain:

“TSA includes objective, perceived, and product-oriented needs. The objective and perceived needs are derived by outsiders from facts, from what is known and can be verified. Therefore, ‘to be able to spell English words correctly’ is an objective/perceived need. Product-oriented needs are derived from the goal or target situation”.

According to Munby (1978) “TSA” is the best approach to Needs Analysis. Therefore applying this analysis of the target situation, the course designer can know what they want to do with language (Polsombat, 2016 p.13).

LSA

West stated that LSA has formed some strategies that learners use to learn another language to emphasize ‘how the learners desire to learn’ (Songhori, 2008,p.12). Dudley-Evans & St Jhon(1998) illustrate that LSA refers identification of learners' subjective felt and process-oriented needs. And LSA is an effective way of learning skills and language. Hutchinson and

Waters (1987 p.62) explained that LSA acts as the central point (refers to learners' knowledge, skills, and strategies) of TSA that helps to go to the destination of TSA. The TSA can determine the direction where LSA's purpose is to identify why learners want to learn considering their condition of learning situation knowledge skills and strategies.

PSA

Present situation analysis usually operates at the start of any course and aims to identify what learners' situations are like at the beginning of any ESP course (Polsombat, 2015). McDonough (1984), also pointed out that before TSA it should be defined clearly. HE further said that Hutchinson and Waters (1987). In the NA system, a combination of TSA and PSA might cover the whole procedure. (Robinson, 1991). Munby also argued that the PSA represents constraints on the TSA. Richterich and Chancerel find three basic sources of information (learners, the language teaching establishment, and the user- institution) to explore the present language learning situation of the learners (Rahman 2015)

Means Analysis

Munby excludes that Means analysis purpose to explore the logistic and pedagogical matter to implementation of any needs-based language course. Dudley-Evans & St Jhon (1998) suggested that means analysis investigates the environment in which the ESP course will be held. Its purpose is to acknowledge or provide information about the cultural environment (such as information about the local situation which includes the teachers, teaching methods, management, students' facilities, etc.) where any ESP course will be implemented. Dudley-Evans & St John [1998, p124] illustrated means analysis as:

“Means analysis is an acknowledgment that what works well in one situation may not work in another”. For example, while hotel staff around the world may share some similar language

needs, how they learn the language, the conditions in which they are learning, and where and how they apply the language are not the same”.

To implement a successful ESP course, Swales (1989 quoted in West,1994) suggested a list of five factors for curriculum specialists that relate to the learning environment. These considerations are 1. Classroom culture 2. EAP staff 3.Pilot target-situation analysis 4. Status of service operations 5.Study of change agents.

2.6 A review of various relevant study results needs analysis in ESP:

After the invention of ESP in the English language learning field different study was conducted by so many researchers. For this study, the researcher found various study which related to this present study. According to Hutchison and Walters (1987), ESP is not a matter of teaching, it is a “specialized form of English. It is also considered as an “approach” to any course design which starts with the question “Learners learning needs.” The needs analysis procedure is a “Fundamental” part before designing any ESP course (Jonahed Meachada-2001 p.49). According to many linguistic scholars like Hutchison and Walters, Dudley Evans & St Jhon, traditionally ESP is divided into two main divisions. One is, EOP and the other is EAP.EOP is further divided into various sub-discussions like an umbrella term. Business English is one of the varieties of EOP. This study topic represents Business English to make available information exchange among the various people in commerce. (Guiyu and yang,2016). There are so many studies conducted over the years that are about business English which is related to this present study. Brieger 1997 stated that teaching Business English has three areas.

1. Teaching – This exhibited the pedagogic skills of the different running training programs.

2. English – It's manifested the idea of language knowledge and understanding the nature of language communication skills in a professional situation (represent Culture).
3. Business- Familiarity with the key issues facing specific learners. According to Brieger 1997, Business English must resemble three elements or skills (accuracy, fluency, and effectiveness) to execute any business English course design to consider the specific context.

Generally, Business English context found in three different environments “Education, Institutes, and different business institutions or companies (Dat, 2019)”. According to Dudley-Evans and St. John (1998, p.54), business communication has two aspects: communication with the public and communication within a company or between companies. Regarding this Business English issue, Rao (2019) published an article about English for Business purposes to consider the ESP approach. This paper is for the adult learners (like students) about the ESP approach to Business English. This article explained the NA, and ESP approach in Business English and the importance of Business English in helping students to use the necessary English language in their respective workplace and identify learners' language needs.

Polsombat (2016) conducted a study on employees of a Japanese company in Thailand about NA in Business English. The result of this study illustrated that the majority of the employees wanted to enrich their competence in all four English language skills because they had a deficiency in English language skills and also faced difficulties when they want to communicate in their business context. Researchers investigated that employees said that they must be needed an effective Business English course and they are also very much interested to learn English through various sources such as watching series, and movies, reading English books and newspapers, talking to their friends in English, and so on. Because

employees encountered their incapability mostly regarding Japanese accents, vocabulary, technical terms, word choices, grammar, and exposure to the English language, etc.

One of the research scholars Sani(2016) conducted a study on the topic “The English language needs analysis of bank cashiers in the context of Pakistan. In this study researcher only focused on the speaking and writing skills of the learners. The researcher not only works on needs analysis but also designs an ESP course for the banks' cashiers to consider their needs in their job sector to improve their speaking and writing skills. The result of this study showed that learners want to acquire competence in fluency when they communicate in their workplace. Most of the participants showed less importance in reading and listening skills. Some of the learners also required writing skills besides speaking skills. This researcher also designed the course to consider the participants' instrumental motivation to learn English which helps the learners to accomplish the demands of their job.

Another case study was conducted by Liu and Zhang (2020) about on NA analysis Proposal for ESP. It is a case study of a short English training course for bank tellers in a Chinese bank. Researchers conducted this study because Chinese commercial bank tellers faced problems to do operate international transactions and giving services in another section. They also faced problems dealing with non-Chinese speakers. This bank arranged a short English Training course for 20 fresher Tellers under a language center but their program became fruitless. For this reason, the bank arranged one month English course to emphasize English skills. So that this research was conducted to provide a need Analysis proposal for the short English training course for Chinese bank Tellers. According to the researcher's observation for a successful ESP course, all approaches should consider because only one approach like LSA, PAS, TSA, and DA cannot stand alone for establishing a successful ESP course. The result of this study showed that the “Needs Analysis triangle proposed by West 1994

emphasizes identifying three major needs (teacher-perceived, student-perceived, and company-perceived needs).

D, Ziv Kovic, and P. Markovic (2019) in their research “Role and importance of English language usage in the banking sector in Serbia. They emphasized the importance of Business English in the banking sector. They examined how Business English work in Banking Sector. Their study emphasized the written skills to perform well the employee for successful banking operations.

The Qualitative research was conducted by Tyas and Salwa (2021) under the topic “English Needs Analysis for Sharia Bank employees”. This study explored that Saderat Bank had newly founded an international marketing department so they needed to identify specific English language needs for a better match between the effective use of foreign language in their working place and what they want to learn from the m English language. The findings of this study showed that almost all of the learners had faced difficulties in all four English language skills where most of the employees needed to improve their listening and speaking skills and wanted to gather enough knowledge about special terms in other banking sectors. The participants also highly required effective English language training courses for the betterment of their job careers.

Another similar study was conducted by Alshayban (2022) which showed that Saudi Arabian bank employees had realized that General English was insufficient to perform without difficulties in their working place. The findings of the study found that employees of this bank acknowledged their lack of efficiency in English skills. They also disclosed their deficiency in understanding accents and lack of knowledge of banking ‘Terminology’. Because of such deficiency employees did not show efficiency in their working place. Alshayban concluded that almost all the employees of Saudi Arabia Bank need the necessary

support from course developers to overcome their constant struggle with speaking and writing skills.

For the establishment of a strong literature review researcher also review some research papers which is about for development of adult learners who were involved in different university or institution to prepare for their future career by doing different Business English course. One of the studies about NA in the ESP course in the Islamic Banking department was conducted by Madkur (2018) who investigated the required English skills development relevant materials considering the student's needs. The result of this study demonstrated that students of the Islamic Banking department realized that the lessons related to their existing major are much more important than learning general English. Madkur found that the existing syllabus was not design to consider the target needs of the students of the Islamic Banking department. Finally, the Madkur study result showed that the student of the Islamic Banking department's most required skill was speaking. They also wanted to accomplish vocabulary knowledge for developing their communicative competence.

Suryaningsih (2021) one of the faculty of Islamic economics and business of the State Islamic Institution of Ponorogo also conducted an empirical study for the adult "tertiary level learners" of the Islamic Banking Department of IAIN Ponorogo in 3rd semester. This study was conducted to develop of Business English course because as a new department of IAIN Ponorogo the existing syllabus and materials did not equip to consider students' needs. Moreover, it failed to fulfill the students' required needs. The researcher investigated needs analysis to form appropriate Business English courses which help the student to create a smooth Future career as a bank employee. From the finding and results of this study, the researcher concluded that Students should enhance their listening, speaking, writing, reading,

and vocabulary skills to overcome difficulties in communicative competence. The researcher further stated that students of IAIN Ponorogo preferred to learn Business “English language skills’ oriented teaching rather than Business English “knowledge” oriented teaching. In considering Basturkmen’s theory the result also showed that BE courses should be authentic, especially for speaking and listening skills.

Djelloul (2021) arranged a case study of Algeria bank employees to investigate the English language needs of the employees and find out their problems when they use the English language in their workplace. The researcher found out employees’ problems and difficulties, their desire, and attitude towards English and explored their interest to do the English training course. Researcher findings showed most of the employees had done training in S.I.B.F (Societe Inter Bancaire Deformation). But this training program did not provide any useful English language courses. The result of this study find out that English is required in their work but they did not use it in every field in their workplace. Employees revealed that they only used English for electronic communication. They further said that the majority had a deficiency in communicative skills and were weak in all four English language skills. This study concluded that to consider employees’ requirements or needs banks should provide effective English language training courses for them.

The present study was conducted in a Bangladeshi context so the researcher tried to find out the previous studies regarding the present study topic. But only some of the studies were done on this topic. The researcher studied some articles but did not find any research study which represents the present study. A holistic review of ESP purpose by Rahman (2015) only explained what is ESP, what needs analysis, how needs analysis works in ESP, and its development and also discussed the components and model of ESP Needs Analysis to know a concrete overview of ESP in Needs Analysis.

Khan (2011) researched the importance of ESP in Bangladesh. She conducted this study to consider the issue that learners' learning purpose is not judge accurately in the Bangladeshi context. There is a high difference between what learners learn and what learners need to meet their learning goals. She stated that for this reason, the syllabus designers or materials developers most of the time is unable to provide appropriate teaching materials (like designing a Business course for bank employees) to consider different learners' learning needs in the different business profession.

Under the topic "Overview and present condition of ESP in Bangladesh" Rahman (2022) published a Journal article. In this article, he represented the present scenario of ESP in Bangladesh. According to him, nowadays our country is starting to realize the emergency of ESP in several sectors like business, the corporate world, export-import sectors, tourism, garments and as well as for higher education, etc. In analysis, the various sources noticed that in Bangladesh the field of ESP teaching and learning system is not fully developed to meet its actual target. And still, now Bangladeshi ESP practitioners have faced so many difficulties to implement in ESP curriculum. Wang (2007) identified two challenges faced when curricular developers want to design any ESP course: the first need for self-improvement of ELT instructors, and the second open policy in Bangladesh. As a result in Bangladesh, most of the universities are still teaching English for academic purposes. They are still laid behind to arrange vocational-oriented English language teaching. Rahman further said that if we considered the overall competitive condition of ESP all over the world, Bangladesh is still now-far -away to execute the ESP needs of the learner

Chapter 3-Methodology

3.1 Introduction

The research methodology used for conducting this study is described by the researcher in this chapter. The formation of this chapter includes the following sections: research design, participants, sampling and setting, instrumentation, data collection procedure, data analysis procedure, ethical considerations, and obstacles encountered. The purpose of this chapter is to provide clear details about the methodological procedure to conduct this present study. This chapter assists the researcher in finding out the research problem and the objective of the study.

3.2 Research design

The researcher followed a mixed-method design to conduct this study. The researcher chose this method because mixed method design is a combination of qualitative and quantitative approaches that provides get more effective understanding of the research problem than one approach alone. Creswell and Clark (2007) said that Mixed-method design is conducted through the collection and analysis of both quantitative and qualitative data within a single study. There are several designs for a mixed-method design (for example sequential, concurrent, embedded, etc.). It depends on taking into consideration some issues like the nature of any research, what is the most suitable design to obtain the accomplishment of research questions and problems (Creswell & Clark, 2014; Klassen, & Smith, 2011). The researcher wanted to use quantitative as well as qualitative approaches in one study to fulfill the purpose of this study. The researcher applied a sequential explanatory design (Creswell & Clark, 2011) to collect data and also used it to analyze the collected data. It is one of the most popular patterns of mixed-method approach which is widely applied for educational research.

The formation of sequential explanatory design has been done in two ways. The first step is to collect and analyze quantitative data, followed by qualitative data collection and analysis. (Creswell and Plano Clark,2011).

3.3 Participants

The total number 52 participants participated in this study 52, among them 46 participants responded to the survey and 6 people participated in the interview session. All participants were different bank employees who work in several departments in their respective Bank. Their age range is between 30-58 years old and both males and females are participants in this study. Researcher selected 3 different privet banks of Dhaka city to collect data from the employees. All of the participants requested the researcher not to use their real identities. The researcher also selected the participants to consider the research design. Participants who work as Tellers, Assistance Officers, Junior Officers, Probationary Officers, Executives, and Managers were selected by the researcher to collect data. The researcher selected 3 different privet banks of Dhaka city.

3.3.1 Profile of the participants

The Profiles of the participants are given in the following table:

a) Male participants of the survey

Table 1

List of male bank employees who took part in the study

Participants NO.	Job Title	Age	Title of Department	Length of current job years	Education Department
1.	EIC	49 years	CTSU	19 years	Economics
2.	JO	30 years	CTSU	6 years	Marketing
3.	SEO	45 years	CTSU	13 years	Philosophy
4.	IC	49 years	FR	18 years	Geography & Environment
5.	EO	40 years	FR	2 years	HRM
6.	SO	39 years	IT	4 years	HRM
7.	SO	45 years	CTSU	15 years	Accounting
8.	SEO	42 years	CTSU	6 years	HRM
9.	EO	46 years	CTSU	16 years	HRM
10.	AO	30	GB	2 years	Business economics
11.	EO	37 years	Credit	7 years	Economics
12.	Officer	32 years	FR	4 years	Finance

13.	Officer	35 years	CS	3 Years	Management
14.	SO	40 years	CTSU	11 years	HRM
15.	EO	47 years	FT	8 years	Finance
16.	JO	31 years	CD	5years	Finance and Banking
17.	SEO	42 years	FR	14 years	Economics
18.	MO	54 years	CTSU	18 years	Economics
19.	CIC	46 years	CD	18 years	Accounting
20.	JO	35 years	CD	2 years	HRM
21.	EO	33 years	TFD	5 years	Finance & Accounting
22.	SO	42 years	CD	10 years	International Business
23.	Officer	34 years	CD	4 years	Management
24.	SEO	55 years	CTSU	18 years	Public Administration
25.	Officer	39 years	Credit	8 years	Management
27.	IC	44 years	GB	12 years	Accounting
28.	Officer	37 years	FT	6 years	Business Administration
29.	MO	52 years	XA Branch	22 years	Management
30.	SEO	48 years	CTSU	8 years	English Literature
31.	Officer	42 years	CTSU	10 years	Theology

32.	MO	48 years	XB Branch	12 years	Finance & Banking
33.	SEO	42 years	CD	12 years	Public administration
34.	Officer	32 year	GB	6 years	Public Administration
35.	Officer	42 years	GB	14 years	Management
36.	AO	30 years	Credit	2 years	Management
37.	AO	29 years	Cash Department	1 years	Accounting

b) Female bank employees who took part in the study

Table 2

List of female bank employees who took part in the study

Participants N0.	Job Title	Age	Title of Department	Length of current job years	Education Department
1.	JO	33 years	CS	2 years	Accounting
2.	SEO	50 years	CTSU	21 years	Geography
3.	SEO	45 years	Credit	20 years	Social Welfare
4.	PO	28 years	Credit	1.5 years	International Business

5.	AO	30 years	FT	9 months	Finance
6.	SEO	39 years	GB	16 years	HRM
7.	JO	35 years	Cash	3 years	Accounting
8.	Officer	34 years	CD	7 years	Finance
9.	SO	38 years	GB	4 years	Finance

c) Interview Participants profile

Table 3

List of bank employees who took part in the study

Participants no.	Gender	Age
1.	Male	43
2.	Male	47
3.	Female	44
4.	Male	47
5.	Male	50
6.	Male	53

3.4 Instrumentation

As the research instrument, the researcher created two sets of questions. The first instrument is a questionnaire designed to collect quantitative data using a survey process. Another one is interview questions which are designed for qualitative data collection by using an interview technique. Two sets of questions were created by the researcher regarding the needs analysis of ESP for the bankers, including the personal identity of the participants, target situation

analysis, and learning situation analysis. Data collection was completed with a total of 25 questions.

The researcher used 9 questionnaires' for the survey and 16 questions for the interview. The researcher used closed-ended questions that have several sub-sections for the survey and open-ended questions for the interview. In each interview session, the researcher used some follow-up questions to get more rectification to answering questions. The researcher has also explained the purpose of conducting this study and allowed participants to talk and answer the questions using their first language (Bangla). So that participants have more convenience and it facilitates getting more reliable data from the participants. The survey questions had been designed to follow the needs analysis theory which consists of two parts. The first part is about the general information of the participants and the second part assimilates two things (learners' individual needs and the target needs of the learners). The interview questions are also designed to explore the learning situation needs (LSN) and target situation needs (TSN) that incorporate the both research questions and objectives of this study. It should be mentioned that all the questionnaires were not prepared by the researcher. Some of the questions both for survey and interview are adopted from various previous studies. It has been mentioned in the Appendix-C part of this paper. The survey questionnaires' are presented in Appendix A and interview questions are presented in Appendix B. The researcher followed the 5-point Likert scale technique to prepare survey questions and every scale has added numerical values. Likert scale is a popular modern unidimensional scale that researchers use to collect respondents' attitudes and opinions to which researchers can measure the viewpoints of individuals on various topics. Data were collected based on four terms: Necessities, Lack and Want, and learning situation.

3.4.1 Theoretical framework

The theory behind the needs analysis used by the researcher in this research is the Target Needs Analysis by Hutchison and Waters (1987). The researcher applied Hutchison and Waters' Theoretical framework for the collection of data. They clearly explained this theory in their famous book "*English for Specific Purpose*". According to them, the theory of target needs analysis is an umbrella term and it is a matter of asking questions about necessities, lacks, and wants in the target needs of the learners. The researcher has already explained this in an earlier section of this study. With this target needs analysis in mind, Hutchison and Waters suggested the following questions that helped the researcher prepare the samples for data collection:

- Why does the student need to learn?
- Who is going to be involved in the process?
- Where is the learning to take place? What potential does the place provide? What limitations does it impose?
- What is the learning to take place? How much time is available? How will it be distribute?
- What does the student need to learn? What aspects of language will be needed and how will they be described? What level of proficiency must be achieved? What topic areas will need to be covered?
- How will the learning be achieved? What learning theory will underlie the course? What kind of methodology will be employed?

3.5 Setting and data collection procedure

According to Robinson (1991) to conduct a need analysis there are several procedures or techniques obtainable namely questionnaires, interviews, tests, and observation for authentic data collection. To perform needs analysis in any research study case studies, questionnaires, and interviews are the main methods (West 1998). The researcher followed the book *Educational Research: Planning, Conducting, and Evaluating Quantitative and Qualitative Research* written by John W. Creswell which is very helpful to know about the procedure of the selected method. The researcher uses a Mixed-method design so that she collects quantitative data through surveys and qualitative data through interviews. Mixed-method design incorporates multiple methods to bring up research questions in an appropriate manner. This process encompasses gathering, analyzing, interpreting, and reporting both qualitative and quantitative data (Bryman, 2012, Creswell, 2015, Creswell & Plano Clark, 2011). The techniques of both quantitative and qualitative data are quite similar and we should follow five steps for collecting data. These steps are, the selection of the participants and research site by the researcher, obtaining permission from authorities or participants to conduct the study, making decisions about which types of data to collect, documentation of the information, and finally analyzing the data collection while considering field issues and ethical issues (Creswell, 2012, p. 233). The data were collected for this study to follow both survey and interview techniques that help the researcher to achieve the objective of this study. The researcher used two sets of questionnaires to collect both types of data which were designed to follow the needs analysis theory of TSA and LSA. *“Surveys provide quick, inexpensive, efficient and accurate means of assessing information about the population”* (Zikmund 2000, p.168). The researcher collected survey data in the formal setting directly from the source where the participants worked. It helps the researcher to collect reliable and

accurate data. To collect survey data closed-ended questions were used to follow the Likert scale. However, interviews did not take in a formal setting. The participants did not want to give interviews in a formal setting because of their busy schedule and environment confidential reason. In a situation where the participants cannot come to a central location for an interview because of their business and environmental issues (Creswell,2013; & Holt, 2010). Each interview was taken informally over the phone considering the participants' available schedule to use open-ended questions. To elicit reliable and accurate answers from the participants, the researcher also used a few additional questions and stated the aim of the study. All the interviews were taken following the semi-structured interview technique and each interview took approximately 12-16 minutes.`

3.6 Data analysis procedure

The researcher applied the sequential explanatory design in the mixed-method approach to conduct this study. First of all, the researcher collected all the survey papers from the respondents. After that, the researcher evaluated the collected data using a spreadsheet and collected raw data that was analyzed through Microsoft Excel. Finally, the results were quantified which had been converted into percentages. The percentage of the raw data produced the main score and graphical representations were presented to show the survey result of the quantitative approach. The qualitative data were collected through individual interview sessions. All the interviews followed the semi-structured interview technique and the audio-tapped interview was done over the mobile phone. The researcher kept recording all the interviews. After that, the researcher transcribed all the interviews and took up the major required information from all the responses. Then the researcher kept transcription on her computer to further use its findings and discussion chapter of this research paper. After that, according to the method of sequential explanatory design, the findings of quantitative data are related to qualitative data and finally researcher interpreted both of the findings.

3.7 Obstacles

The major obstacles of this study, the researcher had been faced during the time of data collection. However, in this study, the researcher used a mixed method so the researcher wanted to collect survey data from 60 participants from three different banks. However, the researcher was able to collect data on 46 participants from two banks. Another Bank authority did not permit to collection of data from their Bank. Bank employees are very busy in their daily work so I visited X and Y banks several times to collect survey data. Researcher faced the same problem in collecting data through interviews. Some of the participants showed exhaustion from completing the questionnaire because 9 questions consisted of several sub-sections. And it takes time to fill up the all questionnaires. The Participants who were participating in the interview did not want to give face-to-face interviews because of their busy schedules and confidential issues. Moreover, researcher wanted to take interviews with 10 people but only 6 participants were given interviews. The remaining 4 people did not agree to participate in the recorded interview. Only 6 participants were given recorded interviews through mobile phones.

3.8 Ethical consideration

The researcher did her best to maintain ethical issues. The researcher further promises the participants that she will not reveal their authentic names and names and information of banks. The researcher also ensures that all information is used only for the purposes of the thesis. The relevant banking authority provided consent to the researcher before collecting data from the participants. A semi-structured interview technique was used to collect qualitative data. So that researchers strive to explain the purpose and significance of existing studies to create a flexible environment in which more reliable answers to the interview questions are obtained.

Chapter 4 Findings

4.1 Introduction

This chapter presented the findings and interpretation of both quantitative data and qualitative data that were collected through surveys and interviews. This study completed a survey to collect data from 46 bank employees and interviews to collect data from 6 bank employees who are working at three different banks within Dhaka city. A researcher has shown the result of the data in two different parts: One is quantitative and another one is qualitative data finding. The researcher explains the findings of quantitative data by using a graphical representation for each question. Every figure showed the responses of participants in a particular manner. The researcher analyzed the collected data and discussed the findings of the data to present the needs analysis theory as more precious to answer the research questions.

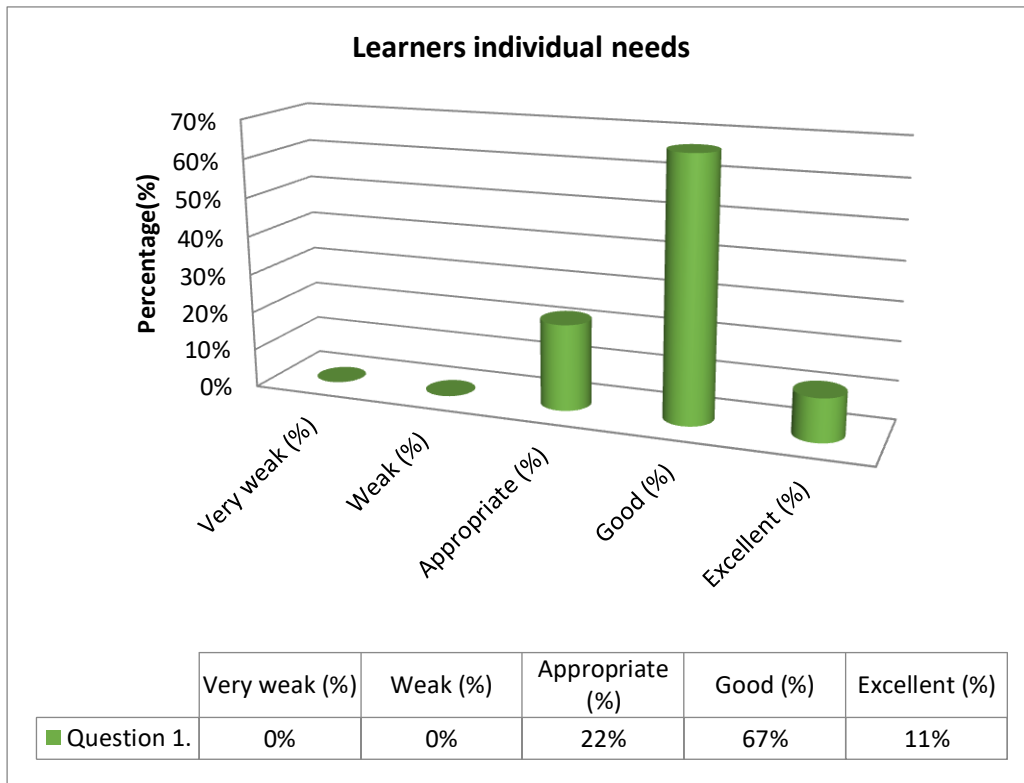
4.2 Quantitative Data Findings

The questions in the questionnaires were structured to seek information based on the theoretical framework of TSA and LSA in a needs analysis model that covers the following parts: part one covered the personal information of the participants and part 2 was covered learners' individual needs, target needs of the learners and language learning information. The questions in the questionnaires were structured to seek information based on the theoretical framework of TSA and LSA in a needs analysis model that covers the following parts: part one covered the personal information of the participants and part 2 was covered learners' individual needs, target needs of the learners and language learning information.

4.2.1 Proficiency level in English

Figure 4

Regarding the current level of proficiency in English

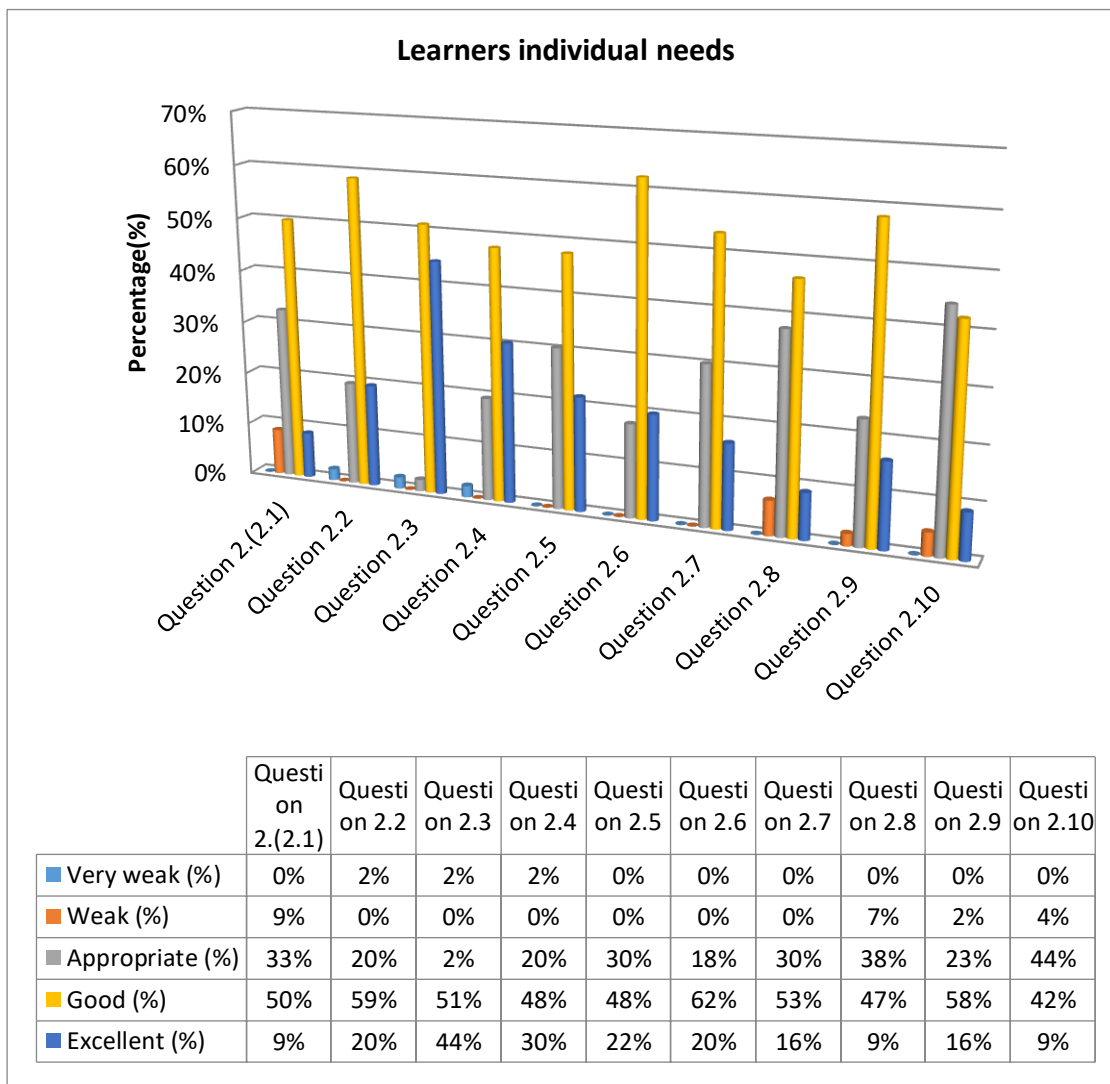


The first question (see appendix A) was used to know about the current level of the bank employee to use the English language. Figure no. 4 shows the responses of participants in percentage. In answer to the first question, 22% of employees responded appropriately in their current level of English language proficiency, 67% responded good and only 11% responded excellent in their English language proficiency level which is very low in percentage.

4.2.2 Employees' competency level in various English language skills

Figure 5

Regarding English proficiency level in different English language areas

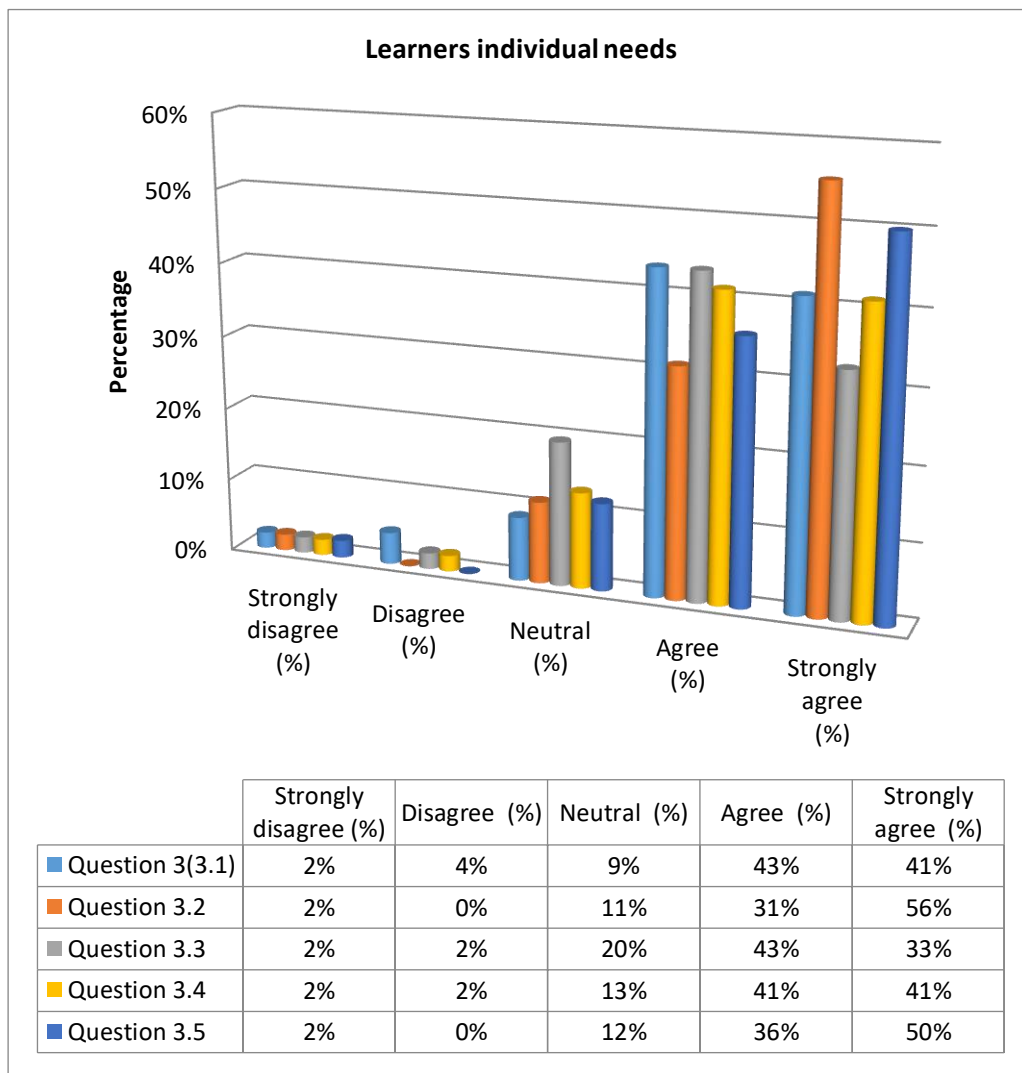


Question no. 2 is about the English language competency of different English language areas. The result that is presented in Figure no.5 reported that in terms of speaking skill(2.1), 9% of employees responded weakly in speaking skill, 33% responded appropriate,50% responded good and 9% responded excellent in speaking skill. In terms of listening skills (2.2), 2% of employees responded that they had very weak listening skills, 20% reported appropriate, 59% reported good listening and 44% reported that they had excellent listening skills. Next in the case of reading (2.3) skill proficiency 2% of employees reported appropriate, 51% reported a good level in reading and 44 % reported excellent level in reading skill. In responses to most important productive skill writing (2.4) 2% of employees reported that they were very weak in writing skill, 20% reported appropriate, 48% reported good level and 30% reported excellent level in writing skill. In terms of grammar (2.5), 30% of employees have the appropriate level, 48% have shown good and 22% have showed excellent level in grammar competency. Regarding general vocabulary (2.6) 18% reported an appropriate level, 62% of employees reported good and 20% reported an excellent level in the general vocabulary. In turn of Specific vocabulary (2.7), 30% marked appropriate level, 53% marked good, and 20% marked excellent level in Specific grammar competency. After that 7% of employees Showed a weak level of pronunciation (2.7) competency, 38% showed appropriate, 47% showed good and only 9% showed excellent. In terms of the most important skills in the banking sector communication skills (2.9), 2% of employees exerted weak, 23% exerted appropriate,58% exerted good, and ! 65 exerted an excellent level of communication competency in English. The last measuring skill is appropriate expressions (2.10), 4% of employees exposed weak level inappropriate expression, 44% exposed appropriate, 42% exposed good, and 9% Exposed excellent which indicates the lowest percentage.

4.2.3 Needs of the four Basic English language skill

Figure 6

Responses regarding necessity of English skills in the daily work of the bank

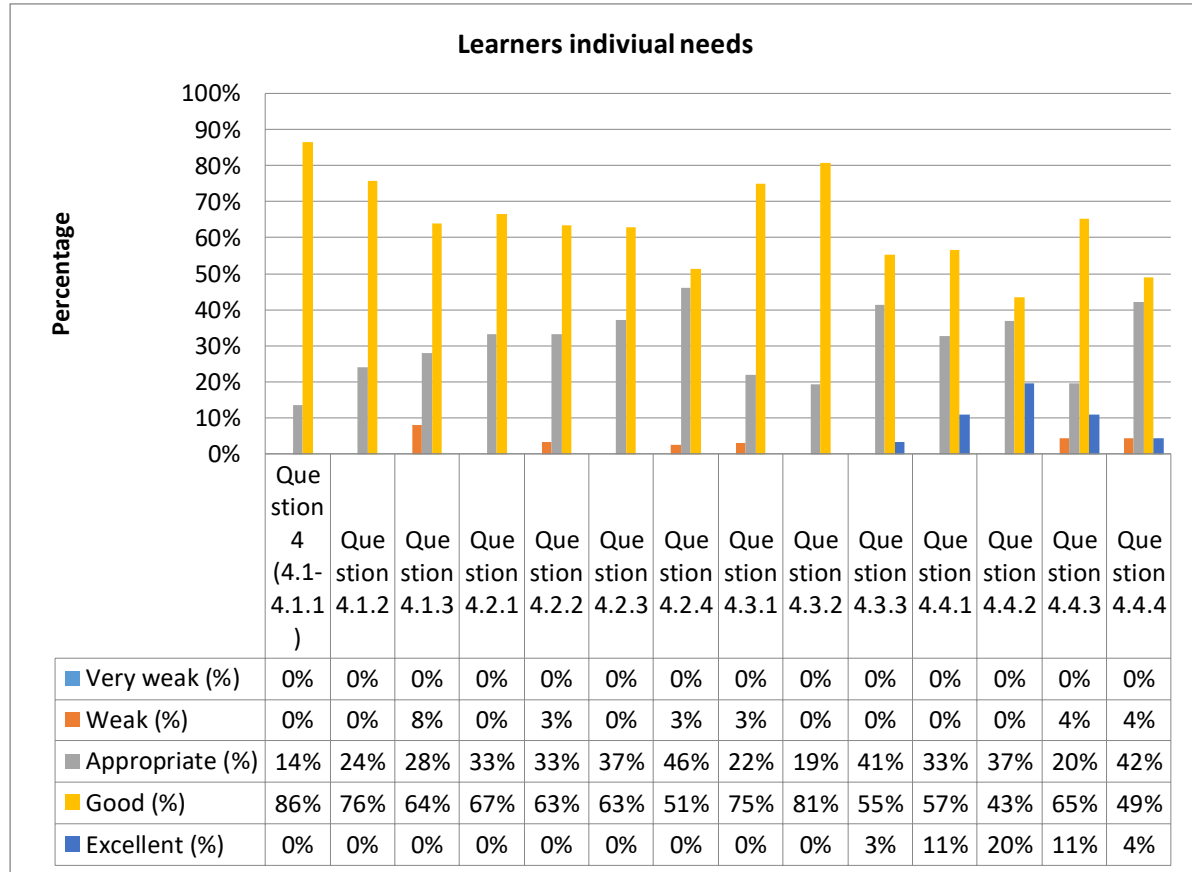


Next, the regarding the question number 3 the findings of the necessity of the four fundamental skills in the daily activities of bank employees are presented in Figure no.6. The findings revealed that regarding the necessity of reading skills, 2% of employees marked strongly disagree, 4% marked disagree, 9% marked neutral, 43% marked agree and 41% employees marked strongly agree. Then in terms of writing skills, 2% of employees responded strongly disagree, 115 responded neutral, 31% responded agree and 56% responded strongly agree which is a high percentage. After that considering the listening skill necessity 2% of employees showed strongly disagree, 20% showed neutral, 43% showed agree and 33% showed strongly agree. Considering speaking skills 25 employees marked strongly disagree, 2% marked disagree, 13% marked neutral, 41% marked agree and 41% marked strongly agree. At last, responding to the necessity of all four skills 2% of employees have raised strongly disagree, 12% have raised neutral, 36% have raised agree and 50% have raised strongly agree.

4.2.4 Assessment of Four skill task of employees

Figure 7

Competency regarding the four major skills tasks in daily work in the bank



Question no. 4 prepared to know of the intelligence or expertness of the bank employees' daily works in the bank which contains 14 statements (see appendix A) under the four major skills Researcher presented the findings of this question both in graphical presentation and in a table. The researcher used this figure to represent the result in percentage for each scale. Based on this figure researcher have been made a table to explain the findings of this question.

Table 4*Competency regarding the four major skills task in daily work in the bank*

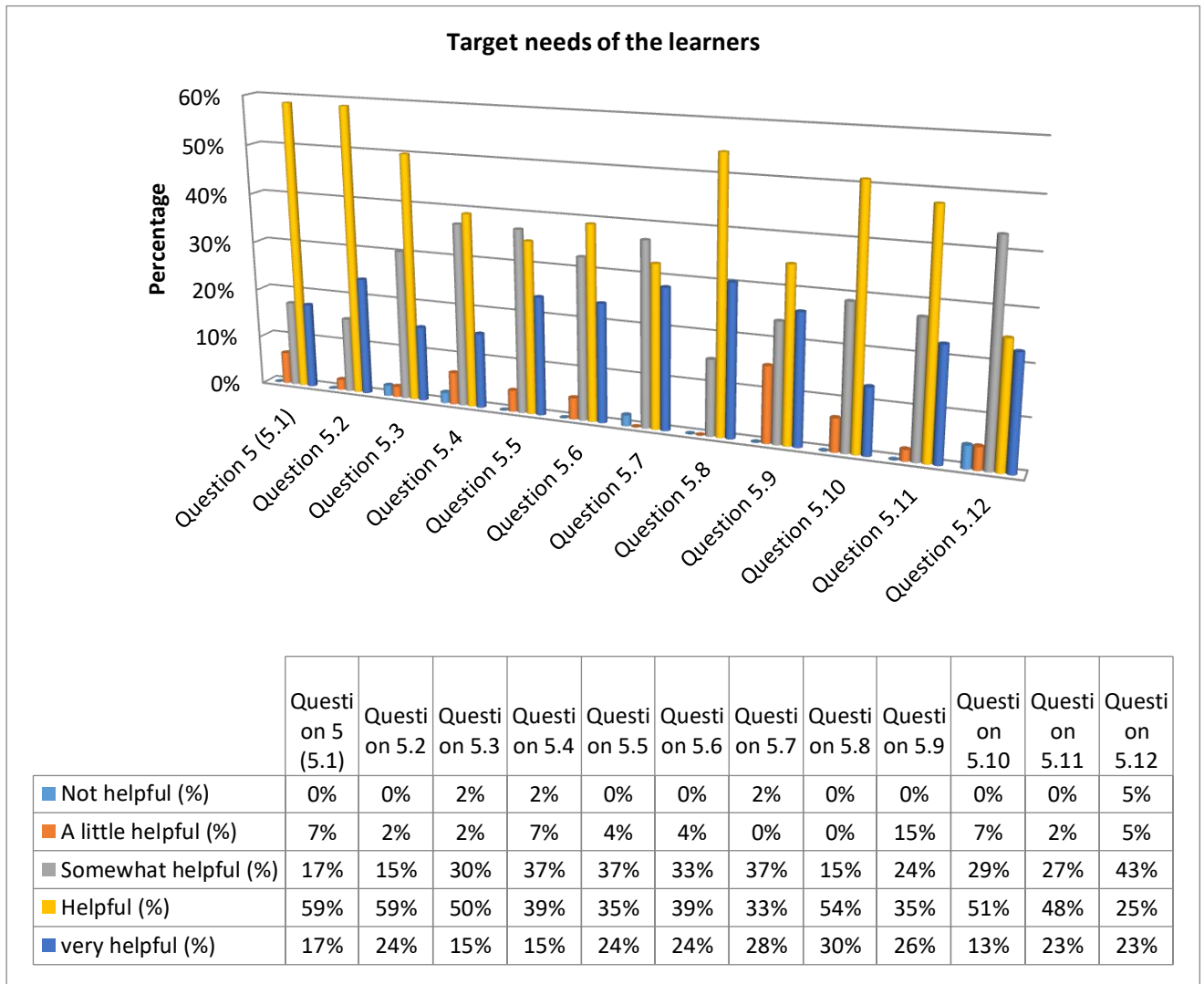
Items	Daily activities in the bank	Percentage	Total
Reading	Reading e-mails, business letters	14.43	22
	Reading work-related literature, journals	24.38	29
	Reading contract / legal documents	32.21	25
Writing	writing grammatically correct sentences	33.33	36
	Free handwriting	36.21	30
	creating well-organized paragraphs	37.31	35
	analytical, coherent, and cohesive writing	49.17	39
Listening	Following presentation/talks	25.25	32
	The following instruction	19.40	31
	Following training sessions	44.18	29
Speaking	can speak with grammatical correctness	90.03	46
	can speak in context	80.06	46
	can speak fluently	89.02	46
	can speak in context, with fluency and intonation	50.12	45

The result of the question no.4 has been summed in the above table through the average percentage of all respondents. The researcher used table to show the highest level of incompetency regarding the four basic skills related areas in English. Regarding the reading skill 32.21% employees responded highest level of incompetency in reading contract / legal documents. Regarding the writing skills 49.17% employees showed incompetency in writing analytical, coherent, and cohesive writing. Next, in terms of listening skill 44.18% employees showed incompetency in listening of following training sessions. And at last regarding the speaking skill 89.02% employees showed incompetency in speaking fluently.

4.2.5 Employee satisfaction about pragmatic use of GE and other English courses

Figure 8

Effectiveness of general English as well as other English courses regarding several acts in the daily activity of the bank

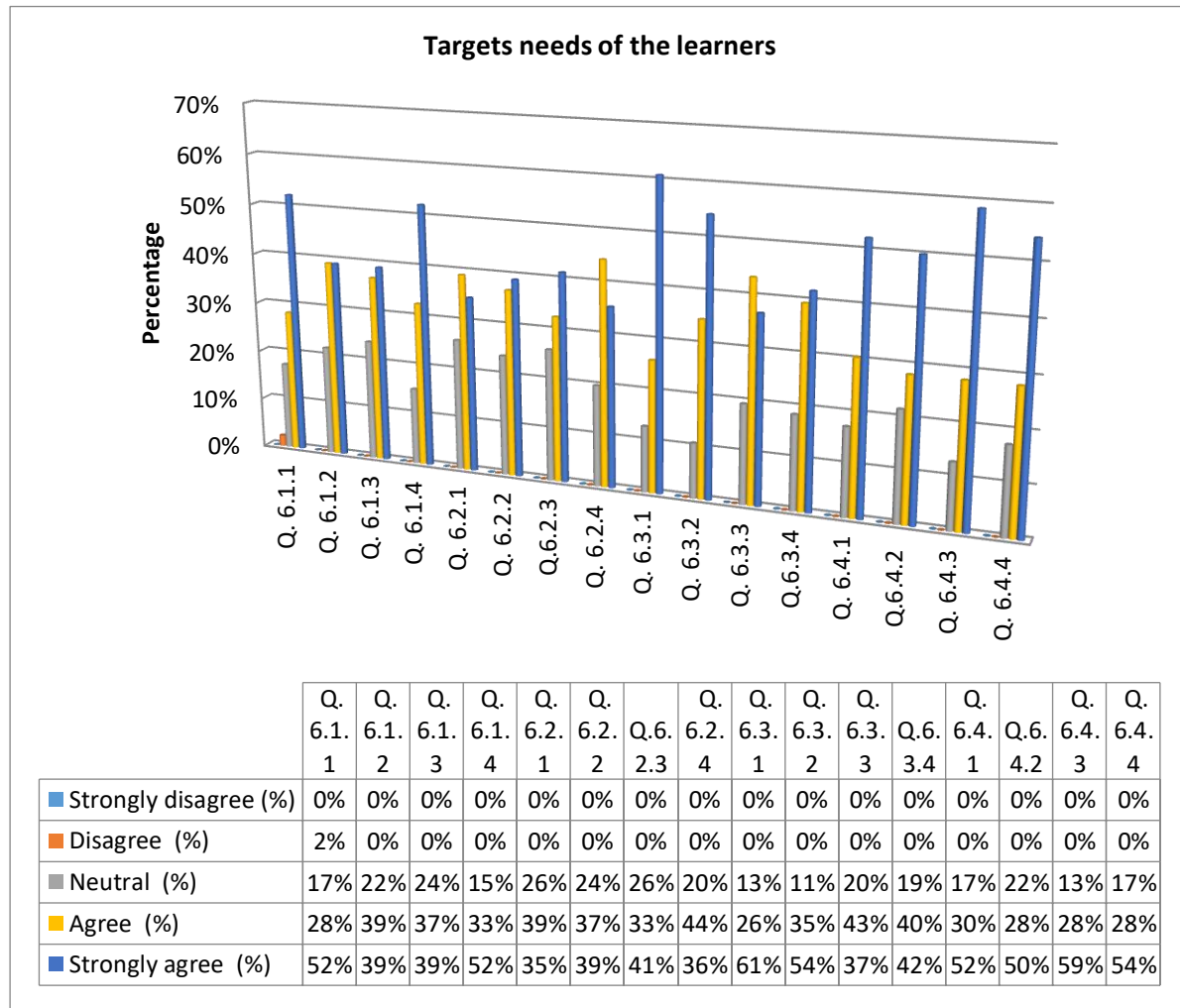


Researcher showed the findings of the question no.5 in graphical presentation (figure 8) the employee assessment about the effectiveness of general English as well as other English courses regarding several acts in the daily activity of the bank. This result showed the mixed responses. Regarding (see Appendix A) question 5 mentioned task. Half of the participants responded positive attitude and rest of the participants responded negative attitude towards the effectiveness of general English or other English courses to perform the English related daily activities in the bank

4.2.6 Needs of ESP in various English skills related activities

Figure 9

Necessity of the English language proficiency in ESP in four major skills related activities in the banking sector.

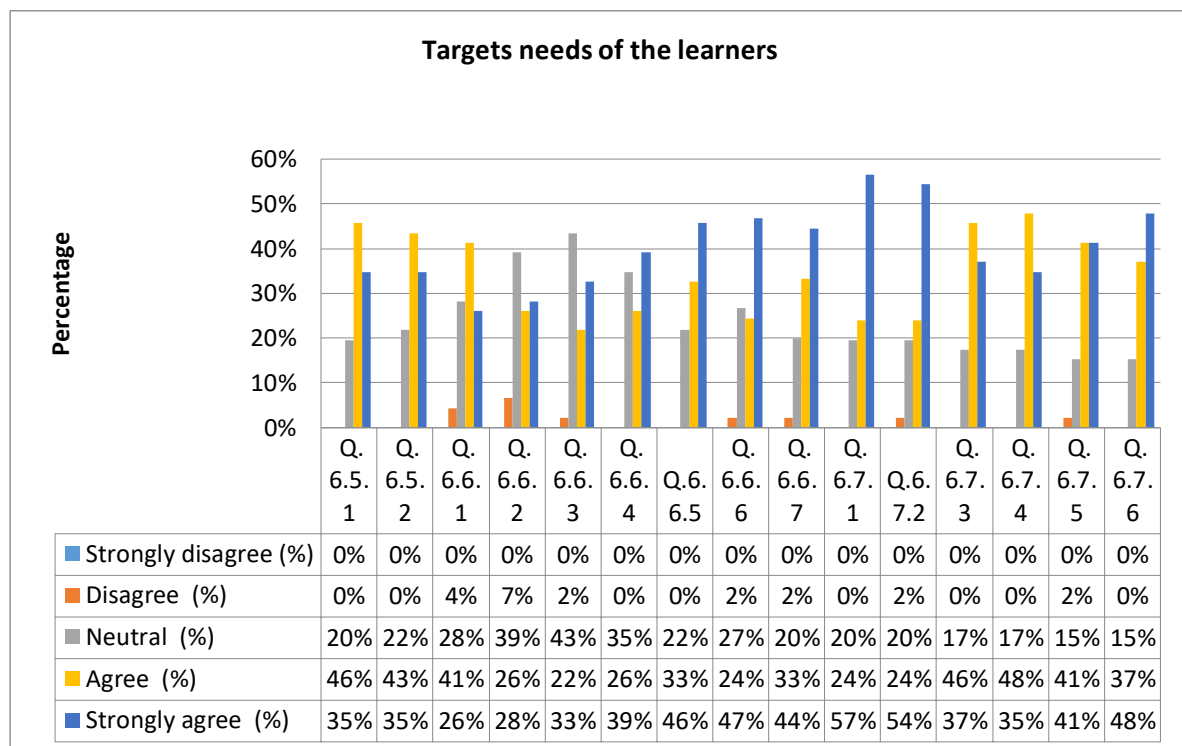


Question 6 was prepared to explore the participants' thinking and view on the necessity for proficiency in English language skills for specific English purposes in the banking sector. These questionnaires' have made in large contain which have 7 several sub division with 31 statements. For this reason researcher used two figures and one table to show the findings of collected data. Figure no.9 showed the findings of first four sub division and figure no. 10 showed the findings of rest 3 subdivisions.

The table showed the overall percentage of each statement which get from likert scale analyzed. The researcher presented the findings of importance of acquire ESP competency regarding four fundamental English skills related tasks in banking sector in figure no.9 and the result have been illustrate below by using table no.5.

Figure 10

Necessity of the English language proficiency in ESP in translation, pronunciation and appropriate expression skills related activities of bank.



The above mentioned figure researcher presented the importance of acquire ESP competency regarding translation, pronunciation and appropriate expression skills related tasks in banking sector. To explain this part researcher again used the table no.5

Table 5

The English language areas that the employees of the banks want to develop through ESP course.

Items	Different task in Bank	Percentage (%)	Total
Listening skill needs	Listening to spoken discourse on respective banking topics	47.13	46
	Listening to conversation face to face	61.13	46
	Listening to the conversation by phone	61.13	46
	Listening to a discussion in a meeting	48.17	46
Speaking skill needs	Conducting conversation face-to-face	65.11	46
	Conducting business conversations over the phone	61.13	46
	Participating in a group discussion	59.13	46
	Delivering a presentation in a meeting	64.12	45
Reading skill needs	Reading written documents related to the respective department of the Bank: manuals, instructions, several reports, multiple statements of accounts, business letters, contracts, quotations, invoices, etc.	39.20	46
	Getting details information from various contract/ agreement documents	46.18	46
	Reading business news to keep up-to-date about world events	63.12	46
	Reading information from e-mails	59.14	43
Writing skills needs	Writing e-mails	47.17	
	Writing manuals that include technical terms used in the several departments in the Bank	50.16	46
	Taking notes at presentations, seminars, and meeting	41.19	v
	Producing the correct format of minutes of the meeting	4.18	46

Translation skills need	Translation from English to Bangla	66.11	46
	Translation from Bangla to English	6.11	46
pronunciation skills need	Pronouncing English consonant sounds	73.06	46
	Pronouncing English vowel sounds	72.07	46
	Speaking English with appropriate word stress	67.08	46
	Speaking English with appropriate word intonation	61.1	46
	Vocabulary in the Banking sector and related matters skill needs	62.3	46
	Knowing English vocabulary related to the respective department in the Bank	55.15	46
	Knowing English vocabulary in the business news	53.11	46
Appropriate expression skills needs	Expressing thanks, attending to foreign customers	55.11	46
	Expressing regrets or offering apologies	46.13	46
	Giving advice and suggestions	63.12	46
	Making appointments, visiting other companies/factories	65.11	46
	Expressing agreements and disagreements	44.10	46
	Expressing a good understanding of different customers	52.16	43

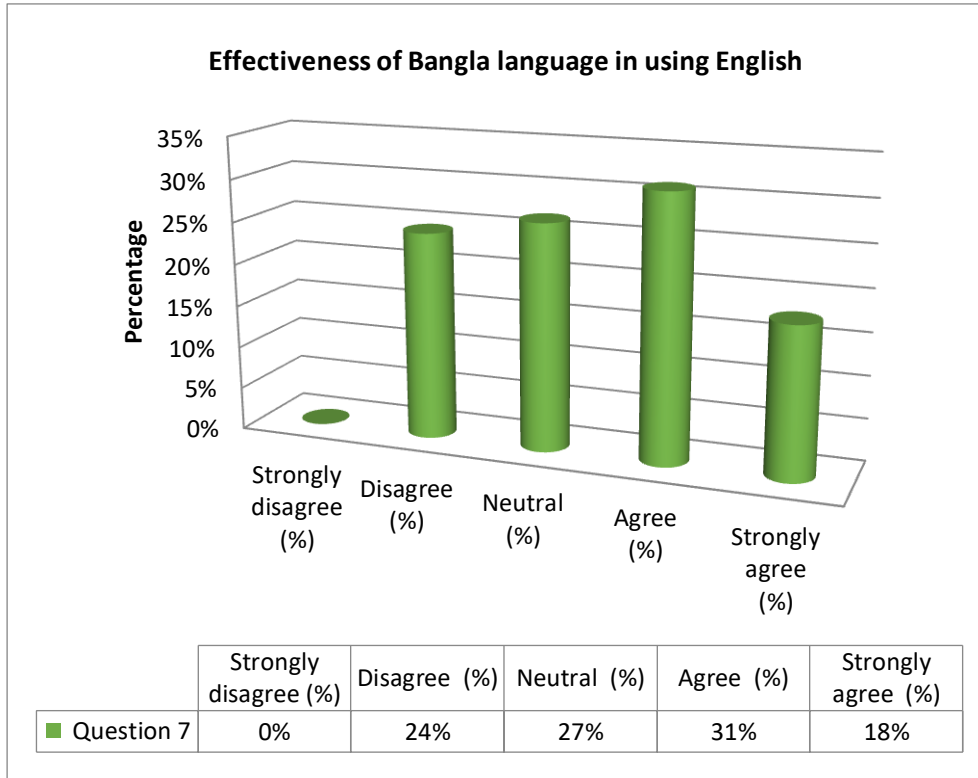
The above mentioned table, the researcher presented the most frequently mentioned responses regarding the importance of ESP in acquire competency in different English skills related task in bank. In terms of listening skill needs 61.13 % employees are needed competency in ESP for listening to conversation face to face and by phone. Next in terms of speaking skill needs 65.11 % employees are needed competency in ESP for conducting conversation face to face. Regarding the reading skill needs 63.12 % employees are needed ESP for reading business news to keep up-to-date about world events. Regarding the writing skills needs 50.16 % employees are needed competency in ESP for writing manuals that include technical terms used in the several departments in the bank.

After those four skills, regarding translation skills needs both translation from English to Bangla and translation from Bangla to English 66.11 % employees are needed competency in ESP for both activities. In terms of pronunciation skills need 73.06 % employees are needed competency in ESP for pronouncing English consonant sounds. In terms of Appropriate expressions skill needs 65.11% employees are needed competency in ESP for making appointments, visiting other companies/ factories.

4.2.7 Effectiveness of Bangla language in using English

Figure 11

Effectiveness of Bangla language in using English

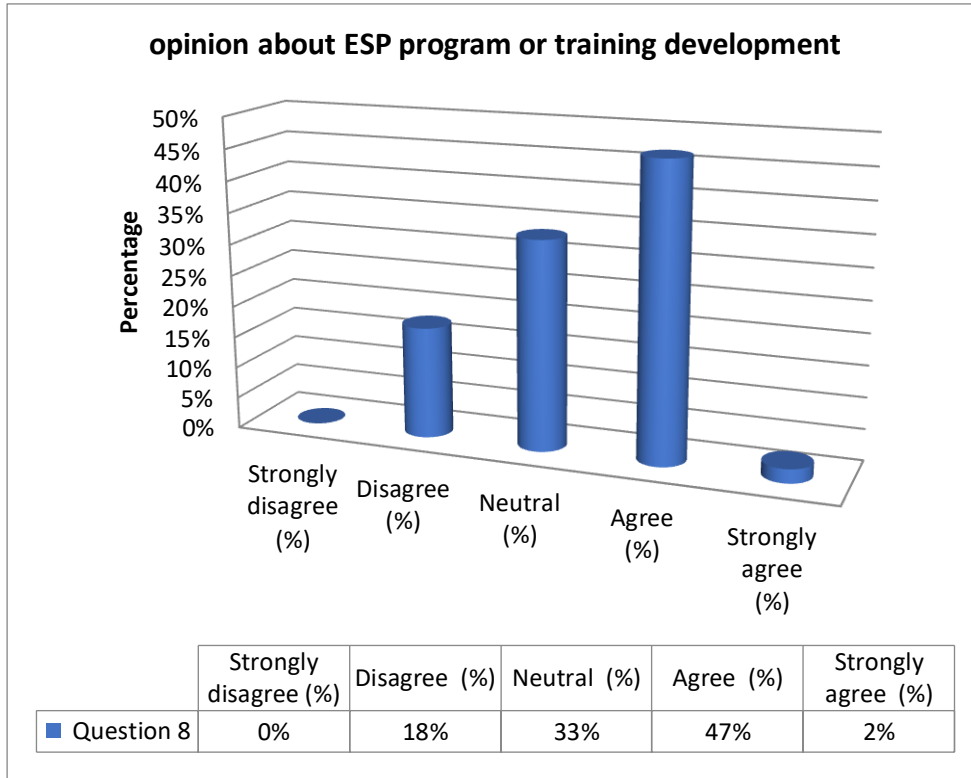


To answer the question number 9 .24% employees showed disagree with this statement, 27%employees showed neutral with this statement, 31% showed agree and 18% employees showed strongly agree with this statement. From this findings it is represented that deficiency in English proficiency sometimes influence employees to use Bangla language instead of English language in their activities in bank.

4.2.8 Need of development of ESP program or training

Figure 12

Opinion about ESP program or training development

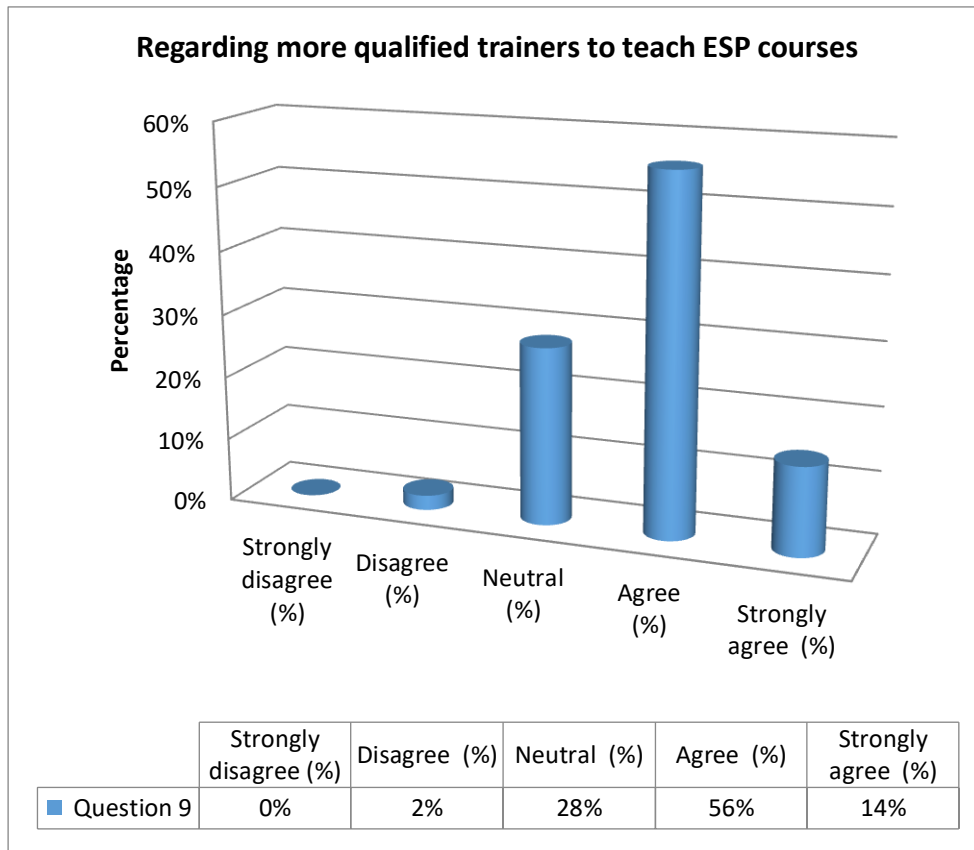


The findings of question no.8 which is presented in figure no. 11 showed that 18% of employees disagreed with this question, 33% of employees showed neutral in their opinion, 47% of employees showed agree and only 2% of employees showed strongly agree with this question.

4.2.9 Need of ESP Trainer qualification

Figure 13

Regarding more qualified trainers to teach ESP courses



The researcher showed the last question (9) answer also using the graphical presentation. 2% of employees reported disagreement regarding the necessity of a more qualified trainer or teacher to teach ESP courses, 28% reported neutral, 56% reported agree and 14% reported strongly disagreement to answer this question.

4.3 Qualitative data analysis

The researcher followed a sequential explanatory design in the mixed method. According to this design, the data are collected in two phases. The researcher first collected quantitative data and then collected qualitative data to get more depth results. The researcher conducted semi-structured interviews to collect qualitative data. A total of 6 bank employees participated in the interview session. The researcher grouped the information that takes part in similar factors.

4.3.1 General background information

The findings of question 1 to 4 were known about the general background information of the each employee who participated in the interview session. The details findings of those questions were showed in figure no.7 in the Appendix c.

4.3.2 Importance of ESP in banking sector

To answer question number 5 most of the participants confessed that they have not acquired the highest level of proficiency in using English in their daily work in the bank. Only one participant said that he has demonstrated excellent competency in applying English in daily work in the bank.

Next regarding questions number 6 and 7 all of the participants gave positive answers and acknowledged that ESP is very important for their professional sector. They also said that in the context of Bangladesh, the English language is vital for the banking sector. One of the participants asserted that,

“To consider the overall circumstance of Bangladesh and the whole world English language is considered the most crucial aspect of the banking sector. Because every operation in a bank needs English especially international banking cannot imagine without English.”

In the next question (Q.8) the majority of the participants acknowledged that Business English has dissimilarity with general English. One participant said that *“business English language is a special purpose English language which has some different patterns and terminology”*. Another participant said that *“most of the issues in the banking sector the use of English language are completely different from general English, especially in the communication and operating banking technology it is a major factor”*.

The next question (Q.9) participants were asked how ESP course or training can help the employee of the bank to meet their professional goal. One of the participants gave his opinion that *“In the modern time it is very important to master in English language in the competition of job market. For this reason ESP course can play a vital role for the banking professional”*. Another participant gave an opinion that *“ESP course help to perform daily activities independently as well as with efficiently and confidently”*. Another participant said that *“doing the ESP course helped him to cover the English language proficiency gap in his banking profession as well as it assists him to develop his English language competency in a specific area”*.

4.3.3 Skill development

In response to question number 10 and 11 participants asserted sophisticated answers. One of the participant said that employees of the bank know English but most of the causes they do not able to use English properly in their practical professional work station. He also mentioned that most of the time employees are faced problem the professional use of English language skill. Such as participants 2, 4, and 5 said that they had enough reading, listening, and general vocabulary-specific vocabulary but they had some problems in speaking, professional communication skills, and also working related writing. Most of the participants faced problems in writing correspondences, especially in using grammar; special terminology, etc. They also face problems when they communicate with foreign customers. One of the participants said that when he communicates with foreign people to deal with business purposes that time he faces some problems regarding the use of English in overall areas. Such as if the foreign customer is a native speaker that time it produces a difficult situation to communicate with those peoples especially in verbal communication. Because most of the native people are usually speak in using native English accent.” Another participant said sometime “she have faced difficulties in listening such as in international conference, board meeting” .Participants 6 said that his competency is very good in almost all areas in bank but he have problem in appropriate use of lexical resources.

4.3.4 Needs and perceptions to design ESP course/program

The answer to question no.12 all of the participants gave positive answers. According to the participants' opinion regarding this question, every bank authority should organize mandatory business English courses for every employee in the bank. One of the participants said that *“implementation of ESP course for banking professional assist them to bring more productivity for an individual and the organization as a whole.”*

The findings of questions no.13, 14, and 15 researchers presented based on the overall point of view of all participants. Most of the participants said that the learning environment should be fulfilling, manageable generative, and enjoyable. They emphasized collaboration learning to a large extent and autonomous learning to some extent. 2 participants said that they prefer technology-based learning. They think that in this modern time, technology-based learning is the suitable method to learn the English language for any specific purpose. Nowadays learners can easily access anything to learn English to use modern technology.

The other 4 participants would like to learn ESP by using blending or hybrid methods to enrich their professional English quality. Because they think that blending or hybrid methods are more effective for them to acquire the highest level of competency in a specific English language. They also gave the opinion that now a day there are various sources are available through which learners can not only learn but also have to get opportunity to apply practical use. All of the participants are preferred group learning method because they think that individual learning process is not fruitful for them. They think group learning is a more productive technique that helps them to better learning.

The findings of the last question one of the participant said that “*every bank have their own individual training institution to provide training their employees*”. He thinks that the organizer of the training or course programmer should revise their formation of training subject and method. Another participant suggested that every year authority of the bank should provide mandatory training or programs in banking professional English language. In addition two employees of X bank mentioned that since the last 3 years their bank are very much concern to organize various program to develop their employee professional skill in English. But they do not properly know about the current situation of the employee to use English in their respective work place. For this reason provided programs do not met the employee’s needs. Another participant said that the central bank should monitor employees’ proficiency in professional English and also monitor the training programmer authority from time to time. Another participant suggested that “*To increase the number of employees the authority of the bank may declare to give awards for those who can achieve some international English language test like IELTS, DUOLINGO, LINGUASKILL, VERSANT, etc.*”.

Chapter 5 Discussion

This chapter discusses the overall results of the collected data. The result of the two instruments is one closed questionnaire and the other semi-structured interviews. The results of the collected data provide answers to the research questions and form the theoretical framework for conducting this study. The first research question concerns the current competence of bank employees to use English in different language areas. The results of questionnaires 1-4 covered the answer to this research question and from the results it is clear that the current English proficiency of employees is not high such as Knowledge of English proficiency in the various language areas such as speaking, listening, reading, writing, grammar, communication skills, etc. The result of the findings revealed that the majority of employees do not have complete knowledge of their English level in other areas. In order to obtain a more detailed report on the quantitative results, the qualitative results were explained to the researcher. In addition, most participants have weaknesses in speaking and writing skills as well as in communication-related tasks in the workplace. Analysis of both results on this research question concludes that the majority of employees are required to have a high level of proficiency in all English skills. The qualitative data confirmed that business English is very different from general English and that the practical use of business English is not comparable to that of general English.

The second research question is how the English learning course can be improved to strengthen the use of English in the workplace. Results from quantitative and qualitative data researchers show that most participants would be happy to take a business English course if offered by their bank, as ESP courses are primarily focused on learners' needs to learn English in a specific area. It's not like general English. Employees strive to improve their professional English skills in order to reach the highest level in their professional careers. This result is consistent with Basturkmen's definition that ESP refers to learners' work or study-related needs, not personal preferences and general interests.

The third research question is what needs of bank employees in learning ESP? In the professional sector, the demands of learning English are changing day by day. English is one of the most challenging issues in the professional sector. The needs analysis revealed that English plays a crucial role in supporting bank employees in their professional career development. Employees need English to advance their desired career path and to compete with the possible situations in which employees need English in their desired aptitude, such as: B. for communication in international meetings, in the office and when supporting foreign customers. According to the findings of this study, learners also need the cooperation and support of their colleagues as well as the high authority of the bank. Employees learn ESP in dealing with modern methods and technologies. According to the findings, the respective banking authorities and also the central bank administration should investigate this matter and take the necessary steps to advance the implementation of the ESP course and take into account the target needs of the employees

The discovery also led to Hutchinson and Waters' (1987) TSA theoretical framework, which the researchers followed. In their opinion, TSA mainly referred to what the learners have to do in the target situation and what attitudes they have towards this situation. The findings of this opinion are based on the TSA framework of needs, deficiencies, and desires. Necessity is the most important feature to identify the target needs of the learners. The result of the study showed that the employees of each bank need to acquire knowledge of English for special purposes. Each employee must have excellent English language skills in all four areas for specific business purposes and also acquire competencies in banking expertise, technical vocabulary, terminology, communication skills, presentation skills, etc. This study also examined speaking ability and communication skills and writing skills are most sought after for bankers. Excellent writing skills are required to complete the various tasks in the bank such as writing manuals, taking notes in presentations, seminars, meetings, writing emails, creating drafts, creating documents, correspondence with customers or other people, etc. In addition, this also applies to writing skills. The employee must acquire knowledge of the use of grammar and specific vocabulary.

The second component of TSA is 'lacks'. Regarding the term "lacks," the results of this study examined that employees' existing knowledge and the need to meet the employee's targeted English language needs. The majority of participants have been working at their bank for 5 years. And they mentioned that they had various deficiencies in the professional use of the English language. This study examines that employees' existing English skills are unable to meet bankers' organizational requirements and their professional goals. In addition, it can be found that employees have gaps in various areas when it comes to tasks related to English proficiency in the bank.

The final component refers to learners' expectations and hopes regarding English language acquisition. The results of the study indicate that the employees of the bank selected in this study demand the need for an appropriate ESP course to improve their professional activities. The results of the study also examined that employees demand that the bank administration regularly checks the English language skills of employees at their workplace and evaluates employees' wishes. You should also organize appropriate ESP courses or training programs for employees. In addition, the result on this topic revealed that the banking authority can offer special awards to the employees and also organize some encouraging events that motivate the employees to pursue ESP course.

Chapter 6 Conclusion

Since English is considered a foreign language in the Bangladeshi context, English learners in our country usually face difficulties in acquiring English proficiency. From the above study, it is evident that in the Bangladeshi context, the effective implementation of an ESP course or program for specific purposes is generally substandard and is still far from the learner's desired goal. In most cases, ESP courses or programs are offered to bankers because they do not fulfill the banker's professional purpose. Consequently, the needs assessment is not regularly carried out before implementing an ESP course. The overall study revealed that before designing an ESP course for specific professional purposes, needs analysis is considered a crucial phenomenon in assessing the current situation of all bank employees. In the context of Bangladesh corporate English language learning is very necessary in banking sector. For this reason needs analysis can play a vital role to know about the target needs of the learners'. To compete with the modern global market, the employees of every bank in Bangladesh require appropriate and effective ESP courses, training or programs. The government and bank management should regularly monitor this important issue and take necessary steps. From the overall study, the researcher can examine what a needs analysis or assessment is in ESP and examine why the right approach to provide ESP courses for all programs in the banking sector is a crucial aspect for improving job performance. In conclusion, this study is able to achieve the researchers' goal.

6.1 Limitation

This study has some limitations. The major limitation of this study is that the researcher only worked on needs analysis before designing any ESP course. But the researcher did not design any ESP syllabus or any ESP teaching model.

6.2 Recommendation

Considering the findings of this study, the researcher provides a number of recommendations:

- i. To broaden the scope of the research, this study covers need analysis in target situation and learning situation, for deeper investigation future research could be conducted on the other approaches of needs analysis like present situation analysis, means analysis etc.
- ii. By implementing the ESP course, future researchers can design a curriculum for pursuing this research.
- iii. To be generalizable, a future research should be conducted with other occupation like multinational company, industrial sector etc.

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Appendix A

Survey Questionnaire

Dear participants, I am Billkayes Mitu. I am pursuing my post-graduation study in ELT & Applied linguistics at the Department of English & Humanities, BRAC University, Dhaka, Bangladesh. My research title is "English Language Needs in the Banking Sector in Bangladesh: A Needs Analysis". The purpose of my study is to conduct a Needs Analysis to understand the English language needs of the Banking professionals in Bangladesh. This questionnaire is part of academic research. Your cooperation will aid the research. I am grateful for your time and effort in completing the questionnaire.

Thanking you.

Billkayes Mitu

M. A. student, major in ELT &, applied Linguistics at the Department of English & Humanities, BRAC University, Dhaka.

Phone No: 01675177799 Email: billkyeamitu1995@gmail.com

PART ONE (Participants' Information)

1. **The department where you work:**
2. **Job title:**
3. **How long have you been working in your present Bank?**
4. **Gender:** F M
5. **Age:**
6. **Name of University you graduated from:**
7. **Name of major or department:**
8. **Have you done any English language Program /training after joining your job?**
 Yes No

PART TWO - Questionnaire

Grading Description

Very weak	Weak	Appropriate	Good	Excellent
1	2	3	4	5

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

Not helpful	A little helpful	Somewhat helpful	Helpful	Very Helpful
1	2	3	4	5

Instructions:

1. Here are questions about your opinion about the English language Needs in the Banking Sector in Bangladesh. The researcher expects your willingness to answer the questions below honestly.
2. You need to fill in the personal information about yourself. The Researcher assures that your identity and others' information will not be disclosed to others. Only the research investigator will have access to raw data. Your answers will not be identifiable to you personally; all data will be aggregated.
3. Please read each question carefully and tick (✓) the appropriate box to express your opinion.

Learner's Individual Needs

1. The current level of proficiency in English:

Very weak Weak Appropriate Good Excellent

2. Describe your English proficiency level in the following language area. Put Tick the appropriate box.

2.1. Language area	Very weak 5	Weak 4	Appropriate 3	Good 2	Excellent 1
2.2. Speaking					
2.3. Listening					
2.4. Reading					
2.5. Writing					
2.6. Grammar					
2.7. General vocabulary					
2.8. Specific vocabulary					
2.9. Pronunciation					
2.10. Communication skill					
2.11. Appropriate expressions					

3. Please tick the appropriate box to describe the necessity of the fundamental skills in the daily work in the Bank. Give your opinion.

Skill	Strongly disagree 5	Disagree 4	Neutral 3	Agree 2	Strongly agree 1
3.1. Reading					
3.2. Writing					
3.3. Listening					
3.4. Speaking					
3.5. All four skills					

4. Describe your competence in the following skills. Please put a tick mark in the appropriate box according to the following scale:

Very weak	Weak	Appropriate	Good	Excellent
1	2	3	4	5

4.1. Reading	5	4	3	2	1
4.1.1. Reading e-mails, business letters					
4.1.2. Reading work-related literature, journals					
4.1.3. Reading contract / legal documents					

4.2. Writing	5	4	3	2	1
4.2.1. writing grammatically correct sentences					
4.2.2. Free handwriting					
4.2.3. creating well-organized paragraphs					
4.2.4. analytical, coherent, and cohesive writing					

4.3. Listening	5	4	3	2	1
4.3.1. Following presentation/talks					
4.3.2. The following instruction					
4.3.3. Following training sessions					

4.4. Speaking	5	4	3	2	1
4.4.1. can speak with grammatical correctness					
4.4.2. can speak in context					
4.4.3. can speak fluently					
4.4.4. can speak in context, with fluency and intonation					

Target Needs of the Learner

5. How do your General English and other English courses (if any) assist you in completing the following task in the Bank? Click on the appropriate box accordingly (Put a tick on the appropriate box according to the instructions :)

Not helpful	A little helpful	Somewhat helpful	Helpful	Very Helpful
1	2	3	4	5

Type of Tasks	5	4	3	2	1
5.1. Write about Banking related topics in English					
5.2. Read Banking Related books, articles, and magazines					
5.3. Understand Banking related instructions, lectures, and homework					
5.4. Translate Banking related materials					
5.5. Dealing with customers					
5.6. Dealing with colleagues					
5.7. Phone conversation					
5.8. Read and write letters, forms, applications, Statements, e-mails, etc.					
5.9. Using a computer					
5.10. Perform in meetings, presentation					
5.11. Prepare reports, instructions, explanations, etc.					
5.12. International communication					

Target Needs of the Learner

6. Describe your opinion on the necessity for proficiency in English language skills for specific English purposes in the following areas within the Bank.

(Please read each statement describing the need for English communication in the career and put a tick mark according to the following scale :)

Strongly disagree	Disagree	Neutral	Agree	Strongly agree
1	2	3	4	5

6.1	Listening skill needs	5	4	3	2	1
6.1.1	Listening to spoken discourse on respective banking topics					
6.1.2	Listening to conversation face to face					
6.1.3	Listening to the conversation by phone					
6.1.4	Listening to a discussion in a meeting					
6.2	Speaking skill needs	5	4	3	2	1
6.2.1	Conducting conversation face to face					
6.2.2	Conducting business conversations over the phone					
6.2.3	Participating in a group discussion					
6.2.4	Delivering a presentation in a meeting					
6.3.	Reading skill needs	5	4	3	2	1
6.3.1	Reading written documents related to the respective department of the Bank: manuals, instructions, several reports, multiple statements of accounts, business letters, contracts, quotations, invoices, etc.					
6.3.2	Getting details information from various contract/ agreement documents					
6.3.3	Reading business news to keep up-to-date about world events					
6.3.4	Reading information from e-mails					
6.4	Writing skills needs	5	4	3	2	1
6.4.1	Writing e-mails					
6.4.2	Writing manuals that include technical terms used in the several departments in the Bank					

6.4.3	Taking notes at presentations, seminars, and meeting					
6.4.4	Producing the correct format of minutes of the meeting					
6.5	Translation skills need	5	4	3	2	1
6.5.1	Translation from English to Bangla					
6.5.2	Translation from Bangla to English					
6.6	pronunciation skills need	5	4	3	2	1
6.6.1	Pronouncing English consonant sounds					
6.6.2	Pronouncing English vowel sounds					
6.6.3	Speaking English with appropriate word stress					
6.6.4	Speaking English with appropriate word intonation					
6.6.5	Vocabulary in the Banking sector and related matters skill needs					
6.6.6	Knowing English vocabulary related to the respective department in Bank					
6.6.7	Knowing English vocabulary in the business news					
6.7	Appropriate expressions skill needs	5	4	3	2	1
6.7.1	Expressing thanks, attending to foreign customers					
6.7.2	Expressing regrets or offering apologies					
6.7.3	Giving advice and suggestions					
6.7.4	Making appointments, visiting other companies/ factories					
6.7.5	Expressing agreements and disagreements					
6.7.6	Expressing a good understanding of different customers					

7. Do you feel your lack of English proficiency forces you to use Bangla in your respective workplace?

Strongly disagree Disagree Neutral Agree Strongly agree

8. The ESP courses which are taught at different Programs / Training are not revised and developed regularly.

Strongly disagree Disagree Neutral Agree Strongly agree

9. The ESP Trainer/Teachers need more qualified to teach ESP courses.

Strongly disagree Disagree Neutral Agree Strongly agree

Appendix B

Interview Questions

1. In which Bank do you work now? What is your designation and which department you are working?
2. How long have you been working at this Bank?
3. In which department did you study at university?
4. Have you done any English language Program /training after joining your job?
5. What is your observation about your current efficiency of using English in your daily professional work in the Bank?
6. Is an English for specific purposes course important to you? Why or why not?
7. How far English language is important in banking sector in the context of Bangladesh and why?
8. Do you think the use of the Business English Language is different from General English Language? (If yes, please explain why do you think the use of the Business English Language is different from General English Language?)
9. How specific English language training or programs can help you to meet your professional goal as a Banker?
10. How would you describe your English language competence (such as in the following areas- reading, writing, speaking, listening, grammar, general vocabulary, specific vocabulary, Professional communication skills, etc.) in your workplace?
11. In your workplace what are the major problems you are facing regarding the use English language in daily work?

12. Do you think that every Bank administration should arrange mandatory English language training programs or courses for every employees? Please explain why it is necessary for the banker.

13. What is your perception of learning process should be fulfilling, manageable, generative and enjoyable, autonomous learning or collaborative learning?

14. What type of method do you prefer to learn ESP course (Traditional way or technology-based learning method or blending method or hybrid method) to enrich your professional English quality, and why did you choose this method?

15. Do you prefer an individual learning process or a group learning process and why?

16. What major necessary steps Bank administration should take to enrich their employees' English language competence and quality to develop better service in Bank? Please explain your opinion.

Appendix C

Responded of interview questions (1-4)

Table 6

General background information of employees

Participants	Question no.1	Question no.2	Question no.3	Question no.4
1 st employee	Works in X bank and he is an officer of foreign trade department	10	Completed study from BBA department in accounting	He did one general English language course and one business English language course after join in bank:
2 nd employee	Works in different branch of X bank and he is an Senior officer of central trade services unit	12 years	Completed study from Theology department	He did one general course after join the bank
3 rd employee	Works in another branch of X bank and she is an officer of remittance department	10 years	Completed study from CSE department in accounting	She did not do any English language course after join in bank
4 th employee	Works in Y bank and he is a principal officer of foreign trade department	13 years	Completed study from BBA department in accounting section	He did not do any English language course after join in bank
5 th employee	Works in Y Bank and he is a sub-branch in-charge	15 years	Completed study from the English department	He did not do any English language courses after joining in bank
6 th employee	Works in Z bank and he is an executive officer of the law department	19 years	Completed study from the BBA department in the management section	He did one specific English language course after joining in bank

