GLOBAL BUSINESS PROFESSIONALS AND FINANCIAL ENGLISH: DEVELOPING A NEED-BASED COURSE FOR BANK OFFICERS IN PAKISTAN

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A thesis submitted in partial fulfilment of the requirements for the degree of Doctorate of Philosophy in English at Department of English Faculty of Languages and Literature International Islamic University Islamabad

MAY 2017
In the name of Allah, the compassionate the most merciful
Dedication

To the loving memory of my parents
(Acceptance by the Viva Voce Committee)

Title of the thesis: Global Business Professionals and Financial English: Developing a Need-Based Course for Bank Officers in Pakistan

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December 2015
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ABSTRACT

Business communication has become a key differentiator among employees’ performance, firms’ success and soundness of overall economic systems. At present the management of all banks operating in Pakistan is earnestly trying to upgrade the communication skills of their employees. Banks are also having their staff colleges where numerous short refresher courses in Communication skills are being offered. The purpose of this thesis is to prepare a need-based Financial English course for bank officers in Pakistan. A questionnaire consisting of three parts was used to assess the needs of bank officers in four areas of English language skills, reading, writing, speaking and listening. Tabulated analysis was performed on the collected data and graphical presentations were used to depict behavior of data. It has been observed that bankers’ communication skills do not meet their requirement to perform their duties efficiently and effectively. This is attributed to bankers’ very late start of English learning in their academic as well as professional life. The findings of this study lead to the need for redesigning the Business Communication syllabus for improving the performance of the bankers. Need analysis reports that reading skills have top priority followed by writing, listening and speaking skills. As bankers in Pakistan do not need to talk to foreign colleagues frequently, therefore, speaking has not been very important for bankers. There are many institutional and policy level recommendations of this study, which mainly focus on redesigning of English Communication Course to cater for the needs of bankers.
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DECLARATION

I, Muhammad Ibrar Anver, son of Sheikh Anver Ali, Registration No.18-FLL/PHDENG/F07, PhD scholar at International Islamic University, Islamabad do hereby declare that the thesis “Global Business Professionals and Financial English: Developing a Need-Based Course for Bank Officers in Pakistan” submitted by me in partial fulfillment of PhD Degree, is my original work, and has not been submitted or published earlier. I also solemnly declare that it shall not in future, be submitted by me for obtaining any other degree from this or any other university or institution.

I also understand that if evidence of plagiarism is found in my thesis at any stage, even after the award of the degree, the work may be cancelled and the degree revoked.

________________________________________

Signature of Deponent
(MUHAMMAD IBRAR ANVER)

Dated: May 30, 2017
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<tr>
<td>AAA</td>
<td>American Accounting Association</td>
</tr>
<tr>
<td>ABL</td>
<td>Allied Bank Limited</td>
</tr>
<tr>
<td>ATM</td>
<td>Automated Teller Machines</td>
</tr>
<tr>
<td>BET</td>
<td>Business English for Technicians</td>
</tr>
<tr>
<td>DD</td>
<td>Demand Draft</td>
</tr>
<tr>
<td>EAP</td>
<td>English for Academic Purposes</td>
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<tr>
<td>EBE</td>
<td>English for Business and Economics</td>
</tr>
<tr>
<td>EGAP</td>
<td>English for General and Academic Purposes</td>
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<tr>
<td>ELT</td>
<td>English Language Teaching</td>
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<td>EMT</td>
<td>English as a Mother Tongue</td>
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<td>EOP</td>
<td>English for Occupational Purposes</td>
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<td>ESL</td>
<td>English as a Second Language</td>
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<td>ESP</td>
<td>English for Specific Purposes</td>
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<td>ESS</td>
<td>English for Social Sciences</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>EST</td>
<td>English for Science and Technology</td>
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<tr>
<td>FDD</td>
<td>Foreign Demand Draft</td>
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<tr>
<td>FDD</td>
<td>Foreign Demand Draft</td>
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<tr>
<td>FMT</td>
<td>Foreign Money Transaction</td>
</tr>
<tr>
<td>FMT</td>
<td>Foreign Money Transit</td>
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<tr>
<td>FTT</td>
<td>Foreign Telegraphic Transit</td>
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<tr>
<td>GE</td>
<td>General English</td>
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<td>HBL</td>
<td>Habib Bank Limited</td>
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<tr>
<td>HEC</td>
<td>Higher Education Commission</td>
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<tr>
<td>IBP</td>
<td>Institute of Banking Pakistan</td>
</tr>
<tr>
<td>ICAP</td>
<td>Institute of Chartered Accountants of Pakistan</td>
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<tr>
<td>ICMA</td>
<td>Institute of Cost and Management Accountants</td>
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<td>IIU</td>
<td>International Islamic University</td>
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<tr>
<td>IPOs</td>
<td>Initial Public Offerings</td>
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<td>LSP</td>
<td>Language for Specific Purpose</td>
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<td>MCB</td>
<td>Muslim Commercial Bank</td>
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<tr>
<td>Acronym</td>
<td>Full Form</td>
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<td>MHI</td>
<td>Mitsubishi Heavy Industry</td>
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<td>NCRC</td>
<td>National Curriculum Review Committee</td>
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<td>NIBAF</td>
<td>National Institute of Banking and Finance</td>
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<tr>
<td>PCA</td>
<td>Principle Component Analysis</td>
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<td>TNA</td>
<td>Training Needs Assessment</td>
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<td>SWIFT</td>
<td>Society for the Worldwide Interbank Financial Telecommunication</td>
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<tr>
<td>TESOL</td>
<td>Teaching English to Speakers to Other Language</td>
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<td>Training Needs Assessment</td>
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<td>United Bank Limited</td>
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<td>University Grants Commission</td>
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<td>WTO</td>
<td>World Trade Organization</td>
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CHAPTER 1

INTRODUCTION

1.1 Introducing the Topic

In the contemporary corporate sector, Business English Communication is an essential and empowering skill. A fundamental course in business communicative English provides business students with an understanding of the fundamental principles of communication in the business world. Maggie (1996) rightly pointed out that

In recent years, four language competencies, namely, listening, speaking, reading, and writing, have been emphasized in business communicative English courses due to the fact that English is the accepted medium for international business transaction. (p. 3)

The process of globalization has enhanced the requirement of an international language for effective interaction among business community and English has been extensively engaged for worldwide business communication. Graddol (1997) describes that the business professionals around the world take proficiency in English language as an opportunity and a competitive edge to grow faster in the competitive corporate world.
Many universities and tertiary educational institutions all over the world claim to be preparing graduates for the global corporate arena. Indeed, if university vision and mission statements are to be believed, they are aiming to prepare students for the global market place. Harvard Business School mission statement is "to educate leaders who have shaped the practice of businesses in every industry and every country around the world" (Harvard Business School 2010). The University La Bocconi, Italy, aims "to develop individuals who are well prepared and knowledgeable citizens of the world" (Università La Bocconi 2010). The Copenhagen Business School aims "to train Master's graduates who are competitive in an international labor market" (Copenhagen Business School 2010). The University of Technology, Sydney, asserts that its diversity "has created a vibrant and rich learning environment that prepares graduates for a borderless workplace" (University of Technology, Sydney 2010).

Similarly, the Queensland University of Technology aims "to provide an educational environment which enables students to develop the skills to be able to work effectively and sensitively within the Australian and international community". (Watters; 1997). He reports that students are being prepared by the Queensland University of Technology for international exposure to enable them to work in global business world. The South Australia University graduates are prepared for an "an international perspective as a professional and as a citizen" (University of South Australia, 2001). The Western Australia University endeavors to "advance, transmit and sustain knowledge and understanding, through the conduct of teaching, research and scholarship at the highest
international standards for the benefit of the international and national communities (The University of Western Australia 2010). Curtin University of Technology determines to develop its students as "citizens of the world, emphasizing an international outlook, cultural diversity and informed respect for indigenous peoples" (Curtin University of Technology, 2004).

Effective business English communication skills have become a challenge for the professionals working in global market place. This has been attributed to the fast expansion of English language in the international business community. In the next section emergence of English as language of international business communications will be discussed.

1.2 Emergence of English as Lingua Franca of Global Business

English language has expanded dramatically during Globalization. Cameron (2002) observes that many researchers have considered the impact of English language as a major theme of globalization. Cameron, defined language as “the primary medium of human social interaction, and interaction is the means through which social relations are constructed and maintained” (2002; p.1). English is the most used international language in international trade and business. The rise of English as a lingua franca can be the result of “linguistic opportunism” or “linguistic imperialism”. Hart-Rawung (2008) has critically observed the exalted status of English language in global business affairs. “However, one true value which no one could refute is that its contemporary role offers far more privileges to the ones who possess it. And this has particularly proved true in international business
and trade.” (p. 25).

According to Pennycook (1998) there are three main categories of English language speakers as different researchers like Kachru (1985) and Graddol (1997) report in their studies. The first category includes those persons whose first language is English. In the second category of persons, English is used as a second language. Similarly persons in the third category, use English as a foreign language. English is used globally for business and trade by the speakers of the second and the third category. Thus English has attained the status of language of business communication for worldwide trade and commerce.

The globalization process and the impact from the British colonies are the two major sources of the growth of English as international means of business communication. English was used as the controlled means of official communication in British Empire (Phillipson, 1992; Pennycook, 1998). Some studies attribute political reasons for the growth of English language as lingua franca (Pennycook, 1998; Phillipson, 1992).

Kovacevic (2004) observes that the process of globalization has consolidated the role of English as the lingua franca in the global market. In the current globalized English language has been accepted as beneficial and transparent medium of business communication. (Crystal, 1998). Information technology has progressed at a fast pace has transformed the world into a global village and need for global business communication discovered English language as lingua franca of trade and commerce. (Kachru et al.,
In international trade proficiency in English language is a crucial skill required for business communication.

1.3 Context of Study

This section would briefly review the context of this study while discussing the importance of the concept of Training and Development (T&D) for banking professionals and the objectives formulated by State Bank of Pakistan for effectiveness of T&D for banking professionals.

The banking and finance professionals in Pakistan are aware that much business interaction and banking transactions all over the world takes place in English. They understand that banking related communicative functions can be performed with enhanced English proficiency. Hence the demand for training in English language needs is growing in Pakistan's banking and financial sectors. The banking professionals require enhancing their English language proficiency. The senior management of almost all commercial banks is also keen in professional capacity building of its human resources.

State Bank of Pakistan has issued guidelines for bank employees’ training and development on October 1, 2016 (Appendix 4), whereby all banks operating in Pakistan are required to implement the specific parameters for training and development of their employees. As given in the guidelines of State Bank of Pakistan, effective training of bank officers can minimize operational risks and contribute to the progress of bank. The bank officers Training Needs Assessment (TNA) for all major functional areas can be
made as a first step. Then their Board of Directors (BOD) can devise a training strategy that can be forwarded to the State Bank for approval. State Bank of Pakistan has categorically stated that the “training and development budget be made part of overall budget” of the bank. The Human Resources departments of all banks must monitor the utilization of this special budget for training of banking professionals. This committee should also oversee the implementation of training strategies.

State Bank reiterates that the evaluation of Return on Training Investment (ROTI) must be done periodically. Employees be encouraged to obtain professional trainings and promotions and financial benefits be linked up with the outstanding results of these trainings.

The Pakistan Banks Association (PBA) is required to “coordinate with Institute of Bankers Pakistan (IBP), National Institute of Banking & Finance (NIBAF), and local business management schools / universities to develop and design specific courses that cater to the specific needs of banking industry.” Training modules arranged by State Bank of Pakistan for bank officers of different banks include:

- Performance Excellence through Emotional Intelligence
- Communication Skills
- Report Writing
- Leadership & Effective Team Building
- Customer Services
Coaching & Counseling

The on job training of bank officers has now become the responsibility of the bank management. The State Bank policy guidelines provide a fair opportunity to all bank employees to upgrade their professional skills, more importantly communication skills. The senior management of all banks invests in human resources development to cater to the banking requirements and improve customer satisfaction.

1.4 Teaching of Business Communication

The Business Communication course is offered at all business schools in Pakistan as a supporting course. Generally it is a three credit-hour course especially designed for students of MBA and BBA programs to develop their business communication skills. Besides the business graduates, the course is also offered to the other professional programs like computer science, engineering, management accountants, chartered accountant. All financial institutions also arrange refreshing courses in business communications to improve the communication competence of their employees. As the focus of this study is need assessment of bank officers working in the commercial banks of Pakistan in terms of their communication skills requirement, it is stated that almost all banks have their staff colleges or training institutes for capacity building and personality grooming of their bank officers.
These days all commercial banks in Pakistan hire only business graduates. MBAs or BBAs with minimum 3.0 CGPA can apply for the Management Trainee Officers position in banks. After successful initial training, they are upgraded as Officers Grade III. The Business Communication course is offered at initial induction level and also during in-service training, besides professional courses in accounting and finance.

However when different Staff colleges of commercial banks were visited by the researcher, it was observed that proper outlines of the Business communication courses were not available. The English communication courses offered are normally of two to three days duration (Appendix 5). The instructors are either senior bank officers or are hired from the business schools. The general perception of the bank officers about these communication skills related courses is that they are only a sort of formality and doesn’t serve the purpose.

It was also observed that nomenclature of communication related courses is also different at different training institutes of commercial banks. However the encouraging part of the observation was the awareness among the banks management and the bank officers regarding the importance of communication skills course. It was also noted that the instructors bring their own developed course outlines and even the objectives and aims of the business communication course are not available in the staff colleges of commercial banks.

State Bank of Pakistan has also directed the top management of all commercial banks to invest handsome amount on R&D. The policy statement of State Bank of Pakistan has
been placed at Appendix 4. The senior bank management believed that the business schools are not playing their active role in upgrading the communication skills of their graduates. As such when these newly inducted officers’ start their careers in banking sector they face difficulties in giving maximum output because of their defective communication skills. They ultimately become a sort of liability on the management.

Moreover the outlines of the business communication courses of different business schools are also not in line with the skills and jargon required by the bank officers. The Business Communication course offered at MBA level is offered to all areas of specialization; HRM, Marketing, IT and Finance. The MBA finance students must be offered Financial English course during their MBA. If not offered then, at least when they join banking sector they must be taught one full -fledged course of Financial English by bank management. This would facilitate the bank officers to perform in an effective manner. Also the management can benefit from the advanced communication skills of the employees in catering the needs of their customers and effective running of bank affairs.

1.5 Rationale of the Study

As in other countries, in Pakistan too, the business world is very competitive and there is always room at the top. All business organizations, particularly the banking sector, require human resource that is more proficient in their work. Obviously, bank officers have to play quite a significant role in banks. Bank staff, in addition to dealing with their customers, have also to be quite proficient in their communication within the organization vertically as well as horizontally. Obviously, all that requires listening, speaking, reading
and writing skills in communication. In addition to verbal communication, they are also required to prepare different types of reports, letters, memos, promotional material, etc.

At present, the management of almost all banks operating in Pakistan is devising trainings for effective communications in banking. Some of the banks are also having their staff colleges where numerous short courses are being offered to the employees as refresher courses for the enhancement of their communication skills. The actual problem is that neither these courses are fully fledged courses nor do they serve the purpose of upgradation of communication skills. The researcher observed note that proper outlines are not available and also the duration of these courses is from three hours to twelve hours. In other words, the banks can afford to offer only one-day course in business communication, at the most.

Therefore, in view of the continuously expanding role of the business sector and the role of banks therein, there is a dire need to develop a course on business communication skills for bank officers. It has been argued that bank relationships are key factors in the existence and development of the corporate sector. Non-financial companies, which have relatively better working relationships with banks have more capacity to absorb shocks. To maintain good relationships, communication in English is of utmost importance for bankers. Therefore, the researcher was motivated to undertake this task of developing a need-based course in business communication skills for bank officers.
1.6 Thesis Statement

In the increasingly globalized banking sector of Pakistan, there is a justification to develop a need-based course to equip the Pakistani bank officers in all four areas of English communication skills. To successfully build and maintain business relationships, communication skills listening, speaking, reading, and writing, play a key role. This research first aims at carrying out a thorough need analysis of the communication skills of the bank officers working in Pakistan through a questionnaire and then to develop a need-based course for these bank officers.

1.7 Objectives of the Study

The following objectives have been set for this research study.

1) To assess the baseline status of bank officers’ in the four areas of English communication skills; writing, reading, speaking, and listening.

2) To undertake skill gap analysis in terms of the bank officers’ present level and the desired level in different aspects of business communication skills.

3) To identify the training needs of bank officers in four areas of English communication skills; writing, reading, speaking, and listening to facilitate them for effective external communication with individuals customers and business organizations and effective internal communication with their high ups and support staff.
4) To determine the rank order of training needs of bank officers in business communication skills in English.

5) To develop a need-based course for bank officers in English communication skills in light of their felt needs regarding English communication skills.

6) To design and sequence the activities and experiences required for developing business communication skills in English in the light of skills needed by Bank Officers.

1.8 Research Questions

In this study, the following research questions were addressed:

1) What is the on-ground status of Bank Officers working in different banks of Pakistan with reference to their individual customers, client organizations, their high-ups and their support staff in their respective organizational set-ups?

2) What are the training needs of Bank Officers’ working in different banks of Pakistan in terms of communication skills in English language: writing, reading, speaking, and listening.

3) Which of the four areas of business English communication skills should receive the most emphasis in the business communication classroom as perceived by the bank officers?

4) What content areas, activities and experiences need to be included in the course in business communication course for equipping the bank officers to enable
them operate effectively in international/ intercultural work environments?

1.9 Delimitation of the Study

Due to time and resource constraints, the study has been delimited to the Bank Officers working in different banks situated in Rawalpindi and Islamabad. This has been done without losing any material information about the functioning of Bank Officers working in banks located elsewhere because of the fact that the SOPs (standard operating procedures) within a particular category of banks are all the same.

1.10 Significance of the Study

Findings of the study are likely to be significant in the realm of training from several angles. Some of the possible aspects of the significance of this study are the following:

The course contents may be used by the International Islamic University (IIU) for imparting training to Bank Officers in particular and other categories of potential bank employees in general in business language communication skills. The IIU may also use the course contents in its other courses designed for even fresh graduates aspiring to join the banking sector in the future.

Planners of Human Resource Development for the banking sector may also use the proposed contents for designing their training programs for their employees of different categories. For example, the National Institute of Banking and Finance (NIBAF) and the
Institute of Bankers Pakistan (IBP) can be approached to redesign their courses of English communication for bank officers.

The methods and strategies used for assessing needs of bank officers can also be used by future researchers for doing similar research work for other categories of banks in particular and employees of other sectors/industries in general, especially for the analysis of business communication skills in English.

It is pertinent to mention here that in Pakistan this is the first formal need-based study of bank officers with respect to their requirement for communication skills in the banking sector. The course can be named as *Financial English for the Bank Officers* and can be offered at all staff colleges of commercial banks, investment banks and other financial institutes.

Last but not the least, this course could replace all the stereotypical refreshing courses offered in banking sector for the improvement of the communication skills of bank officers.
CHAPTER 2

REVIEW OF RELATED LITERATURE

2.1 Theoretical Framework of the Study

The overall purpose of this research was to develop a need-based course in Business English Communication skills for bank officers working in different banks, operating in Pakistan. This study deals with the concept of English for Specific Purposes (ESP) as the aim of this study was to develop a need-based English communication course. This chapter deals with some of the aspects pertaining to the theoretical framework of the study.

2.1.1 What is ESP?

English for Specific Purposes (ESP) is an off-shoot of English Language Teaching (ELT). The term "specific" in ESP refers to the specific purpose for learning English. ESP is a specialized teaching that aims to develop specific English language skills. The learners intend to study English language that can facilitate them in a particular field that they have already chosen. These learners have already studied General English and have a knowhow of the grammar and other rules of English language. So when they decide to study English for a specific field, they are well versed with the technical aspects of General English.
The most important difference between ESP and ESL is that ESP is required for working and communicating effectively in a specific field. ESL is required by the learner as an alternative for communicating when the first language doesn’t work. ESL learner has to learn the English language from the basics and usually during his schooling. The ESP learner knows English language but would like to study a particular jargon of English words for a specific field. The ESP learners are grown up and associated with some field of study or an occupation. This is why that when ESP courses are designed the need analysis of the learners is conducted.

The learners while taking up a course in ESP are motivated and are eager to add the professional terminology to their English vocabulary. Their field related knowledge is an integral part of the ESP course. The ESP teachers also focus on their professional requirement of English language. The Hutchinson and Waters tree-diagram elaborates different areas of ESP, like English for Business and Economics (EBE), English for Science and Technology (EST), English for Secretaries (ES), English for Vocational Purposes (EOP). (1987: p.17)

2.1.2 Role of Teacher in ESP

The ESP course facilitator has to conduct an interactive session while teaching an ESP course. The ESP teacher has to perform multi-faceted tasks. He has to formulate objectives of the ESP course and then has to offer that course in a learner friendly environment. The contents of the course must be selected according to the professional requirements of the students of the ESP class.
The ESP course facilitator has the experience of teaching General English. The grammar and the other general rules of English language are not to be taught in the classroom but these rules should also not be violated by the learners. Although the teacher works to enhance the professional skills of ESP students, the factual situation the teacher face is limited proficiency of General English but immense language learning abilities of the adult learners. They are constantly expanding their vocabulary, becoming more fluent in their fields, and adjusting their linguistic behavior to new situations or new roles. ESP students can exploit these innate competencies in learning English.

**2.1.3 Need analysis as a basis of developing course contents**

Needs analysis has universally been accepted as the starting point for developing any course content aiming at imparting specific skills in any target clientele. Nunan (1988) stated that the need-analysis was given importance in education planning and course designing from the early 1970s. The results derived from the needs analysis were given significant consideration in syllabus designing and curriculum planning. The behavioral objectives were specified on the basis of these needs analysis. And this approach became widespread in language teaching. In their first days, need analysis procedures were used as the initial process for the specification of behavioral objectives which then explored different syllabus elements, such as functions, notions, lexis, in a more detailed manner. At the same time, Language for Specific Purposes (LSP) became a matter of general interest and LSP experts were making efforts to give birth to a more comprehensive and...
better LSP syllabus. As a result, needs analysis was warmly welcomed by LSP teachers as an approach to course design, which focused on learner's needs.

2.1.4 Designing Business English Programs

English language has emerged as a global lingua franca in trade and commerce. It is the most frequently used language for business communication around the world. The business professionals need to develop effective English communication skills to perform job related tasks efficiently. The business organizations are also making huge investments on the training and development of human resources in today's economic market. Learning of English language is linked up with their area of expertise. The English language thus studied is used for the specific purposes of communicating in trade and commerce. It has been determined that the conduct of proper Needs analysis is the starting point towards designing ESP contents for the learners of a specific academic or business field.

The remaining portion of this section aims at the critical review of the works apropos the relevant issues. The relevant literature about the following issues has been critically reviewed to underpin the research by providing it the theoretical background.

a. English for Specific Purpose

b. English in the business and financial context

c. Business English in the Pakistani context.
2.1.4.1 ESP as an offshoot of ELT

ESP is an offshoot of ELT that has brought language out of the artificial atmosphere of the classroom to the real-life situations showing people in actual correspondence. Primarily ESP is the field of Applied Linguistics. Richards & Rogers (2001) observes that ESP focuses solely on the actual usage of language in a given situation or context. Orr (2002) finds ESP to be more concentrated and having a clear objective to be achieved by equipping the learner with the desired language skill.

2.1.4.1.1 The Origin of ESP

ESP is advancement in the traditional general English language teaching. It is basically an offshoot of ELT that aims at facilitating the emerging classes of professionals and other social groups in the different walks of life. Hutchinson and Waters (1987) describe its origin in an anecdotal manner:

Once upon a time there was a city called ELT. The people of ELT led a comfortable, if not extravagant, life, pursuing the noble goals of literature and grammar.

Now it happened that the city was surrounded by high mountains and legend had it that the land beyond the mountains was inhabited by the illiterate and savage tribes called scientists, businessmen, and engineers. Few people from ELT had ever ventured into that land. Then things began to change. Some of
the people in ELT became restless. The old city could not support its growing population and eventually some brave souls set off to seek their fortune in the land beyond the mountains. Many in ELT were shocked at the prospect. It was surely no place for the people brought up in the gentle landscape of English literature and language.

But, as it turned out, the adventurers found a rich and fertile land. They were welcomed by the inhabitants and they founded a new city, which they called ESP. (p.1)

So this is how ESP emerged from ELT to furnish the needs of different professional groups at their work place. The purpose was to systematically develop and arrange a jargon for each and every group to facilitate their intra-communication.

The point of departure for ESP is that it has “described language use in specific disciplines or work areas” (Basturkmen, 2010; p.149). This is the point of differentiation between ESP and traditional ELT. While traditional ELT is more focused on meta-linguistic phenomena, grammar and syntax, the concentration of ESP is on language usage, pragmatics, and paralinguistic phenomena.

ESP is always learner-centered in its approach having the needs of the leaner at focus. It is sharply targeted as far as the objectives of the courses and learning outcome are concerned. As Tomlinson observe:
“Most would probably agree that the course should be classified as ESP, simply because the aims are clearly defined, and analysis of the learner’s needs play an important role in deciding what to include in the course.” (2003: p.307)

Simply, the focus on the needs of the learner is a defining point for an ESP project. Basturkmen puts it as:

Whereas General English Language teaching tends to set out from point A toward an often pretty indeterminate destination, setting sail through largely uncharted waters, ESP aims to speed learners through to a known destination. The emphasis in ESP on going from A to B in the most time- and energy-efficient manner can lead to the view that ESP is an essentially practical endeavor. (2014, p.9)

Hutchinson and Waters put the point thus: “Whereas English has previously decided its own destiny, it now became subject to the wishes, needs and demands of people other than language teachers” .(1987; p.7)

Requirements and needs of the learners are met by using relevant teaching methodologies blended with learning activities. These learning activities are focused on learners capabilities to improve their communication skills through discussion and practicing different kinds of writings. (Dudley-Evans & St. John; 1998).
Hutchinson and Waters, (1987) developed the following tree-diagram showing how ESP, EST, ESS, EOP emerged out of the base of English Language Teaching (ELT). The different offshoots of ELT given in the diagram are detailed below along with their abbreviations:

- **BET** Business English for Technicians
- **EAP** English for Academic Purposes
- **EBE** English for Business and Economics
- **EGAP** English for General and Academic Purposes
- **ELT** English Language Teaching
- **EMT** English as a Mother Tongue
- **EOP** English for Occupational Purposes
- **ESL** English as a Second Language
- **ESP** English for Specific Purposes
- **ESS** English for Social Sciences
- **EST** English for Science and Technology
- **GE** General English
- **LSP** Language for Specific Purposes
REFERENCE: Tom Hutchinson and Alan Waters (1987)

English for Specific Purpose, Page 17
2.1.4.1.2 Development of ESP

The field of ESP flourished instantly and “a future of limitless expansion and prosperity looked assured” (Hutchinson & Waters, 1987; p.1). It penetrated almost in all the field of life ranging from the highly specialized domain of science to the mundane affairs of a marketplace.

During the course of its expansion, ESP has undergone certain developmental stages. Hutchinson and Waters (1987) have identified five developmental steps in ESP:

I. The Concept of Special Language: Register Analysis
II. Beyond the Sentence: Rhetorical or Discourse Analysis
III. Target Situation Analysis
IV. Skills and Strategies
V. The Learning-centered Approach

These are “major shifts in the development of ESP” (Hutchinson & Waters, 1987; p.16). Firstly, the identification of the register is the foundation stone for ESP. Because it implies that there are many versions of the same language and language usage shuffles from situation to situation to become compatible with the given situation. Each version differs a bit from the other ones largely with reference to the vocabulary items and, sometimes, in its structural aspect, too. So, all the versions work under the umbrella of the same language having deviant propensity. Secondly, traditionally linguistic analysis was limited to the sentence. Its domain did not expand beyond the level of a sentence. But applied linguistics,
including ESP, has stepped beyond the limit of a single sentence and endeavored to study the larger structure termed as discourses. So, it brought expansion into the domain of linguistic studies. Thirdly, ESP has made ELT more functional by delimiting the focus on the targeted situation instead of being a vaguely generalized set of instructions. Fourthly, it gets focused on the underlying “common reasoning and interpreting processes” (1987; p.13) shared by all linguistic systems. So, it was a shift from the surface structure to the deeper ones. Fifthly and lastly, ESP has shuffled its focus from all the aspects to the learner, the prime component of the language teaching process. Currently, ESP focuses on the needs of learners and how to facilitate them in the process of teaching-learning. These five stages show the development in ESP, not only in its theoretical propensity but also in its practical approach.

With the development of Corpus Linguistic, a computer assisted linguistic methodology, ESP has taken another shift. The collaboration of Corpus Linguistics and ESP has been described as “a happy marriage” (Gavioli, 2005; p.55). The corpus analysis has been acknowledged as an effective tool for ESP teaching by the experts (Dudley-Evans & St. Johns 1998: p.31). But the dissidence between language teachers and corpus practitioners is hazardous for the successful and effective usage of technology for teaching. As Gavioli puts it:

The controversy about corpora and language teaching and learning has been very useful in many respects but is now running the risk of dividing researchers between overenthusiastic supporters and diffident or overcautious
analysts, forever. It seems to me that this “bi-pole” attitude prevents teachers from taking a real interest in the applied aspects of corpora in language teaching and learning. (2005; p.142)

The predicament is alarming but the conflict cannot diminish the practical usefulness of corpus linguistics in language teaching. There are theoretical arguments that may hinder the intrusion of corpus linguistics into language teaching, yet these arguments cannot totally break the power of utility of it and “its enriching heritage” (2005; p.143). So, corpus linguistics has facilitated the ELT practices and will continue even with more efficiency due to the technological advancement in the domain of computer sciences.

In the contemporary scenario of language pedagogy, there are ESP courses for all the professional dimensions of life including the field of medical, engineering, navy, air force, media, and police (Basturkmen, 2010; p.69) These courses include skills ranging from the conversational/spoken skill to the highly advanced academic written discourse for thesis writing (Basturkmen, 2010; p.122) So, the field of ESP is not only more useful and practical but also marked with versatility.

This brief review shows how ESP developed with the passage of time to encompass almost all the fields of life. In the wake of the compartmentalization of the knowledge in academics, ESP is systemizing specialized discourses for all the different strata. So, it is facilitating the teachers and learners to move in accordance with the demands of current academic progress.
2.1.4.1.3 The Functions of ESP Practitioners

Basically, ESP is more concerned with “doing” and less focused upon knowing. For the same reason, experts in the field have preferred the use of the term “ESP Practitioner” over “ESP Teacher” (Hutchinson & Waters, 1987; p.157). During the course of action, an ESP practitioner accomplishes the following functions:

2.1.4.1.3.1 Need Analysis

Need analysis is the most fundamental and pivotal step in the practice of ESP. This is a distinctive feature of ESP teaching. Hutchinson and Waters states that “What distinguishes ESP from General English is not the existence of a need as such but rather awareness of the need” (1987; p.53).

Basturkmen (2010) explains it as:

ESP courses set out to teach the language and communication skills that specific groups of language learners need or will need to function effectively in their disciplines of study, professions or workplaces. Because ESP focuses on teaching specific language and communication skills, ESP course design usually includes a stage in which the course developers identify what specific language and skills the group of language learners will need. The identification of language and skills is used in determining and refining the
content for the ESP course. It can also be used to assess learners and learning at the end of the course. This process is termed ‘needs analyses’. (p.17).

So, it is the process of Need Analysis that provides the pivot for all that is to proceed. It provides the foundation for the superstructure of ESP course development. It also creates the preliminary interaction between the ESP practitioner and the learner.

Hutchinson and Waters have explicated the needs into following groups:

a. Target Needs: What the learner needs to do in a target situation.

b. Learning Needs: What the learner needs to do in order to learn. (1987; p.54)

Based on this division, a three-dimensional framework for need analysis has been developed by Dudley-Evans and St John (1998)

a. Target Situations Analysis (TSA)/ (Product)

b. Learning Situation Analysis (LSA)/ (Process)

c. Present Situation Analysis (PSA)/ (Strengths, Weaknesses)

These analyses focus on the three points: pre-learning, learning-process and post-learning usage. Precisely, the base of all the projects and processes of an ESP course is nothing but "a more detailed and context-linked needs analysis" (Hamp-Lyons & Lumley, 2001; p.131) or "an analysis of the target language use situation" (Douglas, 2000; p.19).
2.1.4.1.3.2 Identification of Specialist Discourse

The next function of ESP, as described by Basturkmen, (2010) is to identify the “realistic descriptions of discourse derived from empirical investigations of communication and language use in the community or specialist field” (p.36).

Basturkmen gives an example of the specialized discourse by referring to Park’s study:

Parks (2001) investigated the written communication of nurses in two specific settings and focused on one important type of text (genre) that the nurses produced, the nursing care plan. One finding this study brought to light was that the nurses (especially student nurses) were expected to use nursing rather than medical terms. For example, one of the participants in Parks’ study reported having used the nursing term ‘burning when voiding’ rather than the medical term ‘urinary tract infection’. (2010; p.37)

This is an example of the peculiar discourse used by a group to communicate. To understand this in-group register, it requires familiarity with the specialized discourse. Identification of the specific discourse is the first step to syllabus design.

2.1.4.1.3.3 Syllabus Design

After analyzing need and identifying specialized discourse, the syllabus is to be designed
that is “an important document” having “multi-functional purpose” (Hutchinson & Waters, 1987; p.84).

Hutchinson and Waters (1987) have described three kinds of syllabus/course designs for an ESP program:

a. Language-centered
b. Skills-centered
c. Learning-centered (p.65)

The Language-centered program focuses on the surface level of language and more formal in its nature. The second one aims at the undercurrents and abstract features that are enabling the surface structure. So, it is more theoretical in nature. The third kind of syllabus is more applied in its nature as it shifts its focus from the language, the object of study, to the learner, the prime participant of the learning process.

Basturkmen (2010) has approached the issue of syllabus design from the perspective of the learner and further categorized it:

One of the key issues in ESP course development is the question of how specific the course should be in terms of target audience. A distinction is drawn between courses that are ‘wide angled’ (designed for a more general group of learners) and those that are ‘narrow angled’ (designed for a
very specific group of learners). Courses titled EGAP and Business English can be considered ‘wide angled’ since they are designed for classes focused on broad academic skills or a register (Business English) which encompasses many subfields including marketing, accounting and management. Courses titled English for Nursing Studies and English for Accountants can be considered relatively ‘narrow angled’ since they refer to courses that are more specific, as they have been designed for learners we might assume have largely homogeneous needs and who have a particular type of academic or work environment in mind. Furthermore, courses can be even more specific. For example, accountants often distinguish between two areas, financial accountancy and management accountancy, and a course could be developed for just one of these sub areas – English for Financial Accountancy or English for Management Accountancy. (p.53)

So, there are different perspectives of designing a course for ESP depending upon learner’s need, skills, and quantity. The syllabus/course is the central point in any ESP project as it functions as the benchmark for evaluation of the project.

ESP program are designed by combining different approaches like topic-based,
notional-functional and content-based. Such courses are aimed at addressing the needs of language learners.

A study was conducted by Jones (1991) to develop a financial communication course for France Telecom. The communication needs of 400 financial practitioners were obtained, by administering a questionnaire, to design a topic-based ESP syllabus. The ESP course designers sub-grouped the speech events. The Four main speech events were revealed through result analysis by PCA. The first main speech event was to describe operations and equipment. The second event revealed was to describe day-to-day running of a project: on-the-job training. The third event was to describe the gradual advancement of a project. The fourth event was to evaluate the reasons and causes/consequences and then suggest the possible solutions. Macro-topics were developed based on these four speech events. Again, these macro-topics were further divided into micro-topics. An integrated model was proposed by Jones (1991) for financial communication. The learners’ activities and assignments were based on these micro-topics during the teaching in the classroom.

Garcia (2002) before designing the syllabus for US laborers in Chicago conducted the task analysis and the need analysis. These analysis were conducted by involving triangulation method. Individual workers, workers’ union leaders and the factory owners were interviewed. Factory tours were made and workers were observed performing their duties. The company’s training manuals, forms and other documents were also thoroughly reviewed.
An ESP in-house training module was developed by Orsi and Orsi (2002) for a limited number of the financial personnel. The integrated approach employed in syllabus designing was found effective as it helped in enhancement of communication skills and developing vocabulary related to the workplace requirement. The five theories and approaches involved in the design: 1) making use of learners’ background knowledge, 2) focusing on the professional requirements resulting in the specific needs of the ESP learners as stated by Hutchinson and Waters (1987) in their ESP theory, 3) comprehensible input proposed by Krashen (1981), 4) Collaborative learning, and 5) learner-centered.

Many approaches of syllabus design were employed for designing a course in business English communication by Cowling (2007). The ESP program was designed after obtaining the results of the need analysis. The ESP program for the newly employed workers of Mitsubishi Heavy Industries, Japan, had in all nine courses. All new employees of Mitsubishi Heavy Industries had to undertake these nine English communication courses. Three approaches were combined to develop the syllabi of these nine courses: the task-based approach, the notional-functional approach and the content-based approach.

The importance of the integrated approach of syllabus designing was also emphasized by Friedenberg et al. (2003). They suggested three popular theories for the designing syllabus: 1) task-based instruction, 2) language acquisition, and 3) communicative competence.

An integrative model can help develop an effective ESP syllabus. Combining different
teaching strategies can make ESP programs result oriented and can facilitate the learners to reach their communicative goals.

### 2.1.4.1.3.4 Pedagogical Methodology

It requires special skills to impart the knowledge of the specialized discourse to the learner of any professional or social group. ESP has developed certain macro-strategies to cope with the demand. According to Stern (1992), macro-strategy is “an overriding methodological principle covering a wide variety of classroom techniques and procedures at the planned level of teaching” (Basturkmen, 2010; p.113).

Hutchison & Waters have developed effective and simple techniques for ESP teacher to attain efficacy. They have developed a model lesson plan and suggested the following ten activities:

1. **Gaps**: create need to know  
2. **Variety**: avoid repetition  
3. **Prediction**: use existing knowledge to predict  
4. **Enjoyment**: engage mind and heart of the learner  
5. **An integrated methodology**: use a range of technique  
6. **Coherence**: There should be link and sequence  
7. **Preparation**: Plan the lesson  
8. **Involvement**: ask questions, conversation  
9. **Creativity**: Activities should allow different possible answers
X. Atmosphere: healthy and cooperative (1987; pp.139-42)

These are the guidelines for an ESP practitioner based on the practical experience of the action researchers. These strategies consider the linguistic aspects as well as the pragmatic aspects involved in the process of learning. So, the group of strategies is an inclusive and comprehensive one that approaches the problem from an eclectic perspective.

Basturkmen (2010; p.114) has taken a different methodological design for the instruction of the language learner. He has divided teaching methodologies into two groups:

I. Input-based strategies

II. Output-based strategies

These are the macro-strategies of teaching language in the classroom. He has further subcategorized both kinds into micro-strategies making his plan more furnishes and to the point. All these activities and strategies are tentative depending upon the given situation of the teacher-learner. The point is that an ESP teacher must focus on the strategies of teaching to aptly impart the linguistic knowledge to the learners.

2.1.4.1.3.5 Evaluation

Evaluation is always important in any language course but it takes special focus in ESP because “ESP is accountable teaching” (Hutchinson & Waters, 1987, p.144).

Basturkmen (2010) further elaborates the point thus:

Given that ESP courses aim to help learners with the
demands of their target workplaces, professions or academic disciplines, what sets course evaluation in ESP apart from course evaluation in general is its focus on evaluating perceptions of effectiveness and assessing learning not only at the end of the ESP course but also in the light of subsequent experiences in the target field. (p.65)

So, the evaluation is very important and critical in ESP. Hutchinson and Waters have divided ESP evaluation into two groups:

a. Learner Assessment

b. Course Evaluation (1987; p.144)

One deals with the outcome of teaching while the other aims at the evaluation of the medium, tools, process, and object of learning. They have further divided Learner Assessment into three categories:

a. Placement test

b. Achievement test

c. Proficiency Test (1987; p.146)

The first one is on pre-instruction level that furnishes the two functions: suitability of the course for the learner and determining the level of course in accordance with learner’s needs. The second kind is focused on the learning output of the course. The third kind
evaluates whether the learner has obtained the ability to efficiently use acquired linguistic knowledge in given context or not.

All these tests and evaluation processes aim at the comparing of an ESP course with its initial objectives. They check whether the objectives set forth while initiating the project have been achieved or there is incompatibility between the objective and the results. They help to find the gaps that account for the deficiency in course or teaching-learning process. They also help to judge the level of success achieved by the language course. So, the evaluation is helpful for the judgment of teacher, course, and learner. This shows that evaluation has a multi-dimensional role in teaching of language.

2.1.4.1.4 ESP and Second Language Acquisition

English remains second or foreign language for the people of most of the countries. This establishes relation of ESP with the theories of Second Language Acquisition (SLA). Ever since the globalization has emerged, the importance of English as a second language has also increased manifold. For the last two centuries English has been taught through different teaching methodologies and learning approaches to the learners whose native language was not English.

The SLA had attracted the attention of many researchers for formulation of teaching and learning strategies. Once the teaching approaches were given the most important position while teaching a foreign language. Crystal (1998) observed that the learning strategies were based on teaching methodologies, focusing on the style of teaching and the behavior...
of learners during learning. Crystal further characterizes the cognitive and the behaviorism, as the two ultimate approaches in language learning. The cognitive abilities are explored in learning structural rules whereas the behaviorism is “a process of imitation and reinforcement” (Crystal, 1998, p.376).

The behaviorists, the term derived from behaviorism, believe that the first language, or L1, plays a dominant role in the acquisition of the second language, or L2. During the period from 1950s to 1960s, the L2 learners were made to rely on their L1 for learning sounds and structures of the L2. Through the ‘process of imitation and reinforcement’ learners shift the usage of mother tongue’s structures and sounds to the L2 learning.

Crystal (1998) strongly believed that the cognitive factors controlled the second language learning since the 1970s. Learners acquire more knowledge of L2 through a gradual learning process in a series of transitional stages. In contrast of the behaviorists’ approach of habit formation, the cognitive practitioners believe that the cognitive potential of the learners help them understand the structures of the foreign language. In cognitive approach, error analysis keep the learners aware of their mistakes and misleading deductions about the L2. The learners learn the new language rules and structures keeping in view their errors that otherwise have a positive impact on language learning.

The most important example of SLA theory is Krashen’s (1981) Five Hypotheses of the Monitor Model. The second important example is of McLaughlin’s (1978) Attention-processing Hypothesis and possibly the third important example, as cited by
Brown (2001) is of Long’s (1985) Interaction Hypothesis. The other theories like the Natural Order, the Input, the Monitor, and the Affective Filter Hypotheses, are focused on such conditions that could promote good language learning.

Brown (2001) observed the McLaughlin’s attention-processing model based on the controlled and automatic processing mechanism as an influential way of learning L2. In Long’s interaction hypothesis, interaction and input, have been indicated as important components in SLA.

Hart-Rawung (2008) developed the following matrix (Table 1) to describe “the development of second language teaching methods on the basis of theories of language and theories of language learning as outlined by Ellis (1986), Brown (1994), Gass & Selinker (1994), Richards (2001), and Richards & Rogers (2001). “ (p.34)
Table 1. Summary of Teaching Methods and Their Components

<table>
<thead>
<tr>
<th>Time</th>
<th>Teaching methods</th>
<th>Theories of language</th>
<th>Theory of language learning</th>
</tr>
</thead>
<tbody>
<tr>
<td>1800 – to present</td>
<td>Grammar Translation</td>
<td>Structural view</td>
<td>-</td>
</tr>
<tr>
<td>1850s — 1930s</td>
<td>Oral approaches (Direct Method)</td>
<td>Structural view</td>
<td>Natural method (based on child language learning)</td>
</tr>
<tr>
<td>1940s — 1970s (in the US)</td>
<td>Audiolingual Approach</td>
<td>Structural view</td>
<td>behaviorism (language =habit formation)</td>
</tr>
<tr>
<td>1950s-1970s</td>
<td>(in the UK)Situational Approach</td>
<td>Structural view</td>
<td>behaviorism (language =habit formation)</td>
</tr>
<tr>
<td>1970 – present</td>
<td>Communicative Approach</td>
<td>Functional view</td>
<td>Attention to learning process and attention to how language is used to communicate</td>
</tr>
<tr>
<td>1970- present</td>
<td>ESP Approach</td>
<td>Functional view</td>
<td>Attention to learning process and attention to how language is used to communicate</td>
</tr>
<tr>
<td>1970s — present</td>
<td>Humanistic Approaches: - Silent Way -Total Physical Response – Suggestopedia</td>
<td>Functional view</td>
<td>Attention to learning process and attention to how language is used to communicate</td>
</tr>
<tr>
<td>1990 – present</td>
<td>Content-based instruction</td>
<td>Interactional view</td>
<td>Attention to learning process and attention to how language is used to communicate</td>
</tr>
<tr>
<td>1990 – present</td>
<td>Task-based language teaching</td>
<td>Interactional view</td>
<td>Based on Learner needs</td>
</tr>
<tr>
<td>1990 – present</td>
<td>Competency-based instruction</td>
<td>Interactional view</td>
<td>Based on Learner needs</td>
</tr>
</tbody>
</table>

Source: (Hart-Rawung, 2008; p.34)

The teaching methods were derived from the belief in “language as a system of structurally related elements for coding of meaning” (Richards & Rogers, 2001; p.20). These teaching
methods include Grammar Translation, Oral Approaches (Direct Method), Audio-lingual Approach and the Situational Approach. Rules of grammar were used by the learners to translate the given passages and understand the hidden meanings. Other teaching methods like the Communicative Approach, the ESP Approach, the Silent Way and the Total Physical Response view language as “a vehicle for expression of functional meaning” (Richards & Rogers, 2001; p.21). According to this approach, the semantics, the communication, and the rules of grammar are the three requirements for language learning. This approach prepares the learners to use proper and correct language in real life. The learners should apply rules of grammar and select appropriate words to communicate effectively in real life situations.

Similarly other teaching methods given in the matrix (Table 1) are Content-based instruction, Task-based language teaching and Competency-based instruction. These teaching methods are termed as interactive, that is, “language as a tool for the creation and maintenance of social relations” (Richards & Rogers, 1986; p.21). Hence language is a vehicle of expression to create and maintain social relations.

The above matrix clearly reflects the three theories of language: the structural view, the functional view and the interactional view. The GTM (grammar translation method) is being extensively used in SLA even in the 21st century teaching. It is a popular teaching method that helps the learners of all ages to learn the second language by involving their mother tongue. The second half of the nineteenth century till first quarter of the twentieth century (1850- 1930) witnessed teaching by Direct Method that involved spoken English and
grammar-based language structures. Everyday oral communication and written communication in English could be done easily by learners who are taught by Direct Method.

The theory of language learning that propagated habit formation was behaviorism. The behaviorist approach prepare learners to use language for social interaction. This approach remained popular from 1940s to 1970s. In United States the audio-lingual approach was started in 1940s and in United Kingdom the situational approach got popularity in 1950s. The phonological structures and the grammatical structures were given special attention during language learning “but locate language in social contexts”. (Hart-Rawung, 2008; p.25).

Attention was paid exclusively on learning process based on learners needs in theories of language learning from 1970s onwards. To bring the best language learning outcomes, the teaching methods such as the Communicative Approach, the ESP Approach, the Humanistic Approaches, the Content-based instruction, the Task-based language teaching and the Competency-based instruction, focused on the concept of how language is used to communicate.

The enormous research work done in the area of ESL has certainly opened new avenues for designing need-based syllabus and ultimately has initiated new approaches in ESP teaching. The communicative approach, the learner-centered approach, and the task –based approach are commonly practiced for ESP syllabus designing. However, these days integrated approach for ESP curriculum development and syllabus designing is frequently used.
2.1.4.2 English in the Business and Financial Context

The English language has gained, according to Bollag (2000), the status of universal mode of communication among the different nations of the world. It has also become the language of international business and commerce. Resultantly, globalization, English language, and business have become integrated.

2.1.4.2.1 Globalization and English in Business Communications

The global business communication is done in English and this is one of the propelling factors behind the development of ESP. (Hutchinson & Waters, 1987). The same claim had also been proposed by Gray (2002) by explicating a few reasons that account for the expansion of English language as a means of global business communication. The multi-national corporations (MNCs) and the trans-national corporations (TNCs) spread significantly around the world, thus paving the way for the expansion of English language. The involvement of Internet in world trade and business was also considered a valuable reason for the expansion of English language in the era of globalization. A number of world organizations emerged, like the International Bank for Reconstruction and Development (IBRD), commonly known as the World Bank, the International Monetary Fund (IMF) and the World Trade Organization (WTO). The world organizations number has significantly increased after the Second World War.

Gray observed that the regional offices and production units of the MNCs and the TNCs were located around the world. This functioning and correspondence of these offices and manufacturing units was largely done in English language, thus giving rise to the
importance and spread of English. Graddol remarks, “Globalization allows companies to locate each of their activities wherever in the world provides the best cost advantage” (2006; p.34).

Globalization of English has been observed by Graddol (1997) as ‘a natural outcome’. The research study reveals that English is ‘the communicative bond’ among the TNCs and the local business organizations. English is used for all types of written and oral communications. This creates the demand of ESP teaching for the local business organizations to train their employees in English communications. As all sort of documents, correspondence, financial transactions are made and recorded in English, the training of the staff in ESP for improvement of their English language skills is undertaken.

Bollag (2000) counts the four reasons that account for the expansion of English language across the globe. Firstly, the universal usage of Internet and secondly the growth of computer technology. Majority of soft wares used in computers are based on English language. The fastest world-wide communication is done on internet and the language of internet is largely English. Thirdly the status of United States as world economic leader, being the only superpower in the world. Fourthly, the world is now a global village and the world economy is considerably integrating.

Hart-Rawung observed that “About 70 per cent of international trade in goods is through TNCs and half of the world’s business is dealt with through TNCs. As a consequence of
this business, a wide collection of products from many different countries is readily available worldwide.” (2008; p.27). “The impact of globalization bringing about the number of truly “global” companies has developed substantially since 1985” (Troy, 1997; p.15). Hart-Rawung (2008) stated that MNCs and TNCs establish their offices in a country, “while the headquarters and/or other stake holders are located in other parts of the world; as a result the English language as a lingua franca assumes an important role for these multinational bodies.” (p.27)

As all societies are under the influence of the market throughout the world, the people are involved in learning of English in one way or the other. All these studies ratify the role of business and commerce in the development of English as an international means of communication and correspondence. Globalization is not the result of any linguistic factor instead it has been driven by the economic and financial forces. This evinces how politics and economy are entangled with the globalization of English. In summary, these researches explain the reciprocity of the globalization of English and economic currents behind the process of globalization.

2.2 Business and Financial Communication

The internationally acclaimed status of English as the language of business and trade, has made an indispensable requirement for the business professionals to have command of English for effective business communications. Stressing the importance of English language as a highly marketable skill in business affairs amid information super highway, Geffner (1998) says:
“We still require information and ideas to be expressed in clear, comprehensible prose, and the person who can compose such prose is still a vital part of any business organization.” (p.xi)

This is the marketability of the English language that is making people, to have command of it or, at least, to learn it as for as the necessities of the work place demand.

Business English has managed to attain its specific register that is “lexically and stylistically different from everyday English”. (Shahid, 2005; p.24) Basically, business English is context-determined, that is, its linguistic features are determined by the pragmatic factors in which it is located. But it is to be clarified that business English is not an absolutely autonomous system of communication. Rather, it is the same language with a bit of deviations in vocabulary items and few stylistic peculiarities. So, “it is ordinary English, related particularly to the business use.” (Whitehead & Whitehead, 1993; p.9).

Marschan et al. (1997) conducted a research study on a Finnish MNC, Kone Elevators where English was used for official communications whereas Finnish was the country’s first language. Three important aspects were reported about the usage of English language by the MNC for official communication. Firstly English language as a source of power and secondly English language as a barrier in communication. However the researchers also observed the third salient aspect of English language as a facilitator between the MNC management and the local Finnish management.
The role of English language can be very promising if it is used as a facilitator. If the employees’ English communication skills are good, English language would never be a barrier in effective communication between the MNC English speaking foreign staff and the local Finnish speaking staff. Marschan et al. (1997) observed that language can be a barrier if employees have “insufficient language ability” or “if they experience communication difficulties”. The data analysis clearly reflected incompetence in communication can badly effect the performance of the Finnish MNC and can lead to “management barriers”. In such cases these subsidiaries would not be able to maintain proper connection and working relationship with multinationals’ headquarters. The local employees can enjoy more administrative power as compared to those local Finnish language speaking employees who cannot communicate effectively in English.

The research study by Kameda (2005) presented a strategy for Japanese corporations. Through a joint venture, a business network is maintained between the organizations, which is the consequence of global business transactions. This communication network can be between two independent business entities or can be between two business organizations who merged to be a new business entity. English is the language for international business communication among foreign organizations and the Japanese corporations. But the Japanese managers have failed to develop good communication skills and have not been able to handle foreign business transactions or joint business ventures effectively. Kameda (2005) attributes this managerial failure to “their inability to communicate in English “. Lack of good communication skills is the reason of about eighty percent problematic issues of these
managers. This percentage shows a vehement impact of English language on the administrative and managerial issues of companies. This implies, the ability in English language will entail the efficiency in managerial ability.

Globalization resulted in establishment of MNCs and TNCs after the World War II because of the many social and economic factors. Graddol, (1997) observed that while souring business worldwide the global arrangements were made to create “new work practices and a new work order”. This required a trained workforce fully equipped with professional competence and duly powered by good communication skills. In the TNCs and MNCs environment, the native as well as English language is used for business communications. But the role of English language in all sort of official communications is dominant. Block and Cameron (2002) stated that in such international business environment the employees require exceptional competence in English language skills. As the employees do not have one common language to communicate with each other, they certainly require competence in English language to perform the business activities and also to directly communicate with the management.

The banking professionals and the finance professionals are recognizing the need for improved communication skills. Researchers have addressed this need through their research studies and have suggested that financial institutions and banks should provide English training courses to their employees. The findings of these research studies may lead to development of Financial English course for meeting the needs of the financial service sector.
Wu and Chin (2009) conducted an investigative study to determine the English language needs of finance and banking professionals in Taiwan. The data was collected through questionnaires and interviewers, from the executive-level, managerial-level and staff-level employees of banking and finance sectors. It was reported that general English may not be sufficient to perform job-related communicative functions at a satisfactory level. As a result of this study, the courses/materials and assessment systems tailored to their specific English language needs were recommended. Wu and Chin (2009) suggested that financial English courses should have a balanced focus on communication strategies and cross-cultural understanding. Future ESP work in this domain requires continual collaboration among ELT professionals, applied linguists, and banking experts.

Another investigative study into the English language needs of Saderat bank employees was conducted by Mohammadzadeh et al. (2015). The present study collected and analyzed primary data on the English language needs of banking and financial professions in Iran. This research was done in Saderat Banks in Mashhad, in some parts of the central office such as: management department, inspection department, financial marketing and 10 branches with Foreign Exchange departments, accounting department, Transfer department and Loan department. The participants included 70 bank employees with different job positions. They were asked to answer a questionnaire which included 33 closed questions and 1 open-ended question to identify English skills that they need in their job, the problems they have in using English and their desire for taking an English training course. Based on the data analysis it became clear that they need speaking skill the most and they
have problems with all the skills. They stated that Bank should provide English training
courses for them. Banking and finance professionals, as this study indicated, are among the
group with demands for ESP.

There are many studies that investigate the requirement of working professionals for
English language skills for business communication. Yin (1988) observed some
engineering under graduates in Singapore who had good proficiency in general English but
desired to upgrade their inter-personal communication skills. While some financial
undergraduates already had adequate English for the technical aspects of their
academic and professional work, they needed appropriate interactive and interpersonal
skills in English.

Many researches, including Evans (1999b), Kenneth (2004) and Hutchins (2004),
believe that communication skills are actually a set of highly –rated non-technical skills.
Tobias (1998) suggested that business organizations should provide training in
communication skills, besides technical and professional capacity building.
Leepatanapan (1997) indicated that teaching at university level should be done keeping
in view the proposed careers of the learners. He supported the idea of combination of
technical skills and enterprise skills in curriculum content. He stated that in practical life
technical skills and enterprise skills are equally important. He attributed communication
and team work as enterprise skills.

As examined by Perez (1999), Spanish was extensively used in all workplaces in Puerto
Rico but English was a job related responsibility. English was mostly required by employees in higher positions and proficiency in English communication skills made them reach to the top positions. Even the lower level employees, who otherwise use Spanish language in their daily official communication, found English language communication skills important and useful for their workplace activities. This study shows how promotion and prestige have been linked with language due to colonial heritage in Puerto Rico.

A survey was conducted by Evans (1999a) and also a case study by Evans (1999b) in Hong Kong to investigate the English language requirements of persons involved in construction and building services. As of other Far East countries, English is not used much in Hong Kong in everyday communication at workplace. The interesting finding of these studies is that English is used for formal communications in Hong Kong whereas for informal communications the native language Cantonese is employed.

These studies draw a line between the formal and the informal usage of English language in Hong Kong. Due to the pragmatic conditions, written communication is mostly done in English whereas the oral communication is mostly made in the indigenous language. The oral communication is further divided into two: formal usage at workplace and informal personal usage. While the former usage is dominated by English, the latter is purely in indigenous language. This exhibits how people have been made to use English and how they avoid its use when they have a choice.
Watson (1999) through his qualitative study showed the important role of “high communication skills” in getting a job placement in the engineering sector. The survey conducted by Shea (1997) also described that university graduates require “technical deep skills” and “breadth skills” to secure good jobs. The survey focused on enhancement of breadth of skills in communication.

Raimaturapong (2005) on the basis of his analysis of job advertisements in national dailies of Thailand, proposed that language proficiency was frequently demanded. This shows the importance given by the mangers to communication skills for the placement of the personnel for their organizations. Cameron (2002) reported that fresh graduates produced by higher educational institutions and professional colleges were not reasonably good at communication skills.

In Thailand a research study was conducted by surveying business organizations by Pholsward (1993). The data was collected through interviews and a questionnaire from the computing professionals regarding their needs of English language skills most needed by them. The results compiled after data analysis indicated that communication skills in English were in great demand. They recommended that commercial ESP materials should be used to teach communication skills needed.

2.3 Teaching of Business English:

Business English has its own peculiarities that make it somewhat deviant from the general English discourse, especially in the usage of peculiar vocabulary items and style. Resultantly,
the teaching of the Business English is different from that of the other registers of English language. It needs specific syllabus, strategies, and learning environment to equip the learner with required ability.

Zhu & Lio (2008) concluded in their article “On Difference between General English Teaching and Business English Teaching” that there is great difference between General English and Business English. They also maintained that, “Business English is different from General English at least in such aspects as the role of teacher, in course design, in teaching models, etc.” (p.90) In Business English teaching activity, techniques which combine language and real situation together have been discussed in the article.

Mackenzie’s study (2008), is an authentic and exhaustive study of the financial English. He develops a rigorous procedure and apt strategies for the teaching of financial English. He puts his aim:

1. Explain the basic concepts of the most areas of finance.
2. Build your financial vocabulary reading, listening and discussion.
3. Develop your comprehension of financial texts.
4. Develop your listening skills in financial English.
5. Improve your speaking skills through discussion, case studies and role plays.
6. Develop your business communication proficiency by increasing your confidence and fluency in a range of skills.
7. Practice specific language functions such as advising, suggesting, agreeing and
disagreeing, clarifying, reviewing, and summarizing.

(English for Financial Sector 2008; p.8)

This outline of aims shows the holistic and all-inclusive nature of the study. It focuses on blending, writing, reading, speaking and listening, to enable learners to cope with the situation.

Mackenzie’s method is lucid and effective:

This is how the model elaborates all dimensions of a situation by providing appropriate example from a real life corpus.

Cambridge English: Financial (2009) is the project of ESOL Examination of the University of Cambridge. The study provides the learners with “realistic texts, tasks and topics similar to those that finance and accounting professionals would expect to
encounter in their daily working lives.” (2009; p.3). It explicates the different skills with realistic data. All details have been tabulated systematically and explained lucidly. It contains a detailed plan of assessment of the students. So it is beneficial for the teachers of business English and equips them with the pedagogical strategies to teach the student as well as assesses the outcome of teaching. Shortly, the book is a standard one to be used as reference by the teachers of financial English.

Cairns et al. (2013), English for Financial Literacy, is a project of Toronto Catholic District School Board. It has been published in three volumes. It has been described as “an instructor’s resource for teaching financial literacy concepts and skills” (2013; p.5). Each volume classifies the financial literacy data into following five themes:

1. Banking and Personal Finance
2. Consumer Matters
3. Education
4. Employment
5. Housing (2013; p.6)

Under the head of these five broader themes, different aspects of financial literacy have been discussed. The work focuses on the “Essential Skills, which are the skills and abilities that are essential to success in the workplace” (2013; p.7). They are:

- Reading Text
- Document Use
• Numeracy
• Writing
• Oral Communication
• Work with Others
• Thinking Skills
• Computer Use
• Continuous Learning (2013; p.7)

The integration of these broader communicative skills with those of linguistic nature enables the learner to imbibe them with more comfort. As Cairns et al. (2013) puts it: “These Essential Skills applications (tasks) are embedded in language activities and, in this way, addresses financial literacy skills through language instruction.” (p.7)

Geffner’s Business English (1998) is focused on only one aspect of business English, Writing. His work is basically divided into two categories: micro level and macro level. At micro level he discusses the writing on word and sentence levels. He describes the different usage of parts of speech and kinds of sentences with examples. At macro level he addresses the issue on broader level like style, tone, and longer pieces of writing including various kinds of business letters. In the end, the learners have been provided with a useful glossary of business terms. This is helpful to learn the specific vocabulary items that constitute the register of business English.
Talbot’s (2009) study falls in the same category as that of Geffner. It contains a detailed guideline for writing of effective business correspondence and also provides ample examples. But it, before describing different dimensions of business writing, clarifies the theoretical background in which English has emerged as an international language. The issues of globalization and native/non-native usage have been addressed and explained. Talbot declares “writing English for Business” to be “a highly transferrable skill”. (p.135)

Bhatia and Bremner, (2012) in an article “English for Business Communication”, revisited the pedagogical frameworks employed in teaching of English for proficient business communication. The study suggests an integration of the approaches to design an eclectic and versatile set of techniques for the teaching of English for business communication. The article reviews extensively the relevant published work in the area to draw an outline of the current status of the field. It is a kind of panoramic survey of the ideas with reference to business English. This research work also elaborates the gradual shifts in the rationale for Functional Business Communication programs.

Smith (2003) further delimited business English as the language of Business Law. It provides the learner with different kinds of activities and exercises regarding the usage of English about business law. It aims at the teaching of vocabulary items with reference to business law and also the peculiar syntactical structure that are used in this kind of legal documents. Shortly, it is a more focused and more delimited kind of study.
“Improving Accuracy in Business English through Integration of Social Learning Theory” by Thomas and Nagaraj (2012) is an article which explores the pedagogical aspect of Business English. It focuses on the shortcoming in teaching of Business English which are inherent in the prevalent academic attitude. Its aim is to improve the learning strategy by the application of Albert Bandura’s Social Learning Theory. This research article engages the learner as an active participant and aims at improving learner’s spoken communication. It endeavors ‘to bridge learner’s needs and corporate expectations’.

The article “A Case for Using Literature to teach Business English” by Lim Meng Choo, Singapore, examines the benefits of experimental approach to the usage of literature for the purpose of teaching Business English. It investigates whether learners of Business English can retain the linguistic strategies and competence if literature is used during teaching in the class room. The researcher induces from the analysis that the materials consisting of literature has a positive effect on the learning of the students. It helps the students to enjoy the lesson and also enhance their motivation for learning. So, literature enables the learner to be more involved in the course and imbibe the material that will become the part of his active language ability. The study strongly recommends the use of literature in the teaching of business English..

“Business English” (2008) by E.B. Nikolaenko is a text book from Tomsk Polytechnic University Publishing House. This book focuses on the usage and contains practical material about business English. It is helpful for students to learn skills to use English in the business context for different purposes. The book presents a broad range of activities
regarding the usage in the real-life business correspondence. It meticulously elaborates the different aspects of usage listening, speaking, writing, reading and vocabulary developing. There is a wide range of exercises to master these skills. The Listening unit provides examples of typical as well as authentic spoken English. There is a description of different kinds of accents and conversations. In Reading unit, different types of passages have been chosen from different kinds of sources such as literature, newspapers, internet, etc. The purpose of the passages in this unit is to make reading full of enjoyment and information. Almost all units have some speaking activities to develop speaking accuracy and fluency. In the Writing unit, there is guideline on an individual group basis for students to plan before writing stage. Summarily, the book presents a systematic and rigorous plan for learning of business English. It includes appropriate examples to train the students by involving them in the practice and usage.

English for Business Communication Published by City and Guilds (2010), focuses on the ability of learners to perform in a better way in real business situations regarding English. Level 1 of this book focuses on candidate’s ability to understand and write simple formats of writing, such as memo, letters, WP templates and faxes. Level 2 focuses on more complex business communication in English, writing letters, email, memos, articles, press release and informal reports. Level 3 of the book focuses on student’s understanding of a wider range of English Business communication, such as memos and letters of a wider range preparing agendas, notices, advertisement’s articles, press releases, formal invitations, mailshots and analytic reports. All these levels have
been developed to improve the student’s Business English. So, the book has a kind of more formal tendency and is focused on the written aspect of the business communication. A lot of examples have been presented from the actual corpus available in the study.

Pilucka’s book “Business English” (1998) brings into consideration different communication skills and studies a range of approaches to the teaching of business English. It discusses business language and etiquette, office regulation and procedure, presentations, meetings, letters, memos and report writing, and suggests ways to make these things effective. The detailed description has been given in separate sections of the book. It includes a description about the techniques and methods of advertising, job applications, CV writing and interview. So, this study also focuses the formal and written aspect of the business English and it is least attentive to the conversational perspective.

The case studies reviewed show the various aspects of business English studied by the researcher in the different parts of the world: the nature of business English, the need of business English, the role of business English, the teaching and learning of business English, and so on. All the aspects have been meticulously studied by the ESP researchers around the world. Its role has been studied and documented ranging from the personal to the organizational levels. The different dimensions of it have been aptly and minutely researched and explicated. Consequently, there is an iridescence of ideas regarding the theory, practice and teaching of business English. But all these studies unanimously
emphasis the role of business communication in the development of business organizations in the contemporary world.

2.3.1 Business Communication in the Pakistani Context

Keeping in view the fact that English is a foreign language for Pakistani users, or the second language from the perspective of some researchers (Graddol, 1997; Kachru, 1985; Pennycook, 1998), it has greater penetration into the institutional correspondence of the country because of its colonial past as colonialism always entails linguistic penetration (Phillipson, 1992; Pennycook, 1998). The banking and financial sector is no exception in this respect. Financial correspondence, written or oral, uses English as a means of communication.

2.3.2 Teaching of Business Communication in Pakistan

To cope with the needs of the language proficiency of the sector, the subject of Business Communication has been included in the syllabi of all the institutions where Business Studies is being taught. The course aims at the training of the graduates for the functional usage of the business register in the forthcoming professional domain. It aims to inculcate the importance of effective business correspondence in the minds of graduates. It covers the different dimensions of business communication ranging from written to oral communication. Following is a chart showing different Pakistani universities offering degrees in Business Studies and the respective courses being offered to enable the students to learn Business English:
<table>
<thead>
<tr>
<th>Sr #</th>
<th>University</th>
<th>Level</th>
<th>Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Quaid.e.Azam University Islamabad</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>2</td>
<td>University of the Punjab</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>3</td>
<td>GC University Lahore</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>3</td>
<td>LUMS</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>5</td>
<td>IBA Sukhar</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>6</td>
<td>NCBA &amp; E Lahore</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>7</td>
<td>International Islamic University Islamabad</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>8</td>
<td>National University of Modern Languages</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>9</td>
<td>GC University Faisalabad</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
<tr>
<td>10</td>
<td>University of Sargodha</td>
<td>MBA/BBA</td>
<td>Business Communication</td>
</tr>
</tbody>
</table>

The above table is based on the information available on the official websites of the mentioned universities. It clearly shows the all-pervasive nature of teaching of business communication to the students of Management Sciences, Marketing, Finance, Banking, and HRM at Pakistani universities. It evinces that Pakistani academia is aware of the need and utility of the business English. Moreover, there are institutions, like National University of Modern Languages and International Islamic University Islamabad, offering courses specifically designed to train the learners in the field of banking and finance.
2.3.3 Research on Business and Financial Communication in Pakistan

There are only a few research studies carried out in the Pakistani context by the ESP researchers to accomplish the needs of the learners. Despite the fact that English has been the official language of the country and the source of formal business communication, this field still remains on the stage of orientation in Pakistan.

There is dearth of substantial research studies and standard books on Business Communication with reference to the needs of Pakistani students of business, banking, and finance. As Shahid complains: “no national level database contains materials on ESP and BET in Pakistan” (2005; p.44). Almost all the sources and reference works have been written and compiled by western authors based on data collected in the western context. Their conclusions and recommendations are suitable and compatible with the needs of the targeted people. They are less relevant and beneficial for the business professionals and bankers working in Pakistan. In some cases incursions of their inferences are absolutely irrelevant. Even a bit of work done with reference to the Pakistani context is based upon the western contextual premises. Resultantly, Pakistani financial and business English practitioners lack the material grounded in the needs of the learners.

An important work has been done at National University of Modern Language, Pakistan, at PhD level regarding business English in Pakistan. Shahid (2005) from Pakistan has written a thesis, claimed as “pioneering effort” (2005; p.314), having the title “Reading and Writing Skills for Advanced Students of Business English in Pakistan”. He declared the research on business communication in Pakistan to be “virtually non-existent” (2005;
The research work investigates the situation of teaching and learning of Business English in Pakistan at undergraduate level. The researcher concludes: “There are hardly many practitioners of BET with adequate professional qualification and satisfactory research output in this area. Consequently, all stages of BET lack the pattern leading to the effectiveness of practices.” (2005; p.314) The main focus of the study is on reading and writing skills. The material of the research comprises data collected by means of questionnaire survey. It presents some recommendations which are based upon inferences for effective Business English teaching. The study provides recommendations to the BET practitioners regarding professional training and syllabus design. It also imparts guidance to the learners regarding written communication skills to face professional challenges.

The above discussion clearly presents the lack of suitable courses and programs for the learners of business English in Pakistan. The need of the rigorous programming to impart the standard business English course has been strongly recommended by the researcher. The critical review of the available literature regarding the relevant issues has shown the glaring niche in the field of ESP, paucity of material about the financial English for bankers. Especially there is dearth of substantial research work in the field of business English in the Pakistani context. The area has been shown an unjust indifference in Pakistani academia from the perspective research. There is a need to carry on research projects to cope with the requirements of the ever increasing banking sector. It merits to be seriously tackled by the ESP experts as it is impossible, in the current global scenario, to prosper in the financial sector without having ability to use English language. The
United Nations Organization, and other international organizations, including all financial institutions communicate in English. So, it is indispensable to learn effective business communication to work efficiently in the national and international financial sector. To sum up, there is need of rigorous research to be carried on in the field with reference to the Pakistani context as almost all the critical corpus available is based on the foreign countries. It is incompatible with the social and business dynamics of Pakistan.

2.4 Using needs assessment for designing curriculum

The training needs assessment exercise provides a sound base for designing a curriculum which is really based on the felt needs of the target group/s. However, before we go into the details of the process, it seems appropriate to look into the meaning and nature of the term 'curriculum'. The word Curriculum has been derived from a Latin word 'currere' the meaning of which is 'path'. In the context of education and training, it refers to the prescribed courses of study of the outlines of the subjects which may be mastered for achieving the objectives related to the relevant field. In the words of a UNESCO report on International Workshop on curriculum, “curriculum describes the learning process in a much more comprehensive and complex fashion than is possible with Plans of learning content or learning material. These days, curriculum development is oriented towards the learner - the student/trainee and his learning process more than towards the content of learning.”

The said report of UNESCO further states that, “there is no precise definition of just what a Curriculum is. The continuously increasing quantum of research and literature in this
field has been followed by an equally increasing amount of diversity of opinion about the term "curriculum". For this reason, one adopts the term curriculum instead of teaching plan. In this type of approach, not only instructional content and its arrangement and organization are analyzed, but also quite comprehensive and well related areas of curricular decision-making, namely the goals, objectives, subjects and organization of teaching learning experiences are emphasized along the line. Some of the definitions of curriculum may be given as follows:

1. “the planned experiences provided by the school to assist the pupils in attaining the designated learning outcomes to the best of their abilities” (Neagley & Evans, 1967; p.2)

2. “the planned composite of any school to guide pupil learning towards predetermined learning outcomes” (Inlow, 1996; p.7)

3. “a design of a social group for the educational experiences of their children in school” (Beauchman et al., 2008; p.34)

4. “all the learning which is planned and guided by the school, whether it is carried on in the group or individually, inside the school or outside it” (Kerr, 1968; pp. 16, 18)

A brief overview of the above definitions indicates that in spite of the different words and phraseology used in definitions, all of them are focusing on one and the same thing viz.
the curriculum. In short, a curriculum provides information on the following aspects of the teaching learning process:

1. At whom is the educational processes aimed: Who are the target groups or individuals?

2. What goals and qualifications are to be achieved: What would be the ultimate end-product of the whole exercise?

3. What contents are to be learned: What subject-matter will have to be learnt by the target clientele?

4. What teaching methods and aids are to be used: What would be the instructional processes used by the instructor / trainer? This also includes as to what experiences will be provided to the target learners and what instructional aids have to be utilized for the purpose?

5. How is the result to be tested: What methods and procedures will be utilized to ensure that the training objectives?

As already described in the previous pages, Training Needs Assessment (TNA) survey provides a basis for aligning the subject contents with the felt needs of the target groups. In addition to the contents, the TNA findings also guide the curriculum developer in identification and designing of suitable activities and learning experiences compatible with the learners' needs and capabilities. While designing the curriculum, the expert also
ensures the proper gradation and adequate sequential order to ensure an effective presentation of the contents.

2.5 Importance of Curriculum Models

Models of curriculum development have got lot of importance in the process of curriculum development. Their minute study can provide guidance to curriculum developers in internalizing the process and conceptualizing its multifarious aspects. The study of models of curriculum development further enlightens the professionals regarding different aspects of the process and procedures. In this connection, it would not be out of place to describe here some important models of curriculum development which have been providing inspiration and guidance to professionals in curriculum formulation. Some of the models put forth by experts in the field are briefly described as below:

2.6 Some Models of Curriculum Development

2.6.1 Tyler Model of Curriculum:

Tyler’s model of curriculum development is rightly considered to be one of the most widely known models of curriculum. It was first introduced in the year 1949 by Ralph Tyler. As go the facts of the case, Thorndike & Dewey did have the major impact on Tyler’s efforts in designing the curriculum development model. Along with that, during the process of designing his model, the emotions, feelings, beliefs, expectations and intellect possessed by his students also went a long way in giving proper shape to Tyler’s curriculum model. Tyler noted that the idea that children’s interests must be identified so
that they can serve as the focus of educational attention which then lead to the basis for selecting objectives (Denham, 2002; p.2). Tyler did not intend for his contribution to curriculum to be a lockstep model for development. As goes the history, he presented his ideas in a book Basic Principles of Curriculum and Instruction for his students. His main intention in doing that was to give them an idea about principles that may be followed while designing curriculum.

The brilliance of Tyler’s model is that it was one of the first models and it was and still is a highly simple model consisting of four steps.

1. **Determining the school’s purposes:**

What educational purposes should the institution seek to attain? (Objectives) This step refers to the process of determining the objectives of the school or class which are to be achieved through instructional processes. Put in different words, the objectives refer to what the students need to do in order to be successful. There is no denying the fact that different subjects of study do have their objectives, which indicate the learners’ mastery in that subject/area of study. Obviously, such purposes, as Tyler use the word, or the instructional objectives must be in line with the overall mission or the philosophy of the school. At the same time, it is a hard fact that this important synchronization is most often missing because it is not given due consideration at the time of curriculum development.
2. **Identifying the educational experiences related to purpose:**

What educational experiences are likely to attain these objectives? (Instructional strategies and content). This step pertains to the implementation of the designed curriculum and thus involves the designing and development of teaching/instructional strategies dovetailing them with student learning experiences. Since they are supposed to be designed for the achievement of instructional objectives, if designed properly, they prove to be helpful for the students in the achievement of school objectives. For example, if students need to meet the objective of writing a business letter, the teacher needs to identify and plan for holding suitable demonstration focusing on writing a business letter. The teacher may also identify the contents of intensive practice by the students in writing business letters.

3. **Organizing the Experiences:**

How can these educational experiences be organized effectively? (Organization of learning experiences). This step is related to putting into practice the teaching-learning experiences as identified under the previous step. At this stage, the teacher has to take a decision like, for example, should he/she go first for arranging a demonstration or should the students learn by writing straightaway? It may be pointed out here that there is no such thing as completely right or wrong approach. It means that it is workable either way meaning thereby that the demonstration by teacher or the students attempt to writing may be arranged in any sequential order, but will have to be closely observed in terms of their effectiveness.
4. Evaluating the purposes:

How can we determine whether these purposes are being attained? (Assessment and evaluation). The last step in this model relates to determining as to what extent the school has achieved the objectives. Thus, this step is about the evaluation of student performance in terms of the achievement of objectives. In other words, at this stage the teacher assesses the student’s ability to write a business letter. There are several methods which may be used by the teacher for examining the student.

With the passage of time, there have been numerous variations in the process of curriculum development put forth by different theorists. However, the model suggested by Tyler is still considered by majority of the experts in the field as the best one and most comprehensive one in education. It may, however, be pointed out this model mainly focuses on instruction and has concern for the extent of the achievement of the objectives. In this way, it does serve as a fundamental reference point for designing the essential ingredients which can contribute in the direction of achievement of the objectives fixed by the educational institution.

2.6.2 Hilda Taba's Instructional Strategies Model of Curriculum:

Taba (1962) presented the model of curriculum development. The model, as proposed by her passes through seven steps, which are briefly described below:

1. Diagnosis of needs Step: these needs would form the bases for curriculum development;
2. Formulation of objectives: these objectives indicate the intent of the institution with regards to the ultimately produced graduates;

3. Selection of content: the content would be selected in the light of objectives to be achieved through school program;

4. Organization of content: this refers to the order and format in which they will be arranged and sequenced for imparting to the students;

5. Selection of learning experiences: this refers to the identification of experiences and situations through which students will be made to pass through or get exposure to them;

6. Organization of learning experiences: this refers to the identification or designing or development of methods of imparting the selected contents;

7. Determination of what to evaluate and how to evaluate: this involves the procedures used to assess the achievement of objectives through the performance of students in given situations.

It is worth mentioning here that she reversed the generally followed procedure for curriculum development. She put forth the idea that rather than going for designing a general plan for the school program as the scholars in the tradition of deductive models do, it would be more appropriate to begin with the planning of teaching-learning material. In other words, she felt that teachers should start the process by designing and producing
specific teaching-learning units for their students in their schools rather than by engaging initially in creating a general curriculum design. In such a system, teaching-learning units would provide the basis for the curriculum design. Thus, the curriculum would grow from out of the instructional strategies of the teacher. Taba, (1971), developed a Grades 1 through 8 social studies curriculum organized around teaching-learning units. In the process, a curriculum model evolved that is applicable to many types of curricula and that can be used in many different kinds of school settings and school levels: elementary school, middle school, and high school. Obviously, the process may be successfully extended to further higher levels of education. The model, as put forth by Taba, is based on and includes an organization of, and relationships among, five mutually interactive elements. These elements include the following:

- objectives,

- content,

- learning experiences,

- teaching strategies, and

- evaluative measures

As it can be inferred from the above, Taba’s model contains in itself several innovative aspects. These aspects include the following: (i) specificity in determining objectives and content; (ii) learning experiences selected and organized in accordance with specified
criteria; (iii) teaching strategies that specify a variety of methods and technology; (iv) and an elaborate array of evaluative procedures and measures. It may, however, be pointed out here that certain external factors are likely to affect its internal components. These factors, inter-alia, include the following:

- the nature and texture of the community where the institution or school physically happens to be located: obviously, its socio-cultural composition, political pressures, values, resources, constraints etc;

- the policies of the school area; how people look at different programs;

- the nature of a particular school—its goals, resources, and administrative strategies;

- the personal style and characteristics of the teachers involved; and

- the nature of the student population: their needs, interests, concerns, apprehensions etc.

The brief description of the steps involved in curriculum formation clearly shows that the objectives are basically instrumental in ensuring the pointed focus on deciding about criteria for the selection of content and learning experiences. Further, they also provide necessary guidelines and indicate the direction regarding the evaluation of learning outcomes. Likewise, as goes the process of formulation of objectives, selection of content, and identification of learning experiences it is also essential that teaching
strategies are also identified, planned and developed for the achievement of instructional objectives.

2.7 Curriculum Development in Pakistan

As it is quite logical, in Pakistan the procedures followed for the development of curriculum at different levels of schooling is bound are different. However, the analyses of these procedures reveal that the key components of the curriculum are very much the same at different levels of education. The only exception is that of the tertiary level of education where different kinds of stakeholders are involved in the development of curriculum. At the level of higher education, the process is controlled by the subject specialist. The following paragraphs contain a brief description of procedures of curriculum development procedures for both these levels of education:

2.8 Tertiary Levels of Education

Procedure before the 18th Constitutional amendment:

In revision and formulation of curriculum at tertiary level, the former Curriculum Wing of the Federal Ministry of Education played a key role. Until the recent past i.e. up to the effectuation of the 18th constitutional amendment in April, 2010, it used to curriculum proposal to the provincial curriculum Bureau/Centers. These bodies developed or revised the curriculum in the light of the framework provided by the Curriculum Wing. In the provincial centers, the revision or framing of the curriculum was done by the Committees
constituted for this purpose. These committees usually comprised the senior subject specialists and persons equipped with pedagogical skills related to these subjects.

The draft curriculum, as developed or formulated by these Committees was sent to the Curriculum Wing, Ministry of Education, for consideration at the federal level and soliciting necessary approval of the competent body/authority. For this purpose, in the Curriculum Wing, the draft curriculum on each subject received from the Provincial Centers was presented in meetings of the National Review Committees.

Each of such Committees was usually constituted for each subject and comprised the nominees of the Provincial Governments and subject specialists considered suitable for the purpose. The Curriculum finalized by the National Review Committee was then put up to the Education Secretary for approval. The approved curriculum was sent to the Provincial Textbook Boards for production of textbooks through the textbook boards.

**Procedure after the 18th Constitutional Amendment:**

It may be pointed out that the status of education as concurrent list in the Constitution of Pakistan (1973) has been abolished under the 18th constitutional amendment. Therefore, the federal Ministry of Education has got only its ceremonial role just limited to formal dealing with international agencies or inter-provincial matters or at the most administering the educational institutions under its direct control. For that very obvious reason, the entire process of curriculum change has been left to the provincial curriculum bureaus who process the curricula of different subjects through their respective subject
committees and then get the same approved from their education secretaries. In this the process of curriculum change after the 18th amendment, the process of curriculum change is being followed in the provinces minus the role of the Federal Ministry of Education, or with just formal or minimal role from that side.

2.9 Higher Levels of Education

Due to the very obvious difference in the level, the procedures for curriculum development followed at higher levels of education are somewhat different from those adopted at tertiary level. However, the key components of the procedures at both these levels are very similar. The difference lies only in the names and status of the relevant bodies/authorities. It would not be out of place to mention here that prior to the constitution of the Higher Education Commission (HEC), "the involvement of the then University Grants Commission (UGC) in the development of the curriculum for various discipline was limited to only directive or recommendations for the updating of the curriculum, to keep them in line with modern trends. In other words, the formulation of the curriculum was the sole responsibility of the academic departments of the universities. For this purpose each department had a board of studies, a statutory body of the department, comprising senior members and the chairman. Considering the needs of the department, the boards used to suggest changes or formulate new course outlines for new subjects in the light of UGC’s guidelines. These changes or new formulations were sent to academic council, a higher order statutory body, for discussion and approval."
However, drastic changes were made in the entire process of curriculum development immediately after the reorganization of UGC as HEC. Nevertheless, the same old procedure is still being followed by some of the public universities.

To quote from the document of National Academy of Higher Education, "in pursuance of the mandate given under Act of Parliament and recommendations of Vice-Chancellors Committee, HEC launched an extensive program for periodic revision of the content of different subjects taught at graduate and undergraduate levels." This procedure adopted by the HEC goes a long way in ensuring the quality of the updated curricula. Major steps in this two-phase process of curriculum review/revision process include the following:

**Phase I Curriculum under consideration**

**Step I:** Constitution of National Curriculum Review Committee (NCRC) in the subject

This committee comprises the representatives of Vice Chancellors Committee of all public and private sector universities, R&D organizations, Directorates of all Colleges and industries in relation to the subject matter under consideration;

**Step II:** Assessment Analysis of the existing Curriculum by the members of NCRC in the light of the following:

- Objectives of the teaching subject/s

- Scheme of studies

- Course content
- Relative weightage of the subject/s

- Reading material

- Teaching strategies

- Methods of evaluation

**Step III: NCRC Meeting for presentation of Draft:**

The Higher Education Commission arrange for holding the first meeting of the NCRC at its own headquarters at Islamabad or at any of its regional centers at Peshawar, Lahore and Karachi. The objective of holding such meeting/s at different suitable place is to ensure the availability of maximum input from local experts/s in the relevant subject/s. The HEC may also hold such meeting at some university campus also. The meeting is normally held for three days and it ends up with deliberation of the proposal prepared by the NCRC members.

**Phase II Circulation of the draft curriculum**

**Step IV: Appraisal of the first draft:** The first draft prepared by the NCRC is circulated among the universities, institutions and organizations for obtaining their views for its further improvement. The opinion/recommendations from such institutions on the first draft curriculum are deliberated upon to design and finalize the curriculum of specific subject of study.
Step V: NCRC meeting: Finalization of draft

The views / suggestions received from universities/institutions on the draft curriculum are placed in the meeting of NCRC. The meeting generally takes three days to finalize the curriculum for the next step.

Step VI: Approval of the revised curricula by the Vice Chancellors Committee: The Vice Chancellors Committee considers and accords final approval of the curriculum. The curriculum so approved is printed and sent to the universities for its adoption/implementation after the approval of the Competent Authority.
2.10 SUMMARY

Many universities and tertiary educational institutions all over the world claim to be preparing graduates for the global corporate arena. The world has shrunk into a global village. Globalization has made the business world dependent on a global Lingua Franca for international business communication. English has expanded means as the international communication network in trade and commerce. In the global market place the residents of former British colonies are still using English as the second language for all official and business purposes.

As the present study pertains to developing a need-based Financial English course for bank officers in Pakistan, the concept of ESP syllabus has been discussed. The ESP is an off shoot of English Language Teaching (ELT) and prepares the learners for the usage of English for a specific purpose. The role of the ESP practitioner has also been described and the needs analysis has been termed as the basic requirement for development of an ESP course.

ESP and Second Language Acquisition have also been compared to establish a learning relationship between them. Globalization, English language, and business have become integrated. The role of English in global business communications is one of the propelling factor behind the development of ESP. Teaching of business English is different from that of other registers of English language. The ESP syllabus designing is a delicate work and must be based on relevant theories of ESP teaching to adult learners.
Chapter 3

RESEARCH METHODOLOGY

This chapter deals with the research methodology used in the study. The overall objective of this research is to conduct a need-analysis of the bank officers in their communication skills and designing a need-based English communication course at the heart of discussion in this study.

3.1 Instrumentation

Questionnaire was selected as research instrument primarily for the reason that the descriptive analyses of the questionnaires would guarantee objectivity.

3.1.1 Research Instrument

With the aim of identifying the English language needs of bank officers, a need analysis questionnaire, based on the one used by Hart-Rawung (2008), was adapted. The base questionnaire has been modified, where necessary, on two grounds.

1. Base questionnaire was used to assess English Needs of Engineers in Thailand while here purpose is to assess the English communication needs of bank officers in Pakistan.
2. Thai, on average are far behind than Pakistani bank officers, in written as well as spoken English.

3.1.2. Reasons for Selecting Questionnaire as Research Instrument

Questionnaire was selected and adapted as research instrument primarily for the reason that a standardized questionnaire would guarantee contents validity. Secondly, the respondent bank officers would fill that up at any time convenient to them. Thirdly, various research studies have effectively used questionnaire as an effective research tool for need-assessment. (Richards, 2001; Feez, 1998; Perez; 1999).

3.1.3 Construction of Instrument

To get basic knowledge about type of research instrucments suitable for this type of study and finally to adapt questionnaire, different branches of different banks in Rawalpindi/Islamabad were physically visited. These visits helps in providing basic knowledge about how bankers work in their daily office hours and how Enlish language skills affect their performance inside branches while communicating with different branch visitors like depositors, customers etc. During these visits, informal communications sessions were held with the bankers while they were working on their routine daily assignments. The discussions were also made with with bank training officers of different banks staff colleges. The diagram given below precisely describes the Communication Network of Bankers.
The adapted questionnaire was modified in consultation with the researcher’s supervisor.

The pilot testing of the questionnaire was then performed.

### 3.1.4 Pilot Study

The pilot testing was performed with 6 bank officers in the initial phase. The results were discussed with the supervisor, and then after removing its shortcomings, another pilot testing was performed with 6 other bank officers. The questionnaire was modified keeping in view the results obtained from the visits of banks. The comments of these bank officers were also sought about their understanding of the language of the questions. The questionnaire was further improved in the light of the comments and observations of these bank officers. Three different versions of the questionnaire were prepared by the researcher before the final version of the questionnaire was approved by the supervisor.

### 3.1.5 Questionnaire

With the aim of identifying the English language needs of bank officers, a need analysis questionnaire, based on the one used by Hart-Rawung (2008) was adapted. Reliability and
validity of questionnaire was tested using traditional methods and was found reliable as well as valid. The respondents can complete the questionnaire with a four-point Likert scale, in 30-35 minutes. The respondents were requested for being honest in giving their responses and were assured that their confidentiality will not be compromised when results discussed with their seniors at staff colleges.

3.2 Population of the Study

The population of this study consisted of all bank officers working in Rawalpindi and Islamabad. Overall banks can be divided into commercial banks and investment banks. Commercial banks perform commercial services like bank deposits, credit disbursement and foreign exchange services including facilitation of International trade. Investment banks are engaged into services like underwriting, offerings of initial public offerings (IPOs). On the basis of their ownership pattern, these banks can also be divided into government banks, private banks, privatized banks and specialized banks. Overall, there are 42 commercial banks operating in Rawalpindi and Islamabad. (Appendix 3)

3.3 Sample of the Study:

The total sample of the study consisted of 179 bank officers (respondents) taken from different commercial banks operating in Islamabad and Rawalpindi were selected as sample banks. Investment banks have been excluded from the sample because of their totally different nature of operations. The sample included MCB bank, National Bank of

A convenient sampling method has been used to select banks. As it was not guaranteed that all bank officers and executives will cooperate with the scholar and complete questionnaire, random sampling or systematic random sampling was avoided. However, during data collection methods, it was assured that sample should represent all categories of commercial banks (Privatized, Private, Government-owned, Foreign) operating in Pakistan.
3.4 Data Collection Procedures

The questionnaire was administered by the researcher, as per details given in the following tables.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Bank name</th>
<th>Category</th>
<th>Sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>MCB Bank</td>
<td>Privatized</td>
<td>20</td>
</tr>
<tr>
<td>2</td>
<td>National Bank of Pakistan</td>
<td>Government</td>
<td>20</td>
</tr>
<tr>
<td>3</td>
<td>Allied Bank Limited</td>
<td>Privatized</td>
<td>20</td>
</tr>
<tr>
<td>4</td>
<td>United Bank Limited</td>
<td>Privatized</td>
<td>20</td>
</tr>
<tr>
<td>5</td>
<td>The First Women Bank Limited</td>
<td>Government</td>
<td>20</td>
</tr>
<tr>
<td>6</td>
<td>Bank of Punjab</td>
<td>Government</td>
<td>20</td>
</tr>
<tr>
<td>7</td>
<td>Dubai Islamic Bank</td>
<td>Foreign</td>
<td>20</td>
</tr>
<tr>
<td>8</td>
<td>Habib Bank limited</td>
<td>Privatized</td>
<td>20</td>
</tr>
<tr>
<td>9</td>
<td>Standard Chartered Bank</td>
<td>Foreign</td>
<td>20</td>
</tr>
<tr>
<td>10</td>
<td>Silk Bank</td>
<td>Private</td>
<td>20</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>200</strong></td>
</tr>
</tbody>
</table>

The following table contains bank wise information about data collection through administering the questionnaires. Some of the questionnaires were not filled out completely and therefore have to be removed.
<table>
<thead>
<tr>
<th>Name of Bank</th>
<th>Total Questionnaires distributed</th>
<th>Questionnaires filled correctly</th>
</tr>
</thead>
<tbody>
<tr>
<td>MCB Bank</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>National Bank of Pakistan</td>
<td>20</td>
<td>13</td>
</tr>
<tr>
<td>Allied Bank Limited</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>United Bank Limited</td>
<td>20</td>
<td>15</td>
</tr>
<tr>
<td>The First Women Bank Limited</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Bank of Punjab</td>
<td>20</td>
<td>18</td>
</tr>
<tr>
<td>Dubai Islamic Bank</td>
<td>20</td>
<td>17</td>
</tr>
<tr>
<td>Habib Bank limited</td>
<td>20</td>
<td>19</td>
</tr>
<tr>
<td>Standard Chartered Bank</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>Silk Bank</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>200</strong></td>
<td><strong>179</strong></td>
</tr>
</tbody>
</table>

To assess the English communication needs of bankers, questionnaires were delivered at their workplace. Details are as follows;

1) A self-explanatory letter of transmittal was attached with the questionnaire.

2) The respondents were clearly informed about the objectives of this study.

3) The questionnaire was delivered to respondents at their respective branches.

4) The respondents were ensured that the information /feedback provided by them will be kept confidential and will only be utilized for the study/research purpose.
5. It was propagated that the study will not mention the name of any participant.

6. The questionnaire was personally delivered and administered by the researcher.

7. The bank management extended cooperation to the researcher for administering the questionnaire.

8. On average 30-35 minutes were taken by the respondents to complete the questionnaire.

3.5 Validity and reliability

Any test construction process is dependent on the validity. This is because any invalid test distorts the purpose for which it was meant. Questionnaire developed to test responses require content validity. The questions developed for the questionnaire have to be developed on a valid source.

Reliability of the questionnaire is another very critical part of any primary data based study. The researcher also performed the reliability test so that the quality of the instrument could be ensured. To gauge the statistical consistency and stability of results, various reliability statistics are performed. One of these measures is a test-retest measure of reliability. This is actually two times testing a group of persons over different period of time. In this study, Cronbach’s alpha has been used as a measure of reliability. Cronbach’s alpha is a measure of internal consistency and it measures how closely the individual items are related to the whole group of items. Its value of above 0.70 is
considered as acceptable in social sciences’ research. The value found was equal to 0.75 which indicates reliability of the questionnaire.

3.6 Data Elicitation

Questionnaire used in this study was self-administered by the researcher to collect relevant descriptive data from the bank officers. This gave a clear idea to the researcher about the perception of bank officers about objectives and contents of the business communication course. As the target respondents were working bank officers, so there was a big chance that the respondents may not respond honestly. So anonymity on the part of the respondents was ensured that this information would not be used against them.

3.7 Data Analysis

To address the English communication needs of bankers thoroughly, the questionnaire was used to assess the level of English communication of bankers, their needs in daily banking operations and frequency of micro level skills in listening, reading, writing and speaking skills. Quantitative data was analyzed employing Statistical Package for the Social Sciences (SPSS). The percentages, mean and standard deviation (S.D.) were calculated. The data was analyzed and results were interpreted using content analysis of various questions given in the questionnaires. This approach of data analysis was also used by various studies including Merriam (1998), Yin(2003) and Stake(1995).
Chapter 4

RESULTS AND DISCUSSIONS

This chapter describes the results through tables and findings are interpreted with the help of figures/graphs. The presentation of the results gives a clear picture of the English proficiency and needs of the respondents. The results and findings are summarized and critically discussed in the last section of this chapter, which leads to the development of a need-based course of Financial English for the Bank officers in Pakistan in the chapter 5.

4.1 Link between English Communication and Bankers

Both Urdu and English language skills affect performance of employees working in the banking sector. In this part, it has been investigated that how important is relationship between language proficiency and performance of employees in banks or coordinating with overseas bankers and customers. This part further explores what impact communication skills have on daily routine job of bankers, their job growth, their trainings and their promotions. The response of bankers towards how important English is for their work was collected with the question “How much does the English language affect your medium of instruction?” Analysis of this questionnaire revealed that around 61 percent of bankers feel that they need Urdu and English language both while around
14 percent responded both Urdu and English high respectively. Almost 2.23 percent reported that other languages rarely affect their present medium of instruction in Banking.

Table 2. Language of Communication in the Banking Sector

<table>
<thead>
<tr>
<th>Language</th>
<th>No. of bankers’ responses</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>English and Urdu both</td>
<td>110</td>
<td>61.45%</td>
</tr>
<tr>
<td>English language only</td>
<td>25</td>
<td>13.97%</td>
</tr>
<tr>
<td>Urdu Language only</td>
<td>35</td>
<td>19.55%</td>
</tr>
<tr>
<td>Other languages</td>
<td>4</td>
<td>2.23%</td>
</tr>
<tr>
<td>Missing cases</td>
<td>5</td>
<td>2.79%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>179</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

Medium of instructions in the banking can further be elaborated with following graph.
Figure 1 clearly indicates that almost 60% of respondents speak both English and Urdu language in their daily banking life. Almost 20% of respondents replied that they used Urdu language only and English language usage has been reported by almost 14% of participants in this survey.

4.2 Language Learning Experience in the classes

The language of learning in which Pakistani bankers learn English language was investigated. Their learning experience was assessed in the formal learning context of Pakistan business management / financial management universities. To know about what language they were taught during their classes, bankers were asked following question “What was the medium of instruction in the English language classes at the university?” (Table 3). Around (50.28%) of sample bankers said that they were taught both in English
as well as Urdu while studying in the classes during their period of getting academic degrees. Nearly 39.11% said that they were taught only in English language. Thirteen bankers (7.26%) said that only Urdu was allowed in the classes. Five bankers mentioned neither Urdu nor English was used during the classes during their academic degrees.

Table 3. Language of Teaching at the University

<table>
<thead>
<tr>
<th>Language</th>
<th>Number of responses</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>English and Urdu both</td>
<td>90</td>
<td>50.28%</td>
</tr>
<tr>
<td>English language only</td>
<td>70</td>
<td>39.11%</td>
</tr>
<tr>
<td>Urdu Language only</td>
<td>13</td>
<td>7.26%</td>
</tr>
<tr>
<td>Other languages</td>
<td>5</td>
<td>2.79%</td>
</tr>
<tr>
<td>Missing cases</td>
<td>1</td>
<td>0.56%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>179</td>
<td>100.00%</td>
</tr>
</tbody>
</table>

This table reveals that the majority of these banking officers got knowledge about their profession in both languages. One language was English and second was mother tongue i.e. Punjabi, Pashto, Sindhi etc. Medium of instruction in university/college level can be further elaborated with following graph:
Figure 2. Language of teaching in the University

Figure 2 explains response of participants towards medium of English in their educational institution. Almost 50% of bankers said, they were educated in both English and Urdu in their academic institutions. Almost, 40% of participants were educated in English language only, followed by Urdu language and other languages like Punjabi, Pashto, Sindhi and Balochi etc…

With reference to the question “What is the starting point level of English learning?” a small portion (13.97 per cent) of the reported that they started learning English language at nursery level whereas majority of bankers reported secondary level when they started learning English. Percentage of these bankers was 67.04. Table 4 shows that after middle level most of the participants have started the journey of learning English language. This creates further coldness of being taught technical courses in English language as majority.
Table 4. Starting point of English Learning

N=179

<table>
<thead>
<tr>
<th>Medium of Instruction</th>
<th>No. of Responses</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursery</td>
<td>25</td>
<td>13.97%</td>
</tr>
<tr>
<td>Primary</td>
<td>30</td>
<td>16.76%</td>
</tr>
<tr>
<td>Secondary</td>
<td>120</td>
<td>67.04%</td>
</tr>
<tr>
<td>University</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Other</td>
<td>4</td>
<td>2.23%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>179</strong></td>
<td><strong>100.00%</strong></td>
</tr>
</tbody>
</table>

Data about starting point of English learning can further be elaborated with the help of the following graph.

**Figure 3. Starting Point of English Learning**
Figure 3 indicates roughly that less than 15% of total sample bankers started learning English from Nursery. Thus, almost more than 85% of bankers started learning English later on. This could be one reason of poor English skills as they start learning this language very late in their academic life. More than 60% started learning English in secondary schools. However, almost everyone has already entered the field of learning English before entering universities in their academic life.

**Life and Learning Experiences of English Language Learning**

Table 5 discuss the answers given by the respondents. “What teaching methods did your English language teachers use in your English classes”. Most of the sources indicated that they used “memorization of vocabulary and grammar” (38.49%) and “English conversation” (22.64%) as a teaching methodology, whereas some (13.58%) utilized method of English teaching from integration listening, reading and speaking skills.

Studying the teaching methods employed for bankers, it become clear that vocabulary and grammar memorization are the most popular sources.
Mainly employed teaching methods at colleges and universities in Pakistan include vocabulary and grammar memorization, grammar translation, English conversation, Integration of listening, reading and speaking skills. The response of the bankers can graphically be explained with following graph.
Figure 4 clearly indicates that the leading teaching method employed to teach English in Pakistani colleges/universities is vocabulary and grammar memorization, followed by English conversation, grammar translation and then integration of listening reading and speaking skills.

4.3 Levels of English Language Proficiency

Self-assessment technique or perceived proficiency procedure was used to assess level of English proficiency of Pakistani bankers. This method is also known as “self-evaluation procedure”. This process results in very clear and comprehensive picture of Pakistani bankers, who were learning language skills in four areas of listening, reading, writing and speaking. This self-analysis/assessment technique also provides information about
learning experiences of future bankers, who are currently, pursuing their degrees at various academic institutions and have positive intent to join banking sector in future.

To assess the English proficiency of Bankers, respondents were asked the following question “Please evaluate your overall English proficiency”. Analysis of responses received in reply to this question revealed that many bankers are quite satisfied with their current level of English skills, however, at the same time, many bankers felt that they need more skills listening, speaking, reading, and writing. Almost 60 percent of sample bankers believed they had poor skills in English language skills and 36.31% respondents described it as “fair”; only 3.35 percent rated it as “good”. Only few 1.12% believed it was “excellent”.

Table 6.Rating of Overall English Language Proficiency

<table>
<thead>
<tr>
<th>Level of English Proficiency</th>
<th>No. of Responses</th>
<th>(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>‘Poor’</td>
<td>106</td>
<td>59.22%</td>
</tr>
<tr>
<td>Fair</td>
<td>65</td>
<td>36.31%</td>
</tr>
<tr>
<td>Good</td>
<td>6</td>
<td>3.35%</td>
</tr>
<tr>
<td>Excellent</td>
<td>2</td>
<td>1.12%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>179</td>
<td>100%</td>
</tr>
</tbody>
</table>

Results of table 6 clearly reflect that bankers perceive their English language skills as poor and only 2 out of 179 respondents believed that they had excellent English language skills. Table 6 creates need to redesign English courses at colleges/universities level.
Figure 5 reflects level of English proficiency of bankers. Almost 60 percent of bankers participated in this study believed that they had poor proficiency in English. This creates dire need to introduce new English Learning techniques in universities and staff colleges of different banks in Pakistan. Almost 35% believed they had fair English while less than 5% percent said that they good or excellent English skills.

As documented in Table number 7, bankers believed they had poor skills in different skills of English. However, their response was difference in difference areas. Bankers who perceived them having poor listening skills were 56.98%. Bankers with poor speaking skills (61.45%), poor reading (44.69%) and writing (36.31%). The average of these percentages was also showing this results. Mean score of listening skills is 1.50 with standard deviation of 0.62.
It seems sample bankers are quite satisfied as far writing ability is concerned. Bankers believed that they write English very well and therefore, they selected this skill followed by speaking and listening. As far as listening skills are concerned, bankers, more than 50 percent bankers believed that they had poor listening while almost 36 percent considered they had fair listening skills. Only 6.7 per cent of sample bankers believed that they had good listening skills. However, surprisingly, none of the sample bankers rated it as excellent skill in the daily banking life.

As far as speaking skills are concerned, it has been observed that around 60 percent of bankers believed that they were having poor speaking skills. Around one third of sample bankers mentioned that they had average or medium skill in speaking English and almost around 5 percent replied that they had very good speaking.

As far as reading skills are concerned, around 45 percent believed their reading skills were poor while around 40% mentioned that they have reasonable reading proficiency. Almost 5 percent ticked good option in reply to reading skills, thus we can conclude that bankers do not believe that they had good skills in any sub area of English language skill.
Table 7. Self Rated Skills of English (N= 179)

<table>
<thead>
<tr>
<th>Macro-Skills</th>
<th>Poor (1)</th>
<th>Fair (2)</th>
<th>Good (3)</th>
<th>Excellent (4)</th>
<th>Mean</th>
<th>S.D.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Listening</td>
<td>56.98</td>
<td>36.31</td>
<td>6.7</td>
<td>0</td>
<td>1.50</td>
<td>0.62</td>
</tr>
<tr>
<td>Speaking</td>
<td>61.45</td>
<td>33.52</td>
<td>5.02</td>
<td>0</td>
<td>1.44</td>
<td>0.59</td>
</tr>
<tr>
<td>Reading</td>
<td>44.69</td>
<td>39.1</td>
<td>16.2</td>
<td>0</td>
<td>1.71</td>
<td>0.73</td>
</tr>
<tr>
<td>Writing</td>
<td>36.31</td>
<td>53.07</td>
<td>10.61</td>
<td>0</td>
<td>1.74</td>
<td>1.24</td>
</tr>
</tbody>
</table>

Missing Values = 0

Table 8 indicates bankers are not at home in all the four types of language skills, though relatively better at reading and writing skills. Mean values indicate that major chunk of respondents rated their language skills as poor and fair. Last column of table 4.6 shows the standard deviation. The values indicate that writing skills have a standard deviation of 1.24. Standard deviation measures dispersion of values. As 16.2% of respondents reported their reading skills as good and 10.61% of bankers reported their writing skills as good. This left the mean values of reading and writing skills as 1.71 and 1.74 respectively.

To graphically analyze self-rated skills of English of bankers, following graphs have been drawn.
Figure 6. Self Rate Skills (Listening)

Figure 7. Self Rate Skills (Speaking)
Figure 8. Self Rate Skills (Reading)

![Reading Skills Graph]

Figure 9. Self Rate Skills (Writing)

![Writing Skills Graph]
To test whether these means values were significantly different from 1, t test was applied. As sample size is sufficiently large (more than 30) and population variance was unknown, therefore t test is more appropriate relative to Z test.

With n-1 degree of freedom at 5% level of significance, calculated t values exceeded critical t values indicating that mean values were significantly different from 1. Thus we cannot say that bankers have poor skills in all the four skills of English language.

Table 8 shows a short version of the results of the data collected in question No. 15, wherein, the need of bankers was assessed on a likert scale. Majority of respondent bankers felt that they were having various levels of challenges in English skills as required by their daily banking routine. Respondents response ranges from 60.34% to 28.49% as “Most” having difficulty, 2.23% to 10.06% as “Frequently” having difficulty, 5.03% to 16.76% as “Rarely” having difficulty and 12.85% to 64.25% as “Least” having difficulty. This can be derived that listening is an area where almost all the bankers are feeling problem. The biggest challenge faced by bankers was reading and writing skills where over half of the participants (79.89%) and (60.34%) respectively were always facing challenges. We found that mean score of sub set reading equal 3.63. This was the highest mean score among all the four competing skills of English language.

Bankers face different levels of difficulty in different dimensions of English. Some feel difficulty frequently in listening while others feel rarely any difficulty in listening or speaking or reading or writing. On the basis of these perceived English difficulties,
Bankers require English skills in all the four sub areas. These sub areas or sub skills include “listening”, “speaking”, “reading” and writing. These perceived skills in various areas of English are graphically elaborated as below.

**Figure 10. Perceived English skills required by Bankers (Listening)**
Figure 10 indicates that almost 30% of bankers feel listening difficulty most of the time in their offices while almost 60% do not feel difficulty in listening.

Figure 11. Perceived English skills required by bankers (Speaking)

Figure 11 indicates that almost 20% of the bankers feel speaking difficulty most of the time. While almost 80% do not feel it difficult to speak English.
The results in Table 9 show the frequency of reading communication. 57.54% of Respondents said that they never had to read emails from depositors and borrowers. This
result may be attributed with less than desired internet banking within Pakistan. 67% of respondents revealed that they always read emails circulated within the bank. Almost 90% of respondents replied that they either never used or sometimes SWIFT correspondence in their banking life. Almost 83% indicated that they often or always need to read manuals of machine tools like ATM, Scanners, Cameras, Cash Counting machines, Printers etc. More than 90% of respondents revealed that they don’t need to read branch returns (cumulative percentage of never or sometimes). This result is because only Branch manager or Branch Operations Managers prepare these reports and sent these to regional offices and other banking officers rarely get the chance to go through these reports because of their busy schedule. More than 72% of the respondents said they had to read payment orders. Again, this is likely to be sufficient involvement of bankers in remittances. Almost the same results were obtained from local draft, foreign demand draft, foreign mail transfer and foreign telegraphic transfer. As far as reading of documents relative to letters of credit are concerned, only 6% of the bankers replied that they need to read these documents. This result is because not all bankers frequently work in the foreign exchange department of the bank. Looking at overall picture portrayed by table 4.8, important reading documents are Machine tools, emails circulated within the branch and remittances related documents.
Table 9 Required Contents in training courses of English: A Self directed Package

<table>
<thead>
<tr>
<th></th>
<th>(1) Never</th>
<th>(2) Sometimes</th>
<th>(3) Often</th>
<th>(4) Always</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>General English such as Greetings</td>
<td>19%</td>
<td>20%</td>
<td>25%</td>
<td>36%</td>
</tr>
<tr>
<td>2</td>
<td>General English such as Socializing</td>
<td>14%</td>
<td>31%</td>
<td>19%</td>
<td>36%</td>
</tr>
<tr>
<td>3</td>
<td>Business English such as Discussion, Negotiation</td>
<td>24%</td>
<td>7%</td>
<td>33%</td>
<td>36%</td>
</tr>
<tr>
<td>4</td>
<td>Business English such as giving oral presentations</td>
<td>18%</td>
<td>24%</td>
<td>26%</td>
<td>32%</td>
</tr>
<tr>
<td>5</td>
<td>Business English such as Attending Seminars and</td>
<td>40%</td>
<td>13%</td>
<td>13%</td>
<td>34%</td>
</tr>
<tr>
<td>6</td>
<td>Technical English relating to your working situation</td>
<td>35%</td>
<td>22%</td>
<td>13%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Table No. 9 tells us about contents in self-directed English course, required by respondent bankers. Results indicate that about 36% of respondents feel they need always greetings, socializing and presentations. For business English such as oral presentation, 24% feel they do not require, 7% feel they need it sometimes while 26% and 32% feel they require quite often or always in their daily routine working life. From results of table no. 9 it looks like bankers do not need English skills for attending seminar and conferences. This might be attributed to busy banking life, where bankers do not have to travel abroad for attending seminars and conferences. It does not mean that bankers do not need to travel abroad and participate in conferences. This can be due to job profile of our respondents. Only executive level bankers need to attend seminars in State Bank of Pakistan and other
institutions. Because of all this, bankers in officer and staff category do not feel any need for business English such seminars and conferences.

Almost similar to Business English such attending seminars, need for technical English requirement has been observed. 30% of respondents feel they always require technical English for daily routine banking life while 35% feel they never need any technical business English. This is due to fact that not all employees in the branch deal with technical machine’s manuals about how to operate and maintain them. 22% of respondents feel, they need sometimes while 13% said they required these technical English often.

Response of bankers towards their requirement of contents in self-directed English course can graphically be elaborated as under:-

Figure 14 General English such as Greetings
Figure 15 General English such Socializing

Figure 16 Business English such as Discussion/Negotiations
Figure 17 Business English such as Oral Presentation

Figure 18 Business English such as Attending Seminars/Conferences
Table 10. Frequency of reading discourses

(N=179)

<table>
<thead>
<tr>
<th></th>
<th>(1) Never</th>
<th>(2) Sometimes</th>
<th>(3) Often</th>
<th>(4) Always</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SWIFT correspondence</td>
<td>19.55%</td>
<td>69.83%</td>
<td>3.91%</td>
<td>6.70%</td>
<td>1.98</td>
</tr>
<tr>
<td>2. Machine Tools (including ATMs)</td>
<td>7.26%</td>
<td>9.50%</td>
<td>72.63%</td>
<td>10.61%</td>
<td>2.87</td>
</tr>
<tr>
<td>3. Emails Circulated within the branch</td>
<td>6.70%</td>
<td>3.91%</td>
<td>22.35%</td>
<td>67.04%</td>
<td>3.50</td>
</tr>
<tr>
<td>4. Emails from depositors / borrowers</td>
<td>57.54%</td>
<td>39.11%</td>
<td>1.68%</td>
<td>1.68%</td>
<td>1.47</td>
</tr>
<tr>
<td>5. Branch Returns</td>
<td>18.44%</td>
<td>77.65%</td>
<td>1.68%</td>
<td>2.23%</td>
<td>1.88</td>
</tr>
<tr>
<td>6. Payment orders</td>
<td>25.14%</td>
<td>1.12%</td>
<td>70.95%</td>
<td>2.79%</td>
<td>2.51</td>
</tr>
<tr>
<td>7. Drafts, FDD, FMT, FTT</td>
<td>15.08%</td>
<td>9.50%</td>
<td>73.74%</td>
<td>1.68%</td>
<td>2.62</td>
</tr>
<tr>
<td>8. Letter of Credit</td>
<td>12.85%</td>
<td>80.45%</td>
<td>3.91%</td>
<td>2.79%</td>
<td>1.97</td>
</tr>
</tbody>
</table>

Frequency of reading discourses can graphically be elaborated by following 7 graphs
Figure 20. Frequency of reading discourse (swift correspondence)

Figure 20 indicates that 70% of bankers need to read swift correspondence sometimes and 20% do not have to read swift correspondence at all.

Figure 21. Frequency of reading discourse (Machine Tools)
Figure 22. Frequency of reading discourse (circulated emails)

Figure 23. Frequency of reading discourse (Emails from depositors/borrowers)
Figure 24. Frequency of reading discourse (branch returns)

![Branch Returns Graph]

Figure 25. Frequency of reading discourse (Payment orders)

![Payment orders Graph]
The frequency of writing various types of documents by bankers was assessed by asking bankers to rank various types of discourses namely SWIF correspondence, Machine tools,
emails, branch financial statements and local as well as foreign currency remittances (Table 11). The participants of this survey have writing needs dispersed in various types of discourses. More than 50% revealed that they sometimes need to write SWIFT correspondence. More than 50% revealed that they never or sometimes had to write manuals explaining various functions of machine tools used in their banks. More than 60% indicated that they never or sometimes send emails to bankers. This might again be because of their lacking in reading skills of emails. An interesting result is that more than 80% of the bankers have to send emails to customers while they don’t read emails from customers that much (as reflected in table 11).
Table 11. Frequency of Writing Discourses

(N=179)

<table>
<thead>
<tr>
<th></th>
<th>(1) Never</th>
<th>(2) Sometimes</th>
<th>(3) Often</th>
<th>(4) Always</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SWIFT correspondence</td>
<td>17.88%</td>
<td>50.28%</td>
<td>25.14%</td>
<td>6.70%</td>
<td>2.21</td>
</tr>
<tr>
<td>2. Machine Tools (including ATMs)</td>
<td>12.85%</td>
<td>42.46%</td>
<td>34.08%</td>
<td>10.61%</td>
<td>2.42</td>
</tr>
<tr>
<td>3. Emails Circulated within the branch</td>
<td>10.61%</td>
<td>54.19%</td>
<td>22.35%</td>
<td>12.85%</td>
<td>2.37</td>
</tr>
<tr>
<td>4. Emails from depositors / borrowers</td>
<td>6.15%</td>
<td>78.21%</td>
<td>13.97%</td>
<td>1.68%</td>
<td>2.11</td>
</tr>
<tr>
<td>5. Branch Returns</td>
<td>7.26%</td>
<td>62.01%</td>
<td>17.88%</td>
<td>12.85%</td>
<td>2.36</td>
</tr>
<tr>
<td>6. Payment orders</td>
<td>12.85%</td>
<td>31.84%</td>
<td>12.85%</td>
<td>42.46%</td>
<td>2.85</td>
</tr>
<tr>
<td>7. Drafts, FDD, FMT, FTT</td>
<td>13.41%</td>
<td>9.50%</td>
<td>76.54%</td>
<td>0.56%</td>
<td>2.64</td>
</tr>
</tbody>
</table>

Frequency of writing discourses of 179 sample bankers has been analyzed in table 4.9. This picture of writing discourses can further be elaborated with following 7 graphs.
Figure 28. Frequency of writing discourses (Swift Correspondence)

Figure 29. Frequency of writing discourses (Machine Tools)
Figure 30. Frequency of writing discourses (emails circulated within branch)

3. Emails Circulated within the branch

- Never
- Sometimes: 50.00%
- Often
- Always

Figure 31. Frequency of writing discourses (emails from depositors/borrowers)

4. Emails from depositors / borrowers

- Never
- Sometimes: 90.00%
- Often
- Always
Figure 32. Frequency of writing discourses (Branch Returns)

![Chart showing frequency of writing discourses for Branch Returns.

Figure 33. Frequency of writing discourses (Payment Orders)

![Chart showing frequency of writing discourses for Payment Orders.]
Figure 34. Frequency of writing discourses (Drafts, FDD, FMT, FTT)
To assess the frequency of speaking discourses, sample bankers were asked the following question: “How frequently do you use English in conversation?” In this question, various types of conversational options were given to respondents and they were asked to rank these conversations on the basis of their daily use. 41% of 179 participants indicated that they always tell the time to their colleagues and customers while 14% of respondents revealed that they never told time to anyone in the bank. Likewise, almost 60% of
respondents revealed they need to speak English while entertaining customers. 42% said they always use conversational English while talking with people on the phone. Similarly over 80% of participants indicated that they needed to speak English while telling account balance on the phone. More than 60% replied that they explain bank statement often or always. Almost 66% of sample conveyed that they never or sometimes explain problems about faulty machines like ATMS in their daily banking routines.

This frequency of speaking discourses can graphically be explained in following graphs.

**Figure 35. Frequency of speaking discourses (Telling the time)**
Figure 36. Frequency of speaking discourses (Socializing and entertaining)

![Bar chart for Socializing and Entertaining Customers]

- Never: 10%
- Sometime: 35%
- Often: 25%
- Always: 30%

Figure 37. Frequency of speaking discourses (Making a Phone call)

![Bar chart for Making a Phone Call]

- Never: 35%
- Sometime: 30%
- Often: 20%
- Always: 15%
Figure 38. Frequency of speaking discourses (Phone Messages)

Figure 39. Frequency of speaking discourses (Making an appointment)
Figure 40. Frequency of speaking discourses (Communicating Account balance)

Figure 41. Frequency of speaking discourses (Explaining bank statements)
Figure 42. Frequency of speaking discourses (Explaining equipment problems)

Figure 43. Frequency of speaking discourses (Giving advices to customers and staff)
Figure 44. Frequency of speaking discourses (Oral presentations)

![Bar chart](image1.png)

Figure 45. Frequency of speaking discourses (Meetings/Seminars/Conferences)

![Bar chart](image2.png)
The level of difficulty in English language skills was assessed by question No. 20, 21 and 22. Question No. 20 of the questionnaire belongs to the micro level of difficulty in listening skills of Bankers. Table 13 reports the results of this question.
Table 13. Level of Difficulty in micro level of Listening

<table>
<thead>
<tr>
<th>Difficulty in listening English</th>
<th>(1) “Never”</th>
<th>(2) “Sometimes”</th>
<th>(3) “Often”</th>
<th>(4) “Always”</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Having trouble in understanding presentation or discussion.</td>
<td>36%</td>
<td>25%</td>
<td>19%</td>
<td>21%</td>
<td>2.25</td>
</tr>
<tr>
<td>2. “Having trouble in taking notes while attending meeting, seminar/ conference”.</td>
<td>26%</td>
<td>33%</td>
<td>12%</td>
<td>29%</td>
<td>2.45</td>
</tr>
<tr>
<td>3. Having trouble in understanding lengthy talk.</td>
<td>31%</td>
<td>19%</td>
<td>33%</td>
<td>17%</td>
<td>2.35</td>
</tr>
<tr>
<td>4. “Having trouble in understanding the subject matter of a talk”, i.e., what is being talked about”</td>
<td>26%</td>
<td>22%</td>
<td>15%</td>
<td>37%</td>
<td>2.63</td>
</tr>
<tr>
<td>5. Others please specify</td>
<td>21%</td>
<td>34%</td>
<td>18%</td>
<td>28%</td>
<td>2.53</td>
</tr>
</tbody>
</table>

Generally speaking, banking officers feel that they relatively higher level of difficult in micro level of listening. It has been observed that bankers face higher level of this difficulty in almost every sub area of listening.

This table further reveals that many majority of banker, almost 37 percent have problem even in the understanding the subject matter of a talk as the mean value was 2.63. This was followed by 2) “trouble in taking notes while attending meeting, seminar and conference”, having a mean value of 2.45, and 3) understanding presentation or discussion.

If we take the cumulative percentage of “often” and “always”, more than 50% of the participants mentioned having trouble in understanding the subject matter of a talk. This means that many bankers’ don’t even know about what is being talked in the meeting.
The response of bankers towards the level of difficulty in micro level of listening can graphically be elaborated in following graphs.

**Figure 47. Trouble in understanding presentation**

![Graph showing percentage of bankers facing trouble in understanding presentation or discussion]

**Figure 48. Trouble in taking Notes**

![Graph showing percentage of bankers facing trouble in taking notes while attending meeting, seminar / conference]
Likewise, the level of writing difficulty faced by bankers at micro level has been reported in table 14.
Table 14. Level of challenge in various micro levels of writing

<table>
<thead>
<tr>
<th>Difficulty in writing English</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Using correct punctuation</td>
<td>13%</td>
<td>31%</td>
<td>28%</td>
<td>28%</td>
<td>2.70</td>
</tr>
<tr>
<td>2. Using correct spelling.</td>
<td>31%</td>
<td>20%</td>
<td>32%</td>
<td>17%</td>
<td>2.36</td>
</tr>
<tr>
<td>3. Structuring sentences.</td>
<td>35%</td>
<td>15%</td>
<td>20%</td>
<td>30%</td>
<td>2.45</td>
</tr>
<tr>
<td>4. Using appropriate vocabulary.</td>
<td>35%</td>
<td>27%</td>
<td>13%</td>
<td>25%</td>
<td>2.28</td>
</tr>
<tr>
<td>5. Organizing paragraph.</td>
<td>29%</td>
<td>16%</td>
<td>30%</td>
<td>25%</td>
<td>2.51</td>
</tr>
<tr>
<td>6. Expressing ideas appropriately.</td>
<td>18%</td>
<td>18%</td>
<td>27%</td>
<td>36%</td>
<td>2.81</td>
</tr>
<tr>
<td>7. Others please specify</td>
<td>25%</td>
<td>20%</td>
<td>32%</td>
<td>22%</td>
<td>2.52</td>
</tr>
</tbody>
</table>

This table documents that bankers face more frequent and more regular difficulty in micro levels of writing relative to micro level of listening.

The participants’ response is as under:-

From 22% to 28% as “always” having difficulty in various micro levels. The average/mean values range from 2.28-2.70. This reflects that the bankers struggle very much in micro skills of writing as well. Table 14 further reveals that bankers can’t use correct punctuation and face lot of problems when they are asked to express their idea in English. Similarly, bankers cannot seemingly organize paragraphs and structure sentences. Overall, it can easily be concluded that bankers lack writing skills in almost all
sub areas of writing. This data about level of difficulty in micro level of writing can be graphically explained in the following graphs.

Figure 51. Level of difficulty in micro level of writing (Punctuation)

![Using correct punctuation graph]

Figure 52. Level of difficulty in micro level of writing (Spellings)

![Using correct spelling graph]
Figure 53. Level of difficulty in micro level of writing (Structuring Sentences)

![Graph showing the level of difficulty in structuring sentences.]

Figure 54. Level of difficulty in micro level of writing (Vocabulary)

![Graph showing the level of difficulty in using appropriate vocabulary.]

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Figure 55. Level of difficulty in micro level of writing (Organizing paragraphs)

Figure 56. Level of difficulty in micro level of writing (Expression of Ideas)
The level of difficulty in the micro level of reading was assessed by question No. 22 wherein, they were asked “How often do the followings happen to you?” Participants were given various areas of micro level reading skills and were asked to rank them on Likert scale. Results have been compiled and reported in table 15. This table reflects that the banking officers need to face many problems in reading various types of English required for their daily banking operation. The participants had a very high level of

<table>
<thead>
<tr>
<th>Difficulty in Reading English</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understanding the main points of the text.</td>
<td>29%</td>
<td>20%</td>
<td>15%</td>
<td>36%</td>
<td>2.58</td>
</tr>
<tr>
<td>2. Reading a text slowly and carefully in order to understand the details of the text.</td>
<td>14%</td>
<td>31%</td>
<td>20%</td>
<td>36%</td>
<td>2.77</td>
</tr>
<tr>
<td>3. Scanning Looking through a text quickly in order to locate text specific information (Scanning))</td>
<td>35%</td>
<td>7%</td>
<td>35%</td>
<td>23%</td>
<td>2.45</td>
</tr>
<tr>
<td>4. Guessing unknown words in a text.</td>
<td>18%</td>
<td>24%</td>
<td>35%</td>
<td>23%</td>
<td>2.64</td>
</tr>
<tr>
<td>5. Understanding text organization such as defining, classifying or describing entry.</td>
<td>33%</td>
<td>13%</td>
<td>21%</td>
<td>34%</td>
<td>2.55</td>
</tr>
<tr>
<td>6. Understanding specialist vocabulary in a text.</td>
<td>34%</td>
<td>23%</td>
<td>13%</td>
<td>30%</td>
<td>2.39</td>
</tr>
<tr>
<td>7. General comprehension</td>
<td>37%</td>
<td>31%</td>
<td>15%</td>
<td>17%</td>
<td>2.12</td>
</tr>
<tr>
<td>8. Others please specify</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
difficulty in all micro-skills, from 17% to 36% as “always” having difficulty. The mean scores (ranging from 2.12-2.64) indicate that the participants struggled in their reading skills, especially with the micro-skills of 1) problem in understanding the main point of the text, 2) trouble in reading a text slowly and carefully in order to understand the details of the text, 3) hitch in understanding text organization such as defining, classifying or describing entry and 4) difficulty in understanding specialist vocabulary in a text.

Response of bankers towards their perceived difficulties in micro level of reading can graphically be explained in following graphs

Figure 57. Level of Difficulty in micro level of reading (understanding main points of text)
Figure 58. Level of Difficulty in micro level of reading (Slow reading of text)

Reading a text slowly and carefully in order to understand the details of the text.

Figure 59. Level of Difficulty in micro level of reading (scanning text)

Scanning Looking through a text quickly in order to locate text specific information (Scanning).
Figure 60. Level of Difficulty in micro level of reading (guessing unknown words)

Figure 61. Level of Difficulty in micro level of reading (text organization)
Figure 62. Level of Difficulty in micro level of reading (specialist vocabulary)

Figure 63. Level of Difficulty in micro level of reading (general comprehension)
4.4 Discussions

The respondents indicated that in the daily banking routine mostly both English and Urdu are used. This reflected the need of a proper communication course in Urdu also. More than half of the respondents, around 60% reported that their work is influenced by both Urdu as well English language to a fair amount. However, only 14 percent ranked Urdu as “high” influence over work. Merely 2 percent reported that other languages rarely affect their present medium of communication in Banking.

The medium of instruction at the university level was combination of Urdu and English. Almost 50 percent believed that they were taught in English as well as Urdu while they were completing their degrees at various levels during their academic careers. Almost 40 percent mentioned English as the only language of communication inside classes while merely 13 percent mentioned Urdu as the only language of communicating course contents and other course material in the class. This helped the researcher understand that poor English language proficiency of the bank officers.

The starting point of English learning in most of the cases was at secondary level. A small portion indicated that right from nursery level they had started English. Whereas English learning at the secondary level was ranked as the highest in focus (67.04.4%). After middle level most of the participants have started the journey of learning English language. So, most of the bank officers lack good communication skills because of late start of English learning during their schooling.
The respondents indicated that vocabulary and grammar memorization method was mostly employed in English classes during their high schooling. Most of the sources indicated that they used “memorization of vocabulary and grammar” (38.49%) and “English conversation” (22.64%) as a teaching methodology, whereas some (13.58%) utilized method of English teaching from integration listening, reading and speaking skills. Studying the teaching methods employed for bankers, it become clear that vocabulary and grammar memorization are the most popular sources.

Surprisingly majority of bank officers rated their overall English language proficiency as poor. The majority (59.22%) bankers believed that their English proficiency as “poor”. However, around 36 percent perceived it as “fair”. Merely, 3.35 percent rated it as “good”. Speaking skills was rated as the weakest area and listening and writing as the weaker areas. The skills, rated “poor” by bankers have following percentages:-

Listening (56.98%), speaking (61.45%) and reading (44.69%) and writing (36.31%). This could be taken as a valid reason for developing a need-based course for the bank officers.

Responses indicated that Bankers require improvement in all four areas of English language i.e. listening, speaking, reading and writing. The major need is to improve their reading and writing skills. During banking transactions the Frequency of discourse is higher for SWIFT correspondence, machine tools (ATMs), and payment orders. Frequency of writing discourses includes branch returns, emails, SWIFT correspondence and financial instruments. So proficiency in English communication skills is a major requirement for bank officers.
Bankers can’t use correct punctuation and face lot of problems when they are asked to express their ideas in English. Similarly, bankers cannot organize paragraphs and structure sentences. The bankers lack reading skills more than other three areas of English Language. Bankers face problems in reading skills in daily banking operations.

Frequency of speaking discourse includes telephonic banking, oral presentations and meetings. The bankers also lacked listening competence in formal presentations, business meetings, and discussions with customers. The level of difficulty of writing was found to be generally higher and more regular than listening skills. Bankers lack writing skills in almost all sub areas of the writing skills.

The findings of this study clearly reflect that English proficiency of Bank officers is deficient and. Based on these results, a need-based course in Financial English should be developed for the bank officers... Their responses also indicate that presently bankers are not satisfied with their communication skills. As such bankers are not performing in an effective manner and are not justifying their role in the banking sector.

As their coaching at the university level was done by combining Urdu and English languages there is a dire need of on job training to all bank officers in Financial English communication skills. The somewhat poor performance of the bank officers in customer handling and client satisfaction is because of lack of effective communication skills...

The findings of this study lead to the need for redesigning the Business Communication syllabus and giving a new title Financial English Course for improving the performance
of the bankers in the business world. The course contents for enhancing written communicative ability and for increasing oral communicative competence of the banking professionals must be integrated. This would help them perform well in the corporate sector.
Chapter 5

PROPOSED CURRICULUM OF FINANCIAL ENGLISH COURSE FOR THE TRAINING OF BANK OFFICERS

5.1 Introduction

This chapter will propose a need-based course in Financial English for the bank officers in Pakistan, on the basis of the outcome of the survey that has been presented in Chapter 4 and the curriculum theories referred to in Chapter 2. The extensive and detailed course description, an overview of supplementary materials to be developed and a number of practical issues are the core of this chapter.

The banking sector is the backbone of the economy of Pakistan and is responsible for the economic uplift of Pakistan. In the banking system of Pakistan, Bank Officers occupy quite a pivotal position in bottom-up planning and implementation of decisions pertaining to the quantitative expansion and qualitative improvement of this important sector. This study aimed at conducting a training needs assessment survey of the Bank Officers who lack sufficient English language skills, and to design an effective need-based curriculum in Financial English. Hence, the training of bank officers is bound to enhance the
effectiveness of the banking sector. So the training and development of the bank officers shall boost their performance and add to their motivation for accelerated promotions.

The proposed course is being developed primarily within and under the overall context of the Faculty of Management Sciences of the International Islamic University, Islamabad (IIUI). Hence for very obvious reasons, the whole process and mechanisms proposed here-under have to be, by and large, compatible with the overall implementation strategies as followed in connection with other similar courses of the same level in the Faculty of Management Sciences. However, there is no bar on any other educational/training institution on the adoption of the curriculum of the proposed course in the larger professional interests of the bank employees or other categories of professionals for whom the proposed course happens to be adopted.

5.2 Approaches Employed in the Syllabus Design

An integrated model of approaches has been adopted in designing the proposed course. The syllabus has been tailored through balancing three approaches: 1) Communicative Approach, 2) Tasked Based Approach, and 3) Learner-Centered Approach.

This research study focuses on the principles and practices in ESP course development and the implementation of the ESP approach, including pedagogy, to provide the learners professional development with the background of globalization. The target respondents in this study had desired that the proposed course should blend the four macro skills. It is expected that the learners would have a learning motivation. They would be active
participant in the learning process, as they would be responsible for their own learning. The active relationship between the trainer and the learners would further strengthen the learning process.

5.2.1 ESP as an Approach to Language Teaching

ESP should be properly seen as an approach to language teaching which is directed by specific and apparent reasons for learning. Hutchinson and Waters (1987) stated that ESP is an approach to language learning and teaching, which is based on learners’ need. ESP is specialized English language teaching that aims to develop specific skills of the learners in response to the identified needs. Therefore, ESP must be seen as an approach not as a product. Swales (2000) hold the opinion that the ESP approach is sometimes referred to as Language for Specific Purposes (LSP), because specific-purpose instruction can be in any language. Orr (2002) stated that ESP approach includes equipping learners with “not only knowledge of a specific part of the English language, but also competency in the skills required using this language.”(p.1) According to Basturkmen (2006) and Belcher et al. (2011) ESP has emerged as an influential pedagogical approach both in EFL and ESL context.

Hutchinson and Waters (1987) have divided ESP into two main types according to whether the learner requires English for academic study English for Academic Purposes (EAP) or for English for Occupational Purposes (EOP). However, this is not so clear-cut distinction because learners can work and study simultaneously or be likely that the language learnt for immediate use in a study environment will be used later when the
learner takes up or return to his job. ESP teaching is a combination of language teachers and specialty experts’ work which is a prerequisite to learning and specific professional goals based on the needs of learners.

5.2.2 Researches on ESP Teaching

A few empirical researches on ESP teaching are worthy of concern for the present study. Aslrasouli (2012) has stated that in India, English has taken deep roots and spread wide and has become India’s language for national and international business, commerce, diplomacy, education, fashion, government, science and technology, etc., which means that English is India’s “window on the world” and India’s virtual highway to the IT and other markets. Therefore, a number of textbooks that emphasize the use of practical and functional aspects of English are being put into use by influential institutions of higher education.

Jigang (2013) has observed that the Japanese universities have developed its own ESP curriculum design in a systemic way. The Japanese government has called on 8 national conferences on the topic of English teaching and reform in the 21st century. They carried out English Immersion Program in 18 middle schools in order to realize the change from “learning English in middle school” to “learning by English”.

Runqing (1996) and Jigang (2013) pointed out that in China ESP teaching is the tendency of the 21st century. With the growing international communication as well as economic globalization, ESP teaching will be the reform direction of college English teaching development in China, especially in adult continuing education. For instance, University
of Nottingham, Ningbo and Shanghai Second Military Medical University have gradually carried out the ESP related courses. And gradually many educationists are concerned with the ESP approach and its curriculum design in China.

5.2.3 ESP Course Development

The course development is a substantial and important activity for ESP teaching. ESP is a matter of approach to language teaching which aims to meet the needs of special group of learners. This means that much work has to be done to design appropriate courses for various groups of learners.

Designing a course is fundamentally a reasoned subsequent process of syllabus design, material design, classroom teaching, and evaluation for general or specific purposes, theoretical or practical purposes. According Strevens (1988) and Dudley-Evans and St John (1998) the ESP courses are devised on the basis of the specific work-related or academic needs of learners and the courses offer descriptions of language use in this disciplines or occupations they serve.

The absolute characteristics of ESP courses are listed by Strevens (1988) as (1) designed to meet the specified needs of the learner; (2) related in content such as themes and topics to particular disciplines, occupations and activities and (3) centered on language use in those activities. Dudley-Evans and St John (1998) listed them as (1) designed to meet the specific needs of the learner; (2) making use of the underlying methodology and activities of the disciplines they serve; and (3) centered on the language (grammar, lexis, register),
skills, discourse and genres of activities in those disciplines. There is a lot of similarity between the two definitions stated above.

5.2.4 Narrow –Angled Type Course Development

This research study will develop a need-based ESP course in the narrow-angled type. Li and Huo (2014) observed that in recent years, there has been a growing tendency toward narrow-angled course design in English for Specific Purposes. However, Basturkmen (2003) has argued that there are three different types of ESP course design as shown in the Table 16, rather than two as suggested by the narrow-angled & wide-angled dichotomy.

Table 16. Types of Course Design in ESP

<table>
<thead>
<tr>
<th>Type</th>
<th>Narrow or wide angled</th>
<th>Course content</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Narrow</td>
<td>Analysis of needs with reference to a particular discipline or occupation</td>
<td>English for pilots and air traffic controllers; English for legal studies;</td>
</tr>
<tr>
<td>2</td>
<td>Wide</td>
<td>Analysis of common needs with reference to a set of disciplines or occupations</td>
<td>English for general academic purposes;</td>
</tr>
<tr>
<td>3</td>
<td>Wide</td>
<td>Features of language use in a variety of English</td>
<td>English for health professionals; Business English; Academic English;</td>
</tr>
</tbody>
</table>
Hutchinson and Waters (1987) state that there are several factors that affect the ESP course design, which are “5W +1H” (What, Who, Why, Where, When and How), as shown in the following Figure 64.

Figure 64. Factors Affecting ESP Course Design

5.3 Elements of Curriculum

The formulation of a curriculum is a highly technical process requiring the fulfillment of a number of technical pre-requisites. The process of curriculum development entails a comprehensive view of each of the several technical steps, which are also known as the elements of curriculum. They are briefly described below in the context of the title of this
study dealing with the development of curriculum in Financial English for improving the communication skills of bank officers:

5.3.1 Situational Analysis

Before the researcher embarks upon the task of developing the need-based curriculum, it would not be out of place to mention briefly the fact that this study started with the identification of the current status or the base-line information about the skills of bank officers working in different banks. In this connection, Situational Analysis helped the researcher in exploring and knowing about the overall context in which the bank officers were serving the society as employees of different banks. The researcher used the following methods for undertaking situational analysis for this purpose:

- **The desk study method**: This was undertaken to collect the needed information for that purpose. This method helped the researcher in getting insight into the theoretical framework focusing on the concepts like training needs and different methods of identification of training needs in business communication English.

- **Data Collection**: Data were collected through a questionnaire. Data collection through questionnaire preceded the process of informal data collection through the discussions with the bank executives and the communication skills trainers hired by different staff colleges of commercial banks. It helped the researcher in identifying the felt needs of the respondents from a number of angles in the light of the research topic. The questionnaire focused on the basic four language skills
in the context of financial business in banking sector. It helped the researcher in determining the baseline position of the Bank Officers in terms of their skills in business communication English.

Information collection through informal discussions and meetings with the bank executives followed the process of data collection through the use of the questionnaire. It helped the researcher not only in identifying the training needs of the target group through verification of data collected through questionnaire but also through cross examination and discussion on different aspects of training needs. Interaction of the researcher with the target group also helped a lot in getting down to the unsaid training needs that could only be identified through interaction and verbal communication with the target group.

5.3.2 Identification of Training Needs of Bank Officers

The step of situational analysis was followed by the identification of training needs of the target clientele viz. the Bank Officers. The results obtained from the Questionnaire reflected a comprehensive set of needs of bank Officers:

1) Basic language-related skills:

- Listening,
- Speaking,
- Reading,
- Writing

2) General English pertaining to greetings

3) General English used in interaction with colleagues

4) Business English used in dealing with customers

5) Business English used in socialization process

6) Business English such as Discussion, Negotiation

7) Business English such as giving oral presentations

8) Business English such as Attending Seminars and Conferences

9) General English relating to working situation

10) Strategic SWIFT correspondence

11) Machine Tools (including ATMs (Automated Teller Machines))

12) Emails Circulated within the branch

13) Emails from depositors / borrowers

14) Branch Returns

15) Payment Orders

16) Drafts, FDD, FMT, FTT
5.3.3 Formulation of Course Objectives

Based on the felt training needs of bank officers, the major objectives of the course were formulated. It is anticipated that after the successful completion of this proposed course, the participants would be expected to be able to:

1. Demonstrate the ability of effective communication with confidence in a variety of business-related matters

2. Use the four areas of English communication skills; writing, reading, speaking, and listening

3. Acquire useful business vocabulary of everyday use in business

4. Demonstrate command over expressions in English language in banking business

5. Possess and improved knowledge of important grammatical structures used in business

6. Render their services in a more effective manner in their business profession through the use of better language proficient manner and understand and appreciate the multifarious needs of their clients in a better way

7. Capitalize upon the opportunities available in national and international business circles
8. Develop in them a higher level of confidence leading to an achievement of the predetermined professional objectives of their organizations.

5.3.4 Selection of Contents

Contents form the hard core of the curriculum for any educational/training/orientation program. These contents for the proposed course have been based on bank officer’s responses given in the questionnaire. The researcher’s informal meetings with the banks executives and visits of different banks also helped a lot in selection of the contents.

The contents formulated for this course were thoroughly discussed with the banks executives, the banks staff colleges’ trainers in business communication and also with the target respondents. Their input and recommendations were also incorporated. The objectivity of the proposed course has been much appreciated by the bankers.

The contents of the proposed course have been formulated in consultation with the following:

1) The ESP Practitioners/Researchers

2) The Trainers hired by the financial institutions

3) The Teachers of Business Communication at different Business Schools

4) Eminent Educationists

5) Deans/Chairpersons of Business Schools
6) The target respondents

7) The Principals of Staff Colleges of commercial banks

The Course Contents were reviewed by prominent bank executives and eminent educationists. Banking staff trainers and professionals in the field of finance also gave their considered input about the proposed contents of the course. The initial draft was revised in the light of valuable feed-back by these experts. The revised versions were discussed with the senior bank officers, who were not respondents in this study, so as to get independent views about the proposed course. The contents were also informally shared with the target respondents who showed their utmost satisfaction. The informal validation of the contents of the proposed course by the respondents supported the researcher to develop the course contents in an effective manner.

The researcher had promised with the target respondents during the process of preparation of questionnaire that the contents of the proposed course would be shared with them. This solemn pledge was also made when the questionnaire was administered by the researcher to encourage the respondents to give honest opinion in the questionnaire.

5.4 Proposed Training Program for Bank Officers

The stage of identification of training needs or a thread-bare analysis thereof is not the end in itself unless followed by a number of other logical follow-up steps including academic decisions. The aim of this course is to train the bank officers in the making and also, the serving bank officers.
Course Title: Financial English Course for Bank Officers

Duration: One semester/48 contact hours

Status: Three-credit hours Course

Broad Objectives of the Proposed Course

As already described under section on Formulation of Objectives (p.171&172).

UNIT 1: Introduction to Banking

1.1 Banking as an industry

1.2 Place of Bank Officers in management structure

1.3 The Role of Bank Officers in the banking sector

1.4 Major functions performed by Bank Officers

Practical Activities

- Introduction of all course participants

- SWOT analysis of their communication skills

- Initiating group discussions
UNIT 2: Introduction to Business English

2.1 Place of English in Business Communication in Pakistan

2.2 Greetings: Meaning and Nature

2.3 Need for greetings

2.4 Basic greetings

2.5 Types of greetings

Practical activities in Business English in greetings

- Receiving colleagues in the office
- Entering the office
- Responding to colleagues and customers
- Leaving the office

UNIT 3: Socialization Process in Banks

3.1 Socialization: Meaning and nature

3.2 Organization as a socio-cultural unit

3.3 Interaction with colleagues

3.4 Dealing with customers

3.5 Need for socialization in business
3.6 Consolidation of cultural cohesion of the office

3.7 Tips for socialization

**Practical activities in Business English for socialization**

- Showing good gestures in dealing with colleagues
- Socialization in meetings
- Organizing and conducting meetings
- Inviting others' opinion
- Reaction to others' opinion

**UNIT 4: Business Communication**

4.1 Communication: Meaning and nature
4.2 Importance of effective communication in banks
4.3 Ingredients of the process of communication
4.4 a) Types of communication
4.5 b) Barriers to communication
4.6 c) Tips for effective communication

**Practical activities in Business English in communication skills**

- Use of telephone for business calls
- Attending phone-calls of colleagues and customers
- Managing the messages received through phone calls
- Drafting inter-office memorandum to seniors
- Drafting inter-office memorandum to juniors
- Drafting letters to customers/business organizations

**UNIT 5: Discussion in Business**

5.1 Discussion: Meaning and nature
5.2 Place of discussion in Business
5.3 Types of business discussion
5.4 Characteristic of good discussion
5.5 Barriers to business discussion
5.6 Tips for effective business discussion

**Practical activities in Business English in discussion skills**

- Starting discussion
- Conducting discussion
- Participation in discussion
- Reacting to others' opinion
- Summing up the conclusions in discussion

**UNIT 6: Negotiation In Business**

6.1 Negotiation: Meaning and nature
6.2 Types of negotiation
6.3 Ingredients of the process of negotiation
6.4 Bargaining considerations
6.5 Problems in business negotiation
6.6 Tips for effective negotiation

Practical activities in Business English in negotiations skills

- Homework for negotiations
- Presenting own viewpoint
- Listening and reacting to others' opinion
- Moving towards agreement

UNIT 7: Presentations In Business

7.1 Presentation: Meaning and nature
7.2 Types of Presentation
7.3 Preparation of presentation
7.4 Ingredients of effective Presentation
7.5 Problems of Presentation
7.6 Tips for effective presentation

Practical activities in Business English in presentation skills

- Planning for and preparation of draft presentation
- Formatting the presentation
- Ensuring physical arrangements for presentation
- Common mistakes and what to avoid
- Capturing the audience’s attention
- Writing handouts and notes for use during presentations

UNIT 8: Participation in Seminars and Conferences

8.1 Seminars and Conferences: Meaning and distinguishing features
8.2 Place of seminars and conferences in Business
8.3 Preparation for participation in seminars and conferences
8.4 Logistics for holding seminars and conferences
8.5 Tips for effective communication

Practical activities in the use of Business English in seminars and conferences
- Preparation of material for presentation in seminars and conferences
- Starting presentation
- Interacting and accommodating opponent's view-point
- Preparation of report on seminar and conference

UNIT 9: SWIFT Correspondence

9.1 SWIFT Correspondence: Meaning and nature
9.2 Telegraphic Transfers and SWIFT Transfers
9.3 Role of SWIFT Correspondence in Banking
9.4 SWIFT Network
9.5 Problems in SWIFT Correspondence

**Practical activities in Business English in SWIFT Correspondence skills**

- Drafting message
- Entering transfers
- Replying a message
- Preparation of statement of receipts
- Inter-bank transfer

**UNIT 10: Use of Machine Tools**

10.1 Major machines used in banking

- Computer
- Photocopier
- Printer
- Scanner
- Automated teller machine

10.2 Understanding the manuals and operation of machines

10.3 Useful tips for maintenance and operation of machines

10.4 Troubleshooting

**Practical activities in Business English in communication skills**

- Reading and following the operating instructions
- Understanding the major operational aspects of machines
- Pitfalls to avoid in operating machines

Unit 11: Electronic Communication

11.1 Electronic Communication: Meaning and nature
11.2 Role of electronic communication in banking
11.3 Writing electronic mail
11.4 Types of electronic communication in banking
11.5 Hazards of electronic communication in banking

Practical activities in Business English in email skills focusing on the following

- Firming up the thoughts before and selection of words for writing effective emails
- Appropriate salutations / greetings
- Writing the body of the email
- Closing / putting down signature
- Pitfalls to avoid in emails

UNIT 12: Branch Returns

12.1 Branch Returns: Meaning and nature
12.2 Major Types of Branch Returns
12.3 Essentials of Branch Returns
12.4 Tips for preparation of Branch Returns
Practical activities in Business English in communication skills

- Study of Branch Returns
- Identification of points for improvement
- Preparation of dummy Branch Returns

UNIT 13: Remittances

13.1 What is Payment orders?
13.2 Parties involved in Payment Order
13.3 What is Demand Draft?
13.4 Purpose of Demand Draft
13.5 Difference between Payment Order and Demand Draft
13.6 Mail Transfer
13.7 Telegraphic Transfer
13.8 Difference between different types of remittances

UNIT 14: Letter of Credit

14.1 What is letter of credit?
14.2 Different types of Letter of credits
14.3 Parties involved in letter of credit
14.4 Legal aspects of letter of credit
5.5 Development of Supplementary Materials

i. Orientation Kit

The resource persons may also develop an orientation/training kit which should serve the purpose of a sort of permanent resource material for the Bank officers. The proposed Kit would basically consist of a Training Manual for Bank Officers which shall be developed around the felt needs of the Bank Officers with specific focus on their routine roles and responsibilities as Bank Officers.

The proposed Orientation Kit may be tried out over a sizeable number of Bank Officers and finalized. Thereafter, it may be updated on a regular basis by adding relevant material to it in consultation with the Pakistan Banking Council.

ii. Preparation of presentations

Resource persons hired offering this course may develop Power-Point (ppt-slideshow) presentations on the sessions allotted to them. Hands-on training may be imparted to trainees in Business English skills as and when applicable in the whole process.

iii. Selection of instructional strategies

Instructional strategies support the implementation of the curriculum. The instructional strategies provide the ways and means for ensuring the implementation of the curriculum. To achieve this end, they are designed by the teacher so as to focus on the following aspects with specific reference to the course for Bank Officers designed under this study:
a. Nurturing student abilities: Obviously, the sharpening of student abilities related to the contents is an essential pre-requisite for the successful implementation of the curriculum. Students expected to be enrolled in this course should be the teacher's focus for this purpose.

b. Ensuring social healthy exchange of ideas among students: Classroom interaction will be made more effective with the help of instructional strategies that may be adopted by the teachers of the course.

c. Facilitating the unique development of each individual student: Controlling environment, and transmission of knowledge to the pupils. It may be mentioned here that proposed course may be adopted by any training/educational institution offering professional courses at this level. However, since this study was conducted with the IIUI experience as the backdrop in general, it is proposed that the major instructional strategies may be adopted for teaching this course, that may include the following:

- Identification of individual differences in capacities through keen observation
- Individualizing instruction for meeting all needs of learners;
- Assigning tasks to students in the light of their learning problems;
- Individual and group presentations in class;
- Discussion on students queries for clarification of points;
- Allocating time chunks for addressing different earning problems;
- Question-answer practice in classroom during and after instruction;
- Informal meetings with students for their learning difficulties

5.6 Hands-on Training Activities for Bank Officers

The Department offering this proposed course may explore the possibilities of having a close liaison with some well-reputed banks located in the vicinity to facilitate the offering of different training facilities through on-the-spot observation of different activities. These selected Banks will serve the purpose of a sort of Lab-schools where the trainees may visit as per mutually agreed program. Different facilities may include, but not limited to, the following:

- Hands-on training in the use of different machines
- Troubleshooting
- Simulation in undertaking different activities e.g. welcoming a customer
- Silent observation of bank-staff meetings on some issues of vital importance
- Minute study of books and files maintained by the bank

5.7 Evaluation

Last, but not the least, comes the component of curriculum known as Evaluation. Evaluation refers to the process of collection of information through a variety of means and sources which forms the bases of making judgments about the relative performance of student enrolled in a particular program or a course there-under. As already mentioned, this proposed course is being developed primarily within and under the overall context of the of the Faculty of Management Sciences of International Islamic University Islamabad.
(IIUI). Hence, the evaluation mechanism proposed here-under has to be compatible to fit into the overall evaluation practices followed in other similar courses of the same level in the Faculty of Management Sciences.

In the light of above-mentioned facts, the Department adopting the proposed course may follow the currently prevalent system of evaluation at the IIU, which is presented as below;

Internal/during the semester grade that may include:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Component of evaluation</th>
<th>Progressive weightage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Mid-term evaluation</td>
<td>20 marks</td>
</tr>
<tr>
<td>2.</td>
<td>Quizzes/unannounced class tests</td>
<td>5 marks</td>
</tr>
<tr>
<td>3.</td>
<td>Assignments</td>
<td>5 marks</td>
</tr>
<tr>
<td>4.</td>
<td>Projects</td>
<td>10 marks</td>
</tr>
<tr>
<td>5.</td>
<td>Class presentations</td>
<td>5 marks</td>
</tr>
<tr>
<td>6.</td>
<td>Class participation</td>
<td>5 marks</td>
</tr>
<tr>
<td>7.</td>
<td>Final Paper</td>
<td>50 marks</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>100</td>
</tr>
</tbody>
</table>
5.8 Grade system:

The students will be awarded letter grades as per approved examination policy of IIUI.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Marks obtained (%)</th>
<th>Letter grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>80</td>
<td>A</td>
</tr>
<tr>
<td>2.</td>
<td>75 to 79</td>
<td>B+</td>
</tr>
<tr>
<td>3.</td>
<td>70 to 74</td>
<td>B</td>
</tr>
<tr>
<td>4.</td>
<td>65 to 69</td>
<td>C+</td>
</tr>
<tr>
<td>5.</td>
<td>60 to 64</td>
<td>C</td>
</tr>
<tr>
<td>6.</td>
<td>Below 60</td>
<td>F</td>
</tr>
</tbody>
</table>

N.B. The model teaching plan has been placed on the following pages. This lesson plan has been adapted from the one used by Hart-Rawung (2008). The lesson plan has been modified according to the requirement of the Unit No. 4 of the proposed course of Financial English.
5.9 The Model Teaching Plan

Unit Number 4

Topic Effective Business Communication

Session 90 minutes

Participants Serving Bank Officers

Learning aims

Participants, being adult learners, after this session

a) be able to do effective bank related communication

b) be able to do commercial correspondences

c) be able to read and understand business letters and inter-office memoranda

d) be able to attend customers on telephonic banking

Interactive and participative tasks

a) Explaining business letters and inter-office memorandum

b) Attending and making telephone calls

c) Drafting summaries for bank executives to answer customer queries and also to
perform in a mock situation where participants can be assigned the roles of the customer and the bank to take up an assumed situation where customer satisfaction is the objective

### Learning by Doing

<table>
<thead>
<tr>
<th>1. Semantic Applications</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) banking services being elaborated</td>
</tr>
<tr>
<td>b) attending a bank customer</td>
</tr>
<tr>
<td>c) proper phrasing of conversation</td>
</tr>
</tbody>
</table>

### A. Tasks

| a) preparing business letters |

### B. Participation

<table>
<thead>
<tr>
<th>a) Discussions</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Elaborating banking services</td>
</tr>
<tr>
<td>- Addressing the queries</td>
</tr>
<tr>
<td>- Jotting down important points</td>
</tr>
</tbody>
</table>

### C. Minor Activity

| - selection of appropriate words/adjectives/pronouns |
2. Listening Comprehension

- Understanding difficult Words

- Attentive and patience hearing to customers grievances. Understanding the crux of statement and reading between the lines to have a clear perception of the stated problem.

3. Self-Assessment/Peer Evaluation

Participants would be asked to make self-assessment and know the level of their learning.

Participants would be encouraged to discuss their problems with the trainer.

The trainer would provide a grade-sheet to the participants for self-evaluation.

The trainer would also provide grade-sheet to all participants for assessment of their fellow participants.

The participants would be get three levels of assessment leading to their final evaluation.

a) Self-Assessment

b) Peer Assessment

c) Trainer Assessment

The participants can make a SWOT analysis of their communication skills.

The active involvement of Participants is mandatory.
### Break-up of Session Activities

<table>
<thead>
<tr>
<th>Timing</th>
<th>Teacher/ Student Activity</th>
<th>Why?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LEAD-IN (20 minutes)</strong></td>
<td>The importance of Effective Business Communication and how to overcome barriers to communication. Randomly participants express their problems in communication</td>
<td>Review how to question and answer on the given topic</td>
</tr>
<tr>
<td><strong>INPUT (20 minutes)</strong></td>
<td>Read the reading material-business letters &amp; memos. Students practice reading business letters &amp; inter-office memoranda.</td>
<td>Participants involved to differentiate between language used in business correspondence and in literary writings</td>
</tr>
<tr>
<td><strong>LANGUAGE (20 minutes)</strong></td>
<td>Describing a telephonic conversation. Explaining the use of appropriate words in situations and promotion of</td>
<td>Communicating on telephone To describing banking products and services.</td>
</tr>
<tr>
<td>banking services</td>
<td>Participants practice explaining a banking product using different parts of speech</td>
<td>Using polite language on telephone especially while handing difficult situations</td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
</tr>
</tbody>
</table>

**PRACTICE (30 minutes)**

| Teacher assigns pair work on writing one business letter and one inter-office memorandum. Students practice taking notes from listening to their classmates’ descriptions. Students complete grade sheets for self assessment and also their session fellows’ assessment. | Participants encouraged to do learn by doing. Understanding their strengths and weaknesses as an active learner. Considering the assessment made by their fellows for improvement and making efforts to learn more through active participation in session activities. |
Reading Material:

1) A sample business letter and inter-office memorandum

2) Material to elaborate effective telephoning

3) An exercise to introduce a banking product, using objectives

Unforeseen and Expected Circumstances

The involvement of the participants may not be encouraging in the opening sessions. The trainer can adjust the time slots according to the requirement of participants. The revision time may need more than allotted. The class work can be reinforced by assigning take away assignments. The level of all participants may not be the same. The trainer need to involve participants by making them learn by doing. Reading material for the next session may be given ahead of time. Being adult learners, the behavior of the participants cannot be anticipated. The trainer has to keep a close watch on the body language of the participants and effective eye contact be invariably maintained with them so that they can be kept on the track. The learning outcomes would substantiate the efforts made by the trainer.
CHAPTER 6

CONCLUSIONS

In the concluding chapter of the study, summary, findings, conclusions are outlined and recommendations have been made after blending diverse findings. The suggestions for further research studies have also been given to motivate the future researchers to explore the area of ESP.

6.1 Summary

The following six objectives were formulated for this study:

1) To assess the baseline status of bank officers’ proficiency in terms of English communication skills, listening, speaking, reading, and writing.

2) To undertake skill gap analysis in terms of the bank officers’ present level and the desired level in different aspects of business communication skills.

3) To identify the training needs of bank officers in terms of English communication skills, listening, speaking, reading, and writing to facilitate their communication with customers, both individuals and business organizations and also with high ups and their support staff.
4) To determine the rank order of training needs of bank officers in business communication skills in English.

5) To develop a need-based course for bank officers in English communication skills in light of their felt needs regarding English communication skills.

6) To design and sequence the activities and experiences required for developing business communication skills in English in the light of skills needed by Bank Officers.

A four-point Likert scale questionnaire was adapted from Rawung (2008). The base questionnaire was modified, where necessary, on the basis of the pilot testing. Initially, the pilot testing was performed with 6 bank officers. The questionnaire was revised keeping in view the comments and observations of the bank executives, trainers and target respondents. The pilot testing with the revised questionnaire was performed with 6 other bank officers. The reliability and the validity of the questionnaire were tested using traditional methods.

The questionnaire consisted of three parts. In part I, personal and demographic information about the respondents was collected. In part II of the questionnaire, data about work related English use and frequency of various uses of English at micro level were collected and analyzed. In part III of the questionnaire, data about English language communication discourse of bankers were collected.
The bank officers working in different commercial banks in Rawalpindi and Islamabad were the population of this study. Sample comprised 179 respondents taken from different commercial banks. The convenient sampling method was used as it was not guaranteed that all bank officers would cooperate with the scholar and complete questionnaire, random sampling or systematic random sampling was avoided. However, during data collection methods, it was assured that sample should represent all categories of commercial banks operating in Pakistan. The researcher personally visited and got the questionnaire filled out by the bank officers working in MCB Bank Limited, National Bank of Pakistan, Allied Bank Limited, United Bank Limited, First Women Bank Limited, Bank of Punjab, Dubai Islamic Bank, Habib Bank Limited and the Standard Chartered Bank.

The secrecy of the responses was also ensured to the participant bank officers. It was also conveyed that extreme confidentiality shall be assured while collecting, analyzing and interpreting the data. Likewise, it was propagated that the study will not mention the name of any participant and will also not give specific reference of any bank under any context inside the research report. The data was processed and analyzed using SPSS and calculation of mean, percentages and standard deviation was made.

6.2 Findings

1. In the daily banking routine both English and Urdu are mostly used by the bank officers while communicating with customers and bank staff.
2. The majority of the respondent bank officers reported that medium of instruction at university level was a combination of Urdu and English.

3. The starting point of English learning in most of the cases was at secondary level.

4. The vocabulary and grammar memorization method was mostly employed in English classes.

5. Surprisingly majority of bank officers rated their overall English language proficiency as poor.

6. Speaking skill was rated as the weakest area and listening and writing as the weaker areas.

7. Bankers require improvement in the four areas of English communication skills; writing, reading, speaking, and listening.

8. Bankers’ major need is to improve their reading and writing skills.

9. Frequency of discourse is higher for SWIFT correspondence, machine tools (ATMs), payment orders.

10. Frequency of writing discourses includes branch returns, emails, SWIFT correspondence and financial instruments.

11. Bankers can’t use correct punctuation and face lot of problems when they are asked to express their ideas in English. Similarly, bankers cannot organize paragraphs and structure sentences.

12. The bankers lack reading skills more than other three areas of English Language.

13. Bankers face problems in reading skills in daily banking operations.
14. Frequency of speaking discourse includes telephonic banking, oral presentations and meetings.

15. The bankers also lacked listening competence in formal presentations, business meetings, and discussions with customers.

16. Bankers lack writing skills in almost all sub areas of the writing skills. Their listening skills also require considerable improvement.

6.3 Conclusion

The outcome of this study is reflected through the results, and these findings clearly reflect that English proficiency of Bank officers is deficient and not up to the mark. Based on these results, conclusions have been drawn.

1. Responses of the bankers reflect that the proposed contents of Financial English Course would be appropriate to cater to their future needs. Their responses also indicate that presently bankers are not satisfied with their communication skills. As such bankers are not performing in an effective manner.

2. The results clearly indicate one of the reasons for lower performance of employees in their professional life is the lack of English language proficiency. Their coaching at the university level was done by combining Urdu and English languages. There is a dire need of on job training to all bank officers in Business English communication skills.
3. Bankers have shown their interest in the development of a need-based course of **Financial English**, as this would facilitate them in getting their work done efficiently and effectively.

4. The somewhat poor performance of the bank officers in customer handling and client satisfaction is because of lack of effective communication skills. The bankers have stressed upon the practice sessions in all areas of the English language so that they can enhance their communication skills to face the challenge of English communication in the global world.

5. The findings of this study lead to the need for redesigning the Business Communication syllabus and giving a new title **Financial English Course** for improving the performance of the bankers in the business world. The course contents for enhancing written communicative ability and for increasing oral communicative competence of the banking professionals must be integrated. This would help them perform well in the corporate sector.

6. The bank officers have ranked that **reading is the number 1 requirement**, followed by writing, listening and speaking. As bankers in Pakistan do not need to talk to foreign colleagues frequently, therefore, speaking has not been very important for bankers. However, bankers have to read various manuals of machine, bank notifications etc. on a daily basis; therefore, understanding of these manuals and guidelines is directly dependent upon bankers’ ability to understand written English.
7. Bankers also need to correspond with regional offices as well as head office through various types of financial as well as non-financial correspondence. These also include weekly, monthly, semiannual and annual returns. Therefore, writing skills have been categorized as second most important skill after reading skills.

8. Some bankers working in corporate branches and foreign exchange departments have to deal with foreigners; therefore, they have categorized listening skills equally important. Speaking skills have been categorized as relatively less important. Relying upon the findings and conclusions of this study, a need-based course was designed for the bank officers. The following features were considered for an ESP course that could enhance their communication skills in four areas of English language.

1) A combination of teaching approaches during class room teaching and practice sessions.

2) The medium of instruction for the proposed course should be English language. This practice should be strictly followed throughout the teaching of the proposed course.

3) The four skills of English communication be equally focused and concentrated though Reading was rated to be the biggest difficulty.

4) The grammatical knowledge be improved to ensure correct usage of English language in oral and written communication,

5) The bank related usage of English language must be based on general English rules.
6.4 Recommendations

To cope with these routine challenges bankers need a new course of Financial English. The syllabus of the proposed course has been matched by the analyzed data of this research. The broad aim of this course development is to train bank employees according to their needs. Throughout the world Financial English is a relatively new and complex area of language teaching.’

The respondent bankers in this study ranked reading as requirement number 1. Bankers have also identified grammatical mistakes and limited vocabulary, as their major weaknesses. Therefore, the new syllabus should include Grammar/vocabulary and should cover four types of language competence.

1. Linguistic (grammatical competency)
2. Sociolinguistic (understanding and use of utterances)
3. Discourse, the ability to combine ideas
4. Strategies to overcome limitations of English language

This syllabus/program can be used to train bank officers for effective usage of English communication skills. The proposed course falls in the category of English for Specific Purposes.
6.4.1. Institutional Recommendations

(i) The instructors teaching Financial English Course must focus more on application of skills through 'practice sessions', as desired by the bankers in the Needs Analysis. This would discourage learners from just memorizing the text-book lessons. The instructors must take up Business Communication as an educational cum training course.

(ii) The Business Departments and the staff colleges of financial institutions may hire the faculty from the corporate sector as well as academia, by offering better terms. Also the number of untrained teachers must be reduced as these impacts negatively on the learning abilities of the students. The Business Communication course must not be considered as an-ordinary English language course.

(iii) Unfortunately, ESP teachers often feel isolated both from business professionals and their colleagues in other institutions. They also have difficulty in getting or exchanging information in the field. The department should provide necessary ESP network to all teachers of Business Communication. At the same time close liaison with the corporate sector be maintained.

6.4.2. Policy Recommendations

(i) The Business Communication syllabus requires reviewing and redesigning as described in the findings and conclusion of this chapter. Also such professional bodies like NIBAF, Pakistan Banking Council, ICAP, Staff colleges of commercial banks, ICMA, etc. should also set aside the stereotypical/cliché courses and must come up with
new syllabus of Financial English course for bank officers. This would help the bank officers to relate the skills learnt to the appropriate corporate environment.

(ii) Business Communication involves specialized use of language in business settings. As such, staff of various commercial as well as other training institutions like NIBAF and IBP must focus on reading skills trainings of existing and newly hired bank employees.

(iii) Financial English course must support the bank officers to make up their deficiencies in communication skills. The banking sector requirements of communication skills must be addressed by appropriate selection of course contents and the reading material. The course facilitator should add training component and making the bank officers learn by doing.

6.5 Suggestions for further research

1) The present study has focused on the Business Communication Course in general and Financial English in particular as it is taught at educational as well as financial training institutions. As stated in the Rationale of this study, course outlines of business communication courses at staff colleges, NIBAF and IBP are not standardized and are not based on need analysis. Attempts can be made to rationalize the course outlines and course contents of all these courses offered at business and financial institutions.

2) Further studies can be conducted on the subdivision of Financial English as well. For example, one possible question, which can further be explored, is if bankers working in different departments need different financial English courses or one standard financial
English course is enough and then short trainings would compensate the dynamic needs of bankers from various departments.

3) The future researches can be made to upgrade different courses relevant to communication skills, offered by different business schools and staff colleges of banks

4) The researchers can conduct similar research studies for different banks to help them to upgrade the communicative competence of their employees.

5) Authentic need analysis should be made the basis for the syllabus designing of all ESP related courses for banking professionals.

6) This research study has pointed out that both, Urdu and English are used as means of communications in banking sector. Hence there is a need of developing a full-fledged communication course in Urdu also for bank officers.

7) The researchers can also think of developing an ESP course exclusively for the employees of Islamic Banking. Mushroom growth of Islamic Banking branches of almost all commercial banks in Pakistan substantiates this idea.
References


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Le, H.P (1978). Munby's 'needs analysis' model and ESP (Ref: http://www.em.doe.gov/PDFs/transPDFs/Model_Needs_Assessment.pdf)


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education. Academic Staff Development Unit, Queensland University of Technology.


Appendix 1

Letter for the Respondents

To whom it may concern

Dear Respondent,

SUBJECT: Cooperation Required (Research Study Conducted by the PhD Scholar)

It is stated that I am a PhD research scholar at International Islamic University, Islamabad. A research study is being conducted by me on “Global Business Professionals and financial English: Developing a need-based course for bank officers in Pakistan” under the supervision of Prof Dr. Muhammad Safeer Awan & Dr. A. R. Sagher.

In this particular context, a questionnaire has been developed, which I would request you to fill up. I believe that your fair and expert feedback will help me make this research result oriented. While you fill up this questionnaire, rest assured that the information/feedback provided by you will be kept confidential and will only be utilized for this study’s research purpose.

The purpose of this questionnaire is to diagnose workplace English language needs perceived by bankers in their professional banking careers. The questions are mainly
used to identify:

i. Types of English language workplace communication patterns based on corporative culture between foreign & local professionals and Bankers

ii. Workplace English language skills and level of competence required in their routine work

iii. Ideas on teaching context and method,

iv. Aspiration for development of their English proficiency

v. Barriers/limitations in development of their English proficiency

vi. Benefits derived from advancement of English proficiency

It is anticipated that the information obtained will generate implications to better prepare the bankers workforce with proficient English communication skills to suit today’s banking sector and institutional financial markets.

Thank you and best regards.

Muhammad Ibrar Anver (PhD Scholar)
ibraranver.fms@iiu.edu.pk
International Islamic University, Islamabad
Appendix 2

Questionnaire for Banking Officers

(PART I: PERSONAL AND DEMOGRAPHIC INFORMATION)

Cross (X) the response in relation to your data

<table>
<thead>
<tr>
<th>Gender</th>
<th>Male ( )</th>
<th>Female ( )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>25-29 ( )</td>
<td>30-39 ( )</td>
</tr>
<tr>
<td>Marital Status</td>
<td>Single ( )</td>
<td>Married ( )</td>
</tr>
<tr>
<td>Children/s</td>
<td>None ( )</td>
<td>One ( )</td>
</tr>
<tr>
<td>Education</td>
<td>Lower than Bachelor ( )</td>
<td>Bachelor ( )</td>
</tr>
</tbody>
</table>

1. What is the language medium of instruction in the banking sector?
   Urdu Language ( ) | English Language ( ) | Both ( ) | Others please specify __________

2. What was the medium of instruction in the English language classes at the university?
   Urdu Language ( ) | English Language ( ) | Both ( ) | Others please specify __________

3. When did you start learning the English language?
   Nursery ( ) | Primary ( ) | Secondary ( ) | Others please specify __________

4. What teaching methods did your English language teachers use in your English classes? You can select more than one answer.
   Vocabulary and Grammar | Memorization ( ) | Grammar | Translation ( ) | English Conversation ( )
   Integration of Listening, Speaking, Reading and Writing ( ) | Others please specify ( )

5. Please evaluate your overall English proficiency
   Poor ( ) | Fair ( ) | Good ( ) | Excellent ( )

6. Please evaluate your listening proficiency.
### Part II: Work Related to English Language Use

Cross (X) the response in relation to your data

10. What is your current position?
   - Grade III (___)
   - Grade II (___)
   - Grade I (___)
   - Others please specify (___)

11. Which department are you working in?
   - Operation (___)
   - Credit (___)
   - Forex (___)
   - Others (___)

12. Do you still need to improve your English proficiency?
   - Yes (___)
   - No (___)

13. What are the limitations to advancing your English proficiency? You can select more than one answer.
   - Time (___)
   - Family (___)
   - Course Fees (___)
   - Travelling (___)
   - Your Health (___)
   - Your English background knowledge (___)
   - Others please specify (___)

14. If there are self-instructional English language training packages that you can study by yourself at your own pace and at your convenience, would it help reducing your limitations mentioned?
   - Impossible (___)
   - Possible (___)
   - Probable (___)
   - Others please specify (___)

Cross(X) the number in relation to your requirement. (1= least  4= most)

<table>
<thead>
<tr>
<th>Skills/Strategies required</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Listening</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2. Speaking</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>3. Reading</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>4. Writing</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>


Cross(X) the number in relation to your requirement. (1= least  4= most)

<table>
<thead>
<tr>
<th>Contents required</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. General English such as Greetings</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2. General English such as Socializing</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>3. Business English such as Discussion, Negotiation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>4. Business English such as giving oral presentations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>5. Business English such as Attending Seminars and Conferences</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>6. Technical English relating to your working situation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
(PART III: ENGLISH LANGUAGE COMMUNICATION DISCOURSE OF BANKERS)

17. How frequently do you read the following English documents?

Please (X) the number.

<table>
<thead>
<tr>
<th>Texts prepared or written</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SWIFT correspondence</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>2. Machine Tools (including ATMs)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Emails Circulated within the branch</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4. Emails from depositors / borrowers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5 Branch Returns</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>6 Payment orders</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>7 Drafts, FDD, FMT, FTT</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>8 Letter of Credit</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>

18. TEXTS PREPARED OR WRITTEN
How frequently do you prepare or write the following English documents?

Please (X) the number.

<table>
<thead>
<tr>
<th>Texts prepared or written</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. SWIFT correspondence</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>2. Machine Tools (including ATMs)</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Emails Circulated within the branch</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4. Emails from depositors / borrowers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5 Branch Returns</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>6 Payment orders</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>7 Drafts, FDD, FMT, FTT</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
</tbody>
</table>
### 19. ENGLISH CONVERSATION

How frequently do you use English in conversation? Please (X) the number.

<table>
<thead>
<tr>
<th>English conversation</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Telling the Time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>2. Socialising and Entertaining Customers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Making a Phone Call</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4. Giving and Receiving a Message over the Phone</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Making an Appointment</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>6. Telling the account balance on phone</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>7. Explaining bank statement</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>8. Explaining Problems (Faults) of ATM/Equipments</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>9. Giving Advices to Customers/Staff</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>10. Making an Oral Presentation of a Report</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>11. Attending a Meeting / Seminar / Conference</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>12. Chairing a Meeting</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>13. any other (please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 20. How often do the following happen to you?

Please (X) the number.

<table>
<thead>
<tr>
<th>Difficulty in listening English</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Having trouble in understanding presentation or discussion.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>2. Having trouble in taking notes while attending meeting, seminar /</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Having trouble in understanding</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4. Having trouble in understanding the subject matter of a talk, i.e., what</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Others please specify</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
21. How often do the following happen to you?  
   Please (X) the number.

<table>
<thead>
<tr>
<th>Difficulty in writing English</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Using correct punctuation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>2. Using correct spelling.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Structuring sentences.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>4. Using appropriate vocabulary.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Organizing paragraph.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>6. Expressing ideas appropriately.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>7. Others please specify</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

22. How often do the following happen to you?  
   Please (X) the number.

<table>
<thead>
<tr>
<th>Difficulty in reading English</th>
<th>1 Never</th>
<th>2 Sometimes</th>
<th>3 Often</th>
<th>4 Always</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Understanding the main points of the text.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>2. Reading a text slowly and carefully in order to understand the</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>3. Scanning Looking through a text quickly in</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>5. Guessing unknown words in a text.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>6. Understanding text organization such as defining, classifying or</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>7. Understanding specialist</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>8. General comprehension</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>9. Others please specify</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

THANK YOU FOR YOUR PARTICIPATION
**Appendix 3**

**CATEGORY-WISE LIST OF BANKS OPERATING IN RAWALPINDI AND ISLAMABAD**

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Bank Name</th>
<th>Category</th>
<th>Sr.</th>
<th>Bank Name</th>
<th>Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bank of Khyber</td>
<td>Public</td>
<td>13</td>
<td>S.M.E Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>2</td>
<td>National Bank of Pakistan</td>
<td>Public</td>
<td>14</td>
<td>Bank Islami Pakistan Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>3</td>
<td>National Saving</td>
<td>Public</td>
<td>15</td>
<td>First Dawood Islamic Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>4</td>
<td>First Women Bank</td>
<td>Public</td>
<td>16</td>
<td>SAMBA Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>5</td>
<td>Sindh Prov. Co-op Bank</td>
<td>Public</td>
<td>17</td>
<td>Summit Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>6</td>
<td>State Bank of Pakistan</td>
<td>Public</td>
<td>18</td>
<td>JS Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>7</td>
<td>The Bank of Punjab</td>
<td>Public</td>
<td>19</td>
<td>Tameer Micro Finance Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>8</td>
<td>Zarai Taraqiati Bank Ltd.</td>
<td>Public</td>
<td>20</td>
<td>Silk Bank Ltd.</td>
<td>Private</td>
</tr>
<tr>
<td>9</td>
<td>Allid Bank Ltd.</td>
<td>Private</td>
<td>21</td>
<td>Habib Bank Zur A.G.</td>
<td>Private</td>
</tr>
<tr>
<td>10</td>
<td>Askari Bank Ltd.</td>
<td>Private</td>
<td>22</td>
<td>CITI Bank N.A.</td>
<td>Foreign</td>
</tr>
<tr>
<td>11</td>
<td>Atlas Bank Ltd.</td>
<td>Private</td>
<td>23</td>
<td>Dubai Islamic Bank</td>
<td>Foreign</td>
</tr>
<tr>
<td>12</td>
<td>Bank Al-Habib Ltd.</td>
<td>Private</td>
<td>24</td>
<td>Standard Charted Bank Ltd.</td>
<td>Foreign</td>
</tr>
<tr>
<td>25</td>
<td>Habib Bank Ltd.</td>
<td>Private</td>
<td>34</td>
<td>Deutsche Bank Asia</td>
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<td>Sr.</td>
<td>Bank Name</td>
<td>Category</td>
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<td>35</td>
<td>OMAN International Bank Ltd.</td>
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<td>27</td>
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<td>Meezan Bank Ltd.</td>
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<td>My Bank Ltd.</td>
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<td>Bank Alfalah</td>
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<td>KASB Bank Ltd.</td>
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<td>MCB Bank Ltd.</td>
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<td>42</td>
<td>Faysal Bank Ltd.</td>
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</table>
Appendix 4

SBP issues guidelines for bank employees’ training, development

KARACHI: State Bank of Pakistan (SBP) on Friday issued guidelines for training and development of bank employees. The central bank said that training and development are vital for progressive organizations.

“It is a fact that poorly trained employees can pose a serious operational risk and threat to very existence of banks,” the SBP said. Therefore, banks need to pay due attention to training and development of their employees, it added.

Accordingly, in order to establish a continuous learning atmosphere and encourage the banks to enhance the overall capacity of their employees, banks are advised to implement the following specific parameters / guidelines:

Banks shall prepare a comprehensive training and development policy duly approved by their Board of Directors for all major functional areas, which should interalia cover processes related to Training Needs Assessment (TNA) and selection of employees for specific training programs.

The training and development budget shall specifically be made part of an overall budget document to be discussed and approved by the Board of Directors on annual basis. Further, the training and development budget may ideally be linked with overall size and complexity of operations of a bank or with certain percentage of administrative expenses.
Human Resources Committee of the Board shall specifically be assigned the responsibility of monitoring the utilization of training and development budget and implementation of approved training & development policy.

Specific areas of focus for training may be identified by banks before the start of each calendar year keeping in view the risks being faced by an individual bank. Further, trainings related to soft skills should also be considered for different levels of hierarchy. The strategic / long term plans of a bank should also cover the desired improvements in the skill set of employees. In this regard, professional qualifications and function specific trainings should be given due weightages along with periodic targets.

Banks should develop training plans for employees posted at remote area branches so that they do not suffer in getting appropriate number of trainings during a year. Further, the banks may coordinate among themselves to utilize facilities of each other in remote areas. Given the high rate of knowledge obsolescence, banks are expected to create a culture of learning in their organizations. Towards this end, banks may adopt e-learning methodology for capacity building of their employees and ensure that function specific trainings in critical areas such as AML / CFT, Forex, IT Operations etc., are available to all employees through intranet for learning purposes.

It would be encouraging if banks may explore new training channels like mobile based learning, webcasting, video conferencing, virtual classroom services etc. which will ultimately help banks to reach a wider range of employees. Banks may explore the option of selecting internal employees as trainer or part-time faculty for providing adequate internal support to their training and development initiatives.

Banks shall maintain periodic MIS on trainings, which shall be reviewed by SBP inspection teams during on-site inspections. The MIS should be maintained at most granular level possible to allow performance evaluation, for example breakup of area-wise trainings, with further breakup of internal / external / local / international trainings along with number and tiers (senior, middle, lower) of employees trained in specific areas.

Banks may develop a suitable mechanism to assess the performance of employees after trainings. It may also help the banks to evaluate Return on Training Investment (ROTI) on regular intervals.

Banks should also encourage employees to obtain professional courses / certifications relevant to their job requirements by allowing reimbursement of fees, rise in salary or lump sum rewards etc. Trainings and certifications may also be linked with performance appraisals, promotions, or other benefits.

The coordination with Institute of Bankers Pakistan (IBP), National Institute of Banking & Finance (NIBAF), and local business management schools / universities may also be enhanced directly or through Pakistan Banks Association (PBA) forum to develop and design specific courses that cater to the specific needs of banking industry.
It is expected that banks shall revisit and align their training and development policy consistent with above mentioned parameters / guidelines on or before December 31, 2016. SBP shall assess compliance with above guidelines during the course of its regular on-site inspections of banks.

(Visited 426 times, 1 visits today)
SBP, State Bank of Pakistan
Appendix 5

2 - DAY TRAINING PROGRAM AT NBP

"Effective Business Communication"

(DAY – 1) (18.04.2016)

<table>
<thead>
<tr>
<th>Timing</th>
<th>Topics</th>
<th>Details of the Topic</th>
<th>Resource Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>09:00 - 09:20</td>
<td>Registration &amp; Recitation of Holy Quran</td>
<td>Registration / Attendance</td>
<td>Director / Training Coordinator</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Recitation of Holy Quran</td>
<td></td>
</tr>
<tr>
<td>09:20 - 10:30</td>
<td>Communication - Etymology</td>
<td>Defining Communication</td>
<td>QJ</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Need and Importance in Business World</td>
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</tr>
<tr>
<td>10:30 - 10:45</td>
<td>Tea Break</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.45 – 12.00</td>
<td>Traditional &amp; Non Traditional Ways of Business Communication</td>
<td>Formal &amp; Informal Trends</td>
<td>QJ</td>
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<tr>
<td></td>
<td></td>
<td>Communication Channels.</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>Setting New Trends &amp; Process</td>
<td></td>
</tr>
<tr>
<td>12.00 - 01.30</td>
<td>Status &amp; Latest Approaches of Communication Skills</td>
<td>Verbal/Non-Verbal &amp; Written Communication Dimensions</td>
<td>QJ</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Status of Effective Listening Skills</td>
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</tr>
<tr>
<td>01.30 - 02.30</td>
<td>Lunch Break</td>
<td></td>
<td></td>
</tr>
<tr>
<td>02.30 - 03.30</td>
<td>Effective Communication Goals &amp; Tips</td>
<td>Tools to Improve Communication Skills</td>
<td>MHN</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Case Study and Points to Ponder</td>
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(DAY – 2) (19.04.2016):

<table>
<thead>
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<th>Timing</th>
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<th>Details of the Topic</th>
<th>Resource Person</th>
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</thead>
<tbody>
<tr>
<td>09:00-10:30</td>
<td>Business Communication - Preferences</td>
<td>➢ Status of Language - Needs</td>
<td>MHN</td>
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<td></td>
<td>➢ Speaking Vs. Writing Skills</td>
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<td></td>
<td></td>
<td>➢ Do’s &amp; Don’ts of Communication</td>
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</tr>
<tr>
<td>10:30-10:45</td>
<td><strong>TEA BREAK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.45 – 12.00</td>
<td>Effective Tips - Role of Writing Skills in</td>
<td>➢ Process Approach of Writing Skills</td>
<td>MHN</td>
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<tr>
<td></td>
<td>Business</td>
<td>➢ Prewriting &amp; Composing</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>➢ Editing &amp; Publishing</td>
<td></td>
</tr>
<tr>
<td>12.00-01.30</td>
<td>NBP Strategies - Effective Communication</td>
<td>➢ ECP Model and Effect</td>
<td>MHN</td>
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<td></td>
<td></td>
<td>➢ Employee Mentoring Program</td>
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<tr>
<td></td>
<td></td>
<td>➢ NBP Whistle Blower Strategy</td>
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<td>01.30-02.30</td>
<td>Lunch Break</td>
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<tr>
<td>02.30-03.30</td>
<td>Audios / Videos on Communication Skills</td>
<td>➢ Audios / Video Clips</td>
<td>QJ</td>
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<tr>
<td></td>
<td></td>
<td>➢ Learning Exercises on Writing Skills</td>
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</tr>
<tr>
<td></td>
<td></td>
<td>➢ Tips to improve Business Communication</td>
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<tr>
<td>03.30-03.45</td>
<td>Tea Break</td>
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<td>Time</td>
<td>Activity</td>
<td>Notes</td>
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<td>--------</td>
<td></td>
</tr>
<tr>
<td>03:45 - 05:30</td>
<td>Ending Remarks / Feedback</td>
<td></td>
<td></td>
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</table>

- Experience Sharing
- Value Addition by Participants
- Feedback

QJ

Course Coordinator: Mr. ........ OG I / MDS

Training Coordinator: Ms........ OG-II
Appendix 6

Course Outline

COURSE DESCRIPTOR

Business Communication & Report Writing

Version: 1
Applies from: 2015-02-09
Replaces course descriptor approved:

1. Course title and credit points
   The course is titled:
   Business Communication & Report Writing
   awards 3 credit points.

2. Decision and approval
   This course was approved by the Faculty of
   Management Sciences. The course descriptor applies
   from 2010-01-01.

3. Objectives
   - Listening, working in teams, and
     understanding nonverbal communication
   - Communicating interculturally
   - Planning, organizing, and revising
     audience-centered business messages
   - Writing business letters, memos, e-mail and
     other brief messages
   - Communicating information through the
     Internet
   - Giving oral presentations

4. Aims and learning outcomes
   - To improve written and oral
     communication skills

5. Generic skills
   - To broaden competence in listening,
     working in teams, and nonverbal
     communication
   - To enhance the ability to plan, write, and
     edit business letters, memos, e-mails, and
     other brief messages
   - To augment skills for communicating on the
     Internet
   - To improve skills in giving an oral
     presentations and in using presentation tools

6. Learning and teaching
   This course is designed to provide skills and
   knowledge needed for effective communication to
   achieve personal and professional goals. The class will
   challenge students to think, create, analyze, make
   good decisions, and communicate those ideas and
   decisions effectively. Students will prepare a variety
   of written communications. The course will also focus
   on listening, working in teams, nonverbal
   communication, and communicating with a diverse,
   global audience.

The course is taught in English.

7. Assessment and grading

   Examination of the course

<table>
<thead>
<tr>
<th>Code Module</th>
<th>Credit</th>
<th>Grading</th>
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</thead>
<tbody>
<tr>
<td>Midterm examination</td>
<td>25%</td>
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</tr>
<tr>
<td>Presentation/Project</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Final Paper</td>
<td>50%</td>
<td>Fail/Pass</td>
</tr>
</tbody>
</table>

   Total 100

8. Course evaluation
   The course coordinator is responsible for
   systematically gathering feedback from the students in
   course evaluations and making sure that the results of
   these feed back are used into the development of the
course.

9. Prerequisites
   Students accepted for the BBA/MBA Program in
   Business Administration are eligible for the course.

10. Field of education and subject area
    The field of education is Management/Social Science
    and the subject area is Business Administration.
11. Course literature and other learning resources


**ATTENDANCE**
75% attendance is mandatory for all students.

**CELL PHONE AND OTHER ELECTRONIC DEVICE POLICY**
Cell phones should be turned off prior to the class. Students are not allowed to text or use electronic devices during the class. Students found receiving or sending electronic messages will be asked to leave the classroom for the remaining duration of the lecture.

**DISABILITY POLICY**
Any student who feels that he or she has a mental or physical disability that requires attention or accommodation should contact the instructor immediately.

**HONESTY POLICY**
All students are expected to behave ethically and honestly. Students must submit their own work. Copying and pasting from internet sites or other sources is not acceptable. Copying work from other students is also not acceptable.

* Original work is appreciated. Plagiarism could result towards suspension from course, responsibility will rest solely at participants end.

<table>
<thead>
<tr>
<th>Week No</th>
<th>Topics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Introduction and course review, Importance of communication, what communication can do and what it cannot do.</td>
</tr>
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| 2       | Basic forms of communication, communication process, communication barriers, how to overcome communication barriers  
Chapter No 1, BT |
| 3       | Communicating interculturally, importance of culture for business managers  
Chapter No 3 |
| 4       | Seven C’s of communication, how they facilitate effective business writing  
Supplementary reading |
| 5       | Selling by mail, a central selling point, characteristics of sales letters and other sales material, examples of sales messages, planning and writing persuasive requests  
Supplementary reading |
| 6       | Presentations |
| 7       | Presentations |
| 8       | Communicating in the information age, exploring the Internet, exploring innovations in other communication technologies, handling communication challenges in the information age  
Chapter No 10, BT |
| 9       | Report writing, types of reports and their formats  
Chapter No 13, BT |
| 11      | Speaking to groups, building self-confidence, choosing method of delivery, understanding the importance of nonverbal communication, analyzing audience and subject to decide what to include  
Supplementary reading, Chapter No 2 |
| 12      | Speaking and presenting in a business environment, developing your presentation, mastering the art of delivery  
Chapter No 15, BT |
| 13      | Writing resumes and application letters, types of resumes, applying AIDA approach to your cover letters  
Chapter No 17, BT |
| 14      | Interviewing for employment and following up, six steps involved in successful job interview;  
Chapter No 18, BT |
| 15      | Recap |