

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

*\*Muhammad Ibrar Anver, Dr. M. Safeer Awan, Dr. Allah Rakha Sagher*

## **Abstract**

Business communication has become a key differentiator among employees' performance, firms' success and soundness of overall economic systems. Many academic and training institutions are, therefore, preparing graduates for this global arena. Work environment of all major industries, especially banking industry, is of multicultural nature and thus requires highly proficient employees to help organization achieve its mission. Purpose of this research is to prepare a need based Financial English course for bank officers in Pakistan. To assess the English communication needs of bankers, a questionnaire consisting of three parts was used and four communication skills: reading, writing, speaking and listening. Using tabulated analysis, graphical analysis and descriptive statistics, it has been observed that bankers' communication skills do not meet their requirement to perform their duties efficiently and effectively. Need analysis reports that reading skills have top priority followed by writing, listening and speaking skills. The findings of this study lead to the need for redesigning Business Communication syllabus for improving the performance of the bankers in the Business world. New course for enhancing written and oral communicative competence of banking professionals will compensate bankers against late start of English learning in their academic and professional life.

## **1. Introduction**

Proficiency in English has become an opportunity, but at the same time, a key competitive differentiator for individual workers, corporations and entire economic systems (Graddol, 1997; Pennycook, 1998; Crystal, 1997; Raimaturapong, 2005). The importance of English language and its impact on the professional development of company personnel has also become a critical research area of Global English in the business communication context. Many universities and tertiary institutions all over the world claim to be preparing graduates for the global corporate arena. A lot of business interaction all over the world takes place in English, the lingua franca of international business. Widespread educational reforms, including English language education, are taking

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*\*Faculty of Management Sciences, International Islamic University Islamabad  
Department of English, National University of Modern Languages, Islamabad  
Department of Education, International Islamic University Islamabad*

place in countries all over the world as well as in Pakistan. As part of developing its human resources in professional competencies, like other countries, Pakistan as a nation is also required to enhance English language proficiency of its public sector employees in general and those working in Banks etc. in particular. As in other countries, in Pakistan also, these days, the business world is very competitive and there is always room at the top. All business organizations, particularly banking sector, require staff that is more proficient in their work. Obviously, bank officers have to function competently in social and work environments which are international and intercultural in nature. Bank staff, in addition to dealing with their customers, has also to be quite proficient in their communication within the organization vertically as well as horizontally. In addition to verbal communication, they are also required to prepare different types of reports, letters, memos, promotional material, etc. A new literacy, an intercultural/international literacy, is crucial to meeting this challenge successfully. In view of the continuously expanding role of business sector and the role of banks therein, there is a dire need to develop a course on business communication skills for bank officers. Therefore, lay motivation for this task for developing need based course in business communication skills for bank officers.

### **1.1 Statement of the Problem**

In the increasingly globalized business world, there is a justification to develop a need-based course to equip the Pakistani business professionals generally in all communication skills, and more particularly in expressing themselves in written and spoken English. For any organization, communication is very important to attract new customers and to serve better the existing customers. Banks are no exception. Bankers have to maintain good relationships with depositors, employees, other banks as well as borrowers. To successfully build and maintain these relationships, communication skill plays key role. This research first aims at carrying out a thorough need analysis of the communication skills of the bank officers through a questionnaire for them and interview of bank executives and then randomly observe the selected bank officers functioning in natural setting.

## **1.2 OBJECTIVES OF THE STUDY**

Major objectives of this study are to identify the training needs of bank officers in terms of English communication skills, to develop for them a need-based course, 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. 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 banking sector in future.

## **2. Extant Review of Related Literature**

English for Specific Purpose is the field of Applied Linguistics and an offshoot of ELT that has brought language out of the artificial atmosphere of classroom to the real-life situations showing people in actual correspondence. It focuses solely on the actual usage of language in a given situation or context and the need is to equip the learner with desired language skill (Munby, 1980; Orr, 2002; Richards, 2001; Richards & Rogers, 2001). The point of departure for ESP is that it has “described language use in specific disciplines or work areas” (Basturkmen, 2006, p. 149). This is the point of differentiation between ESP and traditional ELT.

Dudley-Evans and St. John (1998) provide a comprehensive characterization of ESP as language teaching designed to meet the specific needs of the learners through employing effective teaching methodologies and teaching activities. The teaching and learning process is focused on developing language skills by pursuing the discourse and writing genres that fit particularly well with the activities. Friedenberg et al. (2003) emphasized the importance of incorporating all areas of communicative competence into the program design. They present an inclusive and practical set of guidelines for TESOL service providers or language practitioners involved in workplace language training. 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, 2006, p. 113). Evaluation is also always important in any language course but it takes special focus in ESP because “ESP is accountable teaching” (Hutchinson and Waters, 1991, 144).

McLaughlin’s attention-processing model puts forward learning process, controlled and automatic processing mechanism, as major means in learning L2 and Long’s interaction hypothesis indicates interaction and input as two main features in the process of acquisition (Brown, 2001, pp. 282-288). Table 2.1 illustrates the summary of 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 and Selinker (1994), Richards (2001), and Richards and Rogers (2001).

**TABLE 2.1: SUMMARY OF TEACHING METHODS AND THEIR COMPONENTS**

Time	Teaching methods	Theories of language	Theory of language learning
1800 - present	Grammar Translation	Structural view	-
1850s — 1930s	Oral approaches (Direct Method)	Structural view	Natural method (based on child language learning)
1940s — 1970s (in the US)	Audiolingual Approach	Structural view	Behaviorism (language = habit for mention)
1950s-1970s	(in the UK) Situational Approach	Structural view	Behaviorism (language = habit formation)
1970 - present	Communicative Approach	Functional view	Attention to learning process and attention to how language is used to communicate
1970- present	ESP Approach	Functional view	Attention to learning process and attention to how language is used to communicate
1970s — present	Humanistic Approaches: - Silent Way - Total Physical Response - Suggestopedia	Functional view	Attention to learning process and attention to how language is used to communicate

1990 present	-	Content-based instruction	Interactional view	Attention to learning process and attention to how language is used to communicate
1990 present	-	Task-based language teaching	Interactional view	Based on Learner needs
1990 present	-	Competency-based instruction	Interactional view	Based on Learner needs

The theories of language or the nature of language has been viewed as falling into three main dimensions: structural, functional and interactional views. Teaching methods such as Grammar Translation, Oral Approach (Direct Method), Situational Approach and Audio-lingual Approach were derived from the belief in “language as a system of structurally related elements for coding of meaning” (Richards & Rogers, 2001, p. 20). This means that to understand the meaning of reading passages, learners require grammatical rules to decode them. However, methods such as 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). This theory focuses on three main elements: grammatical rules, semantics, and communication. To learn a language, learners require not only grammatical rules, but they also need to understand words and be able to use both in real communication. The teaching methods such as Content-based instruction, Task-based language teaching and Competency-based instruction, on the other hand, are characterized as interactive, that is, “language as a tool for the creation and maintenance of social relations” (Richards & Rogers, 1986, p.21). Thus, language is a kind of device to initiate and develop social networks.

In a qualitative study, Watson (1999) examined, through case studies, interviews and documents she collected, what characteristics caused a Finance student to receive a job offer. The result indicated that Finance graduates who are able to present themselves as a total package have: 1) previous co-operative experience; 2) relevant coursework; 3) teamwork skills; 4) communication skills; 5) project management skills; 6) high organizational skills; 7) the ability to be a self-starter; and 8) those who have computer- skills. Such people are better able to get a job.

The study shows the important role of communication skills in getting a placement in business sector.

Shea (1997) makes use of the combination of a comprehensive mail survey and a special program called multi-objective decision modelling and linear programming in the design of a financial curriculum for an Industrial and Manufacturing Financial program at Oregon State University. The research results indicated that the desirable skills of financial graduates in the 21st century consisted of technical depth skills and breadth skills. Leepatanapan's (1997) study developed a methodology for designing an industrial needs-driven curriculum and applying it in the manufacturing Finance and technology education sector in Thailand. The results indicated that to respond to current and future industrial needs, curricular content is required to be focused on the combination of two essential principles: technical skills and enterprise skills.

Cambridge English: Financial (2009) is the project of ESOL Examination of 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. Despite the fact that English is a foreign language for the 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 (Pennycook, 1998). Banking and financial sector is no exception in this respect. Financial correspondence, written or oral, uses English as means of communication.

### **3. Research Methodology**

Population of this study consists of all banks in Pakistan. Questionnaire was designed to get required information from bankers. The questionnaire consisted of three parts. In part I, personal and demographic information about the respondents was collected. This information includes gender, age, marital status and education etc. In the second part of the questionnaire, data about work related English use was collected and frequency of various uses of English at micro level was analyzed. Likewise, in the third part of the questionnaire, data about English language communication discourse of bankers was collected.

To gauge the statistical consistency and stability of results, Cronbach alpha has been used. Total sample of the study consisted of 179 respondents. In this study, commercial banks operating in Islamabad and Rawalpindi were selected as sample banks. Investment banks have been excluded from sample because of their totally different nature of operations. These banks included MCB, National Bank of Pakistan, Allied Bank Limited, United Bank Limited, First Women Bank Limited, Bank of Punjab, Dubai Islamic Bank, Habib Bank Limited and Standard Chartered Bank.

Using questionnaire, quantitative data was obtained about the level of English and the need for English for bankers. This data was then shifted to SPSS for statistical analysis. Statistical analysis included calculation of mean, percentages and standard deviation. To address the English communication needs of bankers thoroughly, 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.

#### 4. Results and Discussions

This section will investigate how levels of English and Urdu proficiency affect the financial people daily work routine while working within banks or coordinating with overseas bankers and customers. This part further explores what impact communication skills have on their professional development and promotion in the work situation. The view of the participants on how English proficiency affects their daily work responsibility was assessed through the question: “How much does the English language affect your medium of instruction?” More than half (61.4%) indicated that both English and Urdu ability influenced their work for a fair amount, 13.97% ranked only Urdu “high” and 13.97% rated English “high”. About 2.23 percent reported that other languages rarely affect their present medium of instruction in Banking.

**Table 4.1: Medium of Instructions in the Banking Sector (N=179)**

Medium of Instruction	No. of Responses	(%)
English and Urdu both	110	61.45%

English language only	25	13.97%
Urdu Language only	35	19.55%
Other languages	4	2.23%
Missing cases	5	2.79%
TOTAL	179	100.00%

4.1 Classroom Learning Experience

In order to find out how English language learning takes place in the formal learning context of Pakistan business management/financial management universities, the participants’ English learning experience in the classroom was examined through looking at the medium of classroom instruction and teaching methods in the classroom practice. Participants were asked in the survey, “What was the medium of instruction in the English language classes at the university?”(Table 4.1).More than half of the research participants (50.28%) revealed that both English and Urdu were employed while undertaking their degrees (Diploma, Bachelor or Master). More than a third (39.11%) indicated that only English was used. Thirteen participants (7.26%) mentioned that only Urdu was allowed in class. Five people indicated neither English nor Urdu was used in the classroom.

Table 4.2: Medium of Instruction in the University(N=179)

Medium of Instruction	No. of Responses	(%)
English and Urdu both	90	50.28%
English language only	70	39.11%
Urdu Language only	13	7.26%
Other languages	5	2.79%
Missing cases	1	0.56%
TOTAL	179	100.00%

This suggests that majority of these bank officers acquired their professional knowledge in Pakistan through classes conducted in a combination of English and their mother tongue. Medium of instruction in university/college level can be further elaborated with the following graph.



## 4.2 Life and Learning Experiences of English Language Learning

Table 4.3 below shows the pattern of responses to the question “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 the method of English teaching from integration listening, reading and speaking skills. Clearly, studying teaching methods employed for banker, vocabulary and grammar memorization are the most popular sources.

**Table 4.3 Teaching Methods Employed in English Classes at College/University**

Sources Employed in Self-Development	No. of Responses	(%)
Vocabulary and Grammar Memorization	102	38.49%
Grammar translation	35	13.21%
English conversation	60	22.64%
Integration listening, reading and speaking skills	36	13.58%
Others	32	12.08%
Total	265	100.00%

Note: Number of responses exceeds 179 because respondents could select more than one category.

## 4.3 Levels of English Language Proficiency

To assess the English proficiency of Bankers, respondents were asked the following question: “Please evaluate your overall English proficiency”. Although the bankers were generally satisfied with their efforts towards their English self-development, they expressed the view that more English development was required when self-rating their English proficiency. The majority (59.22%) of the participants rated their English proficiency as “poor”. More than a third (36.31%) perceived their learning outcome as “fair”; 3.35 percent rated it “good”. Only few (1.12%) thought it was “excellent” (Table 4.4).

**Table 4.4 Rating of Overall English Language Proficiency (N=179)**

Level of English Proficiency	No. of Responses	(%)
Poor	106	59.22%
Fair	65	36.31%
Good	6	3.35%
Excellent	2	1.12%
TOTAL	179	100%

Results of table 4.4 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 4.4 creates need to redesign English courses at colleges/universities level.

**Table 4.5 Self Rated Skills of English(N= 179)**

Macro-Skills	Poor (1)	Fair (2)	Good (3)	Excellent (4)	Mean	S.D.
Listening	56.98	36.31	6.7	0	1.50	0.62
Speaking	61.45	33.52	5.02	0	1.44	0.59
Reading	44.69	39.1	16.2	0	1.71	0.73
Writing	36.31	53.07	10.61	0	1.74	1.24
Missing Values = 0						

Table 4.5 indicates that 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 4.5 shows standard deviation. Values indicate that writing skills have more 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. 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.

**Table 4.6 Perceived English Skills Required by Banker**

	Least (1)	Rarely (2)	Frequently (3)	Most (4)	Mean
Listening	64.25%	5.03%	2.23%	28.49%	1.95
Speaking	79.89%	0.00%	0.00%	20.11%	1.60
Reading	5.03%	7.26%	7.82%	79.89%	3.63
Writing	12.85%	16.76%	10.06%	60.34%	3.18

On the basis of these perceived English difficulties, bankers require assistance in English skills in the areas of listening, speaking, reading and writing. These perceived skills in various areas of English are graphically elaborated as under:-

**Table 4.7 Level of Difficulty in Micro Level of Listening (N=179)**

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

The level of difficulty in English language skills was assessed by question No. 20, 21 and 22. Question No. 20 of questionnaire belongs to micro level of difficulty in listening skills of Bankers. Table 4.7 reports the results of this question. The level of difficulty in the micro level of listening was found by the banking officers to be generally higher (Table 4.7). The participants had a very high level of difficulty in all micro-skills, from 21% to 28% as “always” having difficulty. The mean scores (ranging from 2.25-2.53) indicate that the participants struggled in their listening skills, especially with the micro-skills of 1) understanding the subject matter of a talk as mean value was 2.63. This was followed by 2)

trouble in taking notes while attending meeting, seminar and conference etc. having mean value of 2.45, and 3) understanding presentation or discussion.

## **5. PROPOSED TRAINING PROGRAMME 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 and actions focusing on having and then embark upon the same. Their brief account is given as under:

### **Program Title: Master in Business Administration**

Course Title: Course for Bank Officers

Duration: One semester

Status: Three-credit Course

Broad Objectives of the Proposed Course:

As described under the section on Formulation of Objectives above.

Contents of the Proposed Course:

### **UNIT 1: INTRODUCTION TO BANKING**

Banking as an industry

Place of Bank Officers in management structure

The Role of Bank Officers in banking sector

Major functions performed by Bank Officers

### **UNIT 2: INTRODUCTION TO BUSINESS ENGLISH**

Place of English in business communication in Pakistan

Greetings: Meaning and nature

Need for greetings

Basic greetings

Types of greetings

Practical activities in Business English in greetings

Receiving colleagues in office

Entering the office

Responding to colleagues and customers

Leaving the office

### **UNIT 3: SOCIALIZATION PROCESS IN BANK OFFICE**

Socialization: Meaning and nature

Organization as a socio-cultural unit

Interaction with colleagues

Dealing with customers

Need for socialization in business

Consolidation of cultural cohesion of the office

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**

Communication: Meaning and nature

Importance of communication in business

Ingredients of the process of communication

Types of communication

Barriers to communication

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 letters to seniors

Drafting letters to juniors

Drafting letters to customers/business organizations

#### **UNIT 5: DISCUSSION IN BUSINESS**

Discussion: Meaning and nature

Place of discussion in Business

Types of business discussion

Characteristic of good discussion

Barriers to business discussion

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**

Negotiation: Meaning and nature

Types of negotiation

Ingredients of the process of negotiation

Bargaining considerations

Problems in business negotiation

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**

Presentation: Meaning and nature

Types of Presentation

Preparation of presentation

Ingredients of effective Presentation

Problems of Presentation

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**

Seminars and Conferences: Meaning and distinguishing features

Place of seminars and conferences in Business

Preparation for participation in seminars and conferences

Logistics for holding seminars and conferences

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**

SWIFT Correspondence: Meaning and nature

Telegraphic Transfers and SWIFT Transfers

Role of SWIFT Correspondence in Banking

SWIFT Network

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**

Major machines used in banking

Computer

Photocopier

Printer

Scanner

Automated teller machine

Understanding the manuals and operation of machines

Useful tips for maintenance and operation of machines

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**

Electronic Communication: Meaning and nature

Role of electronic communication in banking

Writing electronic mail

Types of electronic communication in banking

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**

Branch Returns: Meaning and nature

Major Types of Branch Returns

Essentials of Branch Returns

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**

What is Payment Order?

Parties involved in Payment Order

What is Demand Draft?

Purpose of Demand Draft

Difference between Payment Order and Demand Draft

Mail Transfer

Telegraphic Transfer

Difference between different types of remittances

### **Unit 14: Letter of Credit**

What is Letter of Credit?

Different types of Letter of Credit

Parties involved in letter of Credit

Legal aspects of Letter of Credit

## **6. CONCLUSION AND RECOMMENDATIONS**

Based on the analysis, it can be concluded that the objectivity of the business communication course shall be much appreciated by the bankers. It means the bankers are satisfied by the objectivity of the course. Another conclusion that can be drawn, the contents of the course



match with the requirements and aspirations of Bank officers. This leads us to conclude that the target participants would be satisfied by the contents of the course. Teaching methodology of the course is designed in such a way that it facilitates the learning process.

Responses of the bankers reflect that the Business Communication course is appropriate to cater to their future needs. The findings indicate that most of the bankers started learning English language very late in their academic career and have not received any specialized training in the field of Business Communication in general and financial English in specific. The inductions of such bankers have contributed to the lower performance of employees in their professional life.

Bankers have shown their *utmost* satisfaction on the contents, objectivity and methodology of revised curriculum of Business Communication course, as these facilitate them in getting their work done efficiently and effectively. At the same time they have reflected in the Needs Analysis their awareness of the usage of Business Communication in different contexts in the corporate sector. This leads to good performance in field of Business Communication and they may get quick promotions as well.

Financial English is a relatively complex area of English language teaching not only in Pakistan, but also in the whole world. As such, there are bound to be methodological and pedagogical problems that are normally associated with such courses as this study depicts. After need analysis, it has been observed that reading is ranked number 1 requirement followed by writing, listening and speaking. As bankers in Pakistan do not need to talk foreign colleagues frequently, speaking has not been very important for bankers. However, bankers have to read various manuals of machine, bank notifications etc. on daily basis; therefore, understanding of these manuals and guidelines is directly dependent upon bankers' ability to understand written English.

New syllabus should include grammar/vocabulary memorization and should cover four types of language competency:

1. Linguistic (grammatical competency)
2. Sociolinguistic (understanding and use of utterances)
3. Discourse, the ability to combine ideas

#### 4. Strategies to understand limitations of English language

The instructors teaching Business Communication must focus more on application of skills through 'practice sessions', as desired by the bankers in the Needs Analysis. This would discourage learners for just memorizing the text-book lessons.

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