

The Development of a Banking English Seminar

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The Development of a Banking English Seminar

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Introduction

Developing materials for any specialized course involves the understanding of different stakeholder needs, then evaluating and updating materials after they have been used. The development of this course started in 2019 when Miyazaki Bank asked Miyazaki International College to set-up and run some English courses. Two members of faculty were asked if they would participate in the project. Initially, a needs analysis was conducted involving trainees and administrators so that a more focused course could be developed (Dudley-Evans & St. John, 1998). After that, training materials were developed. Three courses were taught in 2019. Course materials were improved during a further eight courses in 2020, tailored to newer or more experienced employees. During this process, the MIC instructors leading the courses studied other teaching materials related to English for banking. Finally, in 2021, the instructors evaluated the pedagogical and interactive features of the materials.

Literature Review

Banking English Courses and Materials

It was difficult to find Banking English research in general and specifically in Japan. Mohammadzadeh, Barati and Fatemi (2015), conducted a needs analysis of 70 bank employees in Mashhad in Iran, and found that 75% of respondents said that English speaking skills were

extremely or very necessary, with 70% rating reading skills as necessary too. The reason was to cater for the number of foreigners who came to Eastern Iran.

Al-Khatib (2005) compared tourism and banking English needs in Jordan. He surveyed and interviewed fifteen senior personnel in the banking industry, and asked them about perceptions of needs, wants and lacks. The personnel had all studied English as a foreign language for eight to ten years, and their university degrees were studied through English as a medium of instruction. He said that 72% of them needed English for communication, 65% for improving their language performance, 44% for a future job, and 24% for traveling abroad. They used Arabic to talk to other Jordanian coworkers, but 60% of in-bank work was conducted in English.

Nguyen Khanh and Le Thi (2019) studied banking English needs in Vietnam and deduced that the communicative approach should be used because of the communicative tasks the learners had to do in their work. They said that the syllabus should include practical real-life tasks, and also use the students' knowledge and encourage student autonomy for their learning.

They also used the textbook *Career Path: Banking* (Evans & Gilmore, 2011), which has units on bank documents, bank machines, parts of a bank, numbers, online banking, administrative work, saving and checking accounts, and teller duties. Other Banking English textbooks include *English for Banking and Finance 1* (Richey, 2011); which has units on personal finance, jobs in banking, products and services, transactions and investment; and *Banking and Finance* (Marks, 2007) which is more focused on specialized vocabulary.

Wu and Chin (2010) investigated the English needs of banking and finance professionals in Taiwan. They interviewed 16 executives and managers, and 241 Taiwanese banking employees. They found that participants most frequently used reading, listening, speaking, writing, Chinese-to-English translations, and English-to-Chinese translations.

Overall, they needed to read English emails, finance-related websites, and newspapers the most often. Writing emails was the primary writing task, and 52% reported that they rarely spoke English at their places of work. Translating Chinese to English was needed the least often. However, 85% of respondents wanted to improve their oral communication, and 76% wanted to improve their listening ability. Therefore, even though spoken English was not often used in their work settings, they wanted to take training courses to improve their spoken interaction skills, such as business conversation and presentation skills, along with improving their communication strategies and cross-cultural understanding. Furthermore, they wanted integrated, financial English and self-directed learning content.

The only banking or financial ESP course development research we were able to find in Japan was Hashimoto's (1994) *ESP and teaching of financial English* paper which described the development of different ESP corpora. He recommended that an ESP textbook should have basic sentence structures, expressions, and a general English vocabulary, as well as a knowledge of Business English, and a glossary of technical financial terms.

Business English Materials Evaluation Framework

For the banking context presented in this paper, Chan's (2009) framework for evaluating business English materials was used with adaptations. Chan developed this framework because "business English teachers, especially those without much business experience, often have to rely on materials which contain inauthentic or inappropriate language and skills" (Chan, 2009, pp. 125-126 as cited by Wu & Chin, 2010). The framework is holistic and has been used for measuring the effectiveness of the proposed needs analysis, learning objectives, methodology, naturalness of the language models, contextualization of the language, and learner autonomy (Chan, 2009, as cited by Simpson, 2018). Tables 1A and 1B, in the Appendix, show the pedagogical and interactional aspects of banking teaching materials.

Methodology

Brown (2009) described a needs analysis as the collection of subjective opinions (from domain insiders, trainers and trainees) and objective information (previous training materials) required to create a defensible curriculum. It was important to make the course situation specific, learner centered, pragmatic and systematic (Purpura et al., 2003 as cited by Brown, 2016). With this in mind, a meeting with the bank representatives was held in May 2019 to discuss their employee and course needs. This was followed up with trainee surveys. The new employee pre-workshop surveys were conducted for the first seminar in 2019, including the following writing prompts:

We want to know about you and your English level, so please introduce yourself in English in about 150 words.

What would you say to a foreign customer when they come into the bank?

Would you use English or Japanese? What would you say?

A more experienced employee seminar was also conducted in 2019, and the pre and post-workshop written surveys included these prompts:

We would like to know about you and your English level, so please introduce yourself in English.

We would like to know your feedback about the course. What was interesting? What was difficult? What could we improve in the future?

We ran the course once in 2021, eight times in 2020 and three times in 2019.

Throughout this time, the materials were updated, improved and adapted for different seminar lengths. An evaluation of our current materials was conducted using the checklist in the Appendix. We also referenced the published banking English materials mentioned earlier in creating our materials.

Set-up Meeting

Our first meeting in 2019 was with the Miyazaki Bank personnel department and two international division managers to discuss some possible "Business English" courses. They said that there were two potential types of courses of interest to them, for new staff, and for experienced staff. New employees usually have a six-week training period, which includes business manners, dealing with customers and providing services, and making phone calls. The personnel manager wanted the new employees to be confident in dealing with foreign customers and suggested a seminar at that time in which we could practice some introductions and conduct icebreakers in English followed by use of our English language course materials and role play, for a two-hour course, as part of the new employee training.

The international division managers said that they would like a separate seminar for more experienced members of staff. With a branch in Taiwan, those employees were responsible for domestic and international transactions. To work overseas, the employees need a TOEIC score of over 500. The goal here for us was to train twenty to thirty employees from all over the prefecture who were not so proficient in English. They suggested we focus on introductions, transaction questions, questions for international money transfers, and confidence building in English.

Miyazaki Bank provided some sample training materials, including an explanation of the ATM screen, some polite welcome phrases, some credit/withdrawal and remittance phrases, some English phrases for completing a few sample forms, actual banking forms, currency exchange, and instructions for standard operating procedures.

New Staff Training - Pre-Task Level Checks

Pre-task level checks from the first seminar were received from twenty-seven employees. They were twenty-two to twenty-five years old, hailing from locations all around

Miyazaki prefecture. The majority had studied at universities in Kyushu. Over fifty percent had majored in economics, with others including agriculture, electronics, education, French, and intercultural communication. Again, fifty percent said that they would talk in Japanese to foreign banking customers when they first meet, and the other fifty percent gave examples of English phrases, such as, 'May I help you?' and 'Can I help with something?' Four trainees said that they would also ask 'where are you from?' as a means of trying to be friendly. Judging from the survey, their English ability varied from basic, with very short sentences, spelling and grammar mistakes, overuse of the pronoun 'I', and no linked cohesion between sentences; to students with good sequencing, and accurate subordinate clause and conditional use. There were also comments that they would like to improve their overall communicative competence. From the survey results, the majority were probably high beginner, CEFR A2 level.

Experienced Staff Training Pre and Post-workshop Tasks

Pre-task level checks were received from thirteen employees. Ages of the more experienced employees ranged from twenty-four to fifty. They were based in different branches around the prefecture, in varied sections, such as loans, audits, or the regional revitalization solution business. Abilities, which could be assessed from their written survey responses, ranged from very low to very high. One trainee admitted having never spoken English before, but wanted to learn. Another who used Japanese English spelling couldn't punctuate and had issues with prepositions. A high intermediate level student with experience of living in Canada for nine months had a TOEIC score of 890. Similarly, another trainee wrote extensively about her interest in foreign language and culture. They were the outliers, with the majority presenting evidence of high CEFR A2 level ability.

The post workshop feedback showed that they enjoyed and were satisfied with the course and learned how to respond to customers. Seventy percent reported wanting to study and practice more English in the future. A few notable comments included difficulty with large numbers in English and trouble listening. An example comment was that, "Maybe you might speak more slowly in demonstration next time." Another trainee wrote in Japanese. Translation: "ATM was very practical. I learned a lot, but I have no confidence, but I can use this text in future too. I got confidence from practicing in a group in the classroom. We could teach each other too in pair work. Choosing good group partners was important." Allowing participants to give feedback in either language evidently resulted in feedback quantity and quality that may not have been received otherwise.

Materials Development

After the initial set-up meetings and the suggestions from managers, we decided to make use of the bank's basic English ATM materials, customer welcome guidelines, withdrawal and remittance templates and actual banking forms to develop new materials. However, their Common Reporting Standards were not used because they were more of an internal document. We decided not to use their original currency exchange notes because it would be too much for a two-hour seminar. The pre-seminar needs analyses and (later) post-seminar feedback forms were also employed in the development of the seminar. The seminar materials were designed so that activities could be prolonged or skipped to accommodate longer sessions of three hours or a higher overall level of students.

When designing materials, initial guidance from the managers was taken onboard. Several common points of customer service from the instructors' personal experiences as expats in Japan were inserted, as was information procured from visits to various branches to look at the teller machines. We picked up commonly used banking forms, and chatted further

with bank representatives assigned to assisting this project. It was decided that creating one general program could satisfy different levels and would allow the instructors to focus on different needs; not all of the materials given to the participants would necessarily be covered during the seminar, but those materials could provide extra study and practice content should some participants want to pursue work on their own.

For a two hour-seminar, we narrowed the focus to include the following functions: helping foreign clients open a bank account and assisting them at the ATM machines to withdraw money, deposit money, and make a balance inquiry. Since numbers and counting are infamously challenging when translating between the two languages, and since this was a banking seminar, it was decided to allot some time to teach, and practice working with numbers. In addition, participants asked for basic language practice. Since if confronted with English-speaking foreigners there would likely be a negotiation of meaning, control language was also included. Although changes occurred within the main training booklet which was created, the outline remained consistent and is as follows:

1. Warm-up
2. Opening a bank account
 - a. Language for opening a bank account
 - b. Giving instructions and answering questions
3. ATM, balance inquiry, deposit and withdrawal
 - a. Language for using the ATM
 - b. Helping customers at the ATM – listening and reading
 - c. Helping customers at the counter – reading and speaking
4. Appendix: Useful language
 - a. Control language
 - b. Numbers

Teaching Methodology

The first thing instructors did at the start of every seminar was to read through the outline, so participants knew what to expect. We then dived straight into the control language page at the end of the booklet. Control language refers to phrases used for interrupting, stating level of understanding, and asking for clarification, repetition, meaning, and rephrasing. Participants familiarized themselves with these phrases by taking turns reading them to each other aloud in pairs (Japanese equivalents were provided). Students then tested each other to see how much they could recall first in Japanese then in English. We told them that they were expected to use the language when necessary and without hesitation during the rest of the seminar.

We then proceeded to the warm-up, the first part of which consisted of a model conversation between the two instructors, which was repeated several times. While listening, participants had to listen for several control language phrases. After confirming the answers through slides, we then explained the type of information we had exchanged in our model conversation was a mix of work-related and appropriately personal content. We asked participants to practice their own conversations in pairs with participants in their group. No language was introduced, as the goal was to serve as an icebreaker, build up some confidence and practice fluency. The model conversation we constructed was meant to instruct through demonstration the kinds of clarification language that the instructors prefer.

The above icebreaker is how we have most recently done the icebreaker in the seminar. In previous iterations, however, it was much more dynamic. We had students stand in two circles, one inside the other, and rotate in different directions so that they could introduce themselves to multiple partners in English. This was much more enjoyable particularly for

groups of younger members in the program, but was time consuming, confusing to some at first, and was certainly not ideal once the pandemic started.

The second section started with an introduction of questions in English typically used by customer service representatives when opening a bank account. They included questions about the kind of account; request for passport or residence card, name and address verification; and permission to photocopy ID. We went over some potential conflict they might face with some foreigners at this stage, specifically requests for personal information that the bank requires for foreigners but not for Japanese citizens. They were guided to respond in English that they are following bank and/or government rules.

Following the above general language for opening a bank account, participants were presented with a list of phrases for giving instructions and answering questions related to opening an account. The phrases corresponded with the bank's own application form, an image of which was included in the booklet. The form and the English language instructions or questions included content like name, address, date of birth, gender, place of employment, telephone numbers, initial deposit amounts, type of bank book, type of bank card, etc.

The next section of the seminar was about vocabulary and phrases for working at the ATMs. Participants were presented with an image of the options of the bank ATM initial screen, along with a bilingual table with Japanese, English translations, and English definitions. Participants worked in pairs to review and try to remember this information with each other before proceeding to a matching activity, shown in figure 1.

Figure 1.

Match the English translation and meaning to the Japanese word.

Japanese 日本語	Number 数字	English 英語	Meaning 意味(英語で)
クレジット カード		1. Bank account withdrawal limit change	request to change the bank account withdrawal limit
お振り替え		2. Withdrawal	withdraw (take out) cash
暗証番号変 更		3. Bank loan repayment	repay some of the bank loan
限度額変更		4. Balance inquiry	check how much money is in your account
カード ローン		5. Credit card withdrawal	withdraw money from your credit card
カード ローン返済		6. Bank loan	withdraw money using a bank loan
お振り込み		7. Savings account deposit	deposit (put in) cash into your savings account
振込カード 登録		8. Bank book update (passbook)	print a record of recent transactions in your bank book
お引き出し		9. Transfer	transfer money to a bank account at another bank

ご預金		10. PIN change	change your ATM Personal Identification Number
残高照会		11. Transfer card registration	create a card for easy transfers to a specified account
通帳記入		12. Deposit	deposit (put in) cash
定期ご預金		13. Account Transfer	move money to another account

We prepared four different model conversations that could take place at the ATM for participants to listen to. Key elements of the conversation were removed to turn them into cloze activities. The conversations included a request for assistance in withdrawing cash, depositing cash, and making a balance inquiry. Conversations were delivered at native then slow speeds up to three times. Participants shared their answers with each other, and answers were revealed in slides followed by Q&A. Finally, time was given to participants to practice the dialogues in pairs, trying as much as possible to read first, then maintain eye contact while speaking. Figure 2 shows an example of one listening cloze activity.

Figure 2.

In pairs, listen and fill in the gaps. Then practice reading together.

S = Staff member, C = Customer

S: おはようございます。 / いらっしゃいませ。
 C: こんにちは。 Do you speak English?
 S: Yes, I help you?
 C: I'd like to is in my account.
 S: I see, you'd like.....
 OK, please press the 残高照会 (balance inquiry) button.
 C: Ok.
 S: Insert your card and enter your
 C: Ok.
 S: Press the 現金支払 (withdrawal) button if you would like to make a
 withdrawal
 C: Yes, please. 40,000 yen, please.
 S: Ok. the amount shown on the and press the 確認
 (confirmation) button.
 C: Ok.
 S: Take your money and your
 C: Great, thanks for your help.

If it became evident that expressing numbers in English was a widespread issue, we skipped to the end of the booklet to review numbers. We created a page-worth of content breaking down how to exaggerate the different pronunciation between thirteen and thirty, for example, how longer numbers in English are broken down into threes, and how to quickly say them. We also reviewed the symbols and pronunciation of some world currencies that the bank currently deals with (determined after consulting with managers). Figure 3 shows a practice activity we used. Participants took turns listening and speaking in this activity, making use of control language wherever necessary. The activity was cut short if time was an issue. Participants struggling with numbers were encouraged to make up their own numbers to practice after the seminar with colleagues, family, and friends.

Figure 3.

Partner A:

Read the amounts in different currencies below to your partner. Listen to their numbers and write them down.

€10,690
USD670,000
HKD240,500,000
₩16
¥2,692,000,012

After gaining some confidence with numbers, the next roleplay section of the seminar commenced. In most cases, we were not able to get through all the roleplays but presenting several possible scenarios meant participants could practice on their own time after the seminar. All the roleplays were concerned with helping customers at the counter. The first three included fully-scripted scenarios requesting help withdrawing money, depositing money, and balance inquiries. This time, images of the bank's own forms for these functions were provided for visual support in the booklet. Figure 4 shows one of several scripted roleplays.

Figure 4.

Now, role play the following situation with a partner. Take turns being the member of staff and the customer.

S = Staff member, C = Customer

Situation 1: The customer, Simon Woods, would like to take one hundred thousand yen out of his account, and needs help.

S: おはようございます。

C: おはようございます。 Can you speak English?

S: Yes, a little. How can I help you?

C: I'd like to make a withdrawal from my account, please.

S: Just a moment. Can you please fill in this form?

Please write your name here, branch number and account number here, and the amount here.

C: What does this mean? (百万)

S: That means 1,000,000 (one million) yen.

C: 100 ten thousand-yen bills?

S: Yes, 100 ten thousand-yen bills is one million yen.

C: I see. OK, I just want to withdraw one hundred thousand yen, so I'll write it here. Just a moment. OK, I've finished. Here you are.

S: And please stamp your *inkan* here.

C: OK.

S: Thank you. Just a moment. Please take a seat.

Mr. Woods, here's 100,000 yen and your bank book.

C: Thank you.

S: Thank you. ありがとうございます。

The final section of the seminar was included only for the longer seminars. It was the most challenging because it included unscripted role plays, such as in figure 5.

Figure 5.

Situation 3: The customer, James Flynn, would like to transfer money to a bank account at another bank.

For this set of activities, realia in the form of actual bank forms from the bank were supplied. The forms served as prompts, as they would in real life.

Going solely with the official feedback we collected, all stakeholders were satisfied from the first time the program was delivered. Based on each seminar and details received regarding the participants of forthcoming sessions, however, the booklet created for students, the slides, answer keys, and methodology used were tweaked several times. Feedback resulted in the addition of currency symbols with pronunciation in the numbers section, and digital audio recordings of example conversations. Additionally, dialogues were updated to show more clearly who was the client or customer, and who was the customer service representative. We corrected some errors in punctuation and formatting and inserted the bank's own forms to use as realia when doing role play. A larger change in 2020 was a trimming of the reading section to combine it with the unscripted speaking tasks because we judged that there was too much content and not enough speaking practice.

Discussion

Based on Chan's (2009) framework for evaluating business English materials in Table 1A in the Appendix, each category - from learning objectives, to methodology, naturalness of language models, contextualization, and learner autonomy - was used to analyze the pedagogical features of the materials. The materials were developed to meet the workplace needs of bank employees interacting with foreign customers, as was requested by the bank. Tasks such as helping customers to operate an ATM, open a bank account, or make a withdrawal are familiar to experienced employees, so they are suitable for workplace English skills training development and can be adapted and extended for trainees with different English level abilities. However, they do not consider the trainees' personal interests, nor more experienced trainees' opinions about what English skills development they need.

The main learning objectives were for the trainees to build confidence using English, deal with foreign customers, practice role play conversations and have a set of Banking English materials that they could take away and use as self-study reference material. The warm-up materials gave examples of how to interact naturally in social situations, how to show the level of understanding, ask for clarification, and paraphrase. The tasks included copies of authentic realia, such as a passport, residence card, bank book, a form for opening a bank account, a picture of an ATM screen with only Japanese writing, and forms for withdrawals, deposits, and bank transfers.

Given the limited length of the course (two hours), it was decided that the customer and employee vocabulary and sentences, including natural openings and closings, should be presented to the trainees before they practice by themselves. For example, when giving instructions about how to open an account, mainly the employee gives clear instructions, such as “please write the date you would like the account to open”. For the ATM language, a matching activity was used to match the Japanese with the English translation and the English meaning. The ATM balance inquiry and withdrawal cloze listening comprehension activities included dialogues which were constructed by the instructors, and aimed to be natural and authentic, but were not based on real recorded conversations.

When helping customers at the counter, the situation was contextualized using a short description, such as "The customer, Simon Woods, would like to take one hundred thousand yen out of his account, and needs help." The actual bank form was also given. The dialogue transcript was presented to the trainees first, so that they could read and role play it, before trying to role play it again, without the scaffolded transcript, and depending on their confidence/ability. Some natural phrases were included, such as “Customer: What does this mean? (pointing to 百万) Staff: That means 1,000,000 (one million) yen.”

The learners were expected to take responsibility for studying and practicing the materials in their own free time after the seminar. This included continuing to practice listening to large numbers and do writing activities, both of which were difficult for most trainees. However, in the future the materials could include more advice for the trainees about their learning strategies, possibly by adding in learning strategy tip boxes on some pages. Similarly, can-do statements could be added to the start and end of the seminar for self-evaluation.

Regarding the interactional features of the materials as shown in Table 1B in the Appendix. These focus on social interaction, conversational strategies and structure, formality and cultural differences. There was more of a focus on transactional rather than social interaction due to the aims of the course and the required banking tasks. However, one aim was to build confidence in English. The warm-up task was thus developed and updated over many training sessions. This balance was difficult to obtain because most banking interactions are simply functional interactions. As trainees were also intrinsically motivated, they wanted English communication fluency practice.

Generally, the kind of language used in the materials focused on being direct. Examples are phrases such as “please write your full name,” showing an interest in what the customer is saying by paraphrasing and showing understanding through clarification and repetition. These are known as positive politeness strategies (Brown & Levinson 1987). Some negative politeness strategies (Brown & Levinson 1987) were also introduced into the materials. Examples include indirect questions such as “Would you mind if we made photocopies?” apologizing for imposition or forgiveness with comments like, “I’m sorry but we have to follow the bank and government rules.” However, politeness was not overtly highlighted during the seminar; we got trainees to focus more on basic functional instructions (imperatives) and direct interrogative questions, such as “What kind of bank card would you

like?” In retrospect, trainees could have been explicitly taught that politeness was the reason for using indirect language. For all situations in which they might interact with a customer, learning polite and functional language is a priority, as opposed to flexible, interpersonal strategies for varying contexts.

Sign-posted openings, closings, and functional moves were presented through examples and role plays. We feel that more attention could be given to presenting other cultural norms of ‘doing banking’, so that the trainees could have examples of how banking is done in some cultures of foreign residents in Japan. An important strategy for managing cross-cultural issues is the ability to paraphrase and being able and willing to try to negotiate understanding within the interaction.

As the employees at this rural Japanese bank do not have a strong need for English, our situation was more similar to that of Wu and Chin in Taiwan than to those of Mohammadzadeh, Barati and Fatemi (2015), and Al-Khatabi’s (2005) studies of bank employees in Iran and Jordan. However, tailoring the course toward the local context and using authentic realia to complete familiar work tasks gave the course a personalized approach which standard textbooks could not. This included a blend of specialized vocabulary, as recommended by Hashimoto (1994). Nguyen Khan and Le Thi (2019) suggested a communicative approach should be used for bank employees in Vietnam, and that would also be beneficial for this course giving the trainees more autonomous self-directed use of language, if there was more time. There could also be follow-up options for trainees wishing to further develop their English for banking skills. For example, we could develop seminars including email writing and intercultural awareness content to develop a sensitive and flexible attitude toward English language use.

Conclusion

The development of this banking English seminar has been improved over time as we observed trainees using the materials. The instructors were able to reflect together on the effectiveness of the materials to build trainees confidence and provide natural, interesting, and familiar modeled tasks. As an indication to the success of this course, twelve courses were run from 2019 to 2021, and bank employees requested follow-up courses in their free time, to focus on general communication skills, such as small talk and intercultural training.

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Appendix

Table 1A - A checklist for evaluating the pedagogical aspects of banking teaching materials

Needs analysis

Does the material suit the target learners' needs in terms of work experience and types of jobs?

Is the content relevant to bankers?

Does it draw on the experience of job-experienced learners?

Are the activities suitable for the target learners' levels and interests?

Learning objectives

What is/are the main learning objective(s) – general language knowledge, specialist language knowledge, general communication skills, professional communication skills, or a combination of these?

If grammar and vocabulary items are presented, are they relevant to banking tasks?

Methodological approach

What is the main methodological approach?

Is it suitable for the target learners?

Do the exercises and activities help learners to practice the language and strategies used in banking encounters?

Do the exercises and activities mirror real-life banking situations?

Naturalness of the language models

Are authentic materials or samples of authentic spoken language used?

Does the material contain features of natural speech?

Does the material cover the features of spoken grammar relevant to banking tasks?

Contextualization of the language

Does the material provide contextualized examples?

Does the material use a discourse approach to teaching banking interaction?

Learner autonomy

Are learners expected to take a degree of responsibility for their own learning?

Does the material include any advice/help to learners on learning strategies?

Are self- and peer-evaluation tasks included?

Is help given to the learners on what to look for?

Table 1B - A checklist for evaluating banking interaction teaching materials

Transactional and phatic (social interaction) talk

Is attention paid to both transactional and phatic talk?

Does the material present language for both transactional and phatic interaction?

Strategies

Are learners equipped with strategies which allow them to show both positive and negative politeness?

Does the material present the language to implement these strategies?

Formality

Does the material sensitize learners to different levels of formality?

Is the level of formality related to contextual factors and interpersonal strategies?

Does the material provide practice in using different levels of formality in different situations?

Structure of the interactions

Is the generic structure of interactions presented with appropriate language to signal the opening and closing of different phases?

Are topic management skills presented with appropriate language for signaling topic opening and closing?

Cultural differences

Does the material sensitize learners to cultural differences in banking styles?

Do activities help learners to practice the skills and strategies to handle cross-cultural issues?

Is cultural stereotyping avoided?