



**NEEDS AND PROBLEMS REGARDING ENGLISH  
SPEAKING SKILLS OF EMPLOYEES OF A GLOBAL  
FINANCIAL BANK**

**BY**

**MISS RUNGSIPON SITTIVONGRAT**

**AN INDEPENDENT STUDY PAPER SUBMITTED IN PARTIAL  
FULLFILLMENT OF  
THE REQUIREMENTS FOR THE DEGREE OF  
MASTER OF ARTS IN CAREER ENGLISH FOR  
INTERNATIONAL COMMUNICATION  
LANGUAGE INSTITUTE  
THAMMASAT UNIVERSITY  
ACADEMIC YEAR 2017  
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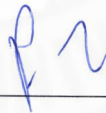
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NEEDS AND PROBLEMS REGARDING ENGLISH SPEAKING SKILLS OF  
EMPLOYEES OF A GLOBAL FINANCIAL BANK

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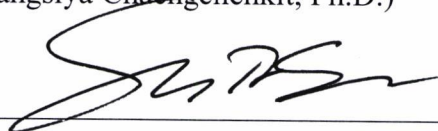
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Independent Study Paper Title	NEEDS AND PROBLEMS REGARDING ENGLISH SPEAKING SKILLS OF EMPLOYEES OF A GLOBAL FINANCIAL BANK
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### **ABSTRACT**

This study aims to investigate the needs and problems in English speaking skills of employees of a global financial bank when communicating with foreign customers. The participants were 132 officers working for a global financial bank whose responsibilities involve contacting foreigners on a daily basis. The instrument used in this study was a questionnaire. The questionnaire was separated into three parts (1) general information (2) the self-rated performance of bank employees in various English speaking skill areas and the need to improve the related skills used in their work and (3) recommendations. This study used a Likert scale to define the ranges. The results of the study indicate that the highest rated English-speaking skill area was welcoming and greeting customers followed by the function of suggesting new bank products and/or services. Meanwhile, the lowest scores for employees' self-rated English abilities were engaging in conversations by phone and providing customers with solutions via the telephone. The findings also show that the English speaking competency that the bank officers would like to enhance most was speaking fluency. They were also concerned about grammar, vocabulary and pronunciation.

**Keywords:** English-speaking skill, Self-assessment, Bank employees, contacting foreigners

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Miss Rungsipon Sittivongrat

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# CHAPTER 1

## INTRODUCTION

### 1.1 Background of the Study

English is used in many fields around the world at the moment among speakers who are first-language speakers (around 375 million), second-language speakers (around 375 million) and foreign-language speakers (around 750 million) (Graddol, 1997). Thailand is one of the countries that use English language as a foreign-language to communicate with foreigners.

With the increase of multinational businesses around the world, the employees in those organizations need to be concerned about the skills and competencies that will be beneficial for their career path. From the point of view of companies, the communication ability of their workers is a crucial for profiting and succeeding. If they are able to enhance workers' ability, they can increase their market share. Information from the Japanese Chamber of Commerce (JCC) shows that the number of Thai employees that work in Japanese firms that invest in Thailand is increasing every year.

A merger occurred between two well-known banks and now it has become a strong global financial bank in Thailand. The bank has a huge foreign customer base especially Japanese companies in Thailand such as companies in Pinthong Industrial Estate, Laem Chabang Industrial Estate, Panthong Kasem Industrial Estate and Amata Nakorn Industrial Estate at Chonburi Province. So, unavoidably the officers of the bank have to contact many Japanese staffs or/and customers. The global financial bank comprises of 47 departments. However, there are 29 departments that deal with foreigners. Officers in these departments will be evaluated in this study

## **1.2 Research Questions**

The study attempted to find answers for these questions:

- 1.2.1 What are the problems bank employees encounter when they communicate with foreign customers?
- 1.2.2 Which aspects of English speaking do bank employees need to improve?

## **1.3 Objectives of the Study**

The study intended to explore these aspects:

- 1.3.1 To explore the problems that occur when bank employees encounter foreign customers.
- 1.3.2 To survey which aspects of English speaking bank employees need to improve?

## **1.4 Definition of Terms**

The terms are defined to make sure that the readers will have the accurate meaning.

### **1.4.1 Bank employees**

Refers to the officers who are employed by a global financial bank in some departments such as the Import department, Export department, Inward Remittance department, Outward Remittance department, Call center, Forex, E-banking, Corporate Banking, Tellers and Customer Service. The employees have to deal with foreign customers that have both business and personal accounts with the bank or have do some transactions with the bank.

### **1.4.2 Foreign customers**

Refers to non-Thai customers that open account(s) with global financial banks or do some transaction banking. Moreover, customers sometimes mean Japanese managers or coworkers in the bank who provide services.

### **1.4.3 Need**

Refers to requirement to improve a particular aspect of English-speaking skill.

#### 1.4.4 Self-assessment

Refers to the procedure bank employees use to assess their own English-speaking abilities.

#### 1.4.5 English-speaking skill

Refers to the ability in communication using English language.

#### 1.4.6 In communication with foreign customers

Refers to the process of employees contacting foreign customers to provide information or support.

### **1.5 Scope of the Study**

The scope of this study was limited to a global financial bank in 29 departments and some positions that have direct communication with foreigners.

### **1.6 Significance of the Study**

The results are anticipated to help the participants improve their ability in English language. In addition, the Human Resources department can adapt the findings from this study to provide training courses for staff.

### **1.7 Organization of The Study**

Chapter 1: This chapter contains the introduction and background of the study, definition of terms, the questions used to guide the study, the objectives and significance of the study.

Chapter 2: The chapter reviews the relevant literature that was adapted for this research.

Chapter 3: The chapter shows the methodology that was utilized. The instrument and data analysis are detailed in this chapter.

Chapter 4: This section shows the results of the study from the questionnaires.

Chapter 5: The last chapter contains the conclusion and discussion. A summary of the study and recommendations for further study are also provided.

## CHAPTER 2

### LITERATURE REVIEW

This chapter reviews related literature in two main areas followed by a briefly summary of previous related studies:

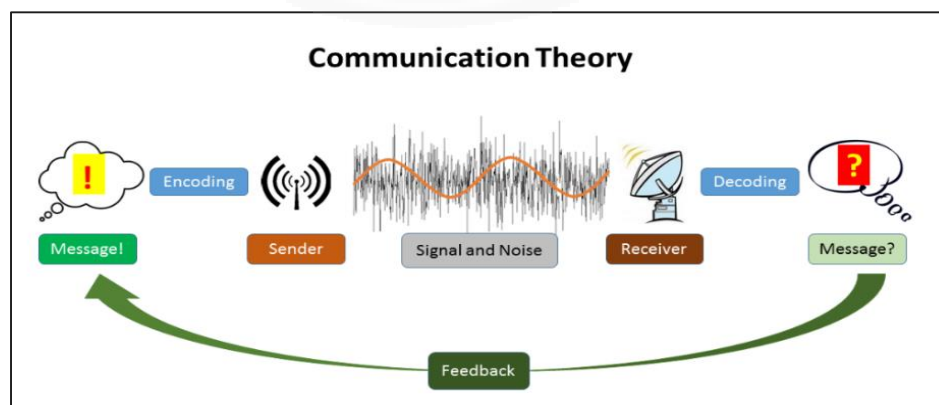
- 2.1 The theory of communication
- 2.2 The theory of English-speaking skill

#### 2.1 Theories of Communication

Communication is the process of people sharing thoughts, opinions, ideas and feelings with each other in normally used ways that are understandable according to Hamilton (2011). Communication is essential for running a business or organization. Ineffective communication can decrease understanding from both speakers and listeners.

Regarding the relationship between communication and business, Penrose, Rasberry and Myers (2001) state that “Communication is the process that oils the gears that run the machinery of business”. This shows that without communication, an organization may not run smoothly and effectively so we should be aware of the process and use it correctly.

Communication according to Hamilton (2011) can be divided into nine elements:



*The model of two-way communication process*

**2.1.1 Person A and Person B:** This refers to both sides of communication, i.e., the sender (the person encoding the message or the source of message) and the receiver (the person who get the messages and interpret it). They may both send and receive messages.

**2.1.2 Stimulus and Motivation:** These things happen in the communicators mind before they start to communicate with each other. A thought is stimulated when either an internal or external stimulus acts as a trigger, which makes you want to send a message.

**2.1.3 Encoding and Decoding:** These are the procedures whereby the sender and the receiver interpret and convey their messages. The process of encoding is putting thoughts or ideas into a communicating form with a specific receiver. Decoding is the process of interpreting the real meaning of a message.

**2.1.4 Code:** This refers to the set of rules by which a message is converted into symbols.

**2.1.5 Frame of Reference:** Frame of reference means the communicator 's background or experience. The communication can break down if the sender and receiver never experienced the same situation, making it hard to explain what they face.

**2.1.6 Environment:** The environment such as time, location or expression while people are communicating affects the success of communication.

**2.1.7 Noise:** This is anything that blocks or interferes with a conversation. It can occur from an external source ( knocking on a door sound, bird sound, other distractions) and internal source ( sickness, stress, daydreaming, lack of concentration) . “ The goal of all communication is understanding. Anything that interferes with this understanding is called noise.” (Bunnow, 2015).

**2.1.8 Channel:** This is the medium allowing messages to be transmitted from person A to person B.

**2.1.9 Feedback:** Feedback may be sent verbally or with visual signs such as frowning or raising the eyebrows, nodding the head and many types of body language. If the communicators lack knowledge of body language, it can lead to misunderstandings.

## **2.2 The Theory of English-Speaking Skill**

English language is widely used as a medium of communication. It is involved in several areas, for example, academics, business, medicine, science and others. It cannot be denied that English plays an essential role in intercultural communication, as it is often used as the medium of communication between people with different native languages. If employees lack opportunities to use English language in their routine work, misunderstandings can occur (Wiriyachitra, 2002).

It is rather challenging to make conversations flow all the time by non-native English speakers. Employees in every multicultural organization in Thailand surely face problems such as they do not know how to bargain with supplier and they do not know how to placate an angry customer when mistakes occur. Global financial banks also face these problems. Studies have shown that there are a number of factors affecting English speaking skills. Aspects that can be problematic for speakers include grammar, vocabulary and pronunciation (Gan, 2012).

This study seeks to make the employees reconsider their own capacities and explore the obstacles arising from a lack of English-speaking skills. The development of language skills can benefit speakers and increase sales. The questions simulate the situations they might be confronted with in their daily working life. The results will be useful to the training team in the Human Resources department or management team, enabling them to take action on this issue.

## **2.3 Related Studies**

Chayarak (2014) studied the barriers of English communication among Thai officers working for Bangkok Bank such as conversations breaking down while communicating with non-Thai speakers due to cultural differences. It was determined that misunderstandings can happen anytime. They may occur when the sender tries to put a lot of information into communicating or it may happen while the receiver is interpreting the message.

The research of Luankanokrat (2011) showed that English is used in more than 100 countries around the world in both formal and informal contexts. The results showed that even though HSBC bank has been in business for 12 decades, problems still occurred when staff communicated with foreign customers. Their business will

provide inadequate service for customers if they do not have effective English speakers. Thus, the researcher explored solutions to improve service, efficiency and the English skills of officers.

Wisaleewat (2014) studied the use of English language in by students from a private university. It was determined that they gain an advantage by being familiar with speaking English and it can be used in their own career when they graduate from the school. It was also found that some students cannot use English-speaking skills effectively in class, as they may have some problems or inadequate speaking ability in English.

The results of Fahmongkolchai (2011) determined that CIMB Thai bank tellers faced problems when they listened to the unfamiliar accents of foreign customers, which lead to misunderstanding or getting inadequate information from the other side. The problems varied based on their responsibilities. Moreover, the research found that the aspects they were most concerned about were using grammar correct and accurate pronunciation. Another major problem was the lack of confidence when speaking with foreigners.

Gan (2012) found that the major barrier faced by Chinese English learners in spoken English communication was a lack of vocabulary. Most of them viewed that a lack of sufficient vocabulary led them to make unclear and inappropriate utterances. Moreover, they stated that this problem caused a lack of fluency in their conversations. They also need to improve their knowledge base of vocabulary. Grammar was also an obstacle preventing students from effective English conversation. During English speaking situations, there had no time to be concerned about correct grammar or tense, and have to improvise their utterances. In addition, some students said that they must speak carefully with accurate pronunciation. The use of American or British accents were an additional challenge that they faced.

In conclusion, the findings found from previous studies highlighted the typical problems with English speaking abilities of members of organizations in various fields. This study looked at the specific problems of global financial bank officers when communicating with customers and the most important aspect that they need to develop in order to provide better service to customers.

## **CHAPTER 3**

### **RESEARCH METHODOLOGY**

This chapter show the methodology used to conduct the survey to find out the bank employees' need to improve English speaking skills and the problems they faced when they communicate with non-Thai customers.

#### **3.1 Population and Sample**

This target population was 132 officers employed by a global financial bank who have an employment contract (those with temporary contracts were not included in this survey). They had graduated from a variety of faculties I universities both in Thailand and overseas. The respondents must have been working in a department that has to contact foreign customers, answer calls from foreign customers and present products to expatriate customers both inside and outside the bank (at customers' companies).

#### **3.2 Material**

Because of time consumed and limited budget to collect the data from all of employees in the bank, and because those departments have a finite number of employees in each department, simple random sampling was use to collect the data from the respondents using Taro Yamane's model to calculate. A Likert scale with five levels of agreement or disagreement was also used.

#### **3.3 Data Collection Procedure**

The questionnaire was comprised of three parts:

3.3.1 General background of participants, such as gender, age, educational background and working experience.

3.3.2 English-speaking skills and need for improvement based on a self-assessment were investigated with 16 multiple-choice questions to determine their proficiency in English and the need to develop in the workplace. The questions were



adopted from the study of the needs and problems of hotel front office staff in Chinatown (Charunsri, 2011) as the details of the evaluation of the speaking part were related to what this study wanted to find out. In addition, all the questions covered all aspects to assess the participants.

3.3.3 Suggestions on how to develop communication ability.

### 3.4 Data Analysis

The data was analyzed using the Statistical Package for the Social Sciences program or SPSS in two aspects:

<b><u>The ranking of bank employees' proficiency</u></b>		
<b>Rating</b>		<b>Mean scale</b>
5	Great performance	4.21 - 5.00
4	Good performance	3.41 - 4.20
3	Moderate performance	2.61 - 3.40
2	Poor performances	1.81 - 2.60
1	No performance	1.00 - 1.80

<b><u>The ranking of bank employees' needs for improvement</u></b>		
<b>Rating</b>		<b>Mean scale</b>
5	Very strong need to improve	4.21 - 5.00
4	Strong need to improve	3.41 - 4.20
3	Moderate need to improve	2.61 - 3.40
2	little need to improve	1.81 - 2.60
1	No need to improve	1.00 - 1.80

The means ranges were adopted from Krabuansaeng (2011) as the format of the questionnaire was similar to this study as shown below:

<b>Mean Range</b>	<b>Level of English functional capabilities/ need for improvement</b>
1.00 – 2.33	Little
2.34 – 3.66	Moderate
3.67 – 5.00	Extensive

In conclusion, the material, data collection procedures and analysis were presented in this chapter. The next chapter will present the results.

## CHAPTER 4

### RESULTS AND DISCUSSION

The fourth chapter will present the data collected from the employees of a global financial bank. A total of 132 questionnaires from 209 distributed questionnaires were returned. The data is divided into three main parts:

- 4.1) bank employees' general information such as sex, range of ages, level of education, their experience studying abroad, etc.
- 4.2) the self-rated performance of bank employees and the need for improving the related skills used in their work
- 4.3) further recommendations about the problem and the needs regarding English speaking skills used in the workplace

The data were calculated using the SPSS program (Statistical Package for the Social Sciences). It will be shown in the form of frequency, percentage, standard deviation and mean score.

#### 4.1 General Information

This part contains the general details of the respondents focusing on their gender, range of ages, level of education, experience studying abroad and frequency of communicating with foreign customers as shown in tables 1 - 5 as follows:

**Table 1. Gender**

Gender	Frequency (persons)	Percentage (%)
Male	44	33.3
Female	88	66.7
<b>Total</b>	<b>132</b>	<b>100.00</b>

Table 1 shows that there were 88 females (66.7%) while the number of males were half that of females or 44 persons (33.3%).

**Table 2. Age of respondents**

Age (years)	Frequency (Persons)	Percentage (%)
20 - 30	56	42.4
31 - 40	41	31.1
41 - 50	23	17.4
51 - up	12	9.1
<b>Total</b>	<b>132</b>	<b>100.0</b>

In terms of age, the largest group of respondents were 20 - 30 years old (42.4%), followed by 31 - 40 years old (31.1%), 41 – 50 years (17.4%) and 51 years (9.1%) old and up.

**Table 3. Level of education**

Level of Education	Frequency (Persons)	Percentage (%)
Lower than Bachelor's Degree	0	0
Bachelor's Degree	112	84.8
Master's Degree	20	15.2
Doctoral Degree	0	0
<b>Total</b>	<b>132</b>	<b>100.0</b>

The table shows there were only two levels of education of the participants: bachelor's degrees for 112 person (84.8%) and master's degree's for 20 persons (15.2%).

**Table 4. Experience studying abroad**

Experience Studying abroad	Frequency (Persons)	Percentage (%)
No	130	98.5
Yes	2	1.5
<b>Total</b>	<b>132</b>	<b>100.0</b>

The experience of participants related to studying abroad shows that 130 had never had this experience, while 2 people used to study in the United States of America.

**Table 5. Frequency of contacting with foreigners per day (times)**

<b>Frequency of contacting with foreigners per day (times)</b>	<b>Frequency (Persons)</b>	<b>Percentage (%)</b>
Never	52	39.4
1 - 5	25	18.9
6 - 10	11	8.3
No answer	11	8.3
Cannot be counted	33	25.0
<b>Total</b>	<b>132</b>	<b>100.0</b>

Table 5 shows that 52 people (39.4%) stated that they had no chance to communicate with foreign customers, while 25 persons (18.9%) talked around 1 – 5 times a day and 11 persons (8.3%) talked around 6 - 10 times a day. A total of 33 people informed that they could not count how many times they contacted foreigners (25%). The rest of the respondents did not give an answer (8.3%).

#### **4.2 Performance and Need for Improving English-Speaking Skills**

Part two of the questionnaire shows two main tables. The first one contains the evaluation of employees' English-speaking proficiency divided into 16 functional capabilities in spoken English. The second table illustrates the needed improvement in English competencies divided into types with five levels for rating their needs.

**Table 6. Functional Capabilities in English Speaking**

Respondents' Functional Capabilities in English Speaking	Ranges of performance in Functional Capabilities					Mean	S.D	Rank of rated proficiencies	Level of English-speaking competency
	Great performance	Good performance	Moderate performance	Poor performances	No performance				
	5	4	3	2	1				
1. Welcoming and greeting customers	25 18.9%	61 46.2%	44 33.3%	2 1.5%	0	3.85	0.796	1	Extensive
2. Inquiring about customers' need and decisions	22 16.7%	47 35.6%	60 45.5%	3 2.3%	0	3.69	0.830	6	Extensive
3. Making polite requests	17 12.9%	61 46.2%	51 38.6%	3 2.3%	0	3.70	0.720	5	Extensive
4. Providing and explaining the processes involved in your work	24 18.2%	59 44.7%	41 31.1%	8 6.1%	0	3.75	0.823	3	Extensive
5. Offering assistance	15 11.4%	61 46.2%	48 36.4%	7 5.3%	1 0.8%	3.62	0.787	7	Moderate
6. Giving customers solutions via telephone	11 8.3%	49 37.1%	59 44.7%	13 9.8%	0	3.44	0.784	15	Moderate
7. Refusing politely	14 10.6%	62 47.0%	47 35.6%	9 6.8%	0	3.61	0.768	8	Moderate

8. Suggesting new bank products and/or services	28 21.2%	61 46.2%	29 22.0%	12 9.1%	2 1.5%	3.77	0.940	2	Extensive
9. Engaging in conversations by phone	12 9.1%	33 25.0%	72 54.5%	14 10.6%	1 0.8%	3.31	0.811	16	Moderate
10. Apologizing when mistakes occur	18 13.6%	66 50.0%	42 31.8%	5 3.8%	1 0.8%	3.72	0.775	4	Extensive
11. Explaining the reasons for mistakes	18 13.6%	49 37.1%	53 40.2%	10 7.6%	2 1.5%	3.54	0.877	12	Moderate
12. Negotiating for mutual understanding	14 10.6%	51 38.6%	58 43.9%	8 6.1%	1 0.8%	3.52	0.796	13	Moderate
13. Clarifying questions or confirming messages	9 6.8%	57 43.2%	60 45.5%	5 3.8%	1 0.8%	3.52	0.715	14	Moderate
14. Pronouncing English consonants and vowel sounds	23 17.4%	49 37.1%	48 36.4%	10 7.6%	2 1.5%	3.61	0.913	9	Moderate

15. Speaking with appropriate word stress	21 15.9%	49 37.1%	50 37.9%	9 6.8%	3 2.3%	3.58	0.917	11	Moderate
16. Speaking politely according to grammatical rules and social etiquette	19 14.4%	51 38.6%	53 40.2%	8 6.1%	1 0.8%	3.60	0.837	10	Moderate

The table 6 shows the global financial bank employees' self-ratings of their English speaking. The three highest means were welcoming and greeting customers (mean score = 3.85), followed by suggesting new bank products and/or services (mean score = 3.77) and providing and explaining the processes involved in your work (mean score = 3.75).

On the other hand, the three lowest means for English capabilities were engaging in conversations by phone (mean score = 3.31), giving customers solutions via telephone (mean score = 3.44) and clarifying questions or confirming messages (mean score = 3.52), respectively.

There were two main groups in the interpretation of the level of functional speaking abilities: six types of functions were rated as extensive i.e., they can perform these at a high level, and 10 functions were rated as moderate, which means their competency in functional English-speaking was at a moderate level.



**Table 7. Aspects of speaking problems that need improving**

Aspect of speaking problems	Ranges of bank employee 's need in improving					Mean	S.D	Rank of the problems need in improving	Level of need in improving
	Very strong need to improve	Strong need to improve	Moderate need to improve	little need to improve	No need to improve				
	5	4	3	2	1				
Grammar	33 25.0%	64 48.5%	29 22.0%	5 3.8%	1 0.8%	3.93	0.831	2	Extensive
Fluency	36 27.3%	63 47.7%	28 21.2%	5 3.8%	0	3.98	0.801	1	Extensive
Pronunciation	27 20.5%	63 47.7%	34 25.8%	8 6.1%	0	3.83	0.824	4	Extensive
Vocabulary	31 23.5%	62 47.0%	34 25.8%	34 25.8%	5 3.8%	3.90	0.799	3	Extensive

The table 7 shows the results of the aspects of English that needed improvement. As clearly indicated, speaking English fluently was the most important aspect that the employees needed to improve (mean score = 3.98), followed by grammar (mean score = 3.93) and vocabulary, which was scored as the third most significant aspect that needed to be developed (mean score = 3.90). The lowest score was for the need to improve pronunciation (mean score = 3.83).

In summary, the scores indicated that all English speaking skills needed extensive improvement.

#### **4.3 Recommendations about the Problems and Needs of English Speaking Skills**

There were some interesting comments on the obstacles that directly affect English speaking ability. Most participants stated that they were unable to speak English fluently. A lack of confidence and not being able to think of vocabulary immediately while talking to foreigners were the reasons given for this. Other reasons

were listening to unfamiliar accents and embarrassment because they have few chances to speak or practice in real life.

Some recommendations were given by the respondents concerning ways to improve English skills. For example, watching TV programs or listening to English songs can increase English skills. Lastly, they need to practice or take some courses to increase their English-speaking ability.

#### **4.4 Discussion**

The results of this chapter raise some interesting points for discussion below:

##### **4.4.1 English as the global medium of the business world**

There is high demand for language competency, especially English as it is the international medium of communication. English is a major requirement for many fields of business such as finance and the stock market. People are expected to show a great performance in spoken English. This has become a key point for business growth as people in organizations must be able to present a product using fluent spoken English (Trimborn, 2017).

##### **4.4.2 English competency of employees**

The findings of this study show that in order to be a part of a credible organization, such as a bank that serves foreigners, the employees should be able to communicate in English. Some people still lack the ability to use English, and they need to focus on improving. Thus, training courses should be established to encourage English usage.

## **CHAPTER 5**

### **CONCLUSION AND RECOMMENDATIONS**

This last chapter consists of a summary of the study, a summary of the findings, the conclusion and recommendations for further research.

#### **5.1 Summary of The Study**

##### **5.1.1 Objective of the Study**

This research investigated the self-rated English proficiency of employees of a global financial bank. Also, the research sought to determine the problems of English speaking they faced. The research was guided by the questions below.

- 1) What are the problems bank employees encounter when they communicate with foreign customers?
- 2) Which aspects of English speaking do bank employees need to improve?

##### **5.1.2 Participants, Materials and Procedures**

The participants of this research were 132 employees of a global financial bank who worked in departments that serve foreigners either directly or indirectly.

The instrument was a questionnaire containing three main parts. The first part collected general information about the respondents, such as gender, age, level of education, experience of studying abroad and how often they communicated with foreign customers both inside and outside the bank per day. The second part asked the respondents to assess their functional capability in English speaking and speaking problems in the workplace. The third part sought recommendations about English speaking.

The data from the respondents was calculated using SPSS (the Statistical Package for the Social Sciences) program. A Likert rating scale was applied in the questionnaire to obtain the results.

## 5.2 Summary of the Findings

### 5.2.1 Opinions on the problems bank employees encounter when they communicate with foreigners

The study result raises an interesting point about English-speaking skill used in the workplace. This finding is in line with Chayarak (2014), who determined that there are obstacles to communication in English between non-Thai speakers due to different cultural frames of reference. This situation happens at a global financial bank as well.

The findings demonstrate that the bank employees' lowest self-evaluated English-speaking skill proficiencies were in the functions of engaging in conversations via phone, giving solutions via phone and clarifying questions or confirming messages. These three competencies involve engaging in conversations instantly or giving feedback immediately. This may be difficult because of unfamiliar accents and frames of reference if the customers come from other countries.

### 5.2.2 Opinions on the aspects of English speaking that bank employees need to improve

The results on the areas of English speaking that global financial bank employees need to improve show that **fluency** of speaking skill is the most crucial key to successful communication with foreign customers, and **grammar** is also important as a secondary rank. **Vocabulary** was ranked third by the employees, followed by **pronunciation**, which was the least significant aspect they need to improve in terms of their speaking ability. The results are similar to Gan (2012)'s study that determined that the primary obstacle that Chinese English students faced in spoken communication was a lack of vocabulary. They thus need to expand and improve their knowledge of vocabulary to use words appropriately and accurately according to each situation and the level of people they are conversing with. Grammar was another aspect they were concerned about, as they did not have a chance to think of the precise grammar or tenses. Lastly, pronunciation and different accents can lead to misunderstandings between the speaker and the listener, while different frames of reference also make communication difficult. English-speaking practice can eventually help English second-language users improve their speaking fluency.

### **5.2.3 Further recommendations about the problems and the needs of English speaking skills used in the workplace**

Some respondents recommended that watching English TV programs can help and listening to international songs can make you familiar with the accents of foreigners. Having foreign friends can also increase your ability to speak English and make it easier to understand unfamiliar accents.

## **5.3 Conclusion**

5.3.1 The global financial bank employees still lack opportunities to speak English, which causes them to lack the confidence to use English at work. If the bank wants to be a number one global financial institution, it will need to improve the English language skills of its employees.

5.3.2 To improve the efficiency of the staff in the bank, the HR recruitment team and HR training team have the important role of searching for high-quality candidates to join the organization. This can raise the standard of the bank and also the standard of Thailand's education system.

## **5.4 Recommendations for Further Research**

Based on the findings and conclusion of this study, interesting topics for further study are as follows:

- (1) studies exploring the recruitment of candidates for each position; .
- (2) studies evaluating the English skills of several candidates in each position.

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**APPENDICES**



**APPENDIX A**  
**QUESTIONNAIRE (ENGLISH VERSION)**

“NEEDS AND PROBLEMS IN ENGLISH SPEAKING SKILLS OF EMPLOYEES  
OF A GLOBAL FINANCIAL BANK”

**Instruction**

This questionnaire is a part of research paper submitted in partial fulfillment a Master Degree of Language Institute, Thammasat University. Please kindly read the question carefully and write down the closest answer for encouraging this study to have an effective result. All of your information, answer and any recommendation in the questionnaire will be collected confidential, it is used as a group data as academic purpose only. Any question in this paper which you are not willing to answer can be skipped.

The questionnaire is divided into 3 parts :

Part 1) General Information

Part 2) Assessment of English-speaking capabilities and English-speaking  
improving Needs

Part 3) Additional recommendation

**Part 1 ) General information.**

Direction: Please fill X in the  provided below or fill the answer in the blank.

1. Gender :       Male                       Female
2. Age        :       20 - 30 years               31 - 40 years  
                          41 - 50 years               51 years - more

3. Education :  Lower than Bachelor's degree  Bachelor's degree  
 Master's degree  Doctoral degree

4. Have you ever studied abroad?

- yes. What is the country? ..... How long? ..... years/months.  
 no.

5. What department you are working for in the bank?

.....

6. How many time a day that you have to communicate with expatriates?

.....

**Part 2 ) Assessment of English-speaking capabilities and English-speaking  
improving needs**

Section 2.1 : Assessment of English capabilities.

Direction: Please select the appropriate answer and fill X in the blank provided.

- 5 means Great performance  
4 means Good performance  
3 means Moderate performance  
2 means Poor performances  
1 means No performance

No.	Functional Capabilities	Ranges of performance				
		5	4	3	2	1
1	Welcoming and greeting customers					
2	Inquiring about customers' need and decisions					
3	Making polite requests					
4	Providing and explaining the processes involved your works					
5	Offering assistance					
6	Giving customers solution via telephone					
7	Refusing politely					
8	Suggestion new bank products and/or services					
9	Engaging in conversation by phone					
10	Apologizing when mistake occur					
11	Explaining the reason for mistake					
12	Negotiating for mutual understanding					
13	Clarifying questions or confirming messages					
14	Pronouncing English consonant and vowel sounds					
15	Speaking with appropriate word stress					
16	Speaking politely according to grammatical rules and social etiquette					

### Section 2.2 : Assessment of speaking problems

Direction: Please select the appropriate answer and fill X in the blank provided.

- 5 means Very strong need in improving  
 4 means Strong need in improving  
 3 means Moderate need in improving  
 2 means Little need in improving  
 1 means No need in improving

No.	Aspect of speaking problems	Level of needs in improving the skills				
		5	4	3	2	1
1	Grammar					
2	Fluently					
3	Pronunciation					
4	Vocabulary					

2.3 ) What are the problems you encounter when communicate with foreign customers?

.....

.....

.....

**Part 3 ) Recommendation**

Direction : Please write down your suggestion in the blank.

.....

.....

.....

.....

.....



**Thank you for your cooperation**

## APPENDIX B

### QUESTIONNAIRE (THAI VERSION)

“การศึกษาการประเมินตนเองในด้านทักษะการพูดภาษาอังกฤษของพนักงานธนาคารการเงินระดับโลก  
ในการติดต่อสื่อสารกับลูกค้าชาวต่างชาติ”

#### คำแนะนำ

แบบสอบถามฉบับนี้เป็นส่วนหนึ่งของการค้นคว้าอิสระ (Independent Study) ในการสำเร็จการศึกษา  
ระดับปริญญาโทสถาบันภาษามหาวิทยาลัยธรรมศาสตร์ กรุณาอ่านคำถามอย่างละเอียดและเลือกคำตอบที่  
ใกล้เคียงกับความจริงของท่านมากที่สุดเพื่อให้การศึกษาค้นคว้าในครั้งนี้ได้ผลลัพธ์ที่มีประสิทธิภาพมากที่สุด ทุก  
ข้อมูล คำตอบและคำแนะนำต่าง ๆ ในแบบสอบถามทุกฉบับจะถูกเก็บไว้เป็นความลับ โดยข้อมูลทั้งหมดจะถูก  
นำเสนอออกมาในรูปแบบของข้อมูลเชิงกลุ่ม ซึ่งใช้ในวัตถุประสงค์ของการศึกษาทางวิชาการเท่านั้น ในกรณีที่  
คำถามใดก็ตามในแบบสอบถามนี้ ท่านไม่มีความประสงค์ที่จะให้ข้อมูล ท่านสามารถละเว้นไว้ได้  
แบบสอบถามฉบับนี้ถูกแบ่งออกเป็น 3 ส่วน ได้แก่

ส่วนที่ 1 ) ข้อมูลทั่วไป

ส่วนที่ 2 ) การประเมินความสามารถทางภาษาอังกฤษ และความต้องการในการพัฒนาทางด้านทักษะการพูด  
ภาษาอังกฤษ

ส่วนที่ 3 ) คำแนะนำ หรือ ความคิดเห็นเพิ่มเติม

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### ส่วนที่ 1) ข้อมูลทั่วไป

คำสั่ง: ให้เติมเครื่องหมายกากบาท X ลงในช่องว่าง  หรือเติมคำตอบลงในช่องว่างด้านล่าง

1. เพศ:  ชาย  หญิง

2. อายุ:  20 – 30 ปี  31 – 40 ปี  
 41 – 50 ปี  51 ปีขึ้นไป

3. การศึกษา:  ต่ำกว่าระดับปริญญาตรี  ระดับปริญญาตรี  
 ระดับปริญญาโท  ระดับด็อกเตอร์

4. ท่านเคยศึกษาที่ต่างประเทศหรือไม่?

เคย ประเทศ ..... ระยะเวลาการศึกษา ..... ปี / เดือน

ไม่เคย

5. ท่านทำงานอยู่ในแผนกอะไรที่ธนาคารกรุงศรี?

.....

6. ท่านมีความจำเป็นต้องติดต่อชาวต่างชาติประมาณกี่ครั้งในหนึ่งวัน?

.....

ส่วนที่ 2 ) การประเมินความสามารถทางภาษาอังกฤษ และความต้องการในการพัฒนาทางด้านทักษะการพูด

ภาษาอังกฤษ

คำสั่ง : กรุณาเลือกคำตอบที่เหมาะสม และเติมในช่วงว่างด้านล่าง

5 หมายถึง ความสามารถดีเยี่ยม

4 หมายถึง ความสามารถดี

3 หมายถึง ความสามารถปานกลาง

2 หมายถึง ความสามารถต่ำ

1 หมายถึง ไม่มีความสามารถ

ข้อ	ทักษะตามแต่ละหน้าที่	ระดับของความสามารถทางภาษาอังกฤษ				
		5	4	3	2	1
1	การต้อนรับและกล่าวทักทายลูกค้า					
2	การสอบถามความต้องการของลูกค้าและการตัดสินใจ					
3	การร้องขออย่างสุภาพ					
4	การเตรียมตัวและการอธิบายกระบวนการที่เกี่ยวข้องกับงาน					
5	การเสนอความช่วยเหลือ					
6	การให้ความช่วยเหลือหรือวิธีการปัญหาแก่ลูกค้าทางโทรศัพท์					
7	การปฏิเสธอย่างสุภาพ					
8	การแนะนำผลิตภัณฑ์และบริการใหม่ของธนาคารให้แก่ลูกค้า					
9	การมีส่วนร่วมในบทสนทนาทางโทรศัพท์					
10	การกล่าวขอโทษเมื่อเกิดความผิดพลาด					
11	การอธิบายเหตุผลของความผิดพลาด					



12	การเจรจาต่อรองเพื่อความเข้าใจร่วมกัน					
13	การชี้แจงข้อสงสัยและการยืนยันข้อความ					
14	การออกเสียงพยางค์และสระภาษาอังกฤษ					
15	การพูดด้วยการเน้นเสียงคำที่เหมาะสม					
16	พูดอย่างสุภาพตามหลักทฤษฎีไวยากรณ์และมารยาททางสังคม					

ส่วนที่ 2.2 : การประเมินปัญหาทางการพูดภาษาอังกฤษ และความต้องการในการพัฒนา

คำแนะนำ : โปรดเลือกคำตอบที่เหมาะสม และเติมเครื่องหมายกากบาท X ลงในช่องว่างด้านล่างที่เตรียมไว้

- 5 หมายถึง มีความต้องการในการพัฒนาสูงมาก
- 4 หมายถึง มีความต้องการในการพัฒนาสูง
- 3 หมายถึง มีความต้องการในการพัฒนาปานกลาง
- 2 หมายถึง มีความต้องการในการพัฒนาต่ำ
- 1 หมายถึง ไม่มีความต้องการในการพัฒนา

ข้อ	ปัญหาทางทักษะภาษาอังกฤษ	ระดับของความต้องการในการพัฒนา				
		5	4	3	2	1
1	ไวยากรณ์					
2	ความเชี่ยวชาญ, คล่องแคล่วในการพูด					
3	การออกเสียง					
4	คำศัพท์					

2.3) อะไรคือปัญหาที่ท่านเผชิญเมื่อต้องมีการติดต่อสื่อสารกับลูกค้าต่างชาติ ?

.....

.....

.....

**ส่วนที่ 3 ) คำแนะนำ หรือ ความคิดเห็นเพิ่มเติม**

คำสั่ง : โปรดแสดงความคิดเห็น หรือ คำแนะนำของท่านลงในช่องว่างด้านล่าง

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