Teaching English for Specific Purposes (ESP) to Saudi Arabian Banking Employees

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Abstract

Globalization in the banking industry has demonstrated one of the most significant necessities of today, English for Specific Purposes (ESP)-based curricula. ESP drives contemporary organizations to communicate effectively with customers, suppliers, and competitors across geographical boundaries. Therefore, it is imperative to examine learners' needs and difficulties while using ESP in practice to achieve this goal effectively. This study aims to examine the skills of bankers learning or using English as a Second Language (ESL) to assist them in meeting their jobs' needs in the banking sector. An online survey (n = 43) and interview (n= 39) were employed to collect data to understand the aspects vital to the teaching of ESP among banking professionals from Saudi Arabia. About 60% of the sample admitted they needed to improve their English-speaking skills, with more than 80% citing that it is essential for their profession. The interviewees also highlighted English writing skills as being more critical to their needs and desired to enhance their speaking and writing skills. The interviewees further revealed that poor English, difficulty in understanding accents, and insufficient knowledge of banking terminology hindered their communication with customers. The article suggests pedagogical implications and recommendations to support employers in the banking sector, ESP teachers, and curricula designers for improving the current ESP design and delivery in Saudi Arabia.

Keywords: *English for Specific Purposes (ESP), Banking Professionals, Saudi Arabia, Speaking, Writing*

Introduction

Globalization has placed the world in constant flux because of economic, business, and social structural changes. As the marketplace becomes more connected, bankers and business

professionals in Saudi Arabia have begun to recognize the necessity of acquiring advanced English communication skills. Better cross-cultural interaction between business networks has made English a pivotal means of effective communication in all industries, including banking. English as an international language is used to facilitate commercial activities, science and technology use, information sharing, and global travel, thereby sparking an increase in courses and tests emphasizing ESP (Prachanant, 2012). To obtain good communication skills, banking corporations have devoted significant resources to keep their employees motivated, positive, and engaged in their professional development to effectively relay messages to the customer (Abugre, 2018).

Several studies have shown that Saudi employees have realized their competence in general English is insufficient to successfully execute job roles to their satisfaction (Alhamad, 2018; Al-Tokhais, 2016). Moreover, many employers have emphasized good communication skills for working with diverse customers, suppliers, employers, and marketers across borders (Lifintsev & Wellbrock, 2019). However, non-English speaking bankers could misuse an English word in a context that could lead to disastrous consequences (Alrajhi & Alrajhi, 2020). Consequently, most enterprises have dedicated their efforts to cultivating or enhancing their employees' English proficiency to run the company more effectively. In addition, English learners are often encouraged to master verbal communication to perform their best in the workplace. Hence, researchers have highlighted the need to incorporate verbal communication into higher education curricula (MacDermott & Ortiz, 2017).

Many ESP researchers have pointed out the pivotal importance of teaching and learning ESP (Iswati & Hastuti, 2021; Li et al., 2020; Us Saqlain et al., 2020). The English language dominates various specialties such as business, education, technology, media, medicine, and research. Thus, ESP epitomizes the instruction and training in the English language for individual betterment, professional growth, or general business use (Hafner & Miller, 2018). The most significant demand comes from professionals in financial trading and banking. Sukwiwat (1985) asserted that while basic English has opened the doors for international interactions, professional performance today depends significantly on language mastery. English promotes economic advancement, fomenting a sustained competitive advantage. Bank employees communicate during public interactions, making English critical for customer satisfaction, success, and strategic goal realization. ESP can support professionals and institutions in meeting these objectives (Belcher, 2009; Mohammadzadeh et al., 2015).

The current study examines the English language needs of banking and financial professionals in Saudi Arabia by evaluating actual foreign language use by the employees. The purpose of this study is to design a survey to help organizations understand their employees' English learning needs to improve their communication skills while also putting them in a better position to foster better customer interaction and relationships. The study addresses the following questions a) How are English skills used among banking professionals in Saudi Arabia? b) What are the banking professionals' experiences with English learning courses? c) How can English Learning courses be improved to strengthen the use of English in workplace settings?

The findings of this study will benefit the banking and finance industry employers in Saudi Arabia by identifying their employees' English language skills. As a result, they can further train their employees with ESP-designated courses to meet their English learning needs.

Literature Review

According to Dudley-Evans et al. (1998), ESP emerged when the oil-rich countries gained economic power and more students began studying abroad, sparking international economic, science, and technology growth. As a result, English came up as the universal business language. However, unlike the Arabic language, English is structurally different from Arabic, making it challenging to learn for Arabic speakers (Alghammas, 2020).

With a rise in English usage, a demand for English as a foreign language (EFL) surfaced. Basturkmen (2021) recommends that researchers inquire into various contexts to understand how specialists can assist in linguistic studies. According to McDonough (2017), EFL explicitly addresses learner needs by evaluating the activities, tasks, and situations where L2s use English to elevate their current expertise. EFL explicitly addresses learner needs by accommodating the lack of everyday conversations and usage as its learners reside in a country that does not use English as the primary language (Surkamp & Viebrock, 2018). Rahman (2015) claimed ESP varies based on the needs of the participants, the course design, material, development, and commonly shared traits with business English. However, Park (2021) has cautioned that the lack of needs analysis for students in different contexts of ESP learning is hampering the development and delivery of ESP courses. This gap suggests the need for studies like the present research.

Karimi and Sanavi (2014) demonstrated that learning and personal status determine future needs, especially future careers and businesses. Aliakbari and Boghayeri (2014) claimed ESP postsecondary course adequacy had gained attention, demonstrating that teaching effectiveness remains an imperative factor. They also identified numerous countries that had generated research in response to the heightened ESP demand. This trend reveals that language courses must target diverse learner needs to meet student expectations. This study asserts that the performance of English learning programs will vary depending on the learners' contextual aims and needs.

A significant amount of work has already been done in this field. For instance, Kourieos (2015) investigated maritime learners' academic prowess and occupational language skills. A needs analysis case study was used to examine the language skills required for maritime learners to design a particular ESP course. A needs analysis in the context of EFL determines the reasons why learners need to learn the English language. Using a needs analysis approach, the data were collected through interviews, questionnaires, and group discussions among learners, English experts, and HR executives. The results showed that if ESP courses contain authentic learning material and pretended field tasks, they become more attractive, interactive, and encouraging for maritime learners. Furthermore, using material pertinent to learners' areas of interest and specialty may raise their global business knowledge, which was viewed as crucial for their careers.

Glomo and Glomo (2021) investigated workplace English language needs and their educational consequences in ESP for employees in multinational organizations. They found that most employees needed to take ESP training courses or English courses in addition to their traditional education. Although the participants in this study considered speaking the most critical skill in the workplace, many believed that English speaking skills were imperative to successfully advance the reading and writing skills to address business needs. These participants faced several difficulties in communication, including failure to speak with proper sentence structure and grammar, incorrect pronunciation, and being intimidated while speaking to their business clients. Findings from the study also indicated that challenges related to listening were caused by inadequate knowledge of correct pronunciation and accents, failure to comprehend slang, colloquial, or idiomatic expressions, and the inability to grasp the whole meaning. The researchers identified reading problems, such as failure to understand because of poor grammar, inability to recognize words, methodological terms, jargon, idiomatic phrases, and insufficiency of general vocabulary. The researchers recorded difficulties such as the failure to use accurate grammar and sentence structure, mistakes in spelling, punctuation marks, and other technicalities of writing, and difficulty writing accurate communication that reflected the speaker's intent. These challenges experienced by the employees hold relevance for the present study as they indicate the potential areas that are found to be challenging by English learners. By examining these difficulties, Glomo and Glomo (2021) identified three effects of the limited language ability of workers, including (a) confining workers' potential for progress, (b) prolonging communicative incompetency among workers, and (c) negatively influencing worker security. Additionally, most workers from this case example were not given ESP training or English language courses by their educational institutions. Yet, most employees needed ESP training or English language courses, such as essential oral communication, grammar, sentence structure, writing business reports, and completing official forms.

Tabatabaei and Mokhtari (2014) examined ESP learners' insight of ESP courses in Iranian universities through a case study conducted at Islamic Azad University Najafabad Branch. One hundred and two ESP students (both male and female) from civil engineering, electronic engineering, computer engineering, and BSc contributed to the study. The data were collected through a questionnaire comprised of items linked to ESP students' needs and attitudes. Findings indicated that the ESP training courses were designed primarily to prepare the learners with language skills that will equip them to perform well in the target area. However, the findings also suggested that learners' internal drive to acquire English may result from the ESP program(s) that emphasize students' particular needs, whether in their area of specialization or their career development.

Boroujeni and Fard (2013) analyzed the needs of an ESP training course to implement communicative language pedagogy. The researchers conducted a study of first-year students of educational administration in Iran. The study intended to determine the English learning needs of students to evaluate the enactment of communicative language teaching (CLT) in the ESP milieu. A needs analysis was carried out to discover the learning needs and styles of the learners and lecturers using two questionnaires. One questionnaire was designed to gain information from

students and the other from lecturers. Ninety participants were students from various first-year classes, and 30 participants were university lecturers who responded to the questionnaires. Findings revealed that the learners supported the implementation of the CLT method and found it supportive of their learning needs. Lecturers' behavior towards CLT was explored and indicated positive experiences. The study recommended the inclusion of CLT in ESP classes showing that learners' needs need to be accommodated in teaching curricula on an ongoing basis.

As studies indicate the need to keep English learning courses relevant, research has also shown a corresponding rise in the demand for English in the business world. Alshabeb et al. (2017) argue that the increase in the volume of global businesses has compelled a corresponding upsurge in the value of the English language for occupational purposes. Their research encompassed many publications within the ESP genre, reflecting the opinions of educationalists, establishments, and publication houses. ESP activity is related strictly to projects operated by expatriate Britishers, Australasian or North American trainers, frequently in many ventures in Saudi Arabia, Kuwait, and Iran. The national teachers had a relatively minor role to play in such ventures. The national speakers seldom contested this because ESP activities were difficult for them. However, the expatriate teachers' learning styles and high motivation give them an edge over native-speaking expatriate teachers. This study holds relevance for the present research as it shows that the learners' perspective from a researcher who comes from the same background can reveal insights into how they feel about English learning. The recent work backs this realization by Dima and Stefan (2021), who stress incorporating student feedback into the development of ESP courses as it supports student improvement and builds teachers' competence.

Despite various researchers and educators exploring this research focus, the contextual and cultural needs of the Middle East remain unexplored. The present study also aims to identify the breach between the country's demand and the supply of skilled banking professionals. Whatever the reason, the gaps must be addressed to meet student goals. Cowling (2007) evaluated English class development at a Japanese industrial enterprise and illustrated multiple sources and methods that helped validate the results, illuminating the need to increase thought and care in the course and syllabus generation. Some researchers have sought to gather learner needs from numerous sources. Learning needs epitomizes a significant needs analysis characteristic, and ESP scholars have explored this topic. According to Mackay and Mountford (1978), teaching requirements for language learning must achieve the "specific learning and language use purposes of the identified groups of students" (p. 6).

In a study investigating the influential factors of many banking students in Vietnam, Nguyen and Newton (2019) reported that instructor type, individual motivation, psychological needs, course content, supportive environment availability, study environment, engagement, and learning obligation motivate EFL learners. Taillefer (2007) examined economic graduates in France, revealing insiders, even recent ones, can describe the gaps between English skills required for work and the English university curriculum.

Prachanant (2012) explored the problems, functions, and needs for using the English language among 40 workers employed in five international tourism companies located in Thailand. The researcher examined the three most essential English language functions for these employees:

providing information, offering services, and giving assistance. Findings identified three critical problems with their English usage: inability to employ suitable expressions or even words, irrelevant vocabulary, and poor grammatical knowledge. In addition, the results rated speaking as the most significant skill, listening as the second most important one, and reading and writing as third and fourth.

In another research on employees, Lin et al. (2013) examined the association between language proficiency, ESP, contextual, demographic characteristics, and learning styles among Taiwanese hospitality industry workers. The results revealed that this population is valued because of their language proficiency, ESP-appropriate learning style in required spoken tasks, comprehension, interactional approaches, and correctly completed writing assignments. Therefore, findings from this research have been a developmental milestone for the Taiwan government to run better hotel management educational organizations and apprentice training programs. They also indicate how the present study may benefit from including the perspectives of the Saudi bankers in the development of EFL curricula and design.

Research on ESL has also been conducted in settings outside of business, including the police workforce. For instance, Alhuqbani (2014) observed 223 police cadets at the Saudi institution, King Fahd Security College, to learn about their English language attitude, needs, and motivations. The research revealed that English learning classes were limited to cadet students who held degrees in any humanities discipline. Furthermore, the participants considered listening and speaking skills the most important. These needs for English listening and speaking skills are essential in business and practice, indicating a dire need to improve directions for EL courses for various employees across various sectors.

An effective EFL program requires incorporating needs and wants. Needs assessment is not a modern phenomenon. After the Second World War, the growing demand for learning English triggered a movement towards needs evaluation (Chambers & Gregory, 2006). Demand-determined needs embody necessities, referring to student requirements for effective functioning in a particular environment. Some prior research has outlined processes to incorporate conditions of needs and wants. Munby (1981) outlined questions for meeting learner expectations as the communicative needs processor (CNP) by examining variables significantly affecting communication. Adewumi and Owoyemi's (2012) detailed written procedures that targeted situational needs, outlining what the learners must do in specific settings to construct a syllabus collaboratively. They noted that educators must determine who would use the language initially. The subsequent actions bolster this by asking whom, where, at what level, in which dialect, with which activities, and what tones are part of the communication. The skills, functions, and ideas satisfying users embody the next step (Hawkey, 1980). However, the processes and the identification of the student desires have remained unaddressed. Each learner's needs and wants should be heeded while designing curricula.

To strengthen the ESP program and make implementation more effective, needs analysis has made it possible for the instructor to conduct surveys to assess student language requirements needed to execute a given learning task. As Prachanant (2012) rightly said, needs analysis has become inevitable for anyone who wants to excel as an ESP expert (i.e., course designers,

teaching/learning material developers, evaluators, testers, researchers, and teachers in the classroom). The findings from needs analysis can direct language programs, elucidating the appropriate training and materials. Subsequently, the objectives and contents of English language syllabi should outline language learning goals (Waters & Vilches, 2001). Therefore, such an exploration would incorporate the learners' perspective to improve the curriculum to meet L2 objectives more effectively. This integration would enhance learner course satisfaction while improving their personal and professional English proficiency. In this way, needs evaluation unmasks the target situation the necessity to communicate in English with the correct linguistic characteristics (Hutchinson et al., 1987).

In ESP courses, needs analysis gains complexity as ESP courses must address the fields in which students will perform. Moreover, ESPs include specific domain language distinct to learners. Karimi and Sanavi (2014) further asserted if English for Occupational Purposes (EOP) or English for Academic Purposes (EAP) classes integrate field rhetoric, the students must master them. Familiarity with these academic and communicative life objectives enhances linguistic skills for the learner. Hence, the needs assessment must guide the instructional designer as it holds valuable insights into specific domain-related demands on the language (Kaya, 2021).

Karimi and Sanavi (2014) further pointed out that students' interests, demands, and motivations differ. Thus, needs analysis must also incorporate these nuanced differences among students to continue sparking learners' drive and educational performances (Hutchinson et al., 1987). Wu and Chin (2010) used two business communication and business English surveys to unveil the disparity between practice and research. The researchers discovered that finance professionals preferred spoken English lessons to conduct business conversations and improve their presentation skills. Few experts have empirically investigated if practice and tasks correlate with business communication. Empirical researchers have indicated these conclusions remain unpredictable, unmasking the discrepancy between the practice materials and the research (Long & Crookes, 1992; Ventola, 1992).

Aliakbari and Boghayeri (2014) pointed out Iranian colleges offer many EFL and ESP programs. The objectives of primary classes should epitomize essential knowledge and skills of the target language. The students expect that, after completing these programs, they will gain English language proficiency. However, some L2s do not amass sufficient knowledge and skills to deal with the target language even after passing university ESP courses. Higher education graduates from various fields have enrolled in private ESP programs due to their desire to elevate their ESP aptitude, pursue higher education, or continue studying at international colleges. When these objectives remain unfulfilled, disappointment ensues. This gap exists for various reasons. Sometimes, English business professors, especially instructors, lack business experience and use inauthentic or inappropriate language and skills (Benesch, 2017; Chan, 2009).

Adewumi and Owoyemi (2012) have contended that financial professionals, especially middle management and junior banking officers, must embrace their responsibilities, functions, and roles for the banking and finance professionals. Therefore, bankers must competently use English, unveiling the need to train bank employees in English. However, experts inquiring

about this segment's specific needs have remained sparse, specifically in the Middle Eastern nations. This gap has necessitated this study concerning banking professionals in Saudi Arabia.

While not stating exactly which source satisfies learner needs, the current study prioritizes Saudi Arabian employees for the needs analysis because this population embodies the identified gap in the literature. Incorporating employee perspectives rather than student perspectives is needed to understand specific workplace needs. Employees have established experience in the field and may understand their needs more clearly than students who are prospective employees.

Method

The current study applied a non-experimental quantitative methodology using needs analysis (Weihua, 2002). The needs analysis data was gathered through an online, 18-item survey targeting Saudi employees in the banking sector. The survey aimed to determine the perceived needs for workplace communication skills and identify whether oral communication skills were more beneficial than written communication. The survey was written in English and Arabic to assure participants with lower English proficiency could respond accurately. The survey was hosted on the SurveyMonkey website, with questions varied from multiple-choice to matrix-of-choices. Items collected data on education level, work experience, English proficiency, English language skills, and the importance of business communication skills.

When designing the survey, the researcher paid attention to question type and clarity needed to create a complete and comprehensive questionnaire addressing the targeted issues. Furthermore, given that this survey dealt with bankers in various banking institutions in Saudi Arabia, the employees were contacted through their managers using an online survey. Therefore, potential participants were approached primarily via emails shared by the managers. The final sample incorporated 43 participants representing both genders in the banking sector.

Moreover, an interview was designed for bankers with 11 items inquiring about their job experience, where they learned English, the training they received to improve their English language skills, and the perceived importance of the English language in their workplace performance. Thirty-nine interviewees from the banking sector participated in the interview, which was conducted using videoconferencing software of choice for the respondents. Data analysis consisted of measures of central tendency, frequency and descriptive statistics, and thematic analysis for the interview responses.

Results

Questionnaire Survey

Forty-three out of 100 people responded to the quantitative survey, leading to a 43% response rate. About 93% of the respondents were male, and 7% were female. Employees' highest education levels were reported as the following: a diploma (32.6%), undergraduate degree (58.1%), master's degree (7%), and doctoral degree (2.3%). Most bankers indicated that 42.9% had more than five years of work experience (see Figure 1). In addition, 12% had worked for less than a year while 14% had worked for 1-2 years. About 31% had worked for 3-5 years.

Figure 1
Work Experience

Work Experience

■ Less than 1 year   ■ 1-2 years   ■ 3-5 years   ■ More than 5 years

Since this research deals with employees who rarely enroll in English courses, another question asked whether they are enrolled to study English presently. The results revealed 59.5% were still taking English courses, and 7.3% were no longer learning English, highlighting the variations among participants' motivation to improve their language skills.

Although a person cannot judge language proficiency based on dynamic proficiency measurements, the survey asked employees about their proficiency level. The results showed 42.9% considered their proficiency intermediate, while 35.7% rated their proficiency as advanced (See Figure 2). The remaining 23% thought themselves to be beginners.

Figure 2
English Proficiency Level

Proficiency of English

■ Beginner   ■ Intermediate   ■ Advanced
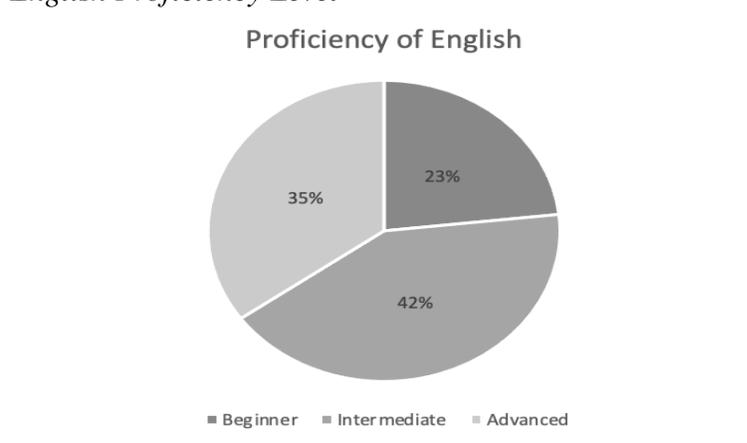
The survey asked participants about their English language speaking skills. The results showed that 9.4% possessed poor speaking skills, 47.6% good speaking, 28.6% very good

speaking, and 14.3% excellent speaking skills. One respondent chose not to reply to the question (Figure 3). Because most employees rated their English-speaking skills as "good," there is a demonstrated need to continue improving their English speaking skills.

Figure 3
Speaking Skills
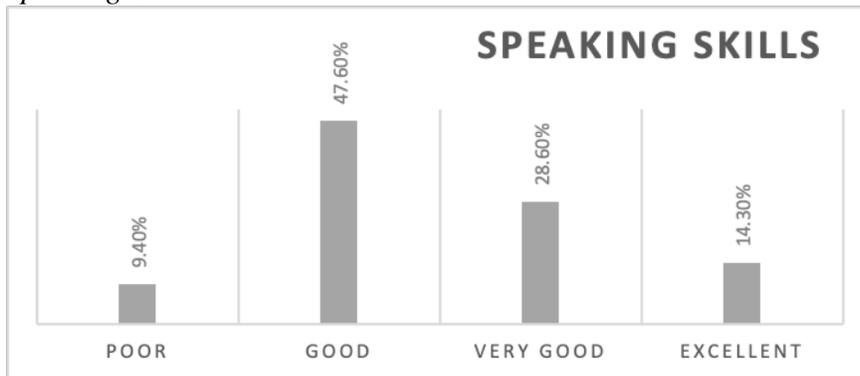
The survey also asked employees which of the two language skills (speaking or writing) they wanted to improve to meet their needs. More than half of the respondents (58.5%) reported that both skills needed more attention for overall improvement (see Table 1). Again, the results indicate that bankers with less than one year of experience prioritized speaking, but those with more experience prioritized speaking and writing.

Table 1
Experience versus Skills that Need Attention

Years of Experience	Speaking Skills (%)	Writing Skills (%)	Both (%)
Less than 1 year	60	20	20
1–2 years	46	8	46
3–5 years	17	16	67
More than 5 years	11	17	72

Bankers were also asked which language skill was essential in business communication to refine the targeted audience's needs. While 30.23% believed writing was the most important, 71.74% felt speaking was the most important, supporting the hypothesis that bankers value speaking skills. When asked to rank communication skills, the results showed that all skills were placed in neutral, somewhat, or very important categories (see Table 2).

Table 2
The Importance of Oral Communication Skills

Oral Communication Skills	Not Important	Somewhat Not Important	Neutral	Somewhat Important	Very Important
Conversational Skills	0	0	0	23.26%	76.75%
Communicating with the Public	0	0	13.95%	23.26%	62.79%
Facilitates participation in meetings	0	0	11.63%	34.88%	53.49%
Presentation Skills	0	0	23.26%	32.56%	44.19%
Handling Customer Complaints	0	2.33%	9.3%	18.6%	69.77%
Negotiation Skills	0	0	6.98%	16.28%	76.74%
Taking Customer Orders	0	0	6.98%	34.88%	54.14%
Interview Skills	0	0	20.93%	27.91%	51.16%
Listening Skills	0	0	11.63%	23.26%	65.12%

Interview Schedule

Thirty-nine bankers out of 60 (65%) participated in interviews. Demographic data on the job experiences of these bankers indicated that all categories were fairly represented. However, the highest distribution of 28% each was seen in the 5–7 and over 7 years categories. In addition, while 69.23% stated that their job experience was in Saudi Arabia, 30.77% noted an English-speaking country (see Figure 4).

Figure 4
Job Experience of Bankers (N=39)

Job Experience of Bankers

■ Less than 1 year ■ 1-2 years ■ 2-4 years ■ 5-7 years ■ Over 7 years
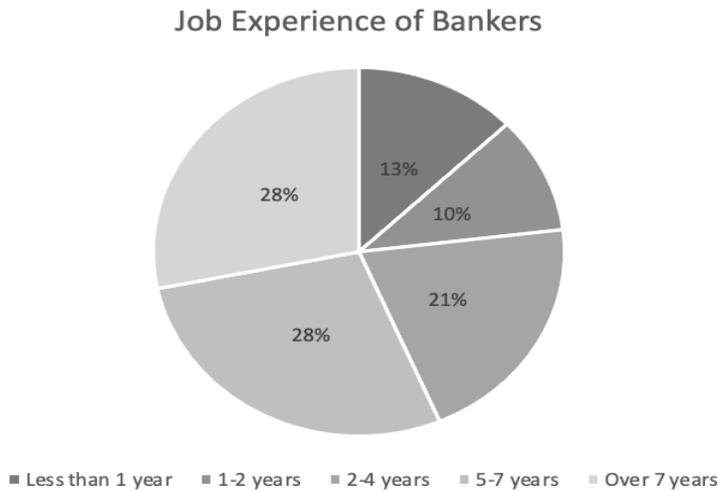
Furthermore, 56.41% had never taken an ESP, while 43.59% had taken one or more. Among the latter, the bankers shared various durations of their courses, as summarized in Figure 5. Figure 5 shows the courses mainly were three months (58.82%), six months (29.41%), or 20 days (11.76%) in duration.
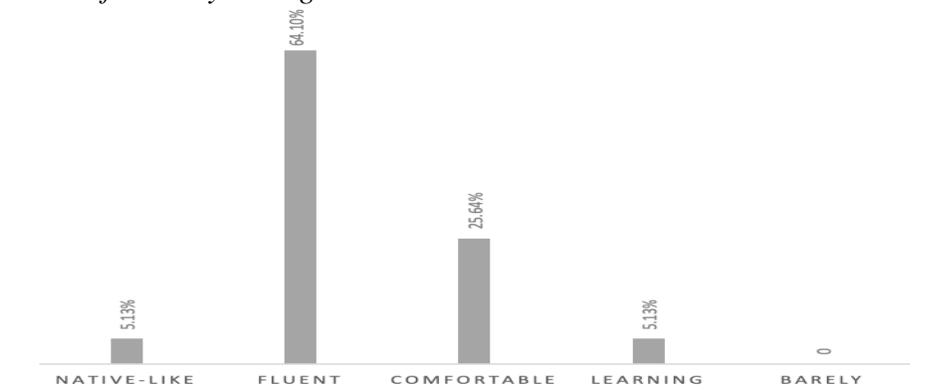
Figure 5
Duration of English Courses (N=17)

The next question inquired if English knowledge was a requirement for employment. While 82.05% of the bankers affirmed the need for learning and knowing English for bankers, 17.95% did not agree. However, when asked if English knowledge was imperative for a work promotion, 76.92% disagreed, and only 23.08% agreed. Notably, most bankers agreed that English is an employment expectation; they are expected to know the language to be offered their jobs. Therefore, by default, they are expected to have English proficiency in their skillset and not feel this skill represents a promotion requisite.

The next question asked about bankers' opinions about their English language fluency. As Figure 6 portrays, no banker identified as English illiterate, although 5.13% contended they were still learning the language. A quarter (25.64%) were comfortable with their fluency, while the highest numbers (64.10%) rated their fluency high. 5.13% believed their language knowledge was native-like and superlative. Only two bankers (5.13%) revealed their employers offered English courses, while the rest of the 37 (94.87%) replied they did not.

Figure 6
Level of Fluency in English

The following questions focused on English usage at work for the bankers. When asked which English skills they used at work. As shown in Figure 7, most bankers (89.74%) declared they

used English for speaking, while very few interviewees (5.13% each) said they used it only for reading and writing. None of the bankers admitted using English for listening, implying either it was not used at work by others or the interviewees did not believe it represented a vital skill. When asked if they find it challenging to converse in English with non-Arabic speakers, 58.97% voiced they did not have any such issues. None agreed outright, but 41.03% agreed indirectly as they shared various responses noting why they faced challenges in communication. These responses ranged from, "Customers who are not native English speakers do not speak English well" to "They use broken English," "It is hard to understand them," "I need to be exposed to different accents," "Their pronunciation is hard," and "thick English accents."

Figure 7
English Skills Used at Work

Responses from the previous question were coded into three common themes according to their commonalities, as presented in Table 3. The themes were arrived at through a thorough reading of all interview schedules and the identification of features that appeared in common between the responses.

Table 3

Common Themes of Challenges in Understanding Non-Arabs' English (N=16)

S. No.	Common Themes	Number of Responses
1	Poor English	8
	Such customers do not understand English well.	
	Such customers do not speak English fluently.	
	They have broken English.	
	It is hard to communicate with them.	
2	Their accents are difficult to understand.	5
	Accents are thick	
	I need to improve my knowledge of accents.	
	Pronunciation is hard to understand.	
3	Poor knowledge	3
	They do not understand banking terms.	
	They use wrong terms	

The most commonly cited challenge was difficulty understanding speakers due to poor English quality (50%). While 31.25% considered the difficulty in understanding the non-Arabs' accents as a significant challenge, 18.75% believed the problem was not the English language but the inability to use banking-related terms, making it challenging to understand customers.

The last question identified which English skills needed improvement among bankers. The responses have been thematically grouped to find common themes, as Table 4 displays. While 22 chose writing, 7 selected writing and speaking. An additional 5 mentioned speaking, while 3 highlighted reading. Some interviewees added comments. For instance, interviewees wanted speaking skills to become "more intellectual" and "to communicate with clients." For writing, two responses emphasized the desire "to write important letters to other international banks" and "to write emails in English."

Table 4

Common Themes for English Skills that Need Improvement (N=38, 1 skipped)

S. No.	Common Themes	Number of Responses
1	Writing	22
2	Writing and Speaking	7
3	Speaking	5
4	Reading	3
5	None	1

Discussion

The demographic details of the sample hold relevance in the interpretation of the results. As most of the respondents had over five years' experience in the banking sector, their opinions about the lack in their English skills are believed to be based on their work experiences rather than their opinion. As 59.5% of the sample revealed that they were still taking English classes, there is a need for the banking sector employees to improve their English generally. Moreover, 23% of the

sample revealed themselves to be beginners in their English skills, further substantiating the need in this sector for learning English.

The results showed speaking to be the most critical language skill in business communication for bankers. 47.6% of the sample believed that they spoke good English and not very good or excellent, while 9.4% thought their speaking skills were poor. Abdelgadir (2019) has concluded that the differences between the Arabic language that is Semitic in origin and the English language make pronunciation and learning to speak the words difficult for English learners. Moreover, Al-Sobhi and Preece (2018) have shared that there is a cultural bias against speaking in English that necessitates the use of innovative and persistent teaching techniques to impart speaking skills among Arabic students. Considering the findings of these studies, it is evident that the bankers of Saudi Arabia are struggling with speaking English and need better support in this regard.

The researcher further concluded that the bankers desired to improve their English writing and speaking skills. 58.5% of the sample shared that they would like to improve their speaking and writing skills. While new joiners to the banking sector wished to focus on their speaking skills alone, the ones with more experience preferred to work on both skills. Still, 71.74%, compared to 30.23%, prioritized speaking over writing. Within speaking skills, it was the conversational skills, public communication, facilitation for participation in meetings, handling customer complaints, negotiation, and listening skills that were given the highest importance by more than half of the sample.

It is evident that all these skills hold a high degree of significance for professionals in any service industry. Therefore, employers would do well to focus on incorporating English learning as a focus area. This focus can reflect in the sponsorship of English courses, as also in better opportunities to practice English at work, whether it is in meetings or during presentations. The employer has to create a learning environment that does not ridicule, criticize, or make fun of the learners but incentivizes English learning and usage.

English has been indicated by studies conducted in other countries like India (Bhatnagar & Roy, 2018), Algeria (Kherrous & Belmekki, 2021), and the middle east (Madkur, 2018) for the banking employees. Further, the interviews showed that the bankers are expected to have English proficiency in their skillset by their employers. However, they do not feel this skill represents a promotion requisite making it an imperative skill for their advancement and career development. As a result, exploring this aspect unveils a study limitation and further research opportunity.

Some limitations affected the study results. First, the number of responses collected was not as high as anticipated in the planning stage. This lower response rate can be attributed to the pandemic-inflicted working situation, where most professionals were not interested in or could not find the time to complete surveys. This limitation was also reflected in the inability to hold interviews face to face, impacting the answers, and thus, lacking depth and richness. The inadequate response to English being a prerequisite for promotion might merit further exploration. Most participants had already mentioned it as necessary for employment. Future research should address this gap. Another limitation was the possible bias by the respondents, which could not be addressed well due to the relatively small sample size. As a result, the

generalizability of the results is limited, and other researchers must use the findings after exercising due caution.

Conclusion

This study has shown English skills remain essential for professional employment in Saudi Arabia even though the educational offerings from the employers remain sparse. Likewise, in the field of banking, speaking and writing English pose challenges. Needs analysis can enhance communication skills among workers. Findings from the current study will direct efforts to improve workplace communication skills and help English teachers adapt the existing curriculum to target learner needs. Business English course designers can improve their curricula by incorporating professionals' feedback to satisfy the banking segment expectations. Furthermore, employers in the banking sector can also enhance the understanding of their employees to improve workers' English knowledge and practice.

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