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# **EXPLORING THE USE OF ENGLISH IN ALGERIAN BANKING INSTITUTIONS**

Dissertation submitted to the department of English as a partial fulfilment of the requirements for Master's degree in Didactic of Foreign Languages

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## *Dedications*

It is with genuine gratitude and warm regard that I dedicate this work to my beloved mother for her endless love, support, advice, patience, faith and encouragement wishing her a speedy recovery. To my brother Rachid for helping me in every step in my life. My husband Ilyes for his support. Without forgetting my sweet dear friend Ryma Benhalilem for her help and encouragement.

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# **Abstract**

Professionals in a variety of settings and workplaces are becoming more aware of the need for improving English communication skills. As a result, the current research is an exploratory study of the use of English at work with a particular emphasis on the Algerian banking industry. It aims to determine whether English is required at Bank of Algeria and what issues employees run into with the language at work. Some employees from a variety of job positions and work types make up the sample population. They were given questionnaires to fill out about their problems, their attitudes toward English, their desire to take an English training course, and whether or not their jobs require them to speak English. The analysis of the data revealed that the employees' training and proficiency in the English language have a significant impact on their needs and deficiencies.

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## List of acronyms

**AGB:** Algerian Golf Bank.

**BEA :** Banque ExterieurAlgerie.

**BNA :** Banque National d'Algerie.

**CPA:** Crédit Populaire d'Algérie.

**EAP:** English for Academic Purposes.

**EBE:** English for Business and Economics.

**ELT:** English Language Teaching.

**EOP:** English for Occupational Purposes.

**ESP:** English for Specific Purposes.

**ESS:** English for Social Studies.

**EST:** English for Science and Technology.

**HTML:** Hypertext Mark-up Language.

**HTTP:** Hypertext Transfer Protocol.

**NA:** Needs Analysis.

**NIA:** Needs Identification and Analysis.

**TEFL:** Teaching English as a Foreign Language.

**UDI :** Universal Document Identifier.

**URI :** Uniform Resource Identifier.

**URL:** Uniform Resource Locator.

**W3C:** World Wide Web Consortium.

## **General Introduction**

The spread of English as an international language can be seen as one of the many changes that globalization is bringing to the world today. It is deemed an international language. In fact, the language has proven its efficiency in all fields: technological inventions, medical development, and even the global understanding of situations, phenomena and problems. In the field of English language teaching (ELT), English for specific purposes (ESP) should be based on the design of particular courses to give response to the learners' needs and interests. It can include the area of English for professional purposes such as English for hotel management, English for banking and survival English for immigrants. Asking learners what they need to learn is an important element of ESP instruction, as their language needs and goals are often very specific. This data can then be combined with the analysis of teachers' core language and learning needs to create lessons. In today's world, the importance of English in the workplace is no longer something to strive for, but a requirement. English has become a major business language and a prerequisite for career success. Knowledge and mastery of the language indeed increase the chances of finding a good job in less time. Today's world offers a range of opportunities to learn this language, so there is no excuse for not knowing English.

Language and communication skills are among the top concerns of bank employees. What is more, successful communication is key to improving workplace sustainability and career development. Without a good command of English, one may encounter hardships to maintain business relationship and eventually climb the corporate ladder. Given that English is the most spoken and written language in the world, the bottom line is that learning the language can help communicate effectively with others. From interviewing in the office to exploring new career opportunities, English is a savior. It is also a top language in technology and networking related fields. In this context, many people blame their poor English proficiency or lack of English skills for losing better job opportunities. In Algeria, English plays an important role in the business world as the language of computers and internet applications. Therefore, the researchers found it helpful to check the English of Algerian bank employees by

examining their attitudes towards this international language. The role of English in career development is obviously undeniable. Although English proficiency is not the only criterion for career development, its importance in the corporate world is widely recognized. In a country like India, it is clear how a lack of English skills affects the career prospects of many young graduates. While low-paying jobs may not require advanced English skills, many organizations expect graduates to have an intermediate level of language proficiency to perform their duties. Today, many research reports highlight the relationship between English and employability around the world. Because of the globalized marketplace, employees must conduct day-to-day business relationships and communications with executives from all over the world. Bank employees have to deal with communicating many important policies and procedures to their customers. The policies and procedures contain difficult English terms and concepts to understand. However, Bank employees need knowledge of English to support their work. It is important to analyze the English needs of bank employees and prepare them for English training. Analyzing English need of bank employees can also be used to design English language courses and teaching materials for students in business and accounting degree programs. Consequently, the researcher strives to answer the following research questions:

Q1: Is English language required in Banks of Algeria?

Q2: Do bank employees need to improve their language skills in order to be more practical?

Based on the above listed questions, it is hypothesized that:

1- English is required in Banks of Algeria but it is still not used.

2-Employees of Algerian banking institutions must acquire both language skills and industry-specific knowledge in an integrated manner. In fact, the eagerness to reach the previously set objectives drives the researcher to conduct an exploratory case study research examining some employees in banks in Tlemcen such as (CPA, BNA, BEA, AGB, FRANSABANK, and Society General). The present case study will indeed gather both qualitative and quantitative data referring to a pile of research

instruments: A questionnaire addressed to employees, and semi-structured interview some employees. What is more, the results will then be subject to analysis and triangulation based on a mixed-method approach gathering both qualitative and quantitative information. This research paper comprises two chapters, a theoretical and practical one. The first chapter which is named the literature review sheds lights on the importance of English in the whole world then the use of English in different domains. In addition, the definition of ESP, its development, characteristics and types continuing with needs analysis in ESP, nature of needs and needs analysis procedure, concluding with business communicative skills. The second chapter is considered as the practical part, it discusses the analysis and interpretation of the data collected. The rationale held within this section enquires about answers to the previously set research questions through either confirming or disconfirming the stated hypotheses. Later on, a discussion of the major findings or rather results will be raised within the same chapter which per se will be sealed with an attempt to suggest some solutions.

# **Chapter one**

# **Literature review**

## **1.1 Introduction**

The most widely used language for various types of communication is now English. Many countries use English as their first language, second language, foreign language, or as a link language. Indeed, the world had experienced a rapid change at this time, and globalization emerged, making English the most dominant language in Education and Economy. In the meanwhile, ESP emerged referring to a potent movement that has spread and is still flowing strong with more dynamism and impact than the traditional TEFL process. This chapter will explain the importance of English in the world, ESP characteristics, stages and types, needs analysis and business communicative skills.

## **1.2 English as a Global Language**

Today, we are living in an era of globalization; hence, everything produced or invented anywhere in the world quickly becomes global. In order to keep up with the pace of globalization, it is very crucial to learn English, the world's language. English has established itself as a global language, thus becoming the second language most frequently learned by foreign language learners. English is the second language most often taught in foreign schools as it is the lingua franca spoken by 1.8 billion people worldwide, or 27% of the world's population. (Zeeshan Naved,2015). The vast majority of non-native English learners study a variety of school subjects in their second language. What is more, English; also referred to as the world language, is a universal language. Experts in the English language say that history is no longer a reliable source of information. (Mydans,2007) One such expert is David Crystal, an author of English as a Global Language. A number of factors contribute to English status as an international language. It has afflicted people who speak other languages beyond the boundaries of English-speaking nations. Another crucial factor is that almost all meetings of international organizations are held in English. According to Crystal's (2003) theory, a language gains a "special role" and national recognition when it becomes a global language. There are two ways to fulfill this "special role" in a particular nation: The language is first regarded as a nation's native and official language such as the United States of America, Canada, New Zealand, India, and

Nigeria. The second is that the language can be studied just like a "foreign" or "second" language. In the business world, English is used much frequently. English is referred to as the "language of international business" by some of them. Wil (2015) Without English, not even modern technology could function. Famous journalists and authors are natives of English-speaking nations like the US and the UK. Never before have so many people desired to travel to so many locations, according to Crystal (2003: p.14). Now that they have more options, traveling still necessitates knowledge of English because of things like hotels, flying, or, in the words of Dr. John McWhorter (2015), "Language is not just a collection of words and rules; it is part of culture, learned early, used with kids, and the vehicle of the most intimate and sincere feelings. Without a shared language, culture is impossible. The language is essentially the same whether British or American, and its globalization is supported by massive English-language training programs, an international business worth hundreds of millions of pounds or dollars to the UK and US economies, respectively, in textbooks, language courses, tape cassettes, video programs, and computerized instruction. The English language is now one of the most reliable exports from the United Kingdom, it is an ideal British product. According to the novelist Malcom Bradbury, "it requires no workers or labor, no assembly lines or spare parts, and very little servicing, and it is used for the most intimate and public functions worldwide." Knowing English is like having the fabled Aladin's lamp, which allows one to virtually open the linguistic gates to international trade, technology, science, and travel, in comparison to other languages of greater communication. Simply put, English has linguistic strength (Kachru,1986 p.1).

### **1.3 Rationale to learn English**

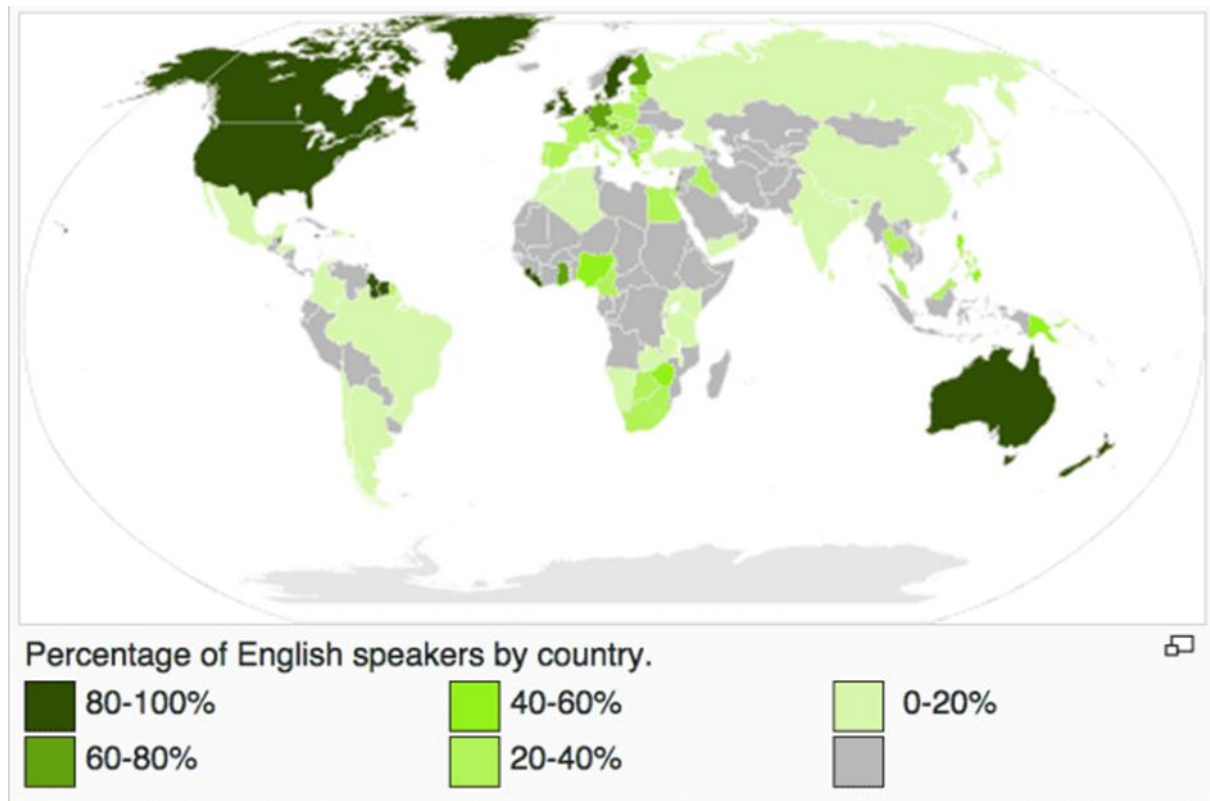
Our fundamental means of communication and the way to exchange thoughts with others are through language. Some people even say that language is what separates us from animals and makes us human. There are thousands of languages in the world; each country has its own national language, as well as a variety of regional languages spoken and understood by its people. Some languages have millions of speakers, while others have only a few thousand. English is one of the most widely spoken languages,



with approximately 20% of the global population (1.5 billion people) speaking it. Yet, did you know that the majority of those people are not native English speakers? Only about 360 million people are native English speakers. Given its popularity in everyday communication, academia, business, and entertainment, it's no surprise that many people believe non-native speakers should hurry up and learn English. There are six reasons why English is important: It's an international common tongue and the language of academia. It also provides access to a wealth of written media, online and printed forms. It comes in handy when traveling, it's essential if you want to work in international business or commerce and It's the language of Hollywood.

### **1.3.1 International Communication**

Several factors contribute to the English language importance in modern communication. To begin with, even among those who do not speak English as their first language, it is a very common second language in many cultures. This means that two people from different countries (for example, a Mexican and a Swede) will usually communicate in English. Everyone must learn English in order to communicate at a global scale. Speaking English will enable you to communicate with people from all over the world, not just those who speak English. This is true whether you are traveling, conducting business, or communicating with others on social media. English is currently the primary language not only of countries actively influenced by British imperialism, but also of many business and cultural spheres dominated by those countries. It is the language of Hollywood, as well as international banking and commerce. As a result, many people find it useful, if not necessary. This map shows the percentage of English speakers in different countries:

**Figure1.1: World map percentage English speakers by countries.**

### 1.3.2 World Wide Web

It is a network of public webpages that can be accessed via Internet. The Web and the Internet are not the same thing: The Web is one of many applications built on top of the Internet. Tim Berners-Lee proposed the architecture of the World Wide Web. On his computer at the CERN physics research lab in 1990, he created the first web server, web browser, and webpage. He announced his creation on the alt hypertext newsgroup in 1991, marking the first time the Web was made public. The system known today as "the Web" is made up of several components: The Data transferred between a server and a client is governed by the HTTP protocol. A client must supply a unique universal identifier, known as a URL (uniform resource locator) or URI (uniform resource identifier) (formally known as Universal Document Identifier (UDI)) to access a Web component. The most common format for publishing web documents is HTML (hypertext mark-up language). Linking, or connecting resources

via hyperlinks, is a defining concept of the Web that contributes to its identity as a collection of linked documents. Tim Berners-Lee founded the W3C (World Wide Web Consortium) shortly after inventing the Web to standardize and develop it further. This consortium is made up of key Web interest groups such as web browser developers, government entities, favors English. researchers, and others. The majority of websites on the internet are in English. Even sites in other languages frequently allow you to translate the site. Russian is the runner-up language, accounting for approximately 6% of all websites. So, when it comes to the internet, English is the clear winner, accounting for more than half of all content. Moreover, as previously stated, the amount of educational content on the internet is likely to be even more heavily skewed toward English dominance because, as previously stated, the modern world of research and academics

### **1.3.3 Language of Business**

English is undoubtedly the most widely used language in history, and as such, it is the business language. More and more businesses around the world are making English their primary language of communication in order to improve understanding and efficiency. With the global economy expanding beyond borders, using a common language is essential. This occurs because a common language is required in order to reach more clients and partners. English is the language of choice in over 60 countries worldwide. According to a British Council report, more than two billion people will be fluent in English by 2020. Furthermore, English is the most widely spoken and written language in the world. It is the official language of three of the world's top seven economies (as represented by the G7). These are Canada, the United Kingdom, and the United States of America. This implies that business and commerce are expanding in these English-speaking countries. As a result, English has emerged as the primary means of communication in the business world.

### **1.4 English for specific purposes**

ESP has become one of the most active branches of Applied Linguistics in general, and of Teaching English as a Foreign Language (TEFL) in particular, since the 1960s. As previously stated, one of the factors that could explain its vitality and expansion is

the emergence of English as a world language, and thus the need to deal with the various teaching situations and needs that such a position entail. Such a requirement calls for an understanding of ESP development, types, and various teaching concepts. However, it is critical to begin with the main definitions of ESP as stated by linguists. There are apparent differences in how ESP definitions are interpreted; Some people described ESP as simply being the teaching of English for any purpose that could be specified. Others, however, were more precise describing it as the teaching of English used in academic studies or the teaching of English for vocational or professional purposes.

Apparent variations in the interpretation of ESP definitions can be observed;

Some people described ESP as simply being the teaching of English for any purpose that could be specified. Others, however, were more precise describing it as the teaching of English used in academic studies or the teaching of English for vocational or professional purposes.

Anthony (1997: 9-10).

“ESP is generally used to refer to the teaching of English for a clearly utilitarian purpose.” Mackay and Mountford (1978: 2). That is to say, English should really be taught so that students can acquire specific language abilities through the use of authentic circumstances, in a way that will enable them to utilize English in their future careers or to understand English discourse relevant to their area of expertise. In ESP, “language is learnt not for its own sake or for the sake of gaining a general education, but to smooth the path to entry or greater linguistic efficiency in academic, professional or workplace environments” Basturkmen (2006: 18). This indicates that the purpose of ESP is to assist language learners in developing the skills necessary to apply those skills in a particular area of study, profession, or job. These definitions were made in accordance with the development of ESP over time, which is discussed in greater detail in the section that follows.

#### **1.4.2 Stages in the development of ESP**

Different countries have developed ESP at different rates. The approaches that we will describe can be found in use somewhere in the world right now.

#### **1.4.2.1 Register analysis:**

The analysis sought to identify the grammatical and lexical characteristics of these registers. These linguistic features were then used as the syllabus for teaching materials. A Course in Basic Scientific English by Ewar and Latorre (1969) is a good example of such a syllabus. According to Ewar and Latorre's syllabus, register analysis revealed that the sentence grammar of scientific English was largely unremarkable outside of a propensity to favor specific forms like the present simple, the passive voice, and a nominal compound. The primary goal of register analyses like Ewar and Latorre's was to make the ESP courses more relevant to the needs of the learners from a pedagogical standpoint. The goal was to create a syllabus that gave high priority to the language forms that students would encounter while studying science and low priority to those that they would not.

#### **1.4.2.2 Discourse analysis**

As we shall see, the register analysis-based curriculum had significant flaws, but as it turned out advances in linguistics quickly replaced register analysis as a research method. The second stage of ESP development shifted attention to the level above the sentence from the first stage focus on language as the sentence level as ESP became more closely associated with the developing field of discourse or rhetorical analysis. Sentence grammar had been the focus of register analysis, but now the emphasis is on comprehending how sentences are combined in discourse to produce meaning. Research focused on identifying organizational patterns in texts and defining the linguistic mechanisms that signal these patterns. The letters would then form the syllabus of ESP course.

#### **1.4.2.3 Target-Situation Analysis**

The goal of this phase is to put existing knowledge on a more scientific footing by developing procedures for relating language analysis more closely to learners'

motivations for learning. There is in fact a purpose of ESP course that supports this phase which is to enable learners to function in situations where the learners will use the language they are learning, so the ESP course design process should begin by identifying the target situation and then conducting the appropriate analysis of the linguistic parts of that situation. It will be part of the ESP course syllabus. This is known as "Needs Analysis." What had previously been done piecemeal became systematized, and learner needs appeared to be placed at the center of the course design process.

#### **1.4.2.4 Study Skill and Strategies:**

This phase takes into account not only the language itself, but also the thought processes that underpin language use. This phase was designed to deal with study situations in which the medium of instruction is the student's mother tongue but they must read a number of specialist texts that are only available in English. As a result, their efforts were focused on reading strategies. We don't need to concentrate on the surface forms of the language at this stage. The emphasis should be on the underlying interpretive strategies that allow the learner to deal with the surface forms of the language, such as guessing the meaning of words from context, and so on. This method generally focuses on reading or listening strategies. The distinctive exercises encourage students to consider and analyze how meaning is produced in and retrieved from written or spoken language.

#### **1.4.2.5 A learning-centered approach:**

Previously, we knew that there were three forces that played a role in the major of ESP and its characteristics became: needs, new ideas about language, and new ideas about learning. We have used all of the approaches so far that are based on descriptions of language use, and the concern in each case is with describing what people do with language, but our concern should be with language learning as well, because a truly valid approach to ESP must be based on an understanding of the processes of language learning. This statement ushers us into the fifth stage of ESP development. The significance and implications of the distinction we have made between language use

and language learning should become clear as we progress through the stages of ESP development.

**Figure 1.2 : The origins and Development of ESP**



### 1.4.3 Types of ESP

ESP maturation over time revealed multiple perspectives on its subdivision. Linguists propose various types; the current study is based on Hutchinson and Waters' subdivision. They established one of the most well-known and useful theories regarding the English language teaching branches in 1987 with the "Tree of ELT," in which they classified ESP into three categories:

- a) English for Science and Technology (EST).
- b) English for Business and Economics (EBE).
- c) English for Social Studies (ESS).

Each type focuses on a particular area of scientific knowledge, such as technology, Business and Economics, or the Social Sciences in general, and includes a wide range

of human sciences research. Additionally, English for Academic Purposes (EAP) and English for Occupational Purposes (EOP) are sub-branches of each of these (EOP). English for Psychology is an example of EOP for the ESS branch, whereas English for Teaching is an example of EAP for the ESS branch. However, Hutchinson and Waters' distinction between EAP and EOP is somewhat ambiguous; therefore, more explanation is required.

#### **1.4.3.1 English for academic purposes**

English for Academic Purposes (EAP), also known as Academic English, is one of the most popular types of English for Specific Purposes (ESP). It involves teaching students, typically in a higher educational setting, how to use language appropriately for study and for research in their career. An EAP program places instruction on the abilities needed to succeed in an academic environment where English is the primary language across the core subject areas typically found in a university setting. Programs may also have a more specialized focus on the linguistic requirements of a particular field of study. Pre-sessional courses and courses taken in addition to students' other subjects are two ways of programs that can be broken down. In the former scenario, EAP classes may occasionally be designed to improve students' general English proficiency levels so that they can enroll in university courses.

#### **1.4.3.2 English for occupational purposes:**

English for Occupational Purposes is a subset of ESP that addresses situations in which learners study English for work-related purposes. The courses are designed to address their specific communicative needs at work. As a result, EOP courses will frequently have titles such as English for Nursing, English for Shop Floor Staff, and English for Accountants. More tellingly, where communicative needs become more complex, courses may become more specific, aiming to address only one area rather than the entire range of needs involved in the job. This is especially true in Business English, which may concentrate on topics such as English for Sales Presentation, English for Business Report, and English Negotiation Skills. English for Banking and Finance, Legal English, English for Military Purposes, and English for the Oil Industry



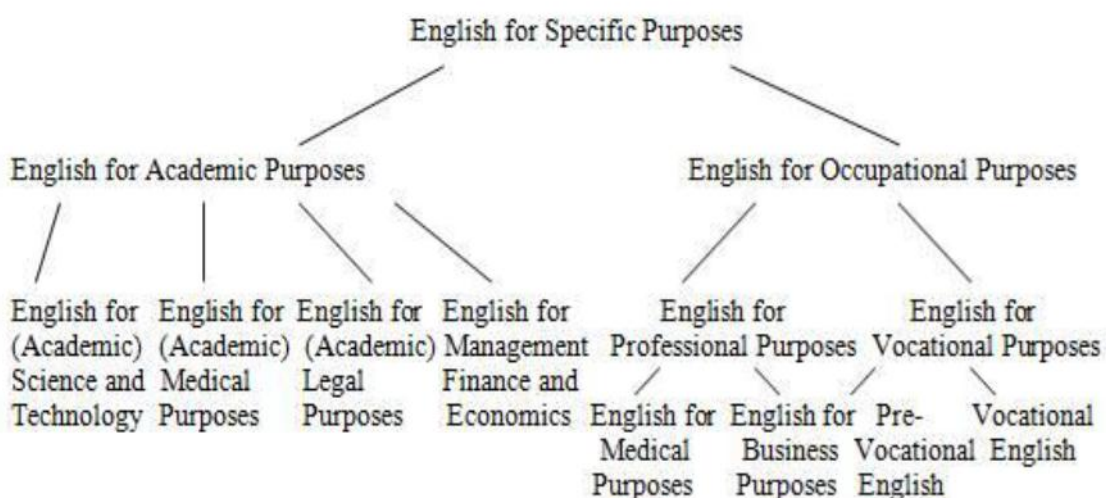
are a few examples of courses that concentrate on the more general requirements of a particular industry.

### 1.4.3.3 EAP vs EOP:

Hutchinson and Waters acknowledged that the difference between EAP and EOP is not entirely clear “People can work and study simultaneously; it is also likely that in many cases the language learnt for immediate use in a study environment will be used later when the student takes up, or returns to a job”. (Hutchinson and Waters, 1987: 16). The distinction can be drawn in the area of convenience, though. English for Occupational Purposes (EOP) courses prepare students to communicate effectively in English while working. For instance, this kind of training would be beneficial for lawyers and administrative chiefs who want to boost their level of proficiency. However, English for Academic Purposes (EAP), also known as "study skills," is used for the common core elements. Writing academic texts, making presentations, taking notes, and observing formal academic discourses are the main components of them. Through this

clarification it is noticed that both the academic and occupational domains are concerned with teaching ESP.

**Figure1.3: Classification of ESP according to Hutchinson and Waters (1987)**



## 1.5 Needs analysis in ESP

In all ESP teaching situations, we must start by considering the needs of the learners and what they have to do in the target situation (Flook, 1993). The requirements that students must meet in order to communicate effectively in the target situation are referred to as needs. They are also described as the things that students must learn in order to pick up the language. The process of needs analysis frequently entails information gathering in order to have the foundational materials to create a course that will cater for the needs of a specific group of students. In light of this, Richards and Platt (1992:242) state that NA is “the process of determining the needs for which a learner or a group of learners acquires a language and arranges the needs according to priorities.” As a result, a teacher participating in NA is required to learn more about the learner's needs and learning style.

### **1.5.1 Nature of needs**

According to Hutchinson et al (1993), the term “needs” refers to the requirements of the learner with regard to communicating successfully in the target situation. “An ESP course will not only involve these requirements, but will also consider the different levels of language knowledge of the learners in order to specify the conditions of their learning situation” (Benyelles 2001:26). Hutchinson and Waters (1987) define needs in term of ‘target needs’ (i.e. what the learner needs to do in the target situation) and learning needs (i.e. what the learners need to do in order to learn) (p.54). On the one hand, the term 'target needs' which refers to what the learner must do in the target situation. The phrase "Target needs," as used by Hutchinson and Waters, actually conceals a number of significant distinctions. Consider the target situation in terms of necessities, lacks, and wants for a more useful perspective. On the other hand, there is learning needs which concern the learners' motivation to learn the language, their preferred method of learning, the available resources, the time and location of the course, and the learners' personal information.

#### **1.5.1.1 Objective needs/Necessities**

The term 'Necessities' is extremely important in identifying the target needs for an ESP syllabus. In ESP, necessities are typically defined as the category of needs determined by the demands of the target situation, i.e. what the learner must know in order to

function effectively in the target situation. In other words, objective needs are the target situation's academic or occupational requirements, that is, what the learner needs to know in order to function effectively in the target situation. As a result, needs "are perhaps more appropriately described as objectives" (Robinson, 1991: 7) to be met. It is crucial that students understand the lexical, structural, and functional components that are frequently used in particular contexts.

### **1.5.1.2 Deficiency analysis/Lacks**

The term "lacks" are what the learners are deficient in. We first assess the level of language proficiency they already possessed in order to pinpoint the deficiencies. Once we have a general idea, we can assess how far they still have to go to meet the aforementioned requirements. It might be necessary to respond to the scripts in proper English in a target situation. We can determine how well they understand the question and how accurately they respond based on the information gathered by a pre-set questionnaire. The course designer can select the type of materials s/he will use to teach the learners how to write proper English after observing the common mistakes (lacks) (necessities).

### **1.5.1.3 Subjective needs/Wants**

They are the goals that the students themselves have for learning English, or what they hope to get out of the language course. This divergence leads West (1993) to add "constraints" as a fourth type of target needs. "It involves the non-pedagogic limits that control a course planning process such as the role of the national policy, and financial restrictions, which the analysts need to be aware of once they start the process of NIA" (Benyelles 2001:31). The goals of the students must be taken into account by ESP practitioners when creating the syllabus content, but these goals almost always conflict with the teacher's or the situation needs.

## **1.5.2 Needs analysis procedures**

Through the ESP movement, needs analysis was introduced into language teaching in the 1960s. It is a set of steps for gathering data on the needs of students. Successful

course planning can be aided by an understanding of the needs of the learners. Consequently, the goal of a needs analysis is:

- To determine what language abilities a learner demands.
- To identify the students who need training in specific language skills the most.
- To assess whether an existing course meets the needs of potential students.
- To determine the needs of the students as well as their wants and expectations.
- To compile data regarding a specific issue that students are facing.

### **How to conduct Needs Analysis?**

Using various sources and techniques to gather information about the circumstance, ESP determines what should be covered in a course and how it should be run. The primary resources and techniques for needs analysis are shown in the table below.

**Table 1.2: Resources and methods for needs analysis.**

Source of NAs	Methods of NA
-Published & unpublished literature	-Interviews
-Participating or administrative stuffs (materials)	-Participant observation
-Former students	-Non participant observation
-Learners	-Questionnaires
-Teachers	-Triangulated methods
-Domain experts (ESP researcher, linguists, subject specialists)	
-Triangulated sources	

### **1.6 Business communicative skills**

Effective business communication skills are essential for successful interactions with co-workers and customers. The speaker and listener are both responsible for conveying the message clearly, but effective communication extends far beyond simple speech and listening. Body language, tone of voice, word choice, message clarification, and

communication style; all, play a role in interpersonal transactions and interactions, and can mean the difference between success and failure.

### **1.6.1 Listening skills**

According to Alice Duer Miller listening means taking a vigorous, human interest in what is being told to us. Listening is the first communication skill we acquire in life. You might not think of listening skills when you think of communication. But in every communication, listening is a crucial component. No communication has occurred if you do not receive the message that is being sent. The ability to communicate effectively is crucial. Effective listening is necessary for effective communication. You will be a much better communicator, spouse, friend, and healthcare worker if you know how to listen well. The role of listening ability in the growth of a learner's other language abilities and overall personality can be summed up as follows: a-helpful in developing vocabulary, b-helpful in developing Oral Expression, c-helpful in Developing Reading Skills, d-helpful in Developing Writing skills, e-helpful in developing interest in language, f- gather facts and information, g-enhances knowledge. Besides, Brownwell said that listening is hearing, understanding, remembering, interpreting, evaluating and responding. Brownell is aware of the fact that as technology advances, the volume of information that must be processed and the reach of messages that can be sent both grow in complexity.

### **1.6.2 Speaking skills**

One of the most important life skills to learn is effective communication. Communication is defined as the transfer of information in order to produce greater understanding. There are many definitions of speaking according to experts. Nunan (in Kayi,2006:1) defines speaking as the use of language quickly and confidently with few unnatural pauses, which is called fluency. One of the four macroskills required for efficient language use is speaking, especially when speakers are not using their mother tongue. Since English is the most widely used language for communication, especially online, it is important to develop English speaking abilities alongside other skills in order to improve communication outcomes with both native English speakers and

other members of the global community. Strong communication abilities are beneficial in every area of life, including work, relationships, and everything in between. From a business perspective, communication is the foundation of all transactions. To understand information more accurately and quickly, both you and other people, you must have effective communication skills.

### **1.6.3 Reading skills**

According to Cline et al. (2006) reading is the deciphering and the grasping of the meaning of written passages. It is; as reported by Grellet (1987), a steadfast operation in which one is to speculate and know even much more information than those provided within a given text. Moreover, Day and Bamford (1998) regard reading as the generation of meaning elicited from a passage that is either written or printed. Reading in fact pushes one to set a link between the read passage and the reader's prerequisites so as to learn the meaning. Wixon and Peters (1984) also define reading as the operation of building meaning out of an active interaction using the reader's previous knowledge and that of a written origin along with the context provided. An acknowledgement; uttered by McPike (1995), implies that reading is the fountain from which all sorts of knowledge would be born later on. Another view shared by Krashen (1993) says that reading which comes out of intrinsic will constitutes the most efficient factor that enhances the child's capability of reading and exerting other skills.

### **1.6.4 Writing skills**

Nunan (2003) claims that writing is the mental effort of creating ideas which would later be transformed into understandable written pieces. In his turn, White (1986) states that writing represents the process in which the cognitive background is subject to concrete expression that will next be spread and picked up by others. Rochberg (2004) indeed uses a metaphor to explain that writing is about reading signs, which will be interpreted into written passages in the upcoming step. Besides, McDonough and Christopher Shaw (1993) classify writing as an action that is done solely and liken

it to the activity of reading. About Harmer's standpoint (2004), he acknowledges the significance of writing for it brings about critical thinking to devise an intriguing piece of writing. He sees that to learn writing is to learn to write in an efficient way so as to share a set of ideas and feelings. He also praises its role in both academic and social levels.

### **1.7 Conclusion**

Finally, the need to teach ESP has prompted Algerian decision-makers to call for the immediate implementation of ESP courses in all faculties so as to ensure better specialization of potential workers, teachers, scientists, and researchers in order to cater for their needs and desires for working life and different markets. This chapter shows at first how English became the global language and how it is used in many fields. Then, it dealt with English for specific purposes and its characteristics, development and types. Afterwards, it talked about needs analysis, nature of needs and needs analysis procedures, and at the end it tackled business communication skills alluding to the four skills (listening, speaking, reading, and writing).





# **Chapter two:**

# **Data Analysis and**

# **Interpretation**

## **2.1 Introduction**

The current chapter is devoted to the practical component of this research paper, with the goal of answering the previously stated research questions. Meanwhile, it attempts to assert and validate the research hypotheses stated at the start of the study. In this sense, the chapter embraces an obsessive investigation. An exploratory case study analyzes utilizing a mixed-method approach and aiming to investigate the employees of some Algerian banks through questionnaires and semi-structured interviews. In actuality, all research tools were required to identify the most important details and determine the study's objectives. The research design and the respondents are also covered in the chapter. Following that, it provides information on the research methods, data analysis, and procedures, before concluding with an interpretation. In this practical chapter all the elements mentioned are presented and inspected as follow:

## **2.2 Research design**

According to Kothari (2004), research design is “a plan, a roadmap and blueprint strategy of investigation conceived so as to obtain answers to research questions”. (p.14). Data were collected from a variety of sources during the actual exploratory and case study-based investigation to support the stated hypotheses. This is why a mixed-method approach was chosen in order to increase the accuracy, objectivity, and validity of the research. Two research instruments were used to gather information that would later be analyzed both quantitatively and qualitatively. A questionnaire (See Appendix A) as a first reference runs along this study to provide easy access and enough data. The second reference is a semi-structured interview (See Appendix 2).

## **2.3 Sample population**

A fundamental step in the research process is sampling, which enables us to collect as much information as we can from a wide range of informants to support the entire study. Creswell (2012) explains that a sample is a part of a whole population meant to be studied in order to be able to come out with a general conclusion about this population. For this study our informants are employees belonging to different banking

institutions in Tlemcen namely CPA, AGB, Society General, FRANSABANK, BEA, and BNA.

## **2.4 Data collection tools**

The operation of data collection starts after the research design has been determined and arranged, therefore it is a mandatory protocol in any research study in which the researcher abides by set of principles, these principles are validity, reliability and practicality in order to obtain rich and qualified information. Since the aim of this research is to investigate about the use of English in Algerian banking institutions which means that to see whether the employees use and give importance to English or not. The researcher has decided to obtain two different methods by applying two different instruments, the questionnaire as quantitative tool and the interview as qualitative tool as a way to avoid bias, according to Greswell (2018:51) “all methods has bias and weaknesses, and the collection of both quantitative and qualitative data neutralized the weaknesses of each form of data”.

### **2.4.1 Description of the questionnaire**

The questionnaire is a research instrument used in data gathering, it is a set of varied questions (close- ended, open-ended and multiple-choice questions) that should be selected carefully and wisely in order to make the respondent feel enjoyed during answering as Kumar. R (2011:145) emphasis “In the case of questionnaire, as no one explain the meaning of questions to respondents it is important that the questions are clear and easy to understand”. In fact, the questionnaire is the most commonly used tool in the world of researching, thus it provides a quick and efficient way to obtain information about a large portion of people besides to enabling the researcher a chance to take a general view about the respondents’ varied answers and opinion. It is an onsite questionnaire which contains twelve (12) questions splits into two parts, the first part is about general information related respondents while the second part is about English importance and language proficiency. It was directed to employees of different Algerian banking institutions. The number of participants is 40.

### **2.4.2 Description of the semi structured interview**

The interview is a research instrument used in information gathering, it is useful in inspecting people's attitudes, thoughts and point of views. It is constructed in form of an open conversation where the researcher asks a set of open-ended and close-ended questions to the interviewees, this research tool can offer the researcher more rich and original data concerning the personal feeling and opinions of the interviewees besides to provide them a chance to clarify the ambiguities during the discussion. Cohen et al (2018:506) describe the interview as follow “ interview enables participants ‘interviewers and interviewees; to discuss their interpretations of the world in which they live and to express how they regard situations from their own point of view in this sense the interview is not simply concerned with collecting data about life, it I'd life itself”. However, the researcher used the semi structured interview i, e. She planned the interview and set the questions in advance in order to be well prepared and seem much more competent and confident during the meeting with her interviewees. The interview is a semi-structured one, composes of twelve (12) question which are also split into two parts, the first part contains 2 questions about general information and the second part contains 10 questions about English importance and language proficiency, they are mixture of both open-ended and close-ended questions directed to 10 employees in different banks also, some of them are broadened during the meeting in order to get as much data as possible.

### **2.5 Data analysis**

According to Sathianandan, Safeena, and Rahman (2017), statistics is a branch of mathematics that enables us to gather, arrange, interpret, and present quantitative data, or numerical data. Conversely, according to Merriam (2009), qualitative researchers are fascinated by how people interpret a given piece of information based on their own perceptions and the experiences they have had in their lives. Along with this research

endeavor, a quantitative and qualitative analysis of the bankers-only questionnaire was conducted.

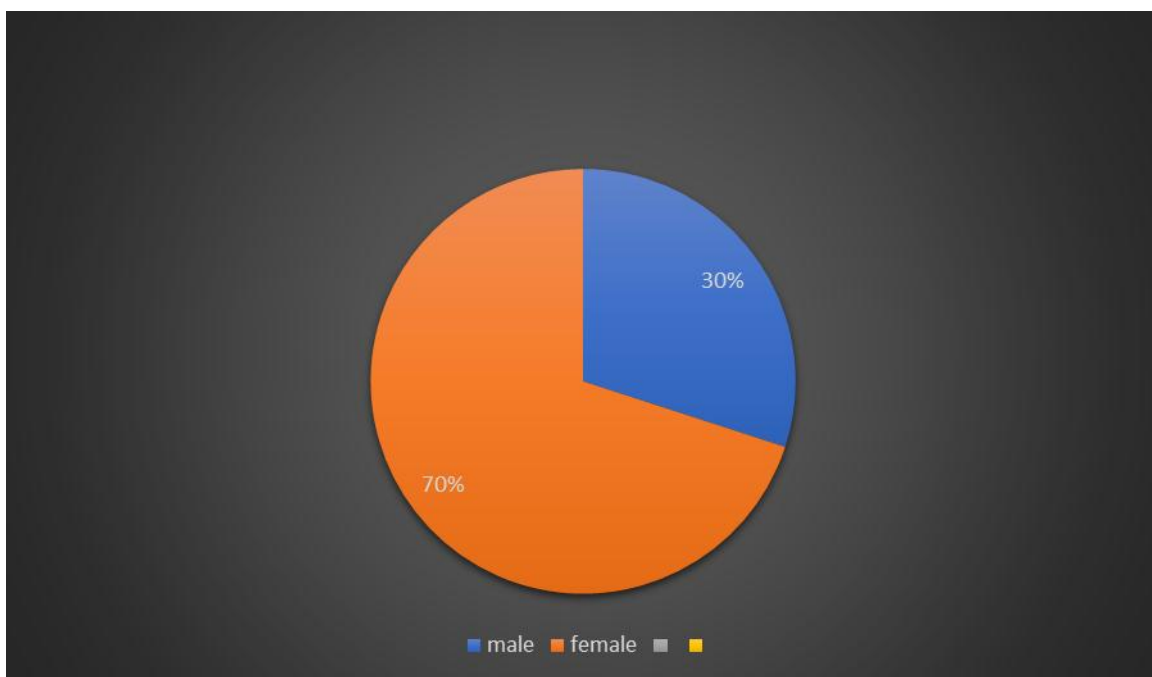
### 2.5.1-employees' questionnaire results:

The questionnaire was given to employees in different banks in Tlemcen. It consisted of 11 questions which are composed of two part, the first part was about general information and the second part English importance and Language proficiency.

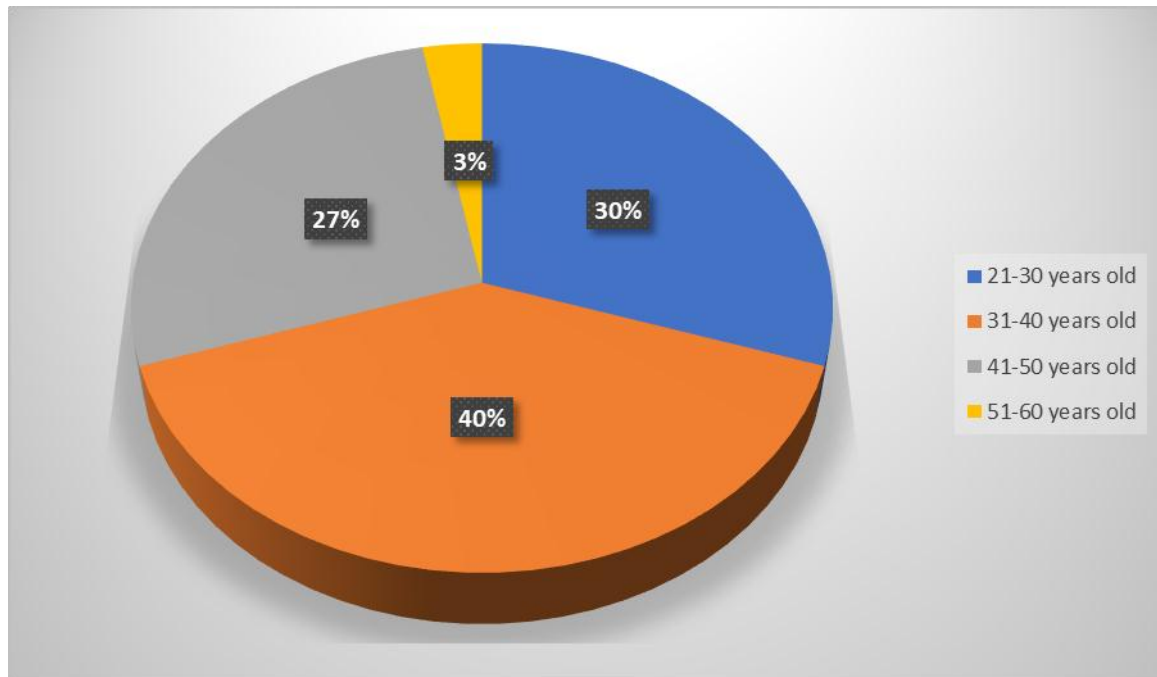
**Part one:** the participants' profile.

Questions from 1 to 4 are devoted to discover the participants profile this is their personal pieces of information.

**Figure2.1: employees' gender.**

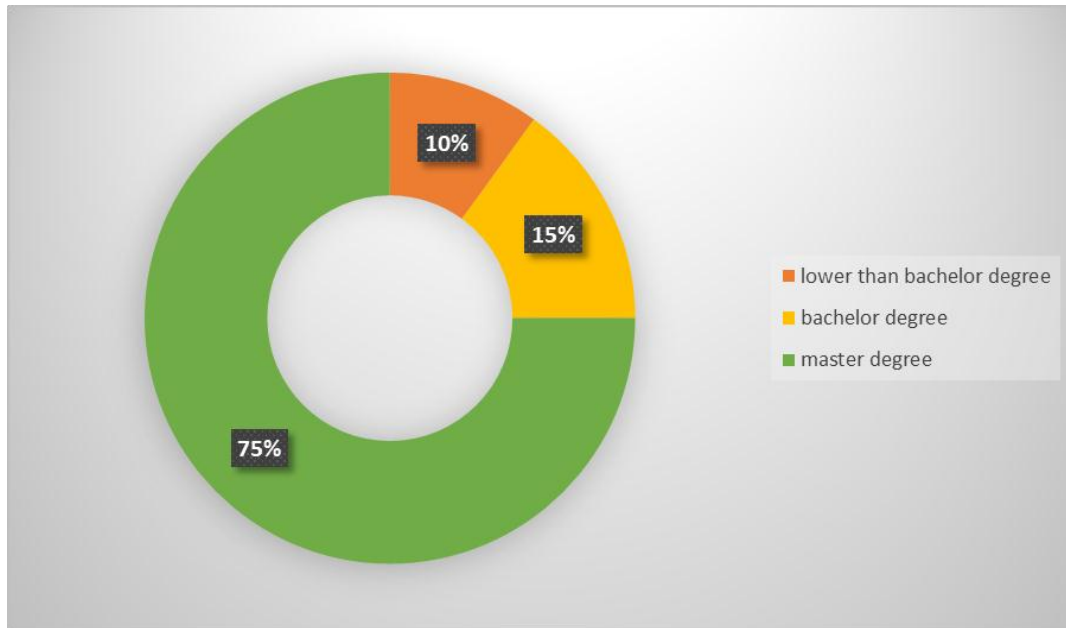


The analysis of the first question shows that the majority of employees of tlemcen banks are female 70%

**Figure 2.2 Bank employees' age.**

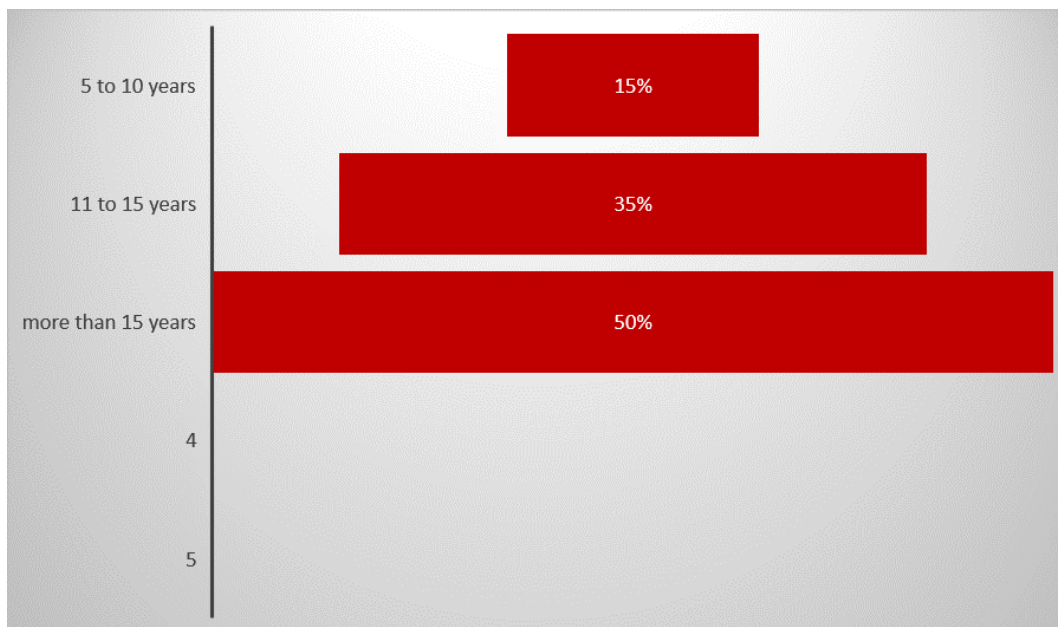
The analysis of the second question show that most of them (40%) of employees are between 31 to 40 years old, and 30% of them are between 21 to 30 years old, whereas 27% are between 41 to 50 years old. The remaining 3% are between 51 to 60 years old.

**Figure2.3 Employees' qualification.**



The analysis of the third question indicate that the majority of bank employees (75%) have a master degree while 15% of them have bachelor degree .10% do not have their bachelor degree.

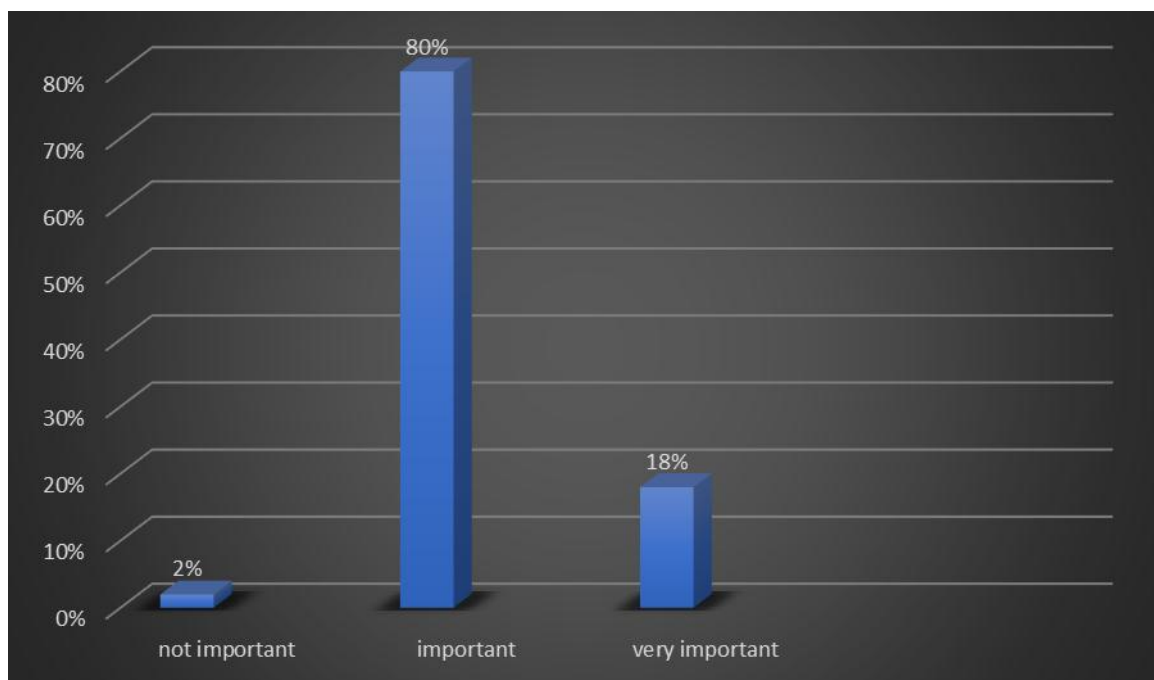
**Figure2.4 Employees' professional experience.**



The analysis of the fourth question conveys that the largest part (50%) of the informants have more than 15 years of professional experience, while 35% of them have 11 to 15 years' experience. the rest of them (15%) have 5 to 10 years of professional experience.

Questions of Part two hold the purpose of exploring the extent to which the informants master the English language.

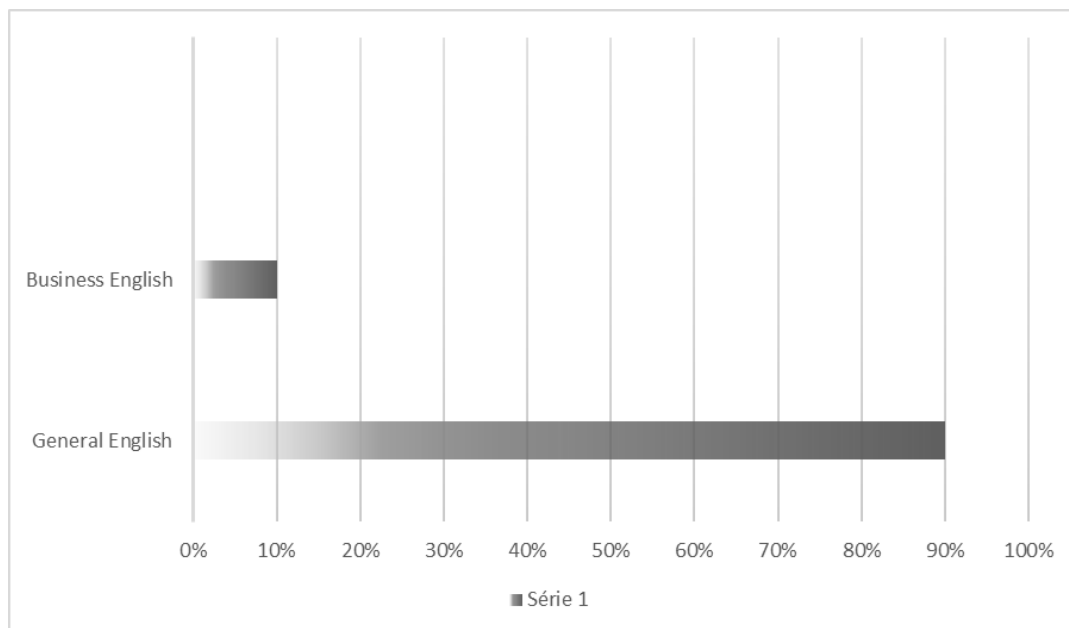
**Figure 2.5 Importance of English in employee's' job.**



The fifth shows that most of the employees (80%) consider English important in their job while 18% consider it very important. The remaining respondents 2% do not find it important.

**Figure 2.6The respondents' favorite type of English.**

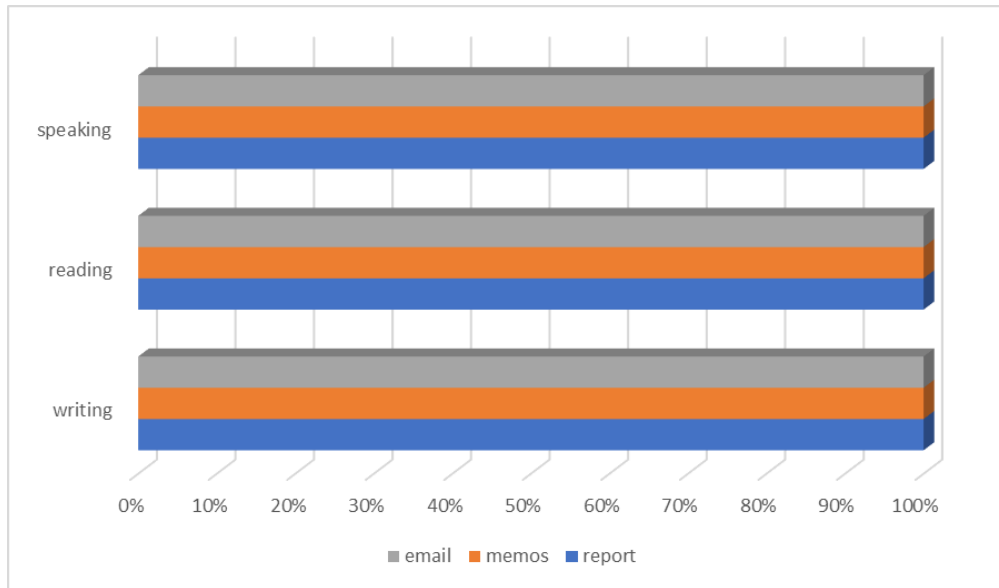




The analysis of the sixth question indicate that almost all the informants (80%) prefer general English rather than business English 10%. The informants who chose general English split into 2 categories those who prefer it because it is an international language and those who love it while the respondents who prefer business English chose it because they need it just for their work.

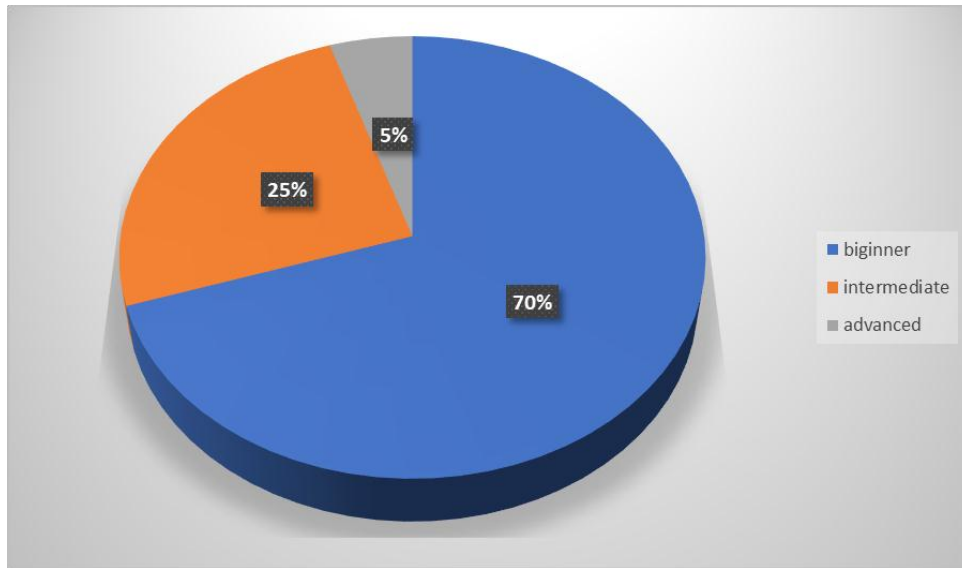
In the seventh question all them (100%) approved of their need for English which means all of them need English in their professional activities. The next chart will show how informants use English.

**Figure 2.7 The use of English for professional activities.**



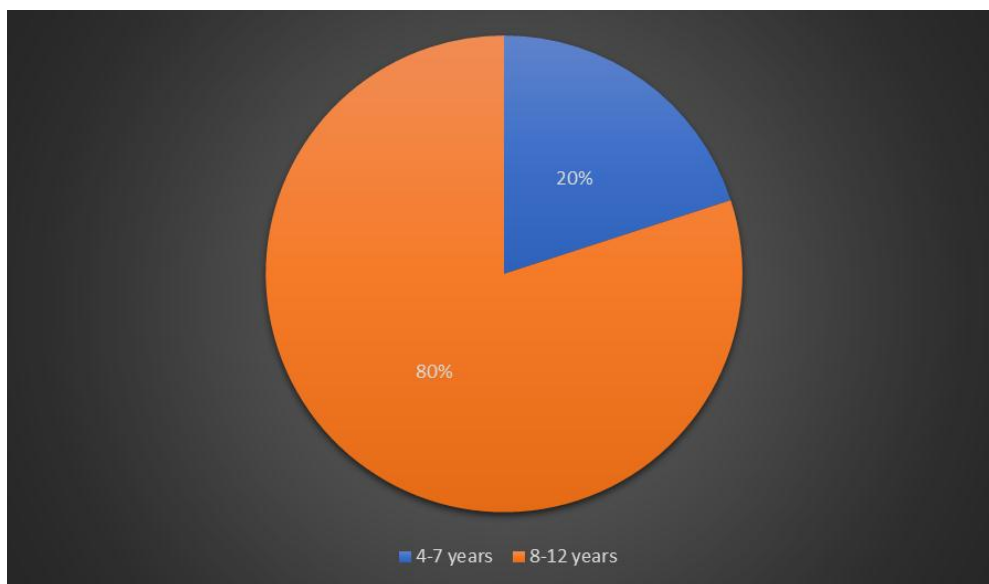
the whole respondents admit that they need English at the level of reading and writing taking memos, emails and reports into account. Speaking on the other hand is granted the same view whether via phone or reality.

**Figure 2.8 Informants' level in English.**



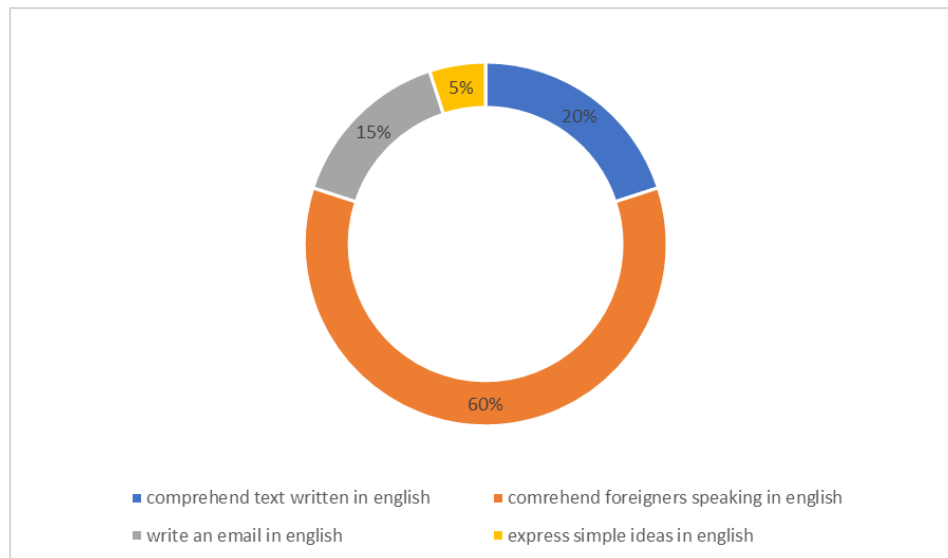
The analysis of the eighth question shows that the majority of the employees (70%) are beginners in English while 25% are intermediate. The rest 5% of them are advanced in English.

**Figure 2.9** The time exposure allocated to learning English.



The analysis of the ninth question conveys that the majority of the informants (80%) studied English from 8 to 12 years while 20% of them studied it from 4 to 7 years.

**Figure 2.10** The informants' level of English mastery.



The analysis of the tenth question shows that the majority of the employees (60%) have problems to comprehend foreigners speaking in English and 20% of them have problems in comprehend text written in English while 15% of do not know how to write an email in English. The rest 5% have problems to express simple ideas in English.

-The analysis of the eleventh question admit that all the informants consider the four skills (listening, reading, writing and speaking) as a necessary tool.

-The analysis of the twelfth question conveys that all the employees agree that they are motivated to improve their English.

### **2.5.2- employees' semi-structured Interview Results:**

The second research instrument is an interview designed for employees in Tlemcen banking institutions. Its purpose is to seek information about the employees' academic and professional backgrounds, also the difficulties that they encounter with their interest in learning English. using English and how they use English. Ten (10) employees have been selected as a sample, three (03) males and seven (07) females.

This method is necessary in order to extract clarifications to present qualitative data that help explaining opinions. Some questions were practically similar to the ones asked to the other employees. The structured interview provides sufficient flexibility to approach directly the respondents within the same framework of investigation. It is

based on the rigid nature of structured interviews that analysts rate them unfavorably in qualitative studies (DiCicco-Bloom and Crabtree, 2006). The employees belong to different banks in Tlemcen. The interview is divided into two parts, the first part engulfs general information while the second one highlights the importance of English and language proficiency.

**To start with the first part**, the first question the researcher requests the employees about their qualification. All of them (100%) have a master degree, and belong to economy field also they studied module of ESP (English for Specific Purposes) and EBE (English for business and economic purposes). The second question inquires about the year of experience employees have. Two of them have an experience from five to ten years while six of them hold an experience that spans from eleven to fifteen years. The rest of them (02) have more than fifteen years' experience. **The first question of the second part** is about the informants' level in English. Most of them (7 out of 10) are beginners while the rest three are intermediate. The second question aims at knowing the time exposure allocated to learning English. The majority of them (8 out of ten) studied English for 12 years while the rest (02) studied English for 15 years. **The third question**, all of the informants admit that they need English for their work and all of them agree that they need both general and business English because the general English helps them to communicate with foreign clients whereas business English helps them for better employment opportunities and better access to financing. When the researcher asks about the importance of English, all of the employees deem it very important professionally speaking for they deal with many international banking institution, foreign clients and receiving countless of emails and reports written in English. Those were the point elicited from **question four**. **The fifth question** is about the way the employees use English. All of them cross all the suggestions (reading and writing emails, dealing with foreign clients, receiving reports and phone and direct conversation). **Question number six** Inquires about the problems that the informants face when using English. 6 out of 10 employees say that they face problems at speaking merely, while 3 of them face problems when listening, speaking and writing. The rest 2 employees say that they face problems when speaking and

writing. **Question number seven** is about the four skills that the respondents consider important in their profession to be improved. 7 out of 10 respondents choose speaking as the most important skill to be refined in their profession, while the rest of them (03) choose speaking and writing. The researcher asks the employees about the necessity of mastering English. Most of them (6 out of 10) are for better employment opportunities, while 3 of them choose better employment opportunities and opportunities locally and internationally. Only one respondent chooses better access to financing. These were the words given to cater for **Question 8**. In **question number 9** all the employees (100%) want to receive specific training to improve their English and all of them choose to develop their banking services and activities. **The last question**, 5 out of 10 informants obtain for learning enhanced listening, using basic and complex tenses, overview of grammar points and pronunciation while 3 of them go for casting a glance at an overview of grammar and pronunciation. The rest of them (02) choose to learn using basic and complex tenses and pronunciation.

## **2.6 Interpretation and discussion of the main result:**

Through bank employee's questionnaire and interview, the researcher was able to gather a significant amount of information about the value of English in professional settings. The results of the questionnaire and interview conducted with bank employees show that they value the English language highly in the context of finance, classify their proficiency in the language as beginner to intermediate, and view a lack of English proficiency as a barrier to a successful professional career. Moreover, they have some difficulties when listening to foreign clients, comprehending the received articles, also when writing e-mails. The problem is that as much as the majority of bank employees consider English important in their work, banks still use the old method. The researcher notices that in each bank mentioned above there is only one person who uses English with foreign clients and receive reports and e-mails in English but the other employees still use just French and Arabic language. This piece of information leads the researcher to confirm his hypothesis which tells that English is required in banks of Algeria but it is still not used. On the other hand, the second supposition is also confirmed claiming that Employees of Algerian banking

institutions must acquire both language skills and industry-specific knowledge in an integrated manner.

## **2.7 Suggestions and Recommendations**

The main goal of this section of the study is to offer some practical pieces of advice and highlight some ethical standards for creating an effective ESP course for the bank employees to refine their English. This is constructed based on a variety of angles, with a strong emphasis on the key elements that ameliorate the realization of the ideal design model for ESP programs in the discipline of Economics. That is, a profound exploration of the employees' needs should be primarily raised considering both the target needs and the learning ones. Then, one is to arrive at the station in which a course design ought to be well accommodated so as to cover these employees' needs. At last but not least, it is of paramount importance to launch a training program in which the employees will be able to be more familiar with the type of English they are in need of. That is, the sort of this medium that will assist them to better communicate professionally speaking within their field taking into account both the bond Employee-Client and Employee-Employee; that is, between them as mates working together. Note that, an E-educational program could also be of extreme worth as an alternative to the onsite learning of the entailed ESP. Courses related to EBE should be for instance dispatched via a given educational application set online facilitating the process of becoming acquainted with the required this learner-centered approach.

## **2.8 Conclusion**

The main purpose of this chapter is to clarify and investigate the significance of English in the financial industry. It includes data collection using a variety of tools, including an interview and a questionnaire. Additionally, different graphs and tables are used in this work. This chapter is concluded with some recommendations to assist employees in promoting their level of English proficiency in their line of work. In this chapter, the researcher tries to suggest and develop some solutions and ideas to encourage the economic field employees to boost their English language proficiency levels and to enhance the teaching of ESP in the department of economics.

## General Conclusion

English is increasingly becoming a medium for teaching and learning other subjects. This use of English as a secondary language is particularly important in many countries that rely heavily on English textbooks, especially at the university level. However, the English taught in this major is no longer general English. ESP is used to learn English for specific relational or intermediate educational purposes. The purpose of this study was to discover and evaluate the planning and implementation of ESP curriculum design in banking. In this sense, banks play a vital role in our daily lives. As responsible citizens, they must comply with the banking system. The banking system is an important foundation of the financial system and the entire economic system of a country. It provides the foundation for markets and companies. Essentially, one can say that it is the source that guides finances through the people of the country. Recently, there has been a significant increase in international banking and related businesses. Due to this expansion, bank staff must be able to communicate properly and must manage an effective ESP program accordingly. No significant research has been conducted on current ESP courses in the international banking industry; however, there are still significant issues in designing ESP courses to meet the needs of L2 learners, especially those studying ESP in Iranian banking training departments. Furthermore, the conclusions are drawn after considering the relevant studies and comparing them with those conducted by certain banks in Algeria. The conclusions relate to the level of English use in the department and employees' perceptions of it. With the development of e-commerce and the daily use of the Internet, English has become the lingua franca of the banking industry. Also, in order to work and communicate effectively between banks in different countries, it is important to start learning English in time. In this article, the focus is primarily on written communications, as this is common in banking. Employees working in more complex types of business and using English on a daily basis should improve their writing skills by becoming more familiar with and using certain banking terms and English acronyms and acronyms more frequently. The overall research work comprises two chapters: the first one was devoted to the literature review and the



second one covers the practical part. As far as the literature review is concerned, it deals with English as a global language, rationale to learn English, besides that, it discusses ESP along with its characteristics and stages, moving to needs analysis in ESP

along with nature of needs. Ending up the first chapter by talking about the four communicative skills. Correspondingly, the second chapter was allocated to the practical part entitled " research methodology", it outlined the research design of the current study including type and nature of research, sample population, data collection tools, then an analysis of data and the results obtained from it. Accordingly, to confirm the research hypotheses, and answer the research questions. The researcher carried out different data collection methods, namely students' questionnaire and teachers' interview. The above-mentioned data collection methods were analyzed, interpreted and discussed. Concerning the hardships encountered during the fulfilment of this thesis, not all the enquiries raised within the questionnaire were answered. What is more, not only was it hard to get in touch with the bank employees but also, they did not give much importance to the questions asked during the semi-structured interview; they took it for granted. Moving to the part of solutions that could be proposed for the sake of improving the stated problem, an effective and efficiently constructed course design would be of great help. Besides, it is also beneficent to set a training program to support the background knowledge of the bank employees.

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# Appendices

## **Questionnaire for bank employees**

You are kindly invited to answer the following questionnaire which aims at “exploring the importance of English in banking institutions”.

Please, tick the appropriate answer and justify it whenever it is possible.

### **Part 1: General Information.**

**-Gender:**

Male

female

**-Age:**

21-30

31-40

41- 50

51-60

**-Qualification:**

Lower than bachelor degree

bachelor degree

master degree

**-Professional experience:**

5-10

11-15

more than 15 years

### **Part 2: English importance and Language proficiency.**

**- How important English is in your job:**

very important

important

not important

**- Which English you consider useful for you:**

General English

business English

Why .....

.....

**- Do you need English in your professional activities?**

Yes

No

**-If yes, how it is used? In:**

Writing: report

memos

emails

Reading: report

memos

emails

Speaking: direct conversation

phone conversation

**-What is your level in English?**



Beginner

intermediate

advanced

**-How long you have learnt English?**

.....years

**-Do you find difficulties to:**

Comprehend texts written in English

Comprehend foreigners speaking in English

Write an email in English

Express simple ideas in English

**-How do you consider the following skills?**

	<i>Not necessary</i>	<i>necessary</i>	<i>Very necessary</i>
<i>speaking</i>			
<i>reading</i>			
<i>writing</i>			
<i>listening</i>			

**-Are you motivated to improve your English?**

Yes

No

If not, explain why? .....

.....

**Thank you for your collaboration\***

## Semi-Structured interview

I am conducting this study to investigate the importance of mastering English in Algerian banking institutions. Findings of this research are expected to help understand more the context; thus, I would greatly appreciate your participation in this study.

### Part 1: general information.

#### Qualification:

Lower than bachelor degree    bachelor degree    master degree

Academic Field of Specialism:.....

#### Professional experience:

5-10    11-15    more than 15 years

### Part 2: English importance and language proficiency:

**Q1:** What is your level in English?

Beginner                    intermediate                    advanced

**Q2:** How long have you been learning English? ..... years

**Q3:** Do you need English in your profession?

-If yes what kind of English you need: General or business English?

**Q4:** Do you consider English:

Very important                    Important                    Not important

Why? Please justify.....

.....

**Q5:** How do you use English? Is it by?

Reading and writing emails	
Dealing with foreign clients	
Receiving report	
Phone and direct conversation	
Other ways	

**Q6:** Do you face problems when using English? If yes when:

Writing                    Reading                    Listening                    Speaking

**Q7:** which of the following skills you consider important in your profession to be improved:

Listening

Speaking

Writing

Reading

**Q8:** Nowadays is it a requirement for future bankers to master English in order to have:

- Better Employment Opportunities
- Opportunities Locally and Internationally
- Better Access to Financing

**Q9:** Do you want to receive specific training to improve your English?

If yes, what topic areas do you need to develop?

Banking services and activities		Taxation	
Describing markets and trends		Corporate banking	
Credit and loans		Client relationship management	
E-banking		Insurance	
Investments		Governance and regulation	
Foreign exchange		Audit checklist	
Private wealth management		Presenting facts and figures	

**Q10** Concerning the language skills, do you want learn:

structures, word order		idiomatic language and colloquialism	
enhanced listening		pronunciation	
using basic and complex tenses		intonation	
overview of grammar points		precise writing skills	
How to comprehend texts		word families	

:

Thank you for your contribution

## Summary

The present thesis draws one's attention toward a primordial sort of English used for economic ends that must be catered for persistently in nowadays' life. This type of English is directly related to banks ;that is English for Banking purposes at banks of the city center of Tlemcen. More precisely speaking ,the researcher aims at knowing whether or not English is being used .Note that the sample of this research engulfs employees of banks found in Tlemcen :BNA,CPA,AGB,BEA.The results have indeed proven that English for banking is in fact referred to in banks of Tlemcen .

Keywords: English, English for Banking Purposes.

## Résumé

La présente thèse attire l'attention sur un Anglais primordial utilisé à des fins économiques qui doivent être entretenus avec persistance dans la vie d'aujourd'hui. Ce type d'Anglais est directement lié aux banques ; c'est l'anglais à des fins bancaires au niveau des banques trouvées au centre-ville de Tlemcen. Plus précisément, le chercheur vise à savoir si l'anglais est entraîné d'être utilisé ou non. Notez que l'échantillon de cette recherche engloutit les employés des banques trouvées dans Tlemcen : BNA, CPA, AGB, BEA. Les résultats ont effectivement prouvé que l'anglais pour les banques est en fait mentionné dans les banques de Tlemcen.

Mots Clés : l'Anglais, Anglais à Fins Bancaires.

## ملخص

تلقت الأطروحة الحالية انتباه المرء نحو نوع مهم من اللغة الإنجليزية المستخدمة لأغراض اقتصادية والتي يجب تلبيتها باستمرار في الوقت الحاضر ". هذا النوع من اللغة الإنجليزية مرتبط ارتباطاً مباشراً بالبنوك؛ أي اللغة الإنجليزية المستعملة لأغراض مصرفية في بنوك مدينة تلمسان. BNA,CPA,AGB,BEA يهدف الباحث إلى معرفة ما إذا كان يتم استخدام اللغة الإنجليزية أم لا. كما أن عينة هذا البحث تضم موظفي البنوك الموجودة في تلمسان لقد أثبتت النتائج بالفعل أن اللغة الإنجليزية للأعمال المصرفية مشار إليها في الواقع في مصارف تلمسان

الكلمات المفتاحية: اللغة الإنجليزية اللغة الإنجليزية المستعملة لأغراض مصرفية