

## **CHAPTER V**

### **DISCUSSION**

This chapter presents the discussions of the research results in relation with the research questions, implications, limitations, recommendations and the conclusion of the study.

#### **Discussions of Research Findings**

The statistical analysis of the data collected through the questionnaire provided findings that can be used to answer the research questions:

1. To what extent do the Government Savings Bank staff need to use English in their work?
2. What problems in using English do these staff encounter during their work?

#### **The Needs of the Government Savings Bank Staff in Using English in their Work**

From the questionnaire-based study, the researcher found that the participants perceived the English language as necessary in their work. The participants stated that English was becoming a more and more significant theme in their work since the bank intended to provide the best quality services to its customers in order to become a main competitor in the rapidly changing business environment. The majority of the staff considered that their English language proficiency was only at an elementary level, therefore, they realised that they needed to improve their English skills in order to meet the bank business goals. From the results of the study, the most essential English skill was reading, followed by listening. Interacting and writing were equally perceived as the next needed skills. Speaking was considered as the least needed. The findings concerning the needs of each skill can be discussed as follows.

## **1. Reading skills**

The results of the study indicate that reading was considered to be the greatest need for the Government Savings Bank staff. All English reading sub-skills were moderately needed for the subjects. Reading for detail in e-mails, letters, faxes, memos, and short reports constituted the greatest need. This supports the findings of Kormos (2002), who claimed that one of the most important functions for English majors in Hungary in their future occupation was reading texts on the internet. On the other hand, Meemark (2002) found the opposite results that reading was considered as the least important skill for the tourist police officers of all sections in Thailand.

The findings also indicate that the staff strongly needed to read e-mail, business letters, job memos, faxes, and short reports in order to get detailed information related to their duties. They also needed to read professional journals and textbooks in order to get general information to increase their professional knowledge. Moreover, they needed to scan long reports, contracts, legal documents, technical document and manuals for specific details in order to use those points to support their detailed work. This may be due to the fact that the employees working in the head office did not directly deal with customers as a rule. Hence, most of the work in the head office concerned written documents or paper work and required reading skills.

## **2. Listening skills**

Listening skills were regarded as the second highest need for the Government Savings Bank staff. This was similar to Chia et al (1999), Meemark (2002), and Malison (2006), who maintained that listening was greatly needed for the medical college students and faculty at Chung Shan Medical College in Taiwan, the tourist officers in Thailand, and Thai students during their participation in the work and travel USA program in 2005 respectively. Dejkunjorn (2005) also found that listening and speaking were rated as highly significant for Thai Airways International pilots. Moreover, Kim (2006) stated that listening comprehension was a crucial skill

for academic success in graduate courses for East Asian international graduate students.

The results of the research showed that the highest need of listening sub-skills was following training sessions. As mentioned above, most of the participants' tasks concerned paper work. However, the subjects also needed listening skills since the bank provided many training sessions to its employees and some courses were taught in English. Thus, the staff normally needed listening skills in order to follow those training sessions and understand the content of the courses. They needed to be trained in order to understand the different English accents of both native and non-native speakers as well. Moreover, the bank occasionally worked with outside companies and a significant number of them were foreign. Generally, when these companies had completed their assignment, they had to report the outcome to the staff and the presentation was usually done in English. The staff thus needed to listen to descriptions, explanations, presentations, lectures, talks, and instructions. Afterward, the staff had to apply what they had learnt to their job.

### **3. Writing Skills**

Writing skills were regarded as the third highest need for the Government Savings Bank staff. The findings of the study showed that the highest need of writing sub-skills was writing e-mails. Interestingly, this was similar to Kormos (2002), who stated that writing e-mail messages was one of the vital functions for English majors in Hungary. In contrast, Malison (2005) claimed that writing was perceived as the lowest need for Thai students during their participation in the work and travel USA program in 2005.

Most of the writing tasks in the bank were conducted in Thai but English writing skills were needed to communicate with foreign companies. This was due to the fact that, thanks to the fast development of the Internet, e-mailing had become the most practical way of communication.

#### **4. Interacting Skills**

Considering interacting skills, in general they were needed when the Government Savings Bank hosted international events and its staff had to interact with foreigners. However, those skills concerned only some particular members of the staff working in specific positions. This is related to the findings of Kormos (2002), who found that English majors in Hungary needed to be able to converse with non-native speakers in their future occupation. This result also supported Parkhurst (1994) who affirmed that pharmacy students at Massachusetts College needed a great awareness of their verbal communication deficiencies. Furthermore, Ketkew (1997) stated that speaking and listening were the most needed skills for cabin attendants of Thai Airways International.

The study showed that telephoning was perceived as the most important interacting sub-skill. It was needed by the employees that had to organize meetings, ask for and give information. Visiting foreign companies was the second most important sub-skill and concerned the management-level staff. Interviewing, negotiating and chairing meetings were the least needed interacting sub-skills. It was probably due to the fact that these sub-skills involved only a few employees.

#### **5. Speaking Skills**

Speaking skills were regarded as the lowest need for the Government Savings Bank staff. The findings of the study nevertheless showed that giving a formal presentation and giving descriptions and explanations were moderately needed. Giving an informal presentation, and giving instructions or demonstrating a task was less needed. These results differed from Kormos (2002) who said that giving explanations and instructions were essential tasks for English majors in Hungary. Kim (2006) also differently asserted that formal oral presentation was an important skill for academic success in graduate course for East Asian international graduate students.

In general, the participants rarely used their English speaking skills since most of the oral tasks were conducted in Thai. It may be asserted that those sub-skills were employed only by a few individuals. This was probably due to the fact that those tasks were aimed to the employees of the GSB and, thus, were usually performed in Thai.

### **The Problems Encountered by the Government Savings Bank Staff in Using English during their Work**

Most of the staff thought that their English was elementary and encountered some problems in using the language during work. Therefore, they were aware that they had to enhance their command of English. In this study, the participants perceived that listening was the most difficult skill, followed by reading and speaking respectively. Writing and interacting skills were considered as less problematic to them.

#### **1. Listening skills**

Listening was considered as the most difficult skill for the Government Savings Bank staff. Similarly, Dejkunjorn (2005) asserted that Thai Airways International pilots had problems in listening and speaking. Alternatively, Evans and Green (2007) found that academic listening presented Cantonese-speaking students at Hong Kong's largest English-medium university with fewer problems than the other skills.

In this present study, the participants thought that following training sessions in English was very difficult for them. The subjects needed listening skills to follow many training sessions and understand the content of the courses. It is possible that the staff had problems understanding some terminologies which they were not familiar with. Another cause of the comprehension problem of the participants might be the different accents of both native and non-native English speakers. Moreover, the bank employees had to follow descriptions, explanations, presentations, lectures, talks, and instructions only occasionally and therefore struggled to do so.

## **2. Reading skills**

Reading was the second highest rated problem the participants encountered. This was related to Aunruen (2005) who also pointed out that the travel agents in Chiang Mai experienced problems in reading. As the GSB staff needed to peruse documents and understand materials related to their work, they had to use their reading skills. Scanning for specific points in long reports, contracts, legal documents, technical documents and manuals was the most difficult sub-skill for the staff. The lack of knowledge of banking terminology or specific lexicon is probably the cause of this problem. The informants also had problems in reading for detail in e-mails, letters, faxes, memos, and short reports and reading quickly for general information in professional journals and textbooks. This may be due to their grammatical deficiencies and their insufficient knowledge of sentence structure.

## **3. Speaking Skills**

In this study, while speaking English was perceived as the lowest need for Government Savings Bank staff, it constituted the third most important problem to them. This finding supported Malison (2006)'s results which revealed that the difficulties encountered by Thai students during their participation in the work and travel USA program in 2005 concerned speaking and listening.

The findings of the present study showed that the participants needed to speak English in order to present and coordinate their work with foreigners. Based on the results, the staff thought that giving a formal presentation was their biggest problem while giving an informal presentation, giving instructions, demonstrating a task, giving descriptions, and explanations were moderately difficult for them. These problems would seem to stem from a lack of vocabulary, particularly concerning formal language. The staff might be afraid of making grammar mistakes and mispronounce words as they do not speak English in their daily life. Usage of inappropriate expressions and lexicon due to literal translation of Thai expressions into English might be a problem as well.

#### **4. Writing Skills**

The GSB staff faced a lot of problems in writing e-mails, business letters and faxes. Apart from that, writing long reports and articles, and editing letters or reports of others were also difficult for them. This corroborated the findings of Evans and Green (2007) which showed that Cantonese-speaking students at Hong Kong's largest English-medium university encountered difficulties when studying content subjects in the English language, mainly in the field of academic writing and speaking.

The fact that the bank staff lack appropriate vocabulary and adequate knowledge of grammar may account for these problems. It is also possible that the staff are not really able to differentiate formal and informal forms and, thus, find it difficult to use the language appropriately. Problems might also arise from the fact that the staff's work is conducted mostly in Thai and they lack experience, and therefore confidence, when they have to write in English.

#### **5. Interacting Skills**

Interacting skills constituted the smallest problem to the GSB staff in using English. It may be due to the fact that those exchanges are seen as less official than speaking or listening activities. The participants possibly feel that using the right vocabulary or correct grammar is less important than in formal communication. Therefore, they probably feel more relaxed, focusing more on effective communication than on language accuracy. Moreover, they can rely on body language to help them convey their ideas. That is probably why telephoning is, however, a cause of concern: the participants can not use body language to communicate.

### **Implications of the Study**

According to Richards and Rogers (1986), *needs analysis* can identify the general and specific language needs that can be dealt with in developing goals, objectives, and content in a language programme. The present study investigated the

English language needs of the Government Savings Bank staff. From the results the researcher was able to identify the English language needs and problems of the participants. Although English language skills were found to be moderately needed, the staff encountered some problems when using those skills. This implies that, despite their moderate needs, the employees were inadequately prepared and trained to use English and that the existing training course did not meet their needs. This study could be generalized to all the head office employees and could be useful to the training department to design a language course adapted to the employees or to improve the existing one. The suggestions drawn from the analysis of the data could be used in the preparation and curriculum designing in order to meet the actual needs of the staff. Furthermore, the results of the research would also help the designers and teachers to develop teaching and learning materials that match the specific needs of the employees. On the basis of this study, it can be assumed that the course provided to the staff should be at a basic level and focus on the most problematic skills.

### **Limitations of the Study**

The present study employed only one instrument, a questionnaire survey, as a data collection method. Employing an interview in addition would have permitted to gather more in-depth information. However, due to the time constraints, the interview could not be used as expected. Moreover, the population in this study had to be limited to the GSB head office employees. If the researcher had had more time, the population would have been constituted of all the employees of all the branches of the bank in Thailand. Some participants were busy when the questionnaire was administered and it is possible that they did not give their full attention to the questions and completed the questionnaire without giving much thought to their answers.

## **Recommendations**

From the results of the study, the following recommendations could be made for further studies:

First, the technique implemented in this research was a questionnaire-based survey. Future studies should consider other types of data-collecting methods, such as interview or observation, which may be more effective in defining and understanding the needs of the targeted group and may allow more complete coverage of the needs and problems of the participants. Moreover, such techniques may also give the researcher the opportunity to clarify any misunderstanding.

Second, the present study was carried out in the GSB head office while there are about 600 branches in Thailand. Hence, it was suggested that a parallel study to investigate the needs and the problems in using English of the staff should be conducted in all the branches in Thailand.

Third, further studies could also develop the present research by investigating in depth the English language needs and problems of the staff at different levels of the bank hierarchy such as management and operational level. It is indeed probable that the needs and problems encountered by the employees differ depending on their position.

Fourth, as diverse departments have different tasks to perform, the English language needs of the employees and problems they encounter likely vary depending on their posts. Investigating the needs and problems of the staff working in different departments could therefore be a possible approach to consider for further studies.

Finally, as the business environment continuously evolves, so do the tasks and missions of banks and financial institutions. The needs and problems in using English of the GSB staff are thus likely to change as well. It is hence recommended to conduct

a parallel research concerning the needs of the employees in the future in order to determine updated use of English.

### **Conclusion of the Thesis**

The present study was carried out to answer research questions regarding the needs and problems of English for the Government Saving Bank staff. A quantitative approach employing quantitative techniques was utilized. The subjects of the study were selected from a process of probability sampling procedures. The data were collected by means of a questionnaire and analyzed by statistical techniques. Specific language functions in each skill areas: listening, speaking, reading, writing, and interacting were chosen as categories in the questionnaire survey.

The findings indicated that the five English skills were deemed necessary by the bank staff. Four skills were rated very difficult except reading that was regarded as difficult. Considering each skill, speaking was little needed but the four other skills were moderately needed. Reading was rated with the highest mean, followed by listening, writing and interacting respectively. Overall, the bank staff moderately needed to use English in their job. Nevertheless, the participants faced a lot of problems in using English, especially when listening and reading skills were concerned. Listening was indicated as the most problematic skill, followed by reading. Speaking, writing, and interacting were considered as moderately difficult respectively.

As the findings of the present study offer a clearer understanding of the English needs and problems of the GSB employees, they might be useful to those responsible for training policy and planning. The results might provide the guidelines to produce, revise or develop effective and efficient business English courses and materials for the staff. A curriculum and materials specially designed for the employees and adapted to their needs would result in an improvement in their command of English and would enable them to use the language efficiently in their jobs.