

STRATEGIES OF SPACES  
DEVELOPMENT

# ESP - ENGLISH FOR BANKING -A THAI PERSPECTIVE

## INTRODUCTION

**A**ny serious attempt to acquire a foreign/second language in an ESP environment such as Thailand should take three factors into account: all the students have Thai as their first language (L1); all the students are adults at the tertiary level; and lastly, most, if not all, have no background in the specific ESP field such as banking and finance. Because of these three factors, any approach, method, technique used should cater to these problems.

Specifically, all the students will have pronunciation problems. Secondly, the students will all have past the ideal biological stage for language learning.

<sup>1</sup> English for Banking is one of the ESP subjects offered to fourth year English majors at Dhurakijpundit University, Bangkok, Thailand.

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Thirdly, the students know next to nothing about finance and banking.<sup>1</sup>

Firstly, let us look at the fundamentals, namely, the very meaning of ESP as we understand it today. Most language teachers would agree that it is an "absolute" characteristic of ESP that it consist of English language teaching which is:

- designed to meet the specified needs of the learner;
- related in content (in its themes and topics) to

particular disciplines, occupations and activities;

(c) centered on the language appropriate to those activities in syntax, lexis, discourse, semantics, etc. and is;

(d) in contrast with what we refer to as "general English".

Although ESP is not restricted to any particular "approach", an approach that was largely communicative in nature was employed.

In choosing teaching materials for the course on "English for Finance and Banking", "instructional" ESP materials were used rather than "operational" ESP materials" for the simple reason that the students were not students of finance and banking but in fact fourth

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year English majors who often, upon graduation, end up working in a local bank or financial institution.

A "Pre-test" was conducted at the start of the fourteen-week course for two main reasons: to gage the general English proficiency of the class; and, to enable me to measure improvements in student performance (if any) towards the conclusion of the course.

At the end of the semester, students were again evaluated. An assessment was then made on the students' general (their control of general English structure) and specific (their control of specialised vocabulary and terminology relating to finance and banking) proficiency.

### THE APPROACH TO ESP

It has been my belief (and training in linguistics) that "language is language". That is, language is a system of systems. Furthermore, language is both innate and an acquired skill. This is, I believe, true for both ESL and ESP.

It is innate in the sense that all normal humans are born with the ability to produce and comprehend

language. It is an acquired skill in the sense that it is possible for, say, an English native speaker, to acquire the ability to speak, say, French or Thai and vice versa.

Over the years, various "approaches, methods, and techniques" have been used in teaching foreign languages. More importantly, there isn't any "one and only one" approach, method, technique which "has" to be used in order to achieve some degree of success in the acquisition of a foreign or second language.

It is true to say then, that in the acquisition of a second language, each approach, method, technique used has its good and weak points. It is a well known fact that students taught via the "traditional approach" will usually be weaker in the aural-oral skills than students trained via the structural or "oral-aural" approach. The opposite is equally true: students trained via the structural approach will usually be weaker in the reading and writing skills than students trained via the traditional approach.

### STAGES OF LINGUISTIC DEVELOPMENT

Another important factor in the teaching of ESL and/or ESP is the linguistic stage of development of the students themselves. No matter which approach, method, technique is used, second language acquisition will proceed at a more successful rate if the learner is in the developmental stages rather than when he/she is in the later stages of development. Hence, the younger the learner, the easier the acquisition of certain aspects of language acquisition such as using the "correct" pronunciation or "correct" stress of "correct" tone, depending on the particular language being learnt.

Nevertheless, in spite of the constraints of nature, it is often the case that we, as foreign language teachers, are faced with a none too ideal teaching situation. That is, our students are linguistically speaking, already mature and have passed the "ideal" language learning stage (around 5 to 10 years). As ESL or ESP teachers, we have to teach say, English for special purposes, to students who, biologically and ling-

uistically, have progressed to a stage where "first language habits" (such as Thai) have already been well and truly formed.

From a linguistic point of view then, these "mature" students face problems of interference from L1 (say Thai) in their attempts to acquire (say English in an ESP environment) L2.

### INTERFERENCE PROBLEMS

In teaching ESP/ESL, the teacher is faced with at least 3 types of problems: firstly, a linguistic interference problem derived from the students' native language; secondly, a biologically related problem, namely, that the student has already (in most cases) passed the ideal language acquisition stage; and, thirdly, (and perhaps one in which the teacher has the most control), difficulties due to a lack of specialised knowledge relating to the specific ESP task.

Any serious attempt to acquire a second language in an ESP/ESL environment must take into consideration all 3 problems and attempt to resolve them satisfactorily. Faced with such odds then, the ESP/

ESL teacher has to choose the "approach, method, technique" which will be most effective given the teaching environment.

I took an eclectic approach (that was largely communicative in nature) in the belief that there is no one and only one approach to teach ESP/ESL since any approach will have both good and bad points. I placed emphasis on structural practice and also introduced the students to the usage of specialised vocabulary and terms relating to finance and banking. Additional drills were also given to address student weakness stemming from linguistic interference problems.

In short, my approach was one of "total bombardment". Hence the eclectic nature of the course.

### THE CHOICE OF TEXTS FOR ESP

It is essential for a successful ESP course to have suitable texts. Specifically, "academic texts" can prove troublesome and impractical. For example, some teachers may not have the required tech-

nical background and therefore be less knowledgeable than their students who might be "majors" in the particular technical field. ie commerce/economics.

Secondly, as a language teacher (and therefore a teacher of communication skills), one should concentrate on communication skills and not on the subject matter (the technical area). Consequently, in teaching "English for Banking", students were given practice in English used in communicating but on banking/finance topics rather than on the specialised information dealing with banking/finance itself. Granted, it is sometimes difficult to separate the two. Often, there must be some sort of compromise.

Thirdly, texts used in the specialised curriculum are usually too technical and theoretical. As such, specialised texts have no place in the broader context of communication ie. LSP/ESP.

Fourthly, technical specifications are not the only considerations in real life. Other factors play a role in making decisions.

ie costs, human problems, etc. In preparing students to communicate in English, it is essential to have a fairly broad perspective.

### COURSE DESIGN

The course English for Banking covers approximately fourteen weeks of instruction. The objective was to take the students through the course designed mainly to improve their aural-oral skills, and perhaps to a lesser extent, their reading-writing skills. The materials used were specifically related to banking and finance but had a general structural framework. Moreover, since the students all have Thai as their native language (L1), materials for some practice in pronunciation were also used (based on contrastive analysis of English and Thai).

The topics and vocabulary chosen related to the usage of various types of bank accounts, the nature of loans, mortgages, consumer credit, international transactions involving rates of exchange, the use of travellers cheques, etc.

### PRE-TEST

A pre-test was given at the start of the course to gage the students' proficiency in English for finance and banking. Of the 20 students pre-tested, results were as follows.

Range: 86 to 52  
Median Score: 66  
Mode: 72, 62  
Standard Deviation: 7.7  
N: 30

Considering that none of the students had any prior experience relating to finance and banking, the class performance was satisfactory for a pre-test.

The pre-test consisted of 50 test items which included the areas of specialised vocabulary, structure exercises and short reading passages. Both multiple choice items and short answer types were used in addition to matching types of test items.

### Problem Areas

By far, the most difficult test items for Thai students were those dealing with the usage of English prepositions (ie. Customers may write cheques (a) for (b) against (c) onto... the money on deposit in

their accounts).

Next in order of difficulty was the usage of specialised vocabulary (ie. In order to calculate the monthly payments on your loan, the bank adds the interest to the (a) tenure (b) charge account (c) principal...and divides the total by the number of months).

The easiest test items were those which required students to change sentences into negatives (ie. Miss Sukon deposited a lot of money. // Miss Sukon didn't deposit a lot of money.).

Building complete sentences from given "elements" (ie. From the following "elements", select the correct ones to form a grammatical sentence: (a) The depositor (b) tried to (c) open a savings account.) also proved fairly easy for Thai students.

### GROUP PERFORMANCE (PRE-TEST)

Approximately half of the group scored 66 percent or above. Again, around half of the group scored in the middle range between 72 and 62. Only one

student scored above 85 percent (an A). Of the pre-test group, seven (a quarter of those pre-tested) failed outright (F's). Only one obtained a score equivalent to B (80 percent).

### COMPARISON OF PRE-TEST WITH THE POST-TEST

How successful was the eclectic approach used? Did the students improve their English and also acquire specialised knowledge in ESP, namely English for banking and finance?

The answer to the above questions can be found in a comparison of student performance in the pre-test with their perfor-

mance in the post-test given towards the end of the course.

### POST-TEST RESULTS

Range: 91 to 33  
Median Score: 68  
Mode: 68  
Standard Deviation: 12.8  
N: 30

Of the post-test group, only 13 percent failed outright (as compared to 25 percent failure rate in the pre-test). Of those who passed, 10 percent received A's (as compared to only 5 percent in the pre-test). More convincingly, 29 percent received either B's or B+'s (as compared to only 5 percent again, in the pre-test.)

The distribution of scores in the post-test also showed that overall student performance in the post-test (terminal behaviour) was markedly better than in the pre-test (entering behaviour.)

Therefore, even though the median and mode of the pre-test differed only slightly from that of the post-test, in fact, student performance was much better due to the distribution of scores in the post-test being skewed to the right (a higher percentage of students receiving higher scores in the post-test).

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