



UNIVERSITETI I EVROPËS JUGLINDORE
УНИВЕРЗИТЕТ НА ЈУГОИСТОЧНА ЕВРОПА
SOUTH EAST EUROPEAN UNIVERSITY

Master Thesis

“English for banking: needs analysis at Raiffeisen Bank Kosovo-Peja Branch”

Mentor:

Assoc. Prof. Dr. Veronika Kareva

Candidate:

Jehona Sylqa

March, 2021

Declaration of Authorship

I hereby certify that this thesis has been composed by me and is based on my own work, unless stated otherwise. No other person's work has been used without due acknowledgement in this including graphs and data sets, have been specifically acknowledged.

Date:

Signature:

Jehona Sylqa

Acknowledgments

First of all, I would like to thank God for giving me good health and opportunities to study and work.

Secondly, I would like to acknowledge my family, specifically my parents, husband and two children for their unwavering support, love and understanding. Without them in my life, I could never have achieved this high level of success.

Next, I would like to thank my mentor, Professor Veronika Kareva who provided patient advice and guidance throughout the completion of this research paper.

Lastly, I would like to acknowledge everyone who, one way or another, contributed in my accomplishments, but the greatest acknowledgment goes to workers of the Raiffeisen Bank in the Republic of Kosovo who were the main key in attaining the aim and objectives of this study.

Abstract

The purpose of this research is to investigate the English Language skills needed by the employees in Raiffeisen Bank Kosovo/Peja Branch. To understand to what extent, they use English at their work and to investigate what are their lacks and needs they should work to improve more to become efficient in communicating with their clients and in completing their duties at work. This research was conducted in Raiffeisen Bank Kosovo and the respondents are given from the sales department- 30. Two instruments were used to complete the research. Questionnaires were sent to the respondents by email, having prior permission from managers and Human Recourses office. Participants were asked about the English language skills they use more frequently in workplaces, the tasks they are often required to perform in English, their need for learning different language skills, the context of English language used in the work setting, their experiences with learning English and taking English examination. The questionnaire was administered in two formats, online and hard copy, to allow flexibility in collecting responses. The second instrument used in this research was an interview. It took place with the branch managers and the Regional Branch manager, aiming to collect as much information from the different angles operating in the Bank. The collected data has been analyzed, discussed, compared and build reliable and realistic research into Needs analysis of English Language for the Bank Employees in Raiffeisen Bank Kosovo-Peja Branch. The results taken from the questionnaire and interview show that English language level of bank employees and bank managers is not so satisfactory because of the lack of adequate trainings and courses.

Keywords: *needs, English, banking, employees, managers ...*

Abstrakti

Qëllimi i këtij hulumtimi është të hetojmë aftësitë e Gjuhës Angleze të nevojshme nga punonjësit e bankës Raifaisen në Kosovë/Dega në Pejë. Për të kuptuar në çfarë gjerësie ata përdorin Gjuhën Angleze në punën e tyre dhe të hetojmë mungesat dhe nevojat që ata duhet të punojnë për t'i përmirësuar më shumë që të bëhen të efektshëm në të komunikuarit me klientët e tyre dhe në përmbushjen e detyrave të tyre në punë. Ky hulumtim është kryer në bankën Raifaisen në Kosovë dhe të anketuarit janë prej departamentit të shitjes – 30. Dy instrumente janë përdorur për të përmbushur këtë hulumtim. Pyetësorët u janë dërguar të anketuarve me imellë, duke marrur leje paraprake nga menagjerët dhe zyra e burimeve njerëzore. Pjesëmarrësit janë pyetur rreth aftësive të Gjuhës Angleze që ata i përdorin më shpesh në vendin e tyre të punës, detyrat që atyre shpesh u kërkohet t'i performojnë në Gjuhë Angleze, nevojën e tyre për të mësuarit e aftësive të ndryshme të gjuhës, kontekstin e Gjuhës Angleze të përdorur në vendin e punës, përvojat e tyre me mësimnxënien e Gjuhës Angleze dhe provimet në Gjuhën Angleze. Pyetësi është drejtuar në dy formate, onllajn dhe kopje të shtypur, për të lejuar lakueshmërinë në grumbullimin e përgjigjeve. Instrumenti i dytë i përdorur në këtë hulumtim ishte intervista. Intervista zëri vend me menagjerët e degës dhe menagjerin e degës rajonale, me qëllimin për të mbledhur sa më shumë informacione prej këndeve të ndryshme që veprojnë në Bankë. Të dhënat e mbledhura janë analizuar, diskutuar, krahasuar dhe ndërtojnë hulumtim të sigurtë dhe realist brenda analizës së nevojave të Gjuhës Angleze për punonjësit e Bankës Raifaisen në Kosovë – dega Pejë. Rezultatet e marrura nga pyetësi dhe intervista tregojnë që niveli i gjuhës angleze i punëtorëve dhe menagjerëve të bankës nuk është aq i kënaqshëm për shkak të mungesës së trajnimeve dhe kurseve adekuate.

Fjalët kyqe: *nevojë, Gjuhë Angleze, veprime bankare, punonjësit, menagjerët . . .*

Working title of the thesis:

“English for banking: needs analysis at Raiffeisen Bank Kosovo-Peja Branch”

Translation of the working title in Albanian:

“ Gjuha angleze në banka: analizë e nevojave gjuhësore në Raiffeisen Bank Kosovë-Dega e Pejes”

Translation of the working title in Macedonian:

"Англиски јазик за банкарски: анализа на потребите на Рајфајзен банка на Косово"

Table of contents

Declaration of Authorship	ii
Acknowledgments	iii
Abstract	iv
Abstrakti	v
Title of the thesis	vi

CHAPTER 1:

1.1. Introduction	1
1.2. The importance of the thesis	3
1.3. Structure of the thesis	4
1.4. Research aim	5
1.5. Objectives of the study	5
Summary	6

CHAPTER 2:

2.1. Introduction of literature review	7
2.2. Needs Analysis	9
2.3. The role of Needs Analysis in ESP	13
2.4. The impact of English Language in the workplace	18
2.5. Benefits of English Language for bank employees	19
Summary	19

CHAPTER 3:

3.1. Research Design and Methodology	21
3.2. Research Questions and Hypotheses	21

3.3. Population and Sample	22
3.4. Data Collections and Study Instruments	23
CHAPTER 4:	
4.1. Bank employees' questionnaire – the results and discussion	25
4.2. Bank managers' interview – the results and discussion	37
4.3. The analysis of the first hypothesis	43
4.4. The analysis of the second hypothesis	43
4.5. The analysis of the third hypothesis	43
4.6. The analysis of the fourth hypothesis	43
CHAPTER 5:	
5.1. Conclusion	45
5.2. Limitations of the study	48
5.3. Recommendation	49
Bibliography	51
Appendix 1	55
Appendix 2	58
Appendix 3	60
Appendix 4	63

CHAPTER 1

1.1. Introduction

“ Needs analysis is generally considered the core stone of English for Specific Purposes (ESP) course design “ (Dudley-Evans & St John, 1988, p. 122), and came to being as a result of a demand for English course geared or directed to specific needs of the learners after Second World War. Needs analysis’ aim is to gather as much information as possible in order to build comprehensive understanding of the needs.

In assessing the learner’s specific needs, we come across the term ‘‘needs analysis’’ which has been different along the decades. At the initial stages of ESP (the 1960s and the early 1970), needs analysis consisted in evaluating the communicative needs of the learners and the techniques of achieving specific teaching objectives.

One way or another, we are living in a digitalized time and technology (with its devices) has really become a natural part of human daily life, therefore it certainly can help all employees from various sectors, specifically employees of banking sector to develop their English Language skills and to facilitate their communication (the ability to give and receive different kinds of information) with clients.

A well - known linguist, Munby (1978) in his communicative syllabus design presented a highly detailed set of procedures for discovering target situational needs, that is, what the learners need to do in a target situation. According to him, needs are “Necessities”, “Lacks “and “Wants”. Next, regards to his opinion, necessities are types of needs determined by the demands of the target situation, that is, what the learner has to know in order to function effectively in the target situation. Hence, bank employees need to know English Language since it is an inseparable part of their daily job.

Further on, Munby (1978) focused on the selection of the material in needs analysis and observed that the selection of the material in needs analysis depends upon the systematic analysis of the specific learners needs by content areas (activities involved), skills (listening, speaking,

reading, writing etc.,) and the level of proficiency required (Munby, 1978). Ergo, English materials can be used as a supplement to bank employees.

One way or another, Hawkey (1979) shared the same view with Munby on the process of identifying learner's English language needs". As cited in Florence O. Adwumi and Oluwakemi A. Owoyemi (2012, p. 107), "identification of who would use the English language as the first step. His first step in needs identification can be summed up in the following questions, Where, With Whom? In which dialect? At what level? To perform what activities? To convey which tones? Meanwhile, the second step is to identify the skills, notions, functions which are required in order to satisfy the users requirement" (Hawkey, 1979).

Needs Analysis, according to Jenks (1981), is a learner-centered approach to language teaching since learners' needs are derived from learners' purpose for wanting to learn the language. It is upon this learner needs that the objectives and the contents of the learning experiences are base of "need" that have been discussed.

According to Widdowson (as cited in Robinson, 1991, p.7), ' needs can refer to students' study or job requirements, and this is considered a goal-oriented definition of needs. He also suggested that it is important to consider what the learner needs to do in order to acquire the language, which is a process-oriented definition of needs '.

In addition, Mountford (as cited in Robinsons, 1991, p.7) mentioned that ' needs can mean what the use-institution or society consider as necessary or want to learn form a program '. Berwick (as cited in Robinson, 1991, p.8) also claimed that ' needs can be interpreted as "a lack" since they are what the students do not know or cannot do in English '.

"English for specific purposes is a term that refers to teaching or studying English for a particular career (like law, medicine) or for business in general." (International Teacher Training Organization, 2005). Additionally, English for Specific Purposes or ESP is as process which moves in a cycle. It moves with the needs of the learners according to their professions. ESP teachers designed the syllabus by focusing on the profession of the learners. In this way, this approach is not focusing on the skills, but focuses on how these skills can be used in different kind of activities to make English learning effective.

In like manner, in a study which took place in a specialized business context involving senior German bankers, Edwards (2000) has observed that there is a correlational relationship between the place of work and the effective needs of workers in terms of language skills practiced, terminology used, and syllabus design and materials preparation for the workers.

Ellis and Johnson (1994) argue that, “business English shares common characteristics with other varieties of English for Specific purposes (ESP), as it is based in the needs analysis, design, course design and material selection and development”.

Florence O.Adewumi and Oluwakemi A. A Owoyemi (2012) argue that, working in financial service sector, especially the banking sector, requires a high level of interactions by the roles, functions and responsibilities of Junior Banking staff and Middle Management staff of Banks. It is therefore important that bank employees at different levels need to be highly proficient in the use of English Language.

So, knowing that English is the most spoken language around the world and it provides an essential feature for understanding banking concepts was the greatest indicator that made me investigate on such topic.

1.2. The importance of the thesis

Needs analysis is a very useful tool to help identify lacks, necessities and wants of the students in terms of language skills. After analyzing the needs and determining the objectives, based in this foundation it is possible to develop curriculum, teaching materials and methods that can lead to increasing learners’ motivation and success. So and so, attractive and motivational ways are needed to find out in order to have good English communication between learners and employees, too.

Because I am working in the Banking industry for fifteen years now, and during the working experience on this particular field, I have seen the importance of English language knowledge in everyday work. I have also noticed the influence that lack of English Language knowledge had in staff communication with clients, operating in the computer system, and their overall

performance. Thus, this thesis aims to discover the needs of banking professionals to elevate their English Language skills.

The results of this study will lead to gathering useful resource that will help designing English teaching/learning materials for Bank employees. It means, the findings of this study will be pretty helpful and beneficial not only for me as a researcher of this thesis but for Bank employees, too.

1.3. Structure of the thesis

This master thesis includes five chapters which are divided into: introduction, literature review, methodology, the results and discussion, and conclusion, too. Such chapters are parted into subheadings as well.

The first chapter – introduction covers an overall overview about needs analysis and English for Specific Purposes. Likewise, it talks about the importance of this thesis, continuing by the structure, then general aim of this research, objectives and lastly a brief summary of the first chapter.

The second chapter – literature review involves general description about needs analysis and their role in ESP, specifically this chapter incorporates the importance and impact of practicing English Language in our workplace. Most importantly, it mentions the benefits that English Language offers to bank employees, and all at the end a short summary of the second chapter, too.

The third chapter elaborates all the methodology used throughout the realization of this study. Research questions, research hypotheses, population, sample, data collections and study instruments are impressive parts of the target chapter and present meaningful information about the study.

The fourth chapter – study results and discussion is definitely the most noteworthy chapter of all since it comprises the results taken from bank employees' questionnaire and bank managers' interview. Such results of the two appreciated instruments are followed by a more detailed

discussion related to them. Next, since this thesis is built upon four hypotheses therefore the analysis and verification of each one is comprehended into this chapter.

Lastly, chapter number five concludes the whole development and progress of the thesis. So, in a specific way it deals with generic conclusion of the study, its limitations and recommendations for future research studies. Bibliography and appendices as relevant and useful parts are included by the end of the thesis.

1.4. Research aim

The study aims at identifying and analyzing the English language needs for the Employees of Raiffeisen Bank in Kosovo/Peja Branch. So, this MA thesis contains accurate information-collected” on job” using two different research instruments in order to highlight the process of designing an appropriate and suitable English language ESP syllabus for bankers.

1.5. Objectives of the study

- To find out if commercial banks pay attention in general to the importance of English Language as an international tool of communication.
- To find out what English language skills they should work on/improve.
- To find out what are the obstacles in improving their English language.
- To find out what are the difficulties do they encounter regarding the usage of English language at their field of work.

Summary

Thus, chapter number one determines the meaning of needs analysis and their importance in every sphere of life. Except this, the introduction part defines the great significance of the thesis, the prominence of needs analysis and English language for banking industry, structure of this MA thesis, the main aim of the research and four objectives of it, too.

CHAPTER 2

2.1. Introduction of literature review

The subsequent chapter deals with the research study about needs analysis, English Language in general (featuring English skills), but more specifically it elaborates the necessities of English Language for bank employees, concretely bank employees of Raiffaisen Bank. This bank is located nearby Peja, Kosovo, concretely next to Peja municipality, "Bill Clinton" street. It offers a range of banking services and products for all clients.

One of the most famed world linguists, David Crystal (2003) claims that "English is a global language because it develops a special role that is recognized in every country" (Crystal, 2003, p. 3). Hereupon, English Language has been accepted and used as an international/global or lingua franca language all around the world. Despite its usage as a mother tongue in many countries all over the world, English is also being used in many other countries as a second and foreign language.

In an extensive manner, English is being used in all schools around the world, in business, trade, banks, restaurants, cafes, hospitals, cinemas, markets, shops, post office, station, and so forth. It means English Language is a universal language and it is being used everywhere and for everyone.

It is already known that "English, like all languages, is full of problems and difficulties for the foreign learner. Some of these points are easy to explain but others are more tricky" (Swan, 1995, p. xi), but luckily the rapid progress of technology has changed the entire world and really facilitates employees' tasks, in our case, bank employees, since their personal devices help them to get the right concepts of what they are looking for and they have the potential to develop their proficiency, vocabulary, understanding, spoken or written communication skills, and terminology too.

According to the opinion of a renowned philologist, Stanley (2013), technology can be a highly engaging and interactive tool, providing a source of real language, both written and spoken, and

motivating learners to produce more language than they otherwise might have done (Stanley, 2013, p. 2).

In addition, the use of technology can enhance employees learning (Garfield, Chance, & Snell, 2000), facilitate their accessibility and interaction (Chance, BenZvi, Garfield, & Medina, 2007), and provide them with opportunities to become familiar with the technology that they may encounter in their jobs (Chance et al., 2007).

Learning English Language needs hard work, patience, dedication and desire as well, hence in order to have better proficiency and fluency in English, all people, especially bank employees have to possess such features and to find out proper methods to learn it. Bastias et al. (2011) pretended that,

Throughout history, there have been many approaches for the learning of English. All of them have been used during a period of time and then have been replaced by new approaches that proposed new ways for helping foreign students to reach a better proficiency of English as second or foreign language. (p. 4)

“ Language, learning, and the development of a personal identity are all closely related. By providing a wealth of opportunities for discussion, reading and writing, employees should be able to develop their ability to communicate and thus enhance confidence in their own language abilities “ (Skolverket, 2011, p. 11). This means, bank employees have to practice English skills as much as they can in order to have better communication with coworkers, managers and clients, too.

The need for the improvement of English communication skills of banking professionals is growing up among the time since their job as bankers is not quite sufficient to perform better their profession. As a result of all this, the demand for training programs, courses and materials in English Language is entirely needed for bank employees in order to have preferably performance at work.

Thus, language and communication skills are among the main concerns of bank employees and ones of the most important sections in banking. Sukwiwat (1985) argues that “ more than a century ago, English was needed for national survival, today it is needed for economic survival “ because customer satisfaction can be considered as an important factor for success and developing it, is crucial. The success and customer satisfaction facilitate the strategic objectives of the Bank and English Language is highly necessary to do or perform the job in an effective manner.

2.2. Needs Analysis

A brief overview of the origin of NA was provided by West (1997, p. 68; as cited in Songhori, 2008). He states that the term was first emerged in the 1920s, but because it referred to determining the needs of the general language learners, who studied English simply for the sake of knowing English, it did not seem very relevant at that time and did not linger; its return is closely associated with the emergence of ESP in the 1970s. By the 1990s, NA appeared in language teaching in many countries. Today, it is widely believed that needs analysis is a prerequisite to the specification of any language course objectives.

Many linguistics around the globe gave various definitions and opinions about needs analysis. So, in this case, Hutchinson and Waters, two very famous linguistics, in 1987 perceived “ Needs Analysis as a process of identifying the target situation, a definable need to communicate in English and then carrying out a rigorous analysis on the linguistic features of that situation” (Hutchinson and Waters, 1987).

Needs Analysis is a very beneficial approach since “ it affects the individuals’ educational life at the time of studying and their future life regarding their future careers and affairs “ (Karimi and Sanavi, 2014, p. 852). Different learners have different interests, desires and needs therefore needs analysis has an important influence on their motivation to learn and on the effectiveness of their learning.

Every teaching and learning approach has its aims and like other approaches, needs analysis has its aims too, and Richards (1885) argues that, “ the aims of a need analysis are to determine

situations, tasks activities in which learners will use English and those learners present level of competence ‘’ (Richards, 1885, p. 52).

Brown (1995) refers to NA as the activities involved in gathering information that will serve as the basis for developing a curriculum which meets the learning needs of a particular group of students. Meanwhile, MC Ardle (1998) states that NA process is a series of activities conducted to identify problems or other issues in the workplace, and to determine whether training is appropriate response.

Richards & Schmidt (2002) define needs analysis or NA as:

The process of determining the needs for which a learner or group of learners requires a language and arranging the needs according to priorities. Needs assessment makes use of both subjective and objective information (e.g. data from questionnaires, texts, interviews, observation) and seeks to obtain information on: a) the situation in which a language will be used (including who it will be used with); b) the objectives and purposes for which the language is needed; c) the types of communication that will be used (e.g. written, spoken, formal, informal) d) the level of proficiency that will be required. Needs assessment is a part of curriculum development and is normally required before a syllabus can be developed for language teaching (Richards & Schmidt, 2002, p. 353 – 354).

Next, Richard states that ‘’ the procedure used to gather information on the needs of learners is known as needs analysis ‘’ (Richard, 2013, p. 23). All in all, needs analysis is a method that cannot be separated from the development of language learning materials and curriculum. Basturkmen in 2006 said that ‘’ needs analysis is the identification of a language and skills used in determining and selecting ESP – based learning materials. The analysis can also be used to assess learners and the learning process at the end of the learning period ‘’ (Basturkmen, 2006, p. 17).

In more detail, Hutchinson and Waters stated the table of needs analysis (Hutchinson and Waters, 2016, p. 8-9).

Table 1: Needs Analysis

Types of needs analysis	Based on target situation	Types of needs analysis	Based on learning needs
Why is the language needed?	For study, for work, for training, for combination of these, for some other purposes, e.g. status, exam, promotion etc.	Why are the learners taking the course?	Compulsory or optional; Apparent need or not; Are status, money promotion involved? ; What do learners think they will achieve? ; What is their attitude towards the ESP course? ; Do they want to improve their English or do they resent the time they have to spend on it?
How will the language be used?	Medium: speaking, writing, reading etc. Channel: e.g. telephone, face to face; Types of text or discourse: e.g. academic texts, lectures, informal	How do the learners learn?	What is their learning background? What is their concept of teaching and learning? What methodology will appeal to them? What sort of techniques are

	conversations, etc.		likely/alienate to them?
What will the content areas be?	Subjects: e.g. medicine, biology, architecture, etc. Level: e.g. technician, craftsman, postgraduate, etc.	What resources are available?	Number and professional competence of teachers; Attitude of teachers to ESP; Teachers' knowledge of and attitude to the subject content; Materials; Aids and opportunities out of class activities.
How will the learner use the language with?	Native speakers or nonnative; Level of knowledge receive: e.g. expert, layman, student; Relationship: e.g. colleague, teacher, customer superior, subordinate.	Who are the learners?	Age, sex, nationality; What do they know already about English? ; What subject knowledge do they have? ; What are their interests? ; What is their socio – cultural background? ; What teaching styles are they use to? ; What is their attitude to English or to cultures of the English

			speaking world?
Where will the language be used?	Physical setting; e.g. office, lecture theatre, hotel etc. Human context: e.g. alone, meetings, telephone etc. Language context: e.g. in own country, abroad.	Where will the ESP course take place?	Are the surroundings pleasant, dull, noisy, cold etc?

[Table 1:] JEELL (Journal of English Education, Linguistics, and Literature, Volume 5, No. 2, 2019

2.3. The role of Needs Analysis in ESP

The capacity to use English, in particular English for Specific Purposes or ESP, is quite helpful for students to explore the fields of science they already study. With the outstanding English skills, students can understand the contents of reference books, information from the Internet, scientific journals and other sources of information that use English. Additionally, students need to prepare their English abilities for their career in the future because the aptitude to use English can be a very useful thing in the competition they will face when finding a good job.

Needs analysis (NA) is essentially needed for ESP because there are specific requirement to meet the goal of ESP and having the finding of NA, English language teachers are able to analyze and assess their ESP classes.

Nowadays, the need for English for Specific Purposes (ESP) becomes obvious because the rapid growth of science, technology and digital tools has definitely gained its territory. According to Swales ESP is ‘‘ the area of inquiry and practice in the development of language programs for people who need a language to meet a predictable range of communicative needs ‘’ (Swales, 1992, p. 300).

The definition of English for Specific Purposes (ESP) as conceptual term appeared in the literature in the 1960s. Thus, Robinson states that ‘‘ ESP first arose, and has continued to develop, in response to a need: the need of non – native speakers of the language to use it for some clearly defined practical purpose. As purposes change, so must ESP ‘‘ (Robinson, 1989, p. 395 – 428).

One way or another, English for Specific Purposes or ESP refers to the teaching and learning English as a second or foreign language where the aim of the learners is to use English in a particular academic, professional or occupational domain. Thus, ESP is English focusing on learners’ special needs. Dudley – Evans supports this view and agrees that ‘‘ ESP is an approach to language teaching in which all decisions as to content and method are based on the learner’s reason for learning. He even describes ESP as an ‘‘attitude of mind’’ (Dudley-Evans, 1998, p. 4 – 5).

The focus of ESP courses stands on analysis of learner’s needs, more concretely its focus is on work or study related needs. Moreover, materials in English Language have to be formulated in accordance with the needs of students. In ESP courses, learners are introduced to lexical, grammatical and rhetorical elements used in specific disciplines, vocations, or professions to accomplish specific purposes.

Thus, ESP teachers have to start from the analysis of his/her students’ needs before considering other issues like materials selection or design, methodology and evaluation. Based on Hutchinson and Waters’ opinion, the basic question of ESP is: **Why does this learner need to learn a foreign language?** The purpose of learning English became the core (Hutchison and Waters, 1987).

Brindley (1989) elaborated on the distinction made by Richterich (1983) between **objective** and **subjective** needs. He defines objective needs as those ‘‘ which are derivable from different kinds of factual information about learners, their use of language in real life communicative situations as well as their current language proficiency and language difficulties ‘‘ (p. 70). To assess objective needs, a need analyst may include information about students’ background (e.g. country, culture, education, family, profession, age), their proficiency in different language skills, and their needs as far as the language use outside the class is concerned.

Subjective needs, however, are derived from the learners themselves (Nunan, 1988). They include “ the cognitive and affective needs of the learner in the learning situation, derivable from information about affective and cognitive factors such as personality, confidence, attitudes, learners’ wants and expectations with regard to the learning of English and their individual cognitive styles and learning strategies ” (Brindley, 1989, p. 70). To assess subjective needs, information about students themselves, their needs and wants, their lacks, their attitudes towards L2 and its culture, and learning are included.

Likewise, Mackay and Mountford (1978) suggest three kinds of purposes (*occupational requirements, vocational training program* and *academic or professional study*) for which ESP is being used. These include:

1. “ **Occupational requirements** ”, e.g. for international telephone operators, civil airline pilots, etc.
2. “ **Vocational training program** ”, e.g. for hotel and catering staff, technical trade, etc.
3. “ **Academic or professional study** ”, e.g. engineering, medicine, law, etc.

Stevens in 1988 made a distinction between absolute and variable characteristics of English for Specific Purposes:

1. **Absolute characteristics:** ESP is designed to meet specific needs of the learner; ESP makes use of the underlying methodology and activities of the disciplines it serves; and ESP is centered on the language (grammar, lexis, register), skills, discourse and genres appropriate to these activities.
2. **Variable characteristics:** English for Specific Purposes or ESP may be related or designed for specific disciplines; ESP may use, in specific teaching situations, a different methodology from that of general English; ESP is likely to be designed for adult learners, either at a tertiary level institution or in a professional work situation; it could be used for learners at secondary school level; ESP is generally designed for intermediate or advanced learners; and most ESP courses assume basic knowledge of the language system, but it can be used with beginners.

So, “ the effectiveness of ESP courses in higher education is another important issue which has become high priority over the past two decades following the trend towards ensuring effectiveness in teaching “ (Chostelidou, 2011).

In order for a NA investigation to be effective, it should embrace the following principles:

- a) **Priority should be given to communication needs** – Communication needs come to attention when it is believed that what learners are taught should be specifically what they will really use, and that this should determine the content of ESP courses (Munby, 1978; Dudley – Evans & St John, 1998). According to Long (2005) and Orr (2002), the ability to communicate involves understanding discourse practices where the language is situated and in which learners must operate. This highlights the importance of predicting students’ specific communication needs as accurately as possible to prepare them adequately for situations they are likely to face in the near future.
- b) **The ‘context’ should be taken into account** – The context influences the teaching and learning process (Richterich & Chancerel, 1977; Holliday & Cooke, 1982; Jordan, 1997). Language teaching and course design that do not consider the context where English is used is likely to be either inefficient or inadequate (Long, 2005). Some factors to consider when looking at the context of teaching and learning include societal, institutional and teacher factors (Richards, 2001). Societal factors refer to expectations of society such as employers’ English standards for employment. Educational institutions may influence the specificity of ESP courses. Finally, teacher factors influence the way ESP courses are run. For instance, ESP courses may focus on teaching all the four skills, but a teacher may believe that reading and writing should be emphasized more than listening and speaking. Teaching style and personality are also vital factors that influence every learning situation.
- c) **Multiple perspectives should be considered** – According to Richterich and Chancerel (1977); Berwick (1989); Brindley (1989); Benesch (2001), learners’ needs depend on various expectations, interpretations and individual value judgments. It is therefore important to ensure that interpretations consider the perspectives of other stakeholders involved including teachers, administrators, etc. Long (2005) states that in addition to the perspectives of learners on their needs, the perspectives of all those others involved

should be collected in the needs analysis process, because this can help in gathering more valid and reliable data for providing better resources for learners. In a similar vein, Robinson (1991) points out that in order to gather the relevant information for a NA, three main sources of information are necessary: the students, the language teaching institution including the administrators, and the student's employer.

- d) **Multiple data collection methods should be employed in NA** – The utilization of multiple data collection methods is recommended when dealing with students' needs for validating data (Hutchinson & Waters, 1987; Richterich & Chancerel, 1977). Consistent with this view, Long (2005) calls for more attention to 'methodological options' in NA. He also recommends that limitations of data collection methods should be dealt with both before and during the research process. Every researcher has different circumstances that influence the choice of method in conducting his/her investigation. The data collection methods which can be used for conducting NA are numerous but it is up to the researcher to choose the method that best serves his/her goals and circumstances.
- e) **NA should be treated as an ongoing activity** – The analysis of learners' needs should be on an ongoing basis since they are likely to change over time, depending on contextual and human affective variables (Brown, 1995; Holliday, 1994; Hutchinson & Waters, 1987; Nunan, 1988; Richterich & Chancerel, 1977). It is necessary for teachers to carry out NA continuously to keep up with their students' needs.

Moreover, Aliakbari and Boghayeri, two celebrated linguists, in 2014 argue that ‘‘ in the recent decade, due to the growing demands for ESP courses a large body of literature has been developed in this area of study in different countries. The findings also revealed that the learners had different expectations to use the target language for study or professional purposes which could be an important concern in identification of the learners needs ‘‘ (Aliakbari and Boghayeri, 2014).

Summing it all up, English for Specific Purposes or ESP course aim is at providing all kind of students with the essential knowledge and skills of the target language and the design of syllabi for ESP is directed towards serving the needs of learners seeking for or developing themselves in a particular occupation or specializing in a specific academic field. Therefore, after passing the

ESP course, students are expected to achieve an acceptable level of proficiency in English Language.

2.4. The impact of English Language in the workplace

English Language is a widespread recognition, simultaneously very necessary for the place of work. Moreover, it plays a quite important role as the noticeable means for communication in the global community. Billions of people around the globe are able to communicate in English and the number is still growing up.

Karimi & Vahdani Sanavi (2014) argue, “ English language is an international language with respect to different aspects of communication: sharing information via science and technology, communicating through commercial activities and also travelling around the world for different reasons “.

Employees in the workplace need English if they want to improve their performance at work. Thus, English Language helps them to communicate, interact and keeps them in contact with people around the entire world. Additionally, almost all the Internet sites and textbooks are in English Language and there is a lot of information which are pretty helpful for employees. Further on, travelling for employees will be very easy if they understand and communicate in English.

On the other hand, English can also be called as a business language because if employees want to enter the international business, they must know English. Thus, English offers them a lot of opportunities to work.

It is worth mentioning, English Language is easy to learn since it has a simple vocabulary and it helps employees understand other languages, too. So, English requires little effort to learn and succeed.

2.5. Benefits of English Language for bank employees

English Language is becoming very necessary in almost every field or sphere of life and work therefore English is an inevitable necessity of bank employees. Speaking and good communication skills are the main core of success of any job in all work places. As stated by Chowdhury ‘’ the relationship between globalization and the English language implicates employability in the job market ‘’ (Chowdhury, 2013, p. 68).

Bank employees have to deal with tasks which require more English, such as: online transactions between local and foreign banks, receiving and writing emails, reports, translated documents, project proposal, business letters, presentation slides, speaking with customers on occasional visits, talking about everyday tasks and duties, communication on telephone, giving oral presentation, attending meetings or seminars, and so forth.

Most of the finance work is carried out in English hence bank employees who speak English are better suited to increase efficiency and productivity of the bank and to take it to the next higher level. English language keeps bank employees globally connected since it helps them to interact with clients all over the globe. In other words, it helps in bringing more clients, finance grow, being more profitable and successful, as well.

Besides the aforementioned benefits, English Language improves bank employees’ fluency and accuracy, it helps them to expand their vocabulary in different areas and to gain more knowledge, makes them familiar with English banking concepts, makes working seem worthwhile, develops their thinking skills, establishes a positive atmosphere between bank coworkers and customers, engrosses their ideas and curiosity, and so forth.

Summary

One way or another, this chapter describes in details the significance of English Language as the most spoken language around the entire world. It continues with different authors’ opinions concerning English Language as a necessity for all employees, especially for bank employees. Further, it talks about needs analysis by mentioning its definition and importance. Moreover, it elaborates the role of needs analysis in English for Specific Purposes

(ESP). The impact and benefits of English Language in the workplace, more concretely in the banking sector are impressive parts of the second chapter, too.

CHAPTER 3

3.1. Research Design and Methodology

Qualitative and quantitative methods are used in order to collect information about the aim of this research. The entire realization of it was accomplished by two instruments which are questionnaire and interview done with bank employees and bank managers. Thus, the third chapter provides specific details and needful data about the methodology, six main research questions, four essential hypotheses, participants in the study, the sample, two used study instruments and the manners how they are conducted.

3.2. Research Questions and Hypotheses

In order to attain the goal of this study, the focus was based on six main research questions and four hypotheses.

Research questions:

1. Which language skills are needed by employees in Raiffeisen Bank Kosovo?
2. What difficulties do employees of Raiffeisen bank encounter when communicating in English at the workplace?
3. In their work settings, what English skills do these employees use more frequently?
4. In their work setting, what communicative tasks do they often perform in English?
5. Does English knowledge/lack of knowledge influence the productivity and overall performance?
6. What is the relationship between English Fluency and modern electronic administration requirements?

Hypotheses:

Four major hypotheses of this research are:

First hypothesis: Lack of English language knowledge is highly influencing the bad performance amongst Raiffeisen Bank Kosovo employees.

Second hypothesis: Older staff members have lower motivation to work on learning and improving their English Language skills.

Third hypothesis: There is no significant difference in the English Language needs of the Operational staff and Managerial staff members.

Fourth hypothesis: There are no significant differences in Raiffeisen Bank employees' attitudes toward the importance of English language at their work: gender, age, level of study and experience.

3.3. Population and Sample

The study was conducted in Raiffaisen Bank in Kosovo, specifically in the bank branch of Peja. This branch was selected because I work here.

The participants in this study were bank employees, in total thirty (30) – five (5) males and twenty – five (25) females. Two of bank employees have over twenty years of working experience whereas twenty – eight have less than twenty years of working experience. Besides bank employees, bank managers (five sub branch managers and one regional manager) were part of the research, too. They were all males and their working experience is from ten to fifteen years. They also have different backgrounds and work experiences. Both bank employees and managers have reasonably good knowledge about their working field. They are adequate, well trained, well prepared and well organized. Unfortunately, their level of English is not so good because the lack of trainings and courses disabled that. Thus, the level of English language proficiency is considered to be intermediate.

30 bank employees did the questionnaire while 6 bank managers participated in the interview.

Raiffaisen Bank in Peja owns splendid conditions and it is well equipped for the realization of the working process. The employees in this bank start working at 09:00 in the morning and end it at 05:00 in the afternoon. They also have an hour break work.

3.4. Data Collections and Study Instruments

There were two instruments used to complete the research (questionnaire and interview). The instruments also helped in testing the hypotheses. Questionnaires were sent to the front office staff by e mail, having the prior permission from managers and Human Recourses office.

With the aim of identifying the English Needs of banking professionals, a needs analysis questionnaire was developed. Participants were asked about the English language skills they use more frequently in workplaces, the tasks they are often required to perform in English, their need for learning different language skills, the context of English language used in the work setting, their experiences with learning English and taking English examination. The questionnaire (Appendix 1) was administered in two formats, online and hard copy, to allow flexibility in collecting responses. It contained ten (10) questions with multiple choices and it took up to ten minutes to fulfill.

The second instrument in this research was interview (Appendix 2). It took place with the branch managers and the Regional Branch manager. This instrument was chosen intentionally because it aims to collect as many information from the different angels operating in the Bank. The interview consisted of ten (10) open – ended questions as well and it took over 10 minutes of their time.

The study took two months and the personal data of the participants were confidential. The questionnaire and the interview were in English Language and Albanian Language, too just to make sure the participants understood the given questions (Appendices 3 and 4). The participants were allowed to ask questions in relation with any difficulty or obstacles they met during the procedure of fulfilling the questionnaire and interview. The collected information was quite helpful for completing my MA thesis.

The data conducted from the questionnaire and interview were carefully analyzed, discussed, compared and built a reliable and realistic research into Needs analysis of English Language for the Bank Employees in Raiffeisen Bank Kosovo.

CHAPTER 4

Extensively, chapter number four provides detailed information about bank employees' questionnaire and bank managers' interview, too. So, it analyzes and interprets the results gathered through them. The information is collected within two months. Likewise, the discussion about the main results taken from the above mentioned instruments is covered in this chapter as well. Qualitative and quantitative methods have been used in the form of questionnaire and interview. The qualitative method was about systematically gathering, organizing and interpreting qualitative data, meanwhile the quantitative method highlighted the numerical analysis of data assembled through questionnaire and interview. Thus, questionnaire and interview are realized in Raiffaisen Bank Kosovo/Peja Branch with thirty bank employees and six bank managers who felt free and grateful in being part of this research.

The answers and the outcomes taken from bank employees' questionnaire and bank managers' interview are presented below.

4.1. Bank employees' questionnaire – the results and discussion

The questionnaire for bank employees consisted of ten questions. All of the questions were multiple – choice questions. In the completion of the questionnaire took part thirty bank employees of Raiffaisen Bank/Peja Branch who helped a lot with their enormous contribution in the fulfillment of this research. The aim of this questionnaire was to reveal English language level of bank employees, the impact of this language in their daily banking tasks and operations, the most useful English skills in their workplace, the improvement of such skills and their English communication with clients. Except this, the questionnaire intended to prove the hypotheses two and four: **2.** *“ Older staff members have lower motivation to work on learning and improving their English Language skills ”.* **4.** *“ There are no significant differences in Raiffeisen Bank employees' attitudes toward the importance of English language at their work: gender, age, level of study and experience ”.*

Hereinafter, are represented and analyzed the questions and responses of bank employees' questionnaire.

1. How long have you been working as a bank employee?

Question 1 was designed to obtain the working experience of bank employees. So, based on the first question of the questionnaire, bank employees of Raiffaisen Bank/Peja Branch have a broad experience of working. This also can be proved by the percentage. 80% of bank employees chose the first option meanwhile 20% of them chose the second option.

- a) More than 10 years – 80%
- b) Less than 10 years – 20%

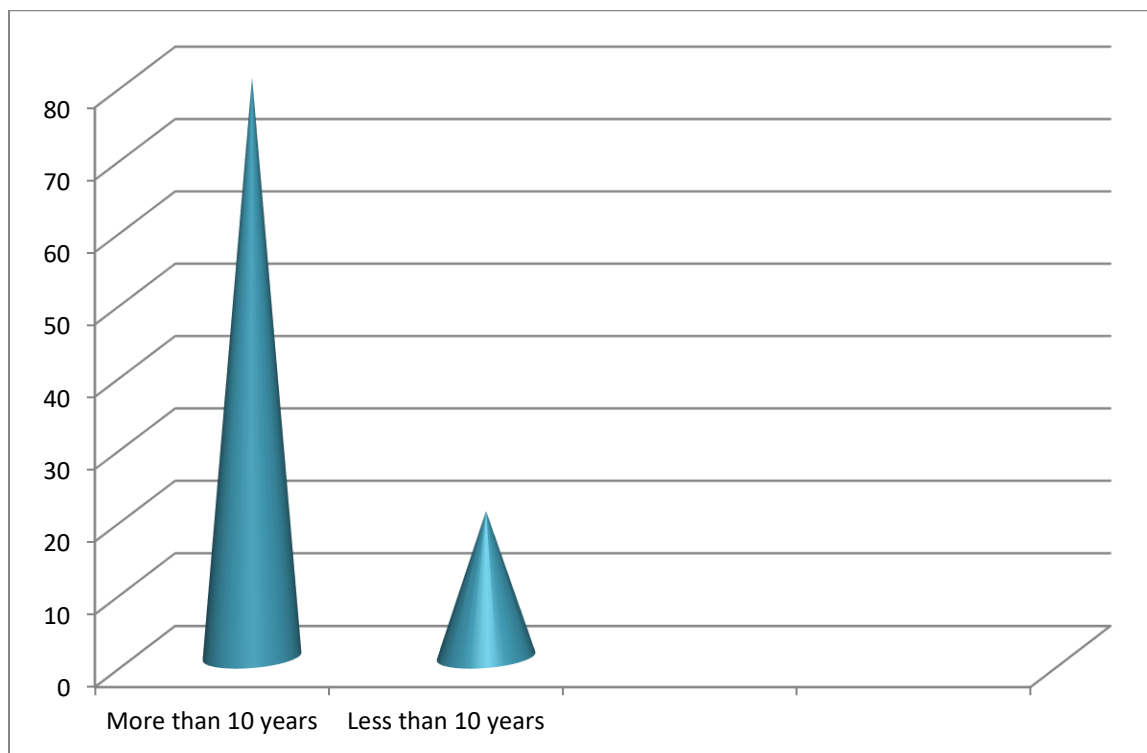


Chart 1: The responses of bank employees according to the first question of the questionnaire.

2. When did you start learning English?

According to the second question of the questionnaire, the diagram illustrates that all bank employees chose the same alternative and none of them selected the other alternatives. It means they started learning English Language since primary school level.

- a) Since primary school – 100 %
- b) Since high school – 0 %
- c) Since university – 0 %

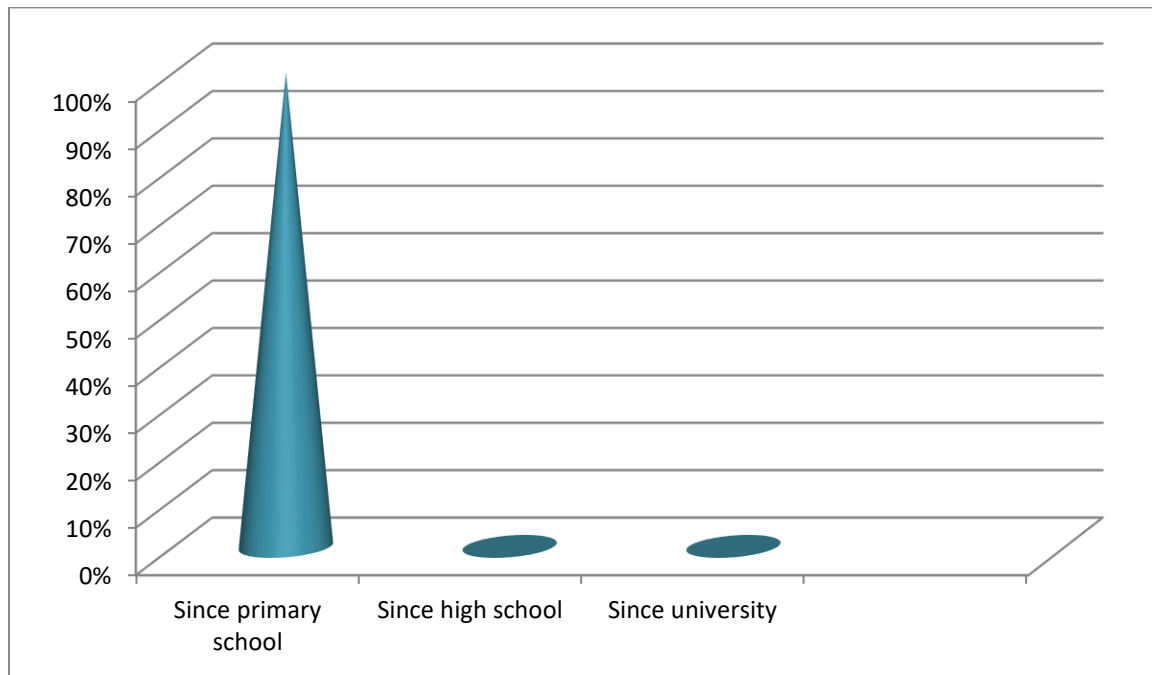


Chart 2: The responses of bank employees according to the second question of the questionnaire.

3. What is your level of English Language proficiency?

The level of English Language proficiency is shown from the answers taken on the third question. So, bank employees' level of English Language proficiency is mainly pre – intermediate (50%), followed by intermediate (40%), and upper – intermediate (10%). Therefore,

as it can be seen from the average, employees of Raiffaisen Bank/Peja Branch are not so good with English Language.

- a) Beginner – 0%
- b) Elementary – 0%
- c) Pre – intermediate – 50%
- d) Intermediate – 40%
- e) Upper – intermediate – 10%
- f) Advanced – 0%

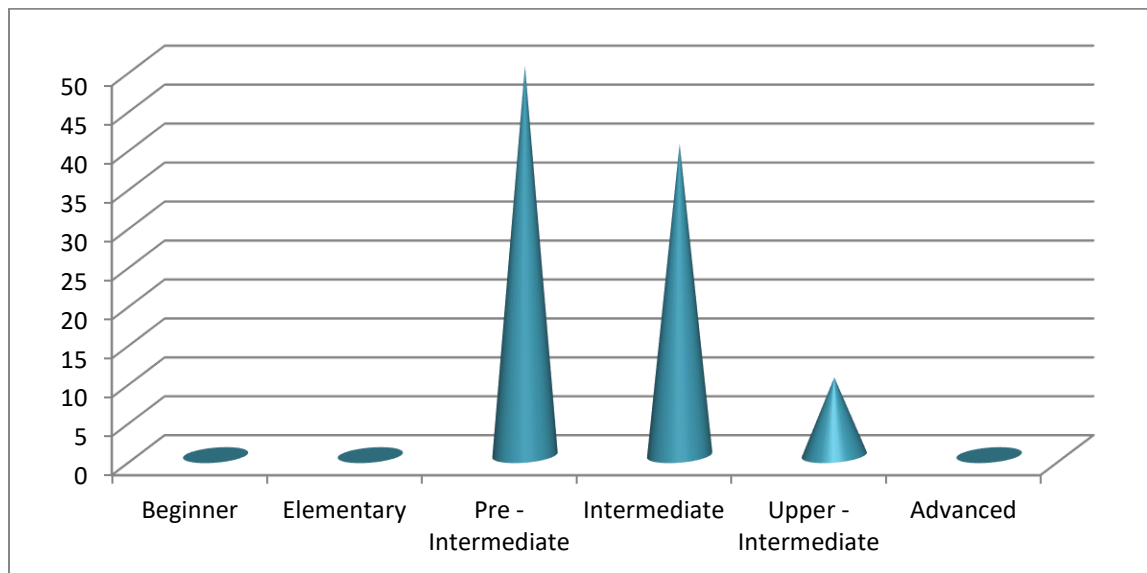


Chart 3: The responses of bank employees according to the third question of the questionnaire.

4. Have you ever attended an English Language for banking course/training?

In accordance with bank employees' responses, it can obviously be noticed from the figure that bank employees have never attended English Language courses or trainings related to their working field.

- a) Yes, I have – 0%
- b) No, I haven't – 100%

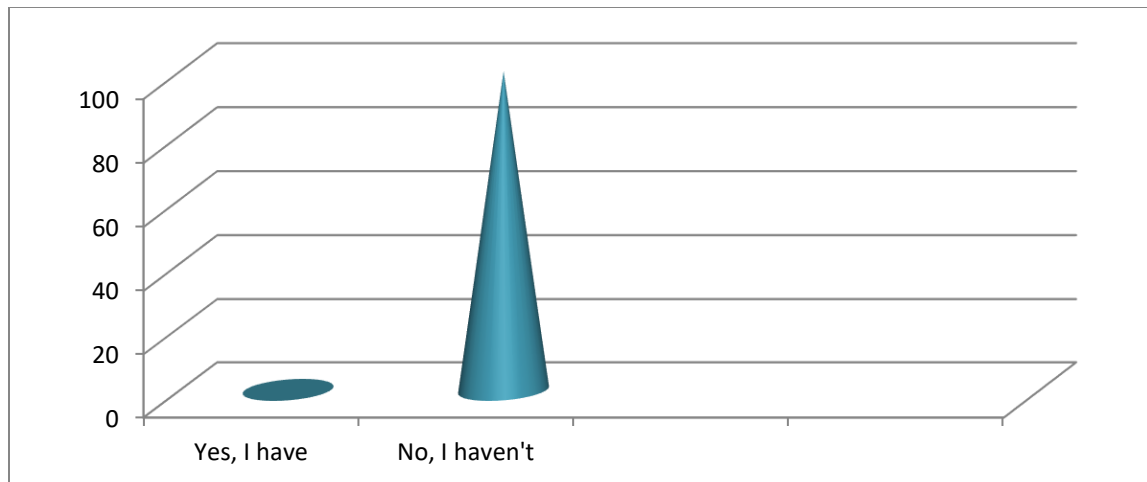


Chart 4: The responses of bank employees according to the fourth question of the questionnaire.

5. What is the impact of English Language in your banking tasks?

The chart below shows that English as an international language impacts bank employees' tasks. Their responses can be proved by the percentage, too. 50% of them agreed that it has a moderate impact, 30% of them conformed that it has a little impact meantime 20% of them adjusted that it has a significant impact. On the other hand, the third and last options were not selected by any participants.

- a) Significant impact – 20%
- b) Moderate impact – 50%
- c) Somewhat impact – 0%
- d) A little impact – 30%
- e) No impact at all – 0%

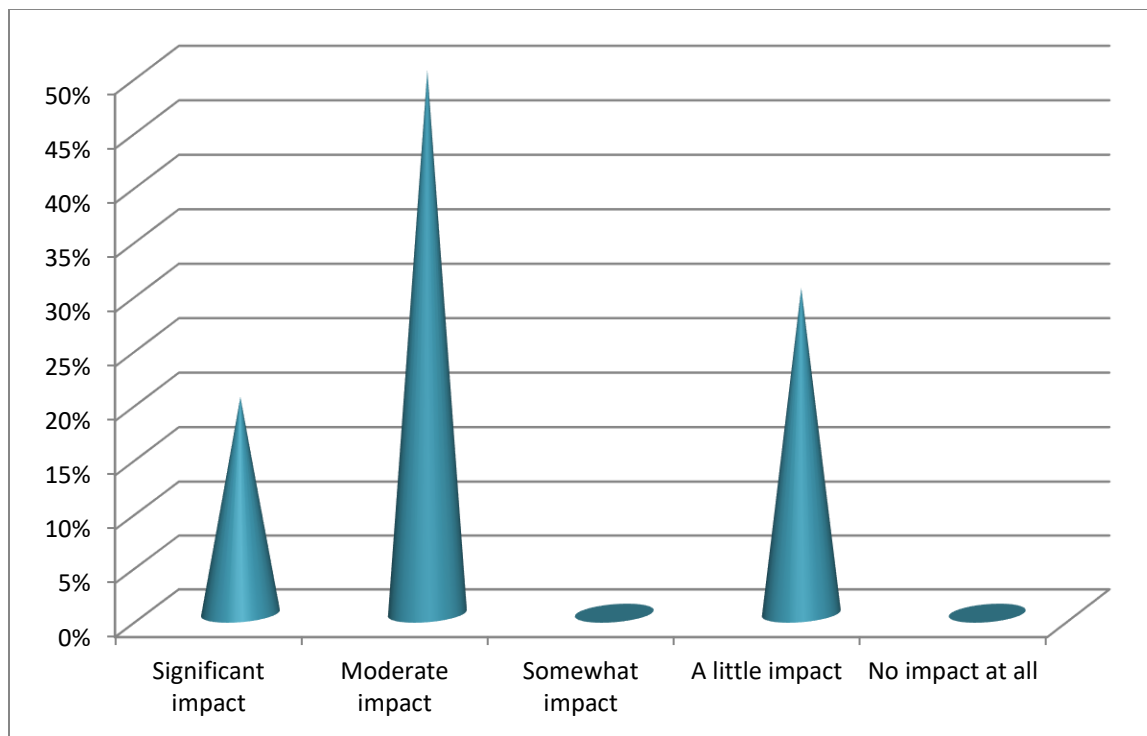


Chart 5: The responses of bank employees according to the fifth question of the questionnaire.

6. Do you think that English Language facilitate your banking operations?

In connection with sixth question of the questionnaire, the majority of bank employees (concretely 90% of them) thought that English Language facilitates their banking operations, whiles 10% of them did not share the same opinion with other colleagues since they emphasized that English Language does not facilitate their banking process.

- a) Yes, it facilitates them – 90%
- b) No, it doesn't facilitate them – 10%

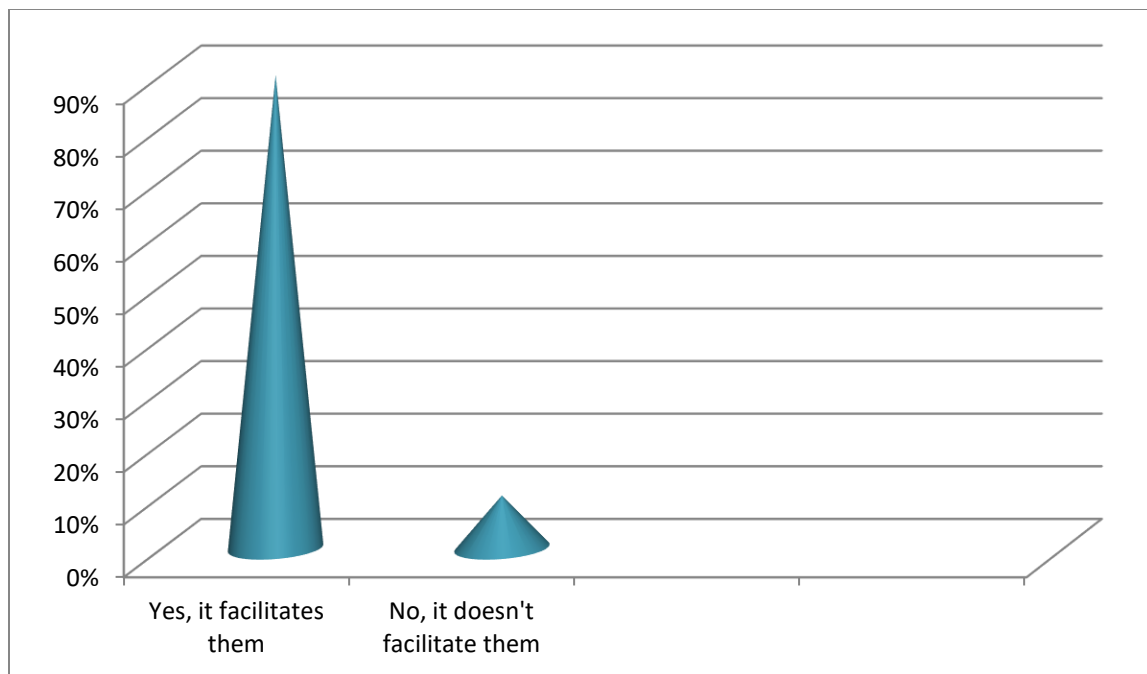


Chart 6: The responses of bank employees according to the sixth question of the questionnaire.

7. Which one of the below mentioned English Language skills do you often use in your workplace?

With regard to question number seven, it can be said that 50% of employees who work in Raiffaisen Bank/Peja Branch often use reading skills in their workplace, 30% of them use speaking skills and 20% of them use listening (10%) and writing (10%) skills.

- a) Speaking – 30%
- b) Listening – 10%
- c) Reading – 50%
- d) Writing – 10 %

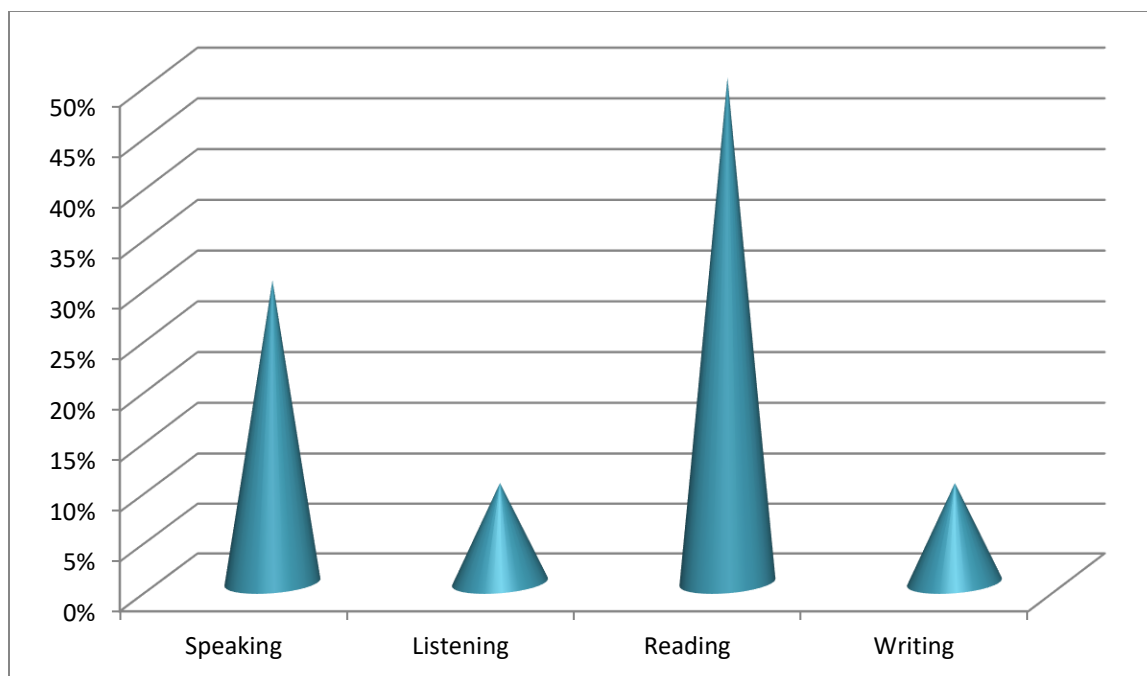


Chart 7: The responses of bank employees according to the seventh question of the questionnaire.

8. Which English Language skill of yours needs to improve?

In connection with this question, 50% of the target participants need to elevate their English Language speaking skills, 20% of them need to meliorate their writing skills, 20% others need to upgrade their reading skills and lastly 10% need to strengthen their English Language listening skills.

- a) Writing – 20%
- b) Reading – 20%
- c) Listening – 10%
- d) Speaking – 50%

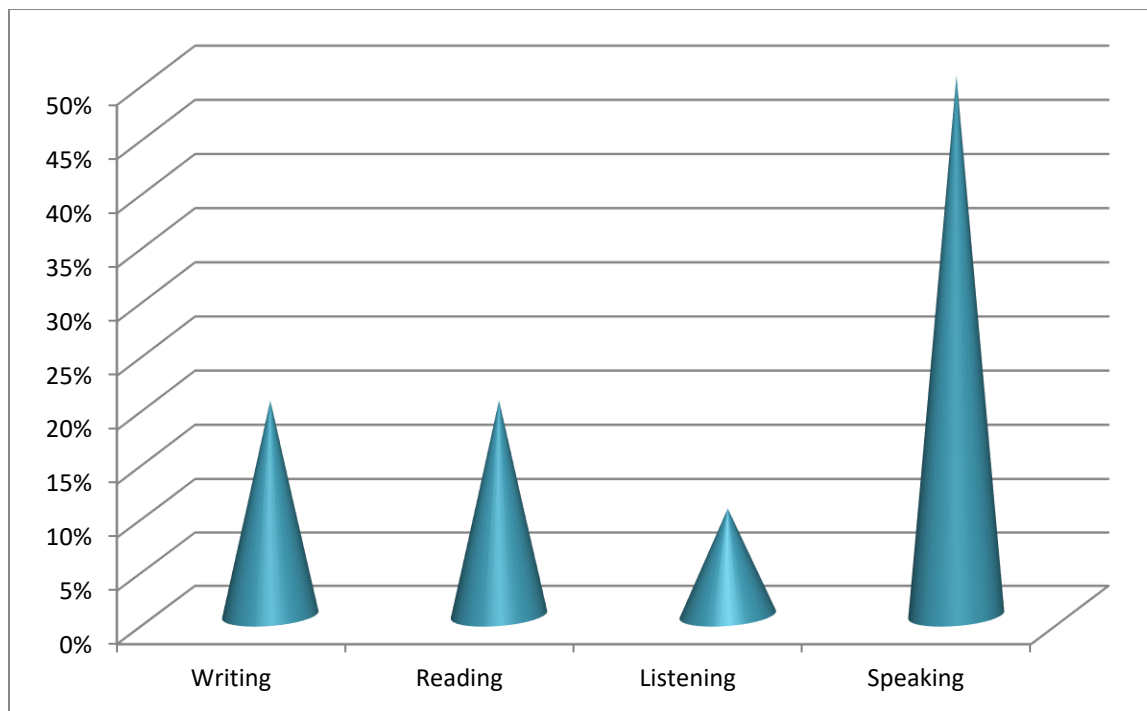


Chart 8: The responses of bank employees according to the eighth question of the questionnaire.

9. How frequently do you apply English Language with clients?

Based on the results elicited from the ninth question, bank employees thought that they apply English Language with clients but surely not in a great mass. The percentage shows clearly it: 50% of the employees use English Language rarely; 40% of them sometimes use English Language and 10% others apply English Language often.

- a) Always – 0%
- b) Often – 10%
- c) Sometimes – 40%
- d) Rarely – 50%
- e) Never – 0%

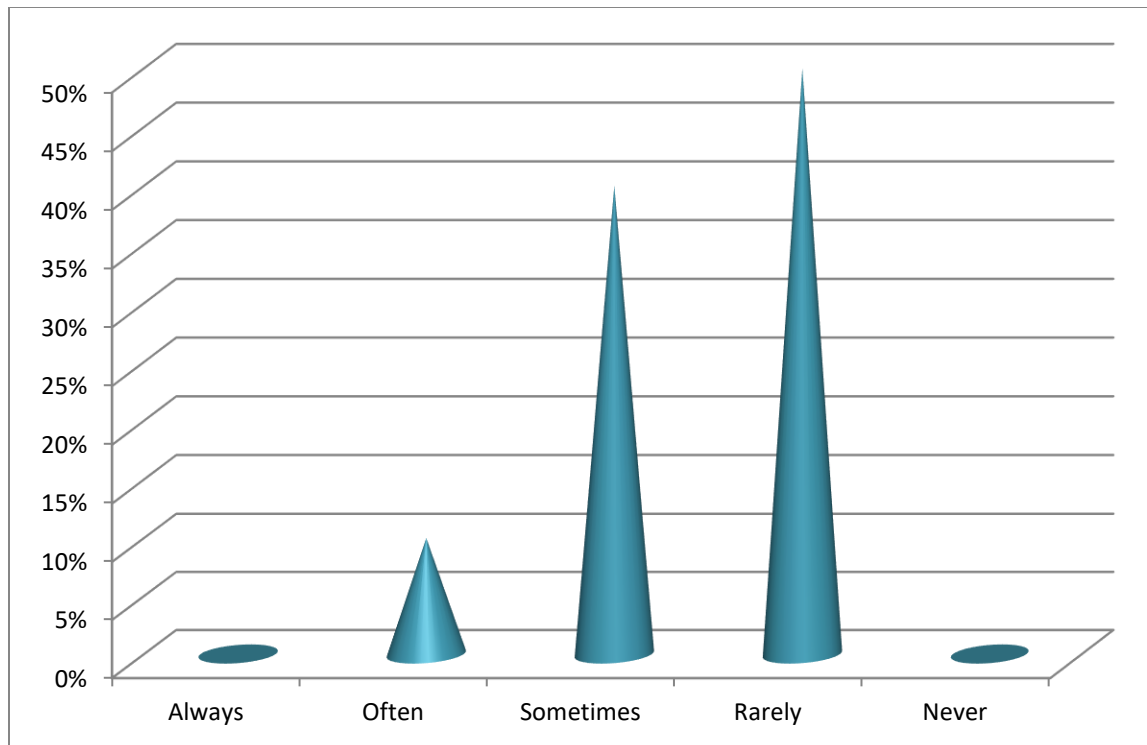


Chart 9: The responses of bank employees according to the ninth question of the questionnaire.

10. Did you have more local or international clients in your bank?

According to the opinion of bank employees, their bank where they work had more local clients than international. This was the result of last war which caused the reduction of them. Thus, the workers of this bank, especially 50% of them admitted that in the past they had more local clients than international ones. On the other side, 20% others confessed that they had more international clients than local, but 30% of such workers added up that they had both local and international clients in their bank.

- a) Local – 50%
- b) International – 20%
- c) Local and international – 30%

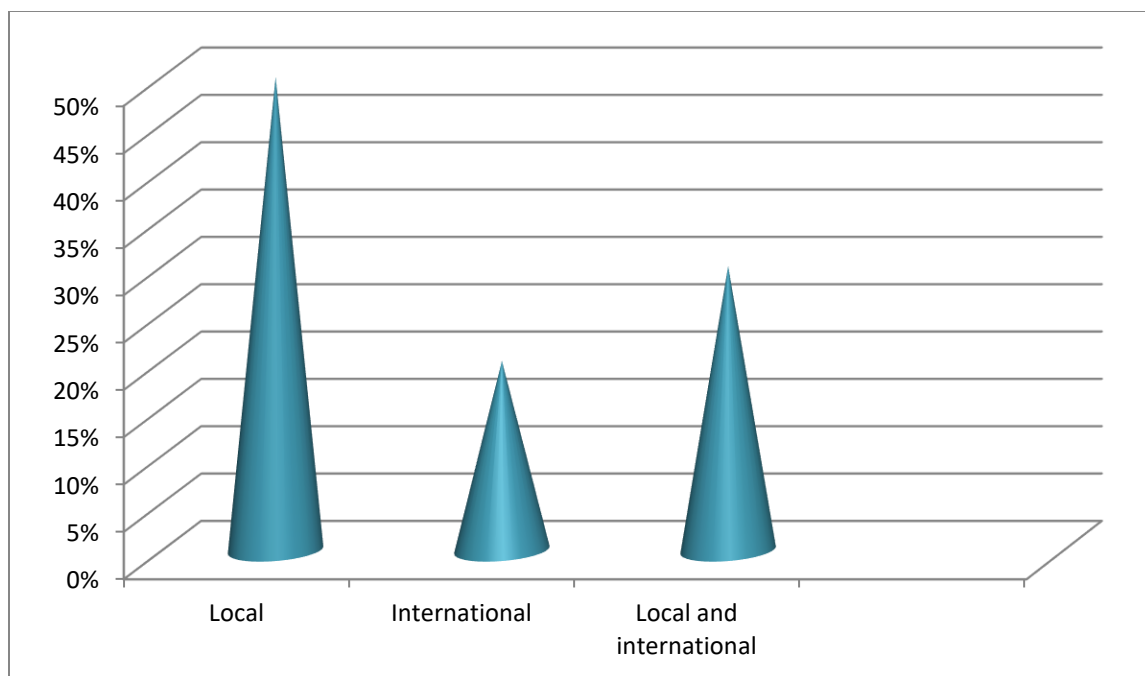


Chart 10: The responses of bank employees according to the tenth question of the questionnaire.

As it is noted previously, the intent of Bank Employees' Questionnaire was to discover English language level of employees of Raiffaisen Bank in the Republic of Kosovo/Peja Branch. Moreover, it aimed to reveal the impact, importance and efficiency of English Language in their daily banking tasks and operations, to find out the most useful English skills of them, the enhancement of such skills and their English communication with clients (local and international).

The above charts and outcomes show that most of the employees in the target bank have a broad philosophy of working in this field, but their biggest problem is the lack of English Language aptitude which is predominantly pre – intermediate. Although, they all started learning this language since primary school level but the insufficiency of courses and trainings about English Language for banking was the key reason.

English as a foreign language is the role of English in countries where English is taught as a subject among foreign languages in schools. It is not normally used as a language of instruction in education, or as a language of communication in their societal functions (e.g. business or

government) within the non – English – speaking countries, such as: Thailand, Japan, China, Russia, German, and Indonesia (Richards, Platt & Platt, 1992).

However, English as a second Language is the role of English in countries where English is used in schools or at work by speakers of other language who are immigrant or other minority groups in English – speaking countries, e.g. America, England, Canada, Australia, and New Zealand (Richards, Platt & Platt, 1992).

English as a public language has a positive influence on all workers since it contributes, impacts and facilitates bank employees' tasks and operations in an impressive mass who actually use English Language skills (listening, speaking, reading and writing) pretty often while fulfilling their duties. In this case, reading is the most usable skill by them and speaking is definitely the skill that needs to improve the most.

It is worth mentioning, English Language helps them to focus on the task instead of being distracted. Additionally, English Language is beneficial, helpful and effective for employees of Raiffaisen Bank in Peja although they do not use English Language quite often with clients because in comparison with the past the most of clients are local ones.

However, banking and accounting terms are full of concepts that can be difficult to comprehend by employees therefore a good English Language proficiency amongst them enhances their employability.

One way or another, English Language has taken more space in our everyday life and it is practically a necessity and inevitability in today's global society, especially in the banking process and in their daily communicative tasks. As a part of employees' life it helps them to think more, see more options, and use proper methods.

Withal, English makes them ready for the real world of communication and progress, offers many benefits and forehands for the bank, supports bank employees to gain new and extra knowledge, enables them to succeed in academic settings, expands their level of comprehension, produces an emotion of achievement and incites them to discover new cultures and principles of clients.

Thus, the magnitude of English Language skills and useful English Language instruction for bank employees are highly indispensable to be conducted to prepare the bank employees to do their job effectively.

4.2. Bank managers' interview – the results and discussion

The interview was realized with six bank managers, concretely five sub branch managers and one regional manager. All bank managers were from Raiffaisen Bank/Peja Branch. This interview was attained just to get necessary information from the different angels operating in the bank and it was mainly about their needs of English Language proficiency. The interview for bank managers covered ten open – ended questions. The permission for the interview was firstly required from them. It also was told to them that all these data will stay confidential and they will only be used for this study.

In addition, the purpose of bank managers' interview was to prove the hypotheses one and three:

1. *“ Lack of English language knowledge is highly influencing the bad performance amongst Raiffeisen Bank Kosovo employees ”.* **3.** *“ There is no significant difference in the English Language needs of the Operational staff and Managerial staff members ”.*

Hereinafter, are represented and analyzed the questions and responses of bank managers' interview.

Q.1: How long have you been working as a bank manager?

As it is pointed out above, in the interview took part six bank managers of Raiffaisen Bank in Kosovo/Peja Branch, in particular one regional manager and five sub branch managers. In this case, in accordance with the first question of the interview, they all proclaimed that they work as bank managers for more than ten years. The six of them started working in this bank and still are working there.

Q.2. Do your English Language skills improve your performance rate? If yes, explain in what ways?

In accordance with this question, all or six bank managers indicated that they have the opportunity to participate in various trainings about their working field here in Kosovo or even abroad, and without English language everything is unimaginable to understand and it decreases their engagement, commitment and attention in such trainings. Next, one out of six bank managers also mentioned that he reads different books, uses different sources and attends different online trainings on improving sales and his communication skills are not so convinced without English language, therefore good English capability really develops and increases bank managers' performance rate as well as makes them feel more empowered in the working environment.

Q.3. Do you think that the usage of English Language help you to communicate better with clients? If yes, clarify how?

Good communication between managers/employees and clients makes everything better and surely, they all benefit from it. Thus, through communication with their clients, managers/employees know more about their needs, desires and requests. But, all six bank managers of Raiffaisen Bank in Kosovo/Peja Branch did not show a great satisfaction towards this question since they highlighted that they would not say now that English Language dominates everyday communication with clients. After the last war in Kosovo many international organizations used to operate in Kosovo and together with that the bank had many international clients communicating in English Language, but as an overall evaluation English Language really helps bank managers to communicate with clients although nowadays most of the clients are usually local inhabitants.

Q.4. According to your opinion as a regional/sub branch manager, what is your bank employees' English Language level of proficiency?

Based on bank managers' personal opinions, they all answered that English Language level of the employees in their bank depends on their age. The older ones have usually pre – intermediate level of English Language, and on the other hand, the employees around 30 have intermediate to upper – intermediate level of English Language.

Q.5. In your work setting, what English Language skills do you and your employees use more frequently?

English Language skills are not an easy process to achieve. They require commitment to bring positive outcomes. Taking into consideration six bank managers' answers, they and their employees in most cases use English Language speaking and writing skills. Thus, four out of six participants pointed out for speaking while two others for writing.

Q.6. Based on your opinion, which is the most difficult and easiest English Language skill for you and your employees?

Based on this question, all the partakers in the interview shared the same responses in relation to it. In accordance with their thoughts, speaking can be considered as the most difficult English Language skill for them since they have shortcomings in formulating sentences, meanwhile reading is specified as their easiest English Language skill because it helps them to express ideas in a small number of simple words.

Q.7. Do your employees' English Language skills reflect in their overall performance?

Taking into consideration bank managers' opinions about their employees, all of them stated that English Language skills do not reflect directly in their job performance, because it mostly depends on their communication and sales skills. But according to them, employees with higher knowledge of English Language are more updated about new literature and different materials or sources related to banking issues in general. Summing it all up, English Language skills

increases bank employees' performance but they do not reflect in their universal accomplishment at the work environment.

Q.8. Did you attend any course or training program on the usage of English Language for banking?

Six bank managers concluded that they attended various English courses and trainings which definitely helped them to gain proficiency in English Language but unfortunately, the focus of such trainings/courses was not on English banking.

Q.9. Do you think that courses and training programs about English Language for banking are needed for you as bank manager and your employees as well?

Trainings and courses are profitable for every field of working, therefore six participants involved in this interview reacted in a positive way in relation to this question and they considered courses and training programs about English Language for banking as too much needed for them and their employees. So, based on their personal thoughts such trainings and courses should be organized in order to help bank managers and employees to implement the gained knowledge in their work and to write and speak more professionally in English in order to increase their business success.

Q.10. In accordance with your point of view, what English Language course level your employees should undertake and how often?

In the last question of the interview, all bank managers thought that their employees should undertake intermediate and upper – intermediate English Language course level since they need improvement and three of them thought that they should take it on every year whereas three others thought that they should take it on twice a year.

The goal of bank managers' interview was to figure out English Language skills of them and their level of proficiency. Then, it aimed to find out if their English abilities improve the performance rate and if they help them to communicate better with clients. In addition, it intended to discover the most usable skills by them in their working environment, also the most difficult and the easiest ones. Lastly, it aimed to reveal if bank managers and employees attended any trainings or courses related to English Language for banking and if such trainings/courses are needed for them and their performance at work.

And based on the personal opinions of bank managers, English Language skills really elevate their performance rate, but unluckily their level of proficiency is not so convinced and needs improvement. Additionally, they consider English Language as a good way to communicate with clients though in the past they had more international clients with who they were obligated to communicate in English, and now, one way or another, is more different than then since the plurality of clients are local.

Bank managers thought that the lack of English Language courses or trainings focused on banking field disabled their employees to have broader English knowledge related to their working field. Their level of English proficiency depends on their age and it is about pre – intermediate to upper – intermediate. Speaking and writing skills are considered as the most used English skills by them in the working environment meanwhile speaking is also considered as the most difficult English skill whereas reading as the easiest one. But above all, English Language does not reflect directly in their employees' overall performance because their focus is on banking operations and English Language only facilitates and develops it.

One way or another, bank managers attended diverse English Language courses and trainings where they learned and evolved their English aptitude but woefully the focus of such courses and trainings was not on banking field, therefore they encounter difficulties in banking concepts. With full conviction it can be said that courses and training programs about English Language for banking are pretty required and quite needed for bank managers and bank employees as well, therefore in order to have better English proficiency and better performance at work they have to undertake trainings and courses as often as possible.

As a summary of all it, English Language is a globally accepted language and most of the banking work is carried out in English. Next, English Language is being used by hundred and millions of people around the world and it gives them new ways to live, learn and work since it keeps them globally connected and it helps them to meet new people, chat with friends/neighbors, find and apply for jobs, reflect and discuss various issues, learn the news, and so forth.

Likewise, English Language plays a significant role for bank managers and employees, it has a positive impact and it offers many benefits for their bank. In addition, it increases their stimulus to work, supports them in fulfilling banking tasks, makes them more autonomous and collaborative, helps them to have a spacious vocabulary, upgrades their English Language skills/lexicon and serves as a helper and facilitator in the banking process.

Bank managers and employees are expected to be instructional experts in their field and it is not so hard for them to reach the purposes and objectives of their duties, but on the other side, English Language is quite challenging and professional advancement is highly required because it enables them to find out/prepare presentations in order to become more confident, to express their ideas/works more volubly and freely, to see more opportunities, understand risks, to be able to evaluate information, to create active working and to interact locally or globally with colleagues from the other banks.

Last but not least, the role of the directors/leaders of any banks is to provide support to the workers, to keep them interested in the working field, to empower them and to increase their attention as well, though, Raiffaisen Bank in Kosovo/Peja Branch does not offer free online courses or trainings for managers or employees, hence it is difficult for them to organize and pay by their own for such activities.

But, most of the managers and employees use online dictionaires through their devices (mobile phones, laptops, iPads) which are vital for their lives and enable them to have access to unknown words by getting the meaning, form, grammar function and so on. This surely leads to their knowledge increasing.

4.3. The analysis of the first hypothesis

“ Lack of English language knowledge is highly influencing the bad performance amongst Raiffeisen Bank Kosovo employees ” was the first hypothesis of this study and it was proved through bank managers’ interview, but this hypothesis was in contrast with bank managers’ point of view because English Language is not influencing the overall performance of bank employees, it just facilitates and increases their performance.

4.4. The analysis of the second hypothesis

“ Older staff members have lower motivation to work on learning and improving their English Language skills ” was the second hypothesis of this study and it was confirmed through bank employees’ questionnaire since the majority of workers in this bank are old members and they did not attend any trainings or courses in accordance with English Language for banking and finance.

4.5. The analysis of the third hypothesis

“ There is no significant difference in the English Language needs of the Operational staff and Managerial staff members ” was the third hypothesis of this study and it was verified through bank managers’ interview because the level of operational and managerial staff is approximately the same, pre – intermediate to upper – intermediate.

4.6. The analysis of the fourth hypothesis

“ There are no significant differences in Raiffeisen Bank employees’ attitudes toward the importance of English language at their work: gender, age, level of study and experience ” was the fourth hypothesis of this study and it was established through bank employees’ questionnaire

because the level of English Language proficiency is almost the same one for each and every employee.

CHAPTER 5

5.1. Conclusion

Like it was cited previously, the whole focus of this thesis was on the English Language needs analysis of bank workers, in particular on the English Language needs analysis of bank employees and managers of Raiffaisen Bank in the Republic of Kosovo, branch in Peja. So, the entire case study was conducted in the target bank. In more details, this thesis intended to find out bank employees and managers' English Language skills and the impact in their performance and progress at work. In this research took part thirty bank employees as well as six bank managers. All of the participants were members of the marked bank who work in this bank since a long time. Questionnaire and interview were the instruments which helped to discover the aim of the thesis. Thirty bank employees completed a questionnaire with different questions, meantime in the interview participated six bank managers.

This master thesis was divided into five main parts/chapters, describing in details everything about the thesis. The chapters are: 1. Introduction. 2. Literature review. 3. Research design and methodology. 4. Study results and discussion. 5. Conclusion. Each and every chapter has its subtopics. At first, in the introduction part is mentioned the goal of the thesis, the meaning of needs analysis, the importance of English as an international language, the significance of four English Language skills (listening, speaking, reading and writing), the prominence of this thesis, the way how this thesis is structured or divided, and the main objectives of it, too. A brief summary of chapter number one is incorporated by the end of it.

The second part dealt with literature review and it elaborated the definition of needs analysis as well as various opinions about this concept. Furthermore, it processed the meaning, definition and magnitude of English for Specific Purposes or shortly ESP. The importance, the general usage and the impact of English Language in the workplace are labored throughout the second chapter, too. Next, the role of needs analysis in ESP is also an important part of this chapter. Lastly, the second chapter evolved the benefits that English Language offers to bank employees and a short summary of this chapter, too. The third chapter was about methodology and it gave detailed data about the two methods used during the realization of this study. It also pointed out

six research questions, four hypotheses, population (the participants), sample (the target bank), instruments (questionnaire and interview) as well as the way how the study is realized and how the data are collected.

The fourth chapter was the most noteworthy one since it comprised and discussed the outcomes obtained from two used instruments, questionnaire and interview, realized with bank employees and managers. Such findings were quite contributory in the realization of this thesis and made easier to figure out the aim of it. Likewise, it covered the analysis of four hypotheses and their confirmation. And at last, chapter number five includes an overall conclusion of the entire thesis. It also mentions the limitations encountered throughout the completion of the study and recommendations or suggestions for future researches.

Bank employees' questionnaire aimed to collect data about their English Language aptitude and the prominence, role and benefits it offers in their performance at work. Thirty participators in the questionnaire showed a positive attitude towards English Language by considering it beneficial and streamlined, though their level of English Language proficiency is not so satisfactory. They asserted that English Language truly facilitates banking operations and tasks although the lack of English Language courses and trainings in accordance with banking field fades it.

Bank managers' interview intended to obtain proper information regarding English Language abilities, the significance, function and advantages of them in the banking area. Six interview takers indicated that English Language supports and strengthens bank managers and employees' banking affairs. On the other hand, based on their personal thoughts, the biggest trouble for them is the lack of courses and trainings in accordance with English Language for banking which disables the extension of English vocabulary in relation to this scope.

This master thesis had four essential hypotheses. The first hypothesis was: *“ Lack of English language knowledge is highly influencing the bad performance amongst Raiffeisen Bank Kosovo employees ”*; the second one was: *“ Older staff members have lower motivation to work on learning and improving their English Language skills ”*; next, the third hypothesis was: *“ There is no significant difference in the English Language needs of the Operational staff and Managerial staff members ”*; and all at the end, the last one was: *“ There are no significant*

differences in Raiffeisen Bank employees' attitudes toward the importance of English language at their work: gender, age, level of study and experience ''. The hypotheses raised at the very beginning of this study are proven by the instruments used throughout the completion of this thesis.

Bank managers' thoughts opposed the hypothesis number one *'' Lack of English language knowledge is highly influencing the bad performance amongst Raiffeisen Bank Kosovo employees ''* because they committed that English Language tends to be supportive for both, bank managers and employees but it does not affect directly in their profession and performance as well.

'' Older staff members have lower motivation to work on learning and improving their English Language skills '' was another hypothesis of this study, more precisely the second hypothesis which was confirmed through the results of bank employees' questionnaire. The plurality of employees of Raiffaisen Bank/Peja Branch is old members and their capacity to capture things is not the same in comparison with the youngest members.

The third hypothesis was: *'' There is no significant difference in the English Language needs of the Operational staff and Managerial staff members ''* and it was verified through the interview done with bank managers. The results received from the interview showed that English Language needs of bank managers and employees are almost the same and also they belong to the same level of English Language.

While the fourth or the last hypothesis was: *'' There are no significant differences in Raiffeisen Bank employees' attitudes toward the importance of English language at their work: gender, age, level of study and experience ''* and it was confirmed through bank employees' questionnaire who cited that the level of English Language for each and every employee is approximately the same one.

According to the achieved results it can be brought out that English Language tends to be very impressive, supportive, beneficial, effective and successful for bank employees and managers since it helps them in facilitating their banking tasks but one way or another English Language just improves their working performance and it does not impact it directly. Further, English Language has the power to produce new ideas, to encourage participation of bank workers

(employees and managers) and interaction between them in order to have memorable and profitable capturing.

Most of the researchers who have studies in this field claim that it is impossible to avoid English Language from the banking domain since they find it in almost every task and duty. So, English Language has the strength to make bank employees and managers' working process easier and it also offers them meaningful opportunities to present and express themselves.

5.2. Limitations of the study

This master thesis provided impressive information in regard to English as an important language and very concessional for banking domain. Bank employees and managers were part of this study. The study has successfully reached the objectives as well as the purpose of it. Meanwhile, during the achievement of the intention some limitations or difficulties were present, too.

Such limitations are as followed:

- ❖ COVID – 19 was definitely the worst limitation throughout the whole realization of this study because pandemic time did not let me to attain the goal of the study as good as I planned.
- ❖ Another limitation is the lack of prior research studies on this field, it means further and broader investigations, similar to this one are needed to be done related to English Language for banking since such research studies are pretty useful for bank workers, in our case, bank employees and managers.
- ❖ The realization of this study in only one bank can be considered as a limitation, too. It means if bank employees and managers of other banks in the Republic of Kosovo would be part of this study, then more opinions, perceptions and answers would lead to more believable and convinced results.
- ❖ The number of participants (bank employees and managers) in this study was limited. This means it did not expose the entire situation of Raiffaisen Bank's branches in Kosovo.

- ❖ The lack of courses and trainings about English Language for banking field is another limitation which really causes drawbacks for Raiffaisen bank employees and managers who work in Peja branch.
- ❖ Some difficulties in arranging meetings with bank employees and managers happened. It took time to get all the outcomes on time since the workers sometimes were busy completing their banking duties.

5.3. Recommendation

This master thesis was about English Language needs analysis in the banking domain, specifically English Language needs analysis of bank employees and bank managers of the Raiffaisen Bank in the Republic of Kosovo, branch in Peja. The title of this thesis was quite interesting and entirely encouraging to commit. The outcomes taken from questionnaire and interview pointed out that English Language is helpful for banking employees and managers, but it needs improvement. Anyway, there are still some recommendations extracted by the outcomes of the two used instruments.

Some of the recommendations are listed below:

- ❖ It is recommended to all English Language teachers, English Language students (bachelor, master or doctorate ones) to investigate on topics like this since the impact of them is utterly important, beneficial and helpful for current and future bank employees, managers and leaders as well.
- ❖ Broader comparisons between Raiffaisen Bank branches in the Republic of Kosovo are recommended to be done just to get overall findings in regard to employees and managers' English Language skills and needs.
- ❖ It is recommended to all bank employees and managers to attend various courses and trainings about English Language for banking which are truly essential for them and very concessional for tasks in the bank.
- ❖ Bank employees and bank managers need motivation and furtherance to work therefore it is recommended to the foremost leaders or principals of Raiffaisen Bank in Kosovo to support them by giving them the opportunities to be part of diverse courses and trainings

about English Language for banking which are verily beneficial for them and their bank branches in general.

Bibliography

1. Adewumi F. O. & Owoyemi O. A. (2012). *The Relevance of English Language Syllabus for Commercial Bank Workers in Nigeria: An Empirical Study*. Faculty of Business Administration, University of Lagos, Akoka. Nigeria.
2. Aliakbari, M. & Boghayeri, M. (2014). *A Need Analysis Approach to ESP design in Iranian Context*. English Department of Ilam University, Ilam 69315-516, Iran. *Procedia – Social and Behavioral Sciences* 98 (2014) 175-181.
3. Bastias, M., Elena, E., Sepulveda, R., Carolina, A., Munoz, S., & Lorena, M. (2011). *Integration of the four skills of the English language and its influence on the performance of second grade high school students*. Seminar to Opt the Title of Education Teacher Media in English.
4. Basturkmen, H. (2006). *Ideas and options in English for specific purposes*. Mahwah, NJ: Lawrence Erlbaum Associates.
5. Benesch, S. (2001). *Critical English for academic purposes: Theory, politics, and practice*. Mahwah, New Jersey: Lawrence Erlbaum Associates Publishers.
6. Berwick, R. (1989). *Needs assessment in language programming: From theory to practice*. In R.K. Johnson (Ed.). *The second language curriculum* (pp. 48 – 62). Cambridge: Cambridge University Press.
7. Brindley, G. (1989). *The role of needs analysis in adult ESL programme design*. In R.K Johnson (Ed.). *The second language curriculum* (pp. 63 – 77). Cambridge: Cambridge University Press.
8. Brown, J.D. (1995). *The elements of language curriculum: A systematic approach to program development*. Boston, Massachusetts: Heinle & Heinle Publishers.
9. Chance, B., Ben-Zvi, D., Garfield, J., and Medina, E. (2007), —*The Role of Technology in Improving Student Learning of Statistics, Technology Innovations in Statistics Education*, 1(1). <http://escholarship.org/uc/item/8sd2t4rr>
10. Chostelidou, D. (2011). *Needs-based course design: the impact of general English knowledge on the effectiveness of an ESP teaching intervention*. Aristotle University of

Thessaloniki, School of English, Department of Theoretical and Applied Linguistics, 54006 Thessaloniki, Greece.

11. Crystal, D. (2003). *English as a Global Language*. Published in the United States of America by Cambridge University Press, New York.
12. Dudley-Evans, T., & St. John, M. (1998). *Developments in ESP: A multi-disciplinary approach*. Cambridge: Cambridge University Press.
13. Edwards, N. (2000). *Language for business: effective needs assessment, syllabus design and materials preparation in a practical ESP case study*. English for Specific Purposes, 19, 291-296.
14. Ellis, M. and C. Johnson. (1994). *Teaching Business English*. Cambridge: Cambridge University Press.
15. Holliday, A. (1994). *Appropriate Methodology and Social Context*. Cambridge: Cambridge University Press.
16. Holliday, A. R., & Cooke, T.M. (1982). *An ecological approach to ESP*. In A. Waters (Ed.), Issues in ESP (Lancaster practical papers in English language education 5) (pp. 124 – 144). Oxford: Pergamon Press. Cambridge: Cambridge University Press.
17. Hutchinson, T., & Waters, A. (1995). *English for specific purposes*. Cambridge: Cambridge Univ. Press.
18. International Teacher Training Organization, (2005). *Teaching English for Specific Purposes and Teacher Training*. Academia.
19. Jordan, R.R. (1997). *English for academic purposes: A guide and resource book for teachers*. Cambridge: Cambridge University Press.
20. Karimi, P. & Vahdani Sanavi, R. (2014). *Analyzing English Language Learning Needs among Students in Aviation Training Program*. Islamic Azad University, Roudehen Branch ELT Department, Tehran 3973188981, Iran. Procedia – Social and Behavioral Sciences 98 (2014) 852-858.
21. Long, M. H. (2005). *Methodological issues in learner needs analysis*. In M.H.
22. Mackay & A. J Mountford. (1978). *English for Specific Purposes: A Case study approach*, (pp. 21 – 37). London: Longman.
23. McArdle. G. E. H. (1998). *Conducting a needs analysis fifty – minutes series*. Library of Congress Catalog Card Number 97-77977.

24. Munby, J. (1978). *Communicative syllabus design: A sociolinguistic model for defining the content of purpose-specific language programs*, New York: Cambridge University Press).
25. Nunan, D. (1988). *The learner – centered curriculum*. Cambridge: Cambridge University Press.
26. Orr, T. (2002). *The nature of English for specific purposes*. In T. Orr (Ed.), *English for specific purposes* (pp. 1 – 3). Alexandria, Virginia: Teachers of English to Speakers of Other Languages.
27. Richards, J. C. (1985). *The Context of Language Teaching*. Cambridge: Cambridge University Press.
28. Richards, J. C. (2001). *Curriculum Development in Language Teaching*. Cambridge: Cambridge University Press.
29. Richards, J. C., & Schmidt, R. W. (2002). *Longman Dictionary of Language Teaching and Applied Linguistics* (3rd ed.) London, England: Longman.
30. Richards, J., Platt, J. & Platt, H. (1992). *Dictionary of Language Teaching and Applied Linguistics*. (2nd ed.) Harlow, Essex: Longman.
31. Richterich, R., & Chancerel, J. L. (1997). *Identifying the needs of adults learning a foreign language*. Oxford: Pergamon Press.
32. Robinson, P. (1989). *An overview of English for specific purposes*. In H. Coleman (Ed.), *Working with language: A multidisciplinary consideration of language use in work contexts*, Berlin: Mouton de Gruyter, pp. 395 – 428.
33. Robinson, P. (1991). *ESP Today: a Practitioner's Guide*. Hemel Hempstead: Prentice Hall International.
34. Skolverket, (2011). *Curriculum for the compulsory school, preschool class and the recreation center 2011*. Skolverket. Stockholm.
35. Songhori, M. H. (2008). *Introduction to Needs Analysis. English for Specific Purposes World*, Issue 4, 2008, (pp. 1 – 25) available at: http://www.espworld.info/articles_20/dpc/introduction%20to%20needs%20analysis.pdf
36. Stanley, G. (2013). *Language learning with technology: ideas for integrating technology in the classroom*. Cambridge: Cambridge University Press.

37. Strevens, P. (1988). *ESP after twenty years: A re – appraisal*. In M. Tickoo (Ed.), *ESP: State of the Art* (pp. 1 – 13). Singapore: SEAMEO.
38. Sukwiwat, M. (1985). *The Status and Role of English in Thailand*. A Research Report Prepared for the United States Information Agency.
39. Swales, J. (1992). *Language for Specific Purposes*. In W. Bright (Ed.), *International encyclopedia of linguistics* (Vol. 2). New York, Oxford: Oxford University Press, p 300.
40. Swan, M. (1995). *Practical English Usage*. International Student's Edition. Oxford University Press.
41. Widdowson, H. (1978). *Teaching language as communication*. Oxford: Oxford University Press.

Appendix 1

South East European University

Questionnaire

The purpose of this questionnaire is to reveal English Language skills of bank employees and their needs regards to English for banking. The data from this survey will be used as part of Master Thesis in the English Language Teaching Department, South East European University in Tetovo, Macedonia. All the information will remain completely confidential and the questionnaire will take up to 10 minutes of your time to fill it in.

Gender: **M** **F** (please circle)

1. How long have you been working as a bank employee?

- a) More than 10 years
- b) Less than 10 years

2. When did you start learning English?

- a) Since primary school
- b) Since high school
- c) Since university

3. What is your level of English Language proficiency?

- a) Beginner
- b) Elementary
- c) Pre-intermediate
- d) Intermediate
- e) Upper-intermediate
- f) Advanced

4. Have you ever attended an English Language for banking course/training?
 - a) Yes, I have
 - b) No, I haven't

5. What is the impact of English Language in your banking tasks?
 - a) Significant impact
 - b) Moderate impact
 - c) Somewhat impact
 - d) A little impact
 - e) No impact at all

6. Do you think that English Language facilitate your banking operations?
 - a) Yes, it facilitates them
 - b) No, it doesn't facilitate them

7. Which one of the below mentioned English Language skills do you often use in your workplace?
 - a) Speaking
 - b) Listening
 - c) Reading
 - d) Writing

8. Which English Language skill of yours needs to improve?
 - a) Writing
 - b) Reading
 - c) Listening
 - d) Speaking

9. How frequently do you apply English Language with clients?
 - a) Always
 - b) Often
 - c) Sometimes

- d) Rarely
- e) Never

10. Did you have more local or international clients in your bank?

- a) Local
- b) International
- c) Local and international

Appendix 2

South East European University

Interview

The aim of this interview is to discover English Language skills of bank managers and their needs in accordance with English for banking. The data from this survey will be used as part of Master Thesis in the English Language Teaching Department, South East European University in Tetovo, Macedonia. All the information will remain totally confidential.

Gender: **M** **F** (please circle)

Q.1: How long have you been working as a bank manager?

Q.2: Do your English Language skills improve your performance rate? If yes, explain in what ways?

Q.3: Do you think that the usage of English Language help you to communicate better with clients? If yes, clarify how?

Q.4: According to your opinion as a regional/sub branch manager, what is your bank employees' English Language level of proficiency?

Q.5: In your work setting, what English Language skills do you and your employees use more frequently?

Q.6: Based on your opinion, which is the most difficult and easiest English Language skill for you and your employees?

Q.7: Do your employees' English Language skills reflect in their overall performance?

Q.8: Did you attend any course or training program on the usage of English Language for banking?

Q.9: Do you think that courses and training programs about English Language for banking are needed for you as bank manager and your employees as well?

Q.10: In accordance with your point of view, what English Language course level your employees should undertake and how often?

Appendix 3

Universiteti i Evropës Juglindore

Pyetësor

Qëllimi i këtij pyetësori është të zbulojmë aftësitë e Gjuhës Angleze të punonjësve të bankës dhe nevojat e tyre në lidhje me Gjuhën Angleze për banka. Të dhënat nga ky studim do të përdoren si pjesë e Tezës së Magjistraturës në Departamentin e Mësimdhënies së Gjuhës Angleze, në Universitetin e Evropës Juglindore në Tetovë, Maqedoni. Të gjitha informacionet do të mbesin plotësisht të fshehta dhe pyetësori do të iu marr deri në 10 minuta nga koha juaj për ta plotësuar atë.

Gjinia: **M** **F** (ju lutem rrumbullaksoni)

1. Sa gjatë jeni duke punuar si punonjës i bankës?
 - a) Më shumë se 10 vite
 - b) Më pak se 10 vite

2. Kur keni filluar të mësoni Gjuhën Angleze?
 - a) Që nga shkolla fillore
 - b) Që nga shkolla e mesme
 - c) Që nga fakulteti

3. Cili është niveli juaj i aftësisë së Gjuhës Angleze?
 - a) Fillestar
 - b) Elementar
 - c) Para-i ndërmjetëm
 - d) I ndërmjetëm

- e) Sipër-i ndërmjetëm
 - f) I përparuar
4. A keni ndjekur ndonjëherë kurs/trajnim të Gjuhës Angleze për banka?
 - a) Po, kam
 - b) Jo, nuk kam
 5. Cili është ndikimi i Gjuhës Angleze në detyrat e juaja bankare?
 - a) Ndikim i rëndësishëm
 - b) Ndikim mesatar
 - c) Disi ndikim
 - d) Pak ndikim
 - e) Nuk ka fare ndikim
 6. A mendoni se Gjuha Angleze i lehtëson veprimet e juaja bankare?
 - a) Po, i lehtëson ato
 - b) Jo, nuk i lehtëson ato
 7. Cilat nga aftësitë e përmendura më poshtë të Gjuhës Angleze i përdorni shpesh në vendin tuaj të punës?
 - a) Të folurit
 - b) Dëgjimin
 - c) Leximin
 - d) Shkrimin
 8. Cila aftësi e juaja në Gjuhën Angleze ka nevojë të përmirësohet?
 - a) Shkrimi
 - b) Leximi
 - c) Dëgjimi
 - d) Të folurit

9. Sa shpesh e aplikoni Gjuhën Angleze me klientët?

- a) Gjithmonë
- b) Shpesh
- c) Ndonjëherë
- d) Rrallë
- e) Kurrë

10. A keni pasur më shumë klientë vendas apo ndërkombëtar në bankën tuaj?

- a) Vendas
- b) Ndërkombëtar
- c) Vendas dhe ndërkombëtar

Appendix 4

Universiteti i Evropës Juglindore

Intervistë

Qëllimi i këtij pyetësori është të zbulojmë aftësitë e Gjuhës Angleze të menagjerave të bankës dhe nevojat e tyre në përputhje me Gjuhën Angleze për banka. Të dhënat nga ky studim do të përdoren si pjesë e Tezës së Magjistraturës në Departamentin e Mësimdhënies së Gjuhës Angleze, në Universitetin e Evropës Juglindore në Tetovë, Maqedoni. Të gjitha informacionet do të mbesin plotësisht të fshehta.

Gjinia: **M** **F** (ju lutem rrumbullaksoni)

P.1: Sa gjatë jeni duke punuar si menagjer i bankës?

P.2: A e përmirësojnë shkallën e performancës tuaj aftësitë e juaja në Gjuhën Angleze? Nëse po, shpjegoni në çfarë mënyrash?

P.3: A mendoni se përdorimi i Gjuhës Angleze u ndihmon juve të komunikoni më mirë me klientët? Nëse po, sqaroni si?

P.4: Sipas mendimit tuaj si meangjer rajonal/nëndegës, cili është niveli i aftësive të punonjësve të bankës suaj në Gjuhën Angleze?

P.5: Në ambientin e juaj punues, çfarë aftësish të Gjuhës Angleze përdorni ju dhe punonjësit e juaj më shpesh?

P.6: Bazuar në mendimin tuaj, cila është aftësia më e vështirë dhe më e lehtë e Gjuhës Angleze për ju dhe punonjësit tuaj?

P.7: A e pasqyrojnë aftësitë e Gjuhës Angleze performancën e përgjithshme të punonjësve tuaj?

P.8: A keni ndjekur ndonjë kurs ose program trajnimi në përdorimin e Gjuhës Angleze për banka?

P.9: A mendoni se kurset dhe programet e trajnimit rreth Gjuhës Angleze për banka janë të nevojshme për ju si menagjer i bankës dhe punonjësit tuaj gjithashtu?

P.10: Në përputhje me pikëpamjen tuaj, çfarë niveli të kursit të Gjuhës Angleze duhet të ndërmarrin punonjësit tuaj dhe sa shpesh?