READINESS IN ENGLISH BUSINESS WRITING FOR COMMUNICATION IN TRADE FINANCE OPERATIONS: A CASE STUDY OF THAI BANKING INTERNATIONALIZATION

SUTTIDA RUTTANASIRIVILAILERT

A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS PROGRAM IN ENGLISH FOR CAREER DEVELOPMENT
FACULTY OF LIBERAL ARTS
RAJAMANGALA UNIVERSITY OF TECHNOLOGY THANYABURI ACADEMIC YEAR 2024

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Independent Study Title	Readiness in English Business Writing for Communication in Trade Finance Operations: A Case Study of Thai Banking Internationalization
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Program	English for Career Development
Independent Study Advisor	Miss Benjaporn Meeprom, Ph.D.
Academic Year	2024

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ABSTRACT

As globalization reshapes the financial landscape, English proficiency, particularly in business writing, has become a critical competency for banking professionals involved in international trade finance. This study investigated the readiness of Thai banking employees to use English for written communication within the context of corporate internationalization, using the Trade Finance Operations Department of a top-five Thai commercial bank as a case study.

Employing a mixed-methods approach, the research integrated quantitative data from surveys and competency tests with qualitative insights from semi-structured interviews. Findings revealed that while employees exhibit moderate proficiency in reading and technical vocabulary, significant challenges persist in grammar, sentence composition, and the use of financial terminology in English email correspondence. These challenges were amplified by organizational changes following the bank's merger with a multinational financial group with extensive global operations, which shifted internal communication practices from Thai to English. The study identified key skill gaps and provided evidence-based recommendations for enhancing workplace communication effectiveness.

Ultimately, the research emphasized the strategic role of English writing in facilitating global competitiveness and operational efficiency in trade finance. It called for targeted training programs that address not only linguistic accuracy but also intercultural

and contextual communication competencies essential in today's global banking environment.

Keywords: English Proficiency, Business Communication, Trade Finance, Email Correspondence, Banking Internationalization

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CHAPTER 1
INTRODUCTION

1.1 Background

English is a foreign language in ASEAN, and it influences ventures. Thailand is a member of ASEAN, and since the ASEAN Charter requires that English be used as the official language for all official communications within ASEAN, it is essential to success. (Kirkpatrick, 2008), communication is the core of working with people and English. Becomes necessary for international companies. Commonly, international companies are utilizing the English language as the primary medium for both formal and informal. The channel of communication has several types; online technology is one of the routes to communicate with others. It means the employees can work anytime and anywhere that has internet access. E-mail is a communication platform that is officially used in workplaces not only in Thailand but also worldwide.

Email is a program for sending and receiving messages with several services and functions. The platform's webmail has various sorts, including applications on devices. Examples include Outlook, Gmail, and Yahoo Mail, which are free platforms. This study focuses on the Outlook email program that is mainly used in the workplace. Outlook is suitable for clients, and Microsoft Office is designed to be used as a stand-alone personal information manager, an internet mail client, or in conjunction with Microsoft Exchange Server to handle group scheduling, email, and tasks. It keeps track of email, calendars, contacts, tasks, to-do lists, and hard disk documents and data. Email, phone assistance, and group scheduling capabilities are all features of Outlook that assist to communicate. By using public folders, forms, and Internet connectivity, Outlook may also help to share information (Habraken, J. 2021). To obtain detailed insights on every company by scanning billions of public documents, with over 100 data fields per organization on average. From figure 1.1, Microsoft Outlook has a market share of roughly 4.2 percent from 96,519 companies using this program in the email communications technologies category: Microsoft Outlook (4.15%), Exchange Online (60.00%), Mail Channels (4.96%), and Network Solutions Email (4.64%) (Habraken, J. 2021).

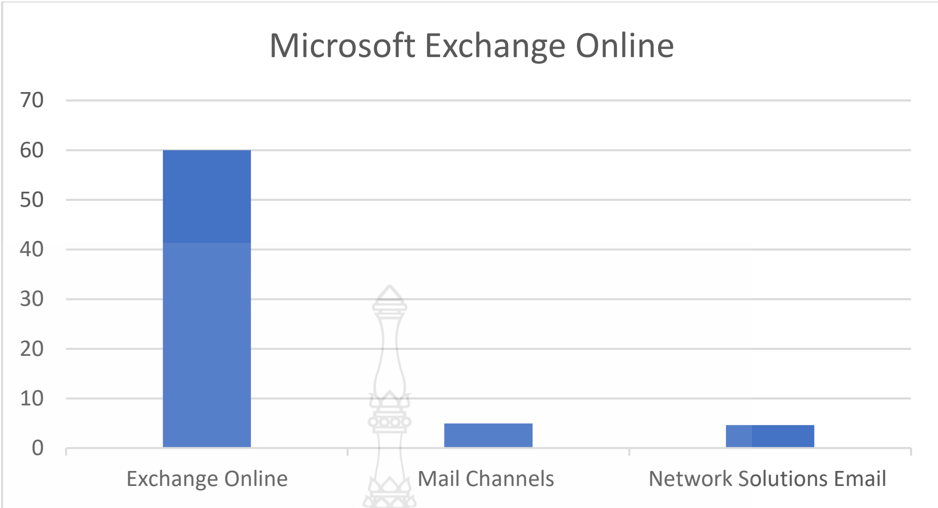

Figure 1.1 Microsoft Exchange Online Portion in the workplace (Habraken, J. 2021).

That is one of the communication channels received, broad acceptance in both business and corporate circles. Especially, the business between the organization and the organization, the business between the organization and the customer, and doing business between organizations and the government. Including internal communication between the organization and employees, etc., with a formal format that is easily accessible, allowing email writing to show professionalism to that organization or company as well. To send each email, it has a purpose principle to determine the overall content of the email, each type of email has a different language and writing format.

The advantages of e-mail as a communication medium are numerous. The first point is economical, this service mostly offers message delivery free of charge. The second point is fast, email can be sent anywhere around the world, to any country quickly. The third point is ubiquitous, it can be used everywhere with an internet connection and an email account for all messages to be sent and received. The fourth point is spacious and versatile, emails allow the attachment of documents, images, and other files. Additionally, emails are environmentally friendly, reducing reliance on paper-based communication.

In almost every industry, emailing has been consistently shown to be highly effective. This is particularly the case in the financial and governmental sectors, where banks, insurance firms, nonbanks, and fintech firms send millions of emails daily to interact with current and potential customers (Hossain et al., 2022). As a Forbes survey, from figure 1.2, banks' primary methods of communication with customers these days are emails (38%), mobile apps (17%), and online banking portals (11%) (Guffey, 2021). This emphasizes how important email is for handling intricate financial processes and preserving client connections.

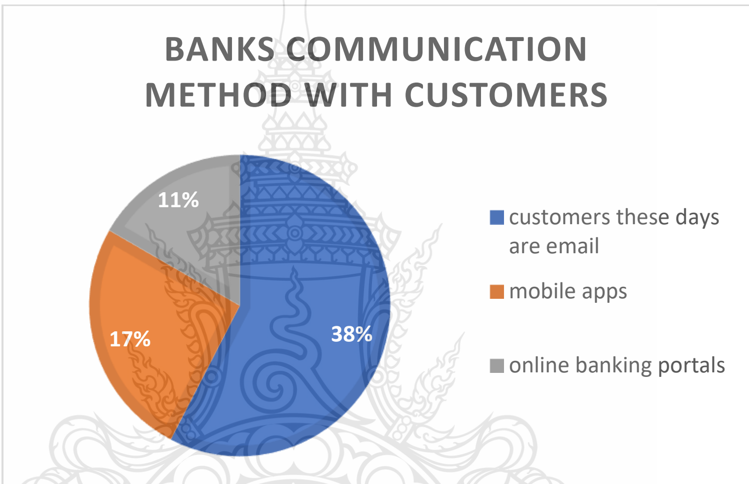

Figure 1.2 Banks communication methods with customers (Guffey, 2021).

In the context of international trade finance, effective email communication is vital, it aids banking companies' internationalization initiatives in addition to guaranteeing accuracy in transaction paperwork. In order to better understand how well-equipped Thai banking staff are to handle the demands of international trade finance operations, this study examines their skills in utilizing English in email correspondence. The research highlights the role of English as a critical skill for fostering organizational growth, professional development, and effective communication within the global banking framework. By addressing these concerns, the study emphasizes the significance of enhancing employees' English writing skills to support the internationalization of Thai banking operations, ensuring that banks remain competitive and aligned with global standards.

1.2 Statement of the Problem

Since the English language has become essential for internationally structured organizations, a reorganization of a bank may impact the staff performance, especially those who need to adapt to an international level of communication. For employees involved in international trade finance activities who must manage the complexities of cross-border communication, this requirement is especially important. For that reason, the readiness of these employees to use English effectively, especially in written formats such as email correspondence, is pivotal to their ability to function in a globalized banking environment.

The English language is a significant factor in banking and other competitive ventures. Among the four language skills, writing is particularly crucial in professional contexts, as it underpins tasks such as composing emails, drafting reports, preparing memos, and recording minutes of meetings. Written English promotes professionalism, makes communication easier, and helps establish the organization's legitimacy in international commercial contexts. Writing, according to Bloom, (2022), not only makes communication possible but also encourages logical reasoning, improves problem-solving skills, and encourages interaction with others.

A significant turning point occurred when Bank of Ayudhya Public Company Limited (Krungsri) was acquired by the Bank of Tokyo-Mitsubishi UFJ and subsequently became part of the Mitsubishi UFJ Financial Group (MUFG). This merger triggered a major reorganization of the bank's management and operations, with English being adopted as the dominant language for internal documentation and external correspondence. Previously, communication within Krungsri primarily took place in Thai, serving a largely domestic clientele. In contrast, MUFG operates as an international financial group, where English is the standard for interdepartmental communication, customer relations, and policy documentation. Consequently, employees, especially in Trade Finance Operations, were required to shift from Thai to English in using manuals, memos, procedures, and interoffice communication. Moreover, MUFG's core value of "Global Awareness" reinforces the strategic need for English fluency to support growth across borders. The organization states: "We challenge ourselves as a valued member of a global financial group, supporting the growth of our customers both within and outside of Thailand" (Krungsri, 2024).

Despite the expansion of Thailand's tourism industry and an increase in international visitors, Thai people's English competence remains much lower than that of other non-native English-speaking countries. Thailand scored 53rd out of 54 nations on the EF English Proficiency Index (EF EPI), indicating the essential need for Thai professionals to enhance their English language abilities (Rajprasit et al., 2022). This deficit places Thai workers at a disadvantage when compared to neighboring nations, including Singapore and Malaysia, which have greater levels of English ability. Given that English is the major medium for corporate and intergovernmental communication within ASEAN, Thailand's economic mobility and global competitiveness are impaired by this language divide. As a result, enhancing English proficiency is essential to improving Thailand's economic and global competitiveness.

1.3 Purpose of the Study

The study is grounded in the recognition that English has become an essential skill in the workplace, particularly for organizations engaged in international business. While global companies often use English for external communication, internal practices can vary. Mitsubishi UFJ Financial Group (MUFG) and Bank of Ayudhya Public Company Limited (formerly known as Krungsri) amalgamated, marking a watershed moment in the internationalization of Thailand's banking sector. Completed in 2013, this strategic acquisition made MUFG the largest shareholder in Krungsri, introducing the Japanese financial institution's international expertise and operational standards into the Thai banking sector (Liu, 2021). One of the most significant outcomes of this merger was the adoption of English as the organization's primary language for communication and documentation. Therefore, the organization's divisions had to modify their internal communications, training materials, and operational manuals to be in English, in compliance with Mitsubishi UFJ Financial Group's (MUFG) international standards. This development underscored the importance of recruiting employees with exceptional writing and communication skills in English. As Crystal (2003) asserts, these qualities are crucial for effective operations, career progression, and global competitiveness. This research aims to address three main objectives:

1. To examine the use of English in financial operations and international trade communication among employees.

2. To assess employees' readiness to utilize English effectively for writing duties in an internationalized banking environment.

3. To identify guidelines for enhancing employees' English language skills at work in the banking industry.

By studying these objectives, the study intends to highlight how important English writing skills are for professional communication, particularly for staff members working in multinational departments. The analysis's suggestions aim to improve language competence and help organizations adapt to international business environments.

1.4 Research Questions

1. To what extent do employees working in international trade finance operations effectively use English for workplace communication?

2. What is the readiness of employees to use written English in the internationalized banking context?

3. What areas of English language skills need improvement for employees within the banking industry?

1.5 Definition Terms

Trade Finance Operations is a department which supports international corporations by managing operations such as transferring and receiving payments, examining trade documentation, and guaranteeing compliance with international trade regulations. This department's subdivisions typically include the Preparation Documents, Documents Examination, Documentary Credit, Export Payment, and Import Payment sections. These units collaborate to provide financial instruments and services that facilitate the seamless execution of international trade transactions (ICC, 2020).

Written English Email refers to electronic mail communication in English that is used for both internal organization correspondence and external communication with customers, business relationships, and stakeholders. Written English email is an important route for transmitting trade paperwork, negotiating terms, and resolving operational concerns in trade finance operations. The use of English for communication ensures clarity, professionalism, and adherence to international business standards (Crystal, 2003).

Employees in this study specifically relate to staff members working in the Trade Finance Operations section of Bank of Ayudhya Public Company Limited (BAY). These professionals are in charge of trade finance activities such as document examination, documentary credit, export payment, and import payment section. Their English ability, especially in email communication, is crucial for successful cross-border collaboration and the bank's internationalization readiness (Liu, 2021).

Readiness for Internationalization refers to a financial organization's and its workforce's ability to adapt to global business environments while achieving the language, cultural, and operational demands of worldwide markets. Trade Finance Operations must be able to communicate effectively in English, follow international trade rules, and provide high-quality services that match the expectations of global clients (Knight & Cavusgil, 2004).

1.6 Significance of the Study

This research is particularly significant for professionals working in international companies, with a specific focus on employees in International Trade Finance Operations within the banking sector. Its contributions can be outlined as follows: The primary contribution of this study is the evaluation of employees' readiness to communicate via email in English an essential skill in international trade finance, where accuracy, clarity, and professionalism are paramount. Assessing their preparedness not only highlights their strengths but also identifies areas that require improvement to enhance operational performance.

Secondly, the research focuses on how English writing skills are applied realistically in the workplace, specifically within the context of banking operations, where clear and professional written communication is crucial. The study emphasizes the practical aspects of email correspondence, which is the primary mode of communication in international trade finance. By providing employees with individualized strategies for enhancing their language abilities, the research targets the specific challenges they face when communicating across borders, dealing with clients, and working with colleagues from different cultural backgrounds.

Lastly, this study aims to emphasize the broader relevance of English writing skills as a core component of professional development. In addition to improving day-to-day communication, these skills are vital for advancing career trajectories in the increasingly globalized banking industry. To encourage employees to prioritize language learning as part of their professional growth, the study demonstrates how mastery of English writing not only enhances communication but also boosts professional credibility. This, in turn, fosters greater confidence in cross-cultural business interactions and strengthens professional relationships across the globe.

1.7 Conceptual Framework

This study's conceptual framework examines how demographic factors (e.g., gender, age, position, department, work experience, and education) and English language background (e.g., proficiency and email usage) influence employees' readiness for corporate internationalization through English email communication in trade finance operations. The framework reflects the organizational shift following the MUFG and Krungsri merger, where English became central to internal and external correspondence. It emphasizes the importance of written English proficiency as a strategic competency, linking individual language skills to the bank's broader goals of global integration, professional effectiveness, and cross-border operational alignment.

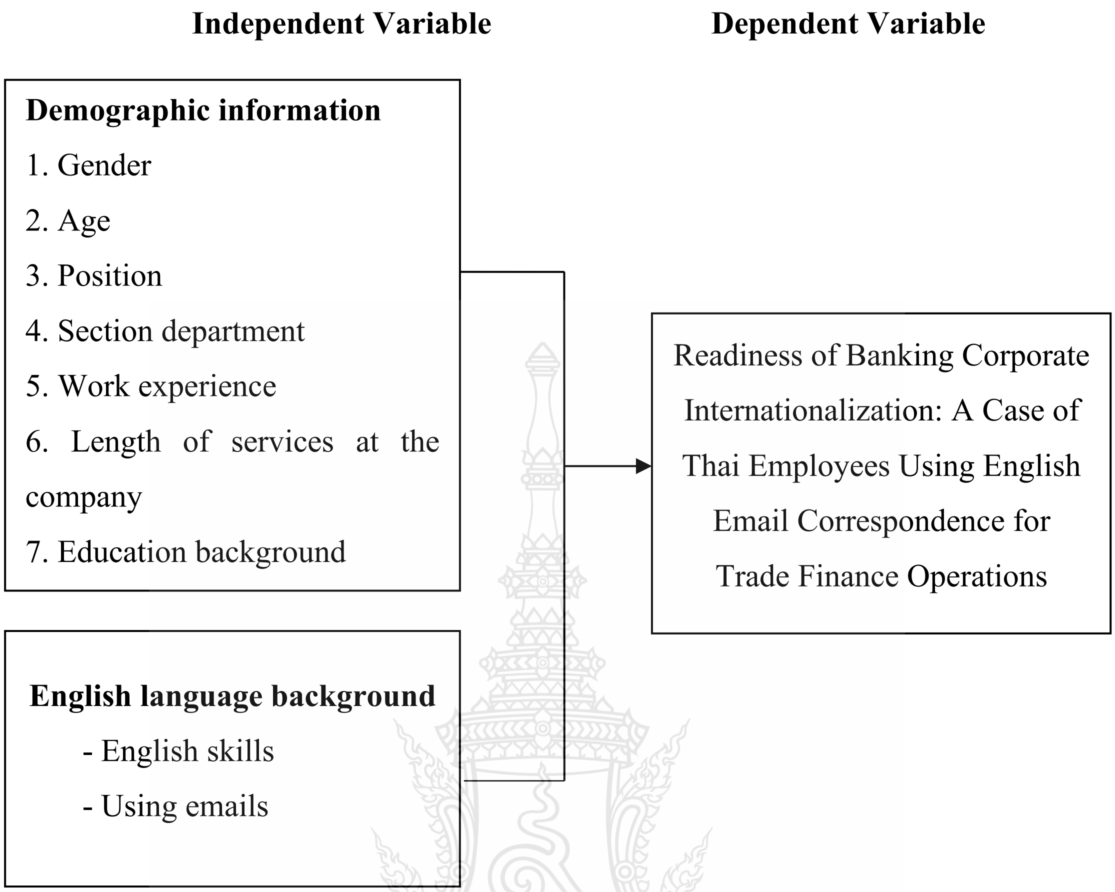

Figure 1.3 Conceptual Framework

CHAPTER 2
LITERATURE REVIEW

2.1 Business Communication

In the context of global business, effective communication has emerged as a strategic imperative that underpins organizational performance, collaboration, and competitiveness. Particularly in internationalized sectors such as banking, business communication facilitates not only internal cohesion but also operational alignment with external stakeholders across diverse linguistic and cultural settings. As the banking industry in Thailand becomes increasingly integrated into the global financial system exemplified by the internationalization of institutions like the Bank of Ayudhya understanding and improving business communication practices is critical. This section explores the theoretical foundations and practical implications of business communication, with an emphasis on its role in professional development, organizational culture, and digital transformation within financial institutions.

Business communication encompasses the generation, transmission, and interpretation of messages through various channels and formats both verbal and non-verbal, written and spoken (Gramatnikovski et al., 2015). It is essential for enabling planning, decision-making, and coordination at all levels of an organization (Wall, 2023). Formal business communication typically follows a structured and pre-planned format, while informal exchanges tend to be spontaneous, yet both serve crucial roles in daily operations (Petrovski, 2019). A vital component of effective business communication is its directionality top-down, bottom-up, or lateral affecting how information flows within hierarchical organizations and influences decision-making and responsiveness (Wall, 2023).

Cultural awareness is indispensable in today's globalized workplace, as communication styles vary significantly across cultures. Understanding such nuances is vital to avoiding miscommunication and fostering inclusivity (Petrovski, 2019). Furthermore, communication is a powerful determinant of organizational identity and culture, shaping perceptions, employee engagement, and customer trust (Gramatnikovski et al., 2015).

In the digital era, the landscape of business communication has been dramatically reshaped. Digital tools emails, video conferencing, social media—have replaced traditional memos and face-to-face meetings, demanding new competencies such as digital literacy and succinct, conversational writing styles (Gasimova & Huseynova, 2018). Despite technological advancement, a significant communication skills gap persists among new workforce entrants, who often lack foundational literacy and interpersonal abilities (Lear et al., 2015). Consequently, employers prioritize oral and written communication as key employability traits.

For sectors reliant on technical knowledge, such as banking and finance, the ability to translate complex concepts into accessible language is a competitive asset. This holds especially true for non-native English-speaking professionals operating in international contexts, where the ability to communicate technical insights clearly is as important as the technical content itself (Raina & Pande, 2012; Kesharwani, 2014).

Therefore, business communication remains a foundational pillar of organizational effectiveness, particularly in globally connected sectors like banking. As Thailand's financial institutions embrace internationalization, professionals must not only develop linguistic competence but also adapt to evolving communication norms shaped by technology and cultural diversity. The literature underscores that communication is no longer just an operational necessity but a strategic skill, integral to leadership, collaboration, and global engagement. For banking professionals in international trade finance, mastering business communication especially through digital and intercultural lenses is essential for enhancing efficiency, reducing miscommunication, and supporting the strategic goals of global integration (Cotler et al., 2012; Dabrovolskas, 2022).

2.2 Business Writing in English

Business writing in English plays a pivotal role in organizational communication, especially in global industries such as banking where professionalism, clarity, and precision are indispensable. As English continues to serve as the dominant language for international transactions and correspondence, non-native professionals must develop strong writing competencies to navigate complex financial environments. In trade finance operations, where miscommunication may result in significant financial implications, well-structured and grammatically accurate English writing is essential. This section explores the key challenges, linguistic pitfalls, and cultural considerations that shape business writing, particularly in the context of Thai banking professionals working in internationalized environments.

Moreover, in business writing, several common pitfalls can significantly hinder effective communication. One of the most prevalent issues is grammatical errors, which are frequently observed in business English writing, with a notable 48% of errors attributed to language use discrepancies among university students (Isma et al., 2024). These errors often stem from a lack of practice and insufficient understanding of business concepts. Additionally, lexical errors, such as word distortions and misformation, are common, highlighting the need for a robust vocabulary and understanding of business-specific terminology. Structural issues, including poor organization and ineffective framing of the research problem, can also undermine the impact of business documents (Kouam, 2024). Furthermore, the use of abstract vocabulary, passive constructions, and excessive wordiness can obscure the intended message, leading to reader fatigue and miscommunication (Greavu, 2019). Mechanical errors, such as incorrect punctuation and capitalization, further complicate the clarity of business writing (Patarapongsanti et al., 2022). In translation contexts, mistranslations often arise from a lack of professional knowledge and misunderstanding of word meanings, emphasizing the importance of mastering both the language and the specific business context (Pin, 2014). To mitigate these pitfalls, it is crucial to focus on clear, concise writing, employing plain language and active voice, and ensuring proper document structure. Additionally, providing targeted feedback and increasing exposure to business English can enhance proficiency and reduce errors (Isma et al., 2024). By addressing these challenges, business writers can improve their communication effectiveness, thereby enhancing productivity and fostering better professional relationships.

Cultural factors significantly shape business writing in English across different office settings, as they influence communication styles, engagement strategies, and the accuracy of translations. One key factor is the cultural background of the writers, which affects their use of language and engagement markers. For instance, Spanish writers tend to use more attitude and engagement markers in business emails compared to their Chinese counterparts, reflecting cultural differences in communication styles (Pastor, 2019). Additionally, the way of thinking inherent in different cultures, such as the Chinese thinking mode, can lead to common mistakes in business English writing, affecting vocabulary, syntax, and discourse structure (Dong et al., 2019). The role of English as a lingua franca in international business further complicates these dynamics, as non-native speakers often apply their native language patterns when communicating in English, necessitating a high level of intercultural competence to ensure effective communication (Gajst, 2014). Cross-cultural awareness is crucial, as it involves understanding deep-rooted cultural values and beliefs that influence communication patterns, which are often slow to change (Dubinko et al., 2021). This awareness helps in overcoming barriers such as anxiety, uncertainty, and ethnocentrism, which can impede effective communication in multicultural settings (Jenifer & Raman, 2015). Moreover, the translation of business English is heavily influenced by cultural differences, requiring translators to be mindful of these nuances to maintain accuracy and avoid misunderstandings (Tang, 2018) (Qian, 2013). The teaching of business English also plays a vital role in preparing individuals to navigate these cultural complexities, emphasizing the development of intercultural communication competence (Yang, 2016) (Negrea, 2012).

Thus, business writing in English is a complex skill that intersects grammar, vocabulary, structure, and cultural awareness. For banking professionals in Thailand engaged in international trade finance, mastering this skill is not optional but essential. The reviewed literature identifies not only the technical barriers such as grammar and terminology but also cultural and strategic factors that affect writing efficacy. Addressing these issues requires a multifaceted approach: targeted instruction, practical exposure, and cross-cultural training. As Thailand's banking industry continues to internationalize, enhancing English business writing proficiency will be critical to professional credibility, operational precision, and long-term competitiveness in the global financial market.

2.3 Business Lingua Franca (BELF)

In the evolving landscape of global commerce, English has emerged as the predominant medium for cross-border business communication, not as a native speaker standard but as a functional and adaptive tool termed Business English as a Lingua Franca (BELF). This paradigm shift reflects the need for intelligibility and efficiency over grammatical perfection, especially in multinational, multicultural business contexts. BELF is particularly relevant in ASEAN economies, including Thailand, where professionals from diverse linguistic backgrounds rely on English to conduct international operations. This section examines the role of BELF in enhancing communicative pragmatism, supporting intercultural collaboration, and mitigating language hierarchies in business environments.

Business English as a Lingua Franca (BELF) is characterized by its role as a pragmatic tool for communication in global business contexts, emphasizing efficiency and intercultural competence over linguistic correctness. BELF facilitates international transactions and unifies diverse groups, making it an essential medium in a globally integrated market (Tan, 2024). The concept of BELF emerged from the need to empower non-native English speakers in professional settings, allowing them to focus on business objectives rather than linguistic perfection (Kankaanranta, 2023). This pragmatic approach is evident in workplace communication, where BELF users prioritize clarity and task completion, often employing direct request strategies influenced by power dynamics and cultural backgrounds (Hofweber & Jaworska, 2022). The pedagogical implications of BELF are significant, particularly in educational systems like China's, where frameworks integrating Intercultural Communicative Competence (ICC) and Global Communicative Competence (GCC) are developed to enhance students' practical language skills and cross-cultural communication abilities (Shi & Deocampo, 2024). Despite its advantages, BELF also presents challenges, such as potential linguistic inequities and cultural insensitivity, necessitating a balance between efficiency and appreciation for linguistic diversity (Tan, 2024). In Indonesia, for instance, BELF is primarily used as a marketing tool in online business, highlighting its importance in global commerce despite the difficulties faced by non-native speakers (Wahyuningsih & Untsa, 2023). Furthermore, BELF's impact extends to teaching practices, where there is a need to incorporate communication strategies into Business English training to better prepare students for real-world applications (Vettorel & Franceschi, 2020). Therefore, BELF's key features include its focus on pragmatic competence, strategic communication, and intercultural awareness, which collectively enhance global business communication while also posing challenges that require careful management to foster inclusivity and effectiveness (Chen, 2021).

The use of English as a Business Lingua Franca (BELF) in cross-cultural business negotiations and interactions offers several benefits and challenges. One of the primary advantages of BELF is its role in facilitating communication across diverse linguistic and cultural backgrounds, which is crucial in the globalized business environment. BELF allows non-native English speakers to engage effectively in international business without the pressure of achieving native-like proficiency, thus empowering them to focus on transactional goals rather than linguistic correctness (Kankaanranta, 2023). This pragmatic approach is supported by the use of metapragmatic expressions (MPEs) that help maintain face and promote effective communication in intercultural settings (Chen, 2022). Additionally, BELF encourages the development of shared communication practices within multinational teams, fostering trust and common ground, which are essential for successful collaboration (Nielsen & Nielsen, 2020). However, challenges persist, such as communication barriers and misunderstandings due to cultural differences, which can impede negotiation processes (Liu, 2024) (Chyrkova & Bortnikova, 2022). The complexity of BELF interactions is further influenced by factors such as power dynamics, gender, and lingua-cultural backgrounds, which affect the directness and politeness of communication strategies (Hofweber & Jaworska, 2022). Moreover, while BELF users often prioritize getting the job done, the lack of emphasis on communication strategies in business English training materials can hinder the development of strategic competence necessary for effective interaction (Vettorel & Franceschi, 2020). Despite these challenges, BELF's focus on pragmatic competence and the use of communication strategies, such as clarification and paraphrasing, can enhance mutual understanding and prevent miscommunication in both oral and digital interactions (Franceschi, 2020). Therefore, while BELF provides a practical framework for cross-cultural business communication, it requires ongoing adaptation and sensitivity to cultural nuances to overcome inherent challenges and maximize its benefits (Chen, 2021) (Caleffi, 2020).

The adoption of Business English as a Lingua Franca (BELF) in Thailand has significant implications for the country's economic development and global trade. BELF serves as a crucial medium for international communication, particularly in multinational companies (MNCs), facilitating smoother interactions and transactions across diverse linguistic and cultural backgrounds (Rajprasit et al., 2022). The proficiency in English among Thai professionals, especially in sectors like human resources and engineering, is pivotal for effective workplace communication and is increasingly seen as a valuable asset for professional advancement and business operations (Hodges & Seawright, 2023) (Ketngam, 2019). Despite the challenges faced by Thai professionals in mastering BELF, particularly in spoken communication, there is a positive attitude towards its use, which underscores its perceived importance in enhancing organizational performance and competitiveness in the global market (Franco & Roach, 2018). Moreover, the integration of BELF in educational and training programs is essential to prepare the workforce for the demands of the ASEAN Economic Community, where English is the official working language (Franco & Roach, 2018). However, the dominance of English also raises concerns about potential linguistic inequities and cultural insensitivity, necessitating a balanced approach that appreciates linguistic diversity to foster an inclusive global business environment (Tan, 2024). The strategic use of BELF in Thailand not only enhances communication efficiency but also supports the country's integration into the global economy, thereby contributing to its economic development and expanding its role in international trade (Ketngam, 2019).

Hence, BELF represents a pragmatic and inclusive approach to English use in global business, particularly for professionals in non-native English-speaking countries like Thailand. By focusing on communicative clarity rather than native-like fluency, BELF empowers users to engage effectively across linguistic and cultural boundaries. However, its success depends on cultivating intercultural sensitivity, strategic communication skills, and organizational policies that value linguistic diversity. As Thailand strengthens its role in ASEAN and international trade, BELF will continue to be a cornerstone of professional readiness, particularly in banking sectors where accuracy, clarity, and collaboration are indispensable to financial transactions and corporate internationalization.

2.4 Enhancing Professional English Communication in Banking

In the global banking sector, where cross-border transactions and international partnerships are the norm, professional English communication is no longer a supplementary skill but a strategic necessity. Effective communication especially in written form is integral to trade finance operations, compliance, customer service, and cross-cultural negotiation. Given Thailand's increasing integration into global financial markets through mergers such as the Bank of Ayudhya's alliance with Mitsubishi UFJ Financial Group (MUFG), there is an urgent need to enhance the English language capabilities of Thai banking professionals. This section explores instructional methodologies, technological tools, cultural competence, and organizational strategies that foster professional English communication in international banking contexts.

To effectively improve professional English communication skills among banking professionals, a multifaceted approach is essential, integrating immersive language activities, plain language training, specialized vocabulary acquisition, and strategic competence development. Immersive language activities, as demonstrated by the Intensive Practical Language Program (IPPL), are crucial for building confidence and fluency through real-world application and continuous practice (Kuntariati & Paramita, 2024). In the banking sector, the use of plain language is emphasized to simplify communication, making it more effective and accessible, as shown in the collaboration between the University of Warsaw and mBank (Wanot-Miśtura & Chojnacka-Kuraś, 2022). Specialized courses in Banking English focus on the specific communicative needs of banking professionals, incorporating authentic materials and role plays to enhance engagement and motivation (Yuldashevna et al., 2020). Additionally, the integration of technology through blended learning approaches has been shown to improve learning outcomes and motivation among bank clerks, suggesting that a combination of online and face-to-face training can be particularly effective (Yu & Meng, 2016). Strategic competence, which involves the ability to navigate real-life conversations and maintain effective communication, is also vital. This competence can be developed through targeted exercises that enhance learners' ability to express themselves despite limited language knowledge (Meenakshi, 2015). Furthermore, the importance of professional language competence is underscored by its role in meeting the demands of the globalized labor market, necessitating continuous professional education and interdisciplinary approaches (Tymkiv et al., 2022).

Cultural differences significantly impact the effectiveness of English communication in international banking transactions by influencing both verbal and non-verbal communication patterns, which can lead to misunderstandings and inefficiencies if not properly managed. Effective cross-cultural communication requires awareness and tolerance of these differences, as communication patterns are deeply rooted in cultural values and beliefs, which change slowly over time (Dubinko et al., 2021). In the context of international banking, where English is often the lingua franca, these cultural nuances can manifest in written communications, such as those seen in initial public offering (IPO) documentation. For instance, Chinese firms often differ from their Western counterparts in how they present their strengths and strategies, which can affect investor perceptions and decisions (Quintero, 2023). Moreover, non-verbal cues and body language, which vary significantly across cultures, play a crucial role in business negotiations and transactions. Misinterpretations of these cues can lead to failed negotiations or strained relationships (Dudziak, 2018). Therefore, it is essential for banking professionals to engage in cross-cultural training and develop cultural intelligence to navigate these differences effectively. This includes understanding the cultural backgrounds of international partners and respecting their communication styles to enhance the success of transactions (Sahadevan & Sumangala, 2021) (Li et al., 2023). By fostering mutual respect and avoiding stereotypes, banking professionals can improve communication efficacy and build stronger international relationships (Sahadevan & Sumangala, 2021).

Technology significantly influences English communication in international banking by facilitating global connectivity and enhancing customer interactions. Information and Communication Technologies (ICT) have transformed banking operations, enabling banks to maintain global competitiveness and adapt to international markets. However, challenges such as infrastructure, regulation, and cultural differences can hinder the full potential of ICT in global strategies (Saraswat, 2016). Multimedia communication systems are crucial for international banks to balance global and local demands, allowing them to meet diverse customer needs by leveraging worldwide expertise and technology (Karduck et al., 1996). In Morocco, ICT has revolutionized banking marketing strategies, shifting from traditional methods to relationship marketing that emphasizes personalized customer service and interactive communication, thus enhancing customer satisfaction (Ailli, 2016). The integration of ICT in banking has also led to innovations in payment systems, transforming money usage and posing regulatory challenges, while offering opportunities for economic integration and policy development (Reixach, 2001). Furthermore, the use of international English in technical communication within banking ensures clarity and accuracy, making documents more accessible to non-native speakers and facilitating efficient translation processes. This approach supports international technology transfer and enhances communication across global banking operations (Buican, 1990).

The enhancement of professional English communication in banking is vital to navigating the complex demands of globalization, regulation, and client engagement. Thai banking professionals, particularly in trade finance, must be equipped not only with linguistic accuracy but also with strategic, technological, and intercultural competencies. Institutions must invest in immersive, specialized, and digitally integrated training programs that align with the realities of international financial operations. By fostering a culture of communication excellence, banks can enhance operational efficiency, reduce miscommunication risks, and strengthen their global competitiveness in an increasingly interconnected financial world.

2.5 Summary of the Literature Review

The literature reviewed in this chapter underscores the multifaceted role of English communication in the context of international trade finance, particularly within Thai banking institutions undergoing globalization. It establishes that English, especially in its written form via email correspondence, is not merely a communicative tool but a strategic asset vital for operational efficiency and international credibility. Business communication in the digital age extends beyond information exchange; it demands cultural awareness, technological adaptability, and linguistic precision. These dimensions directly relate to the study’s first research question, which explores how effectively employees use English for workplace communication. The findings from existing research suggest that communication breakdowns, often rooted in grammatical errors and limited domain-specific vocabulary, can compromise professional performance and stakeholder trust.

In addressing the second research question concerning employees' readiness, the review highlights that many Thai professionals exhibit moderate proficiency, particularly in reading and writing, but face persistent challenges in grammar usage, technical terminology, and composing structured responses. The role of Business English as a Lingua Franca (BELF) is particularly relevant in this regard, emphasizing communicative clarity over native-like fluency. BELF principles promote pragmatism, enabling professionals to function effectively despite linguistic limitations, which aligns with the functional demands of trade finance operations.

Furthermore, the literature illustrates those digital tools, including email platforms and ICT systems, are integral to modern banking communication. These tools necessitate not only technical literacy but also a command of professional English to interpret, compose, and respond effectively in dynamic, multicultural environments. The third research question concerning the skills needing enhancement is addressed through discussions of English for Specific Purposes (ESP) and task-based methodologies. These instructional approaches are shown to improve both linguistic proficiency and professional applicability, especially when integrated with intercultural competence and domain-relevant content. In sum, the literature affirms that enhancing English writing skills in Thai banking is critical for supporting corporate internationalization. Effective training should target grammar, vocabulary, cultural sensitivity, and digital fluency to bridge current gaps and align employee capabilities with global operational standards.

CHAPTER 3
METHODOLOGY

3.1 Research Design

This study adopted a mixed-methods research design to comprehensively explore the readiness of Thai banking employees to use English in professional email communication within trade finance operations. Mixed-methods research integrates both quantitative and qualitative approaches to provide a nuanced understanding of complex phenomena (Hamilton, 2013). In this context, combining structured assessments with participant interviews enabled a multidimensional analysis of linguistic proficiency, challenges, and perceptions. This approach is especially suitable for exploring language usage in real-world professional settings, where both measurable skills and subjective experiences matter (Shorten & Shorten, 2014; Calleja, 2009). This research approach was suitable for employing questionnaires, competency tests, and interviews. The questionnaire was divided into three sections: the first collected demographic data (e.g., education, work history); the second focused on participants' English language proficiency, including the frequency of English use in their email communication and their perceived ability to communicate in English; and the third evaluated the importance of English in the workplace and employees' needs related to English communication.

This division aimed to provide a comprehensive understanding of the participants' language use and requirements (Eugenio, 2010). The competency test assessed participants' English proficiency in areas directly related to their professional duties, focusing on reading and writing tasks relevant to shipping, billing, and banking documentation (Lougheed, 2008). Semi-structured interviews were then conducted to explore participants' experiences of using English at work, the obstacles they encountered, and their perceptions of the importance of improving their English skills. Employees in the Bank of Ayudhaya's International Trade Finance Operations were selected as study participants due to their frequent use of English-language emails, making their experiences highly relevant to the study's objectives. The competency test was designed to evaluate reading and writing abilities through topics such as financial statements, shipping, bills, and banking documents. These subjects were chosen because of their direct relevance to participants' job responsibilities. The twenty items comprising the competency test were modeled on the TOEIC® exam (Lougheed, 2008), a widely recognized tool for assessing English language skills in professional contexts. The test's structure followed established guidelines from frameworks such as the TOEIC and CEFR to ensure alignment with job requirements and international standards (Council of Europe, 2001). Furthermore, insights gained from interviews enriched the evaluation process by offering deeper perspectives on employees' challenges and attitudes regarding the use of English in a professional setting.

3.2 Population and Sample

The population of this study consisted of 35 employees from the Trade Finance Operations Department at Bank of Ayudhya Public Company Limited as shown in Figure 3.1. Participants were selected through purposive sampling to ensure their relevance to the study's objectives (Creswell & Poth, 2018). This sampling method allowed the researchers to intentionally select individuals who possessed specific characteristics essential for addressing the research questions (Etikan, Musa, & Alkassim, 2015). All participants were purposively selected due to their direct involvement in processing trade-related documentation and their routine use of English for internal and external communication. As illustrated in the figure below, the sample was drawn from four primary units: Documentary Credit (10 employees), Document Examination (15 employees), Export Payment and Import Payment (10 employees). These employees possess shared characteristics relevant to the study: they all work extensively with financial documents, such as letters of credit, shipping records, and trade contracts. Their roles demand frequent engagement with English-language materials, especially written correspondence via email. The population is further categorized by operational focus into two functional divisions:

1. **Commercial Banking Side** – Primarily Thai-speaking personnel who do not interact directly with clients. Their tasks involve internal processing and administrative support.
2. **JPC/MNC Side (Japanese and Multinational Corporate clients)** – English is the primary language of communication. These staff members regularly

correspond with international clients and are responsible for handling complex documentation in English. Key units in this category include:

- **Documentary Credit Unit** – Specializes in issuing and processing Letter of Credit (L/C) for both import and export transactions. Employees here engage heavily in English reading and writing.
- **Document Examination Unit** – Handles the review and validation of trade documents. It is the most English-intensive unit in terms of volume and complexity.
- **Trade Finance Payment Unit** – Focuses on payment instructions and receipt confirmation for international transactions. Only select staff in this unit are authorized to send external emails.

This purposive sampling strategy ensures that the study targets employees with substantial exposure to English communication in their daily responsibilities, enabling rich insights into their readiness and challenges in internationalized banking environments.

Figure

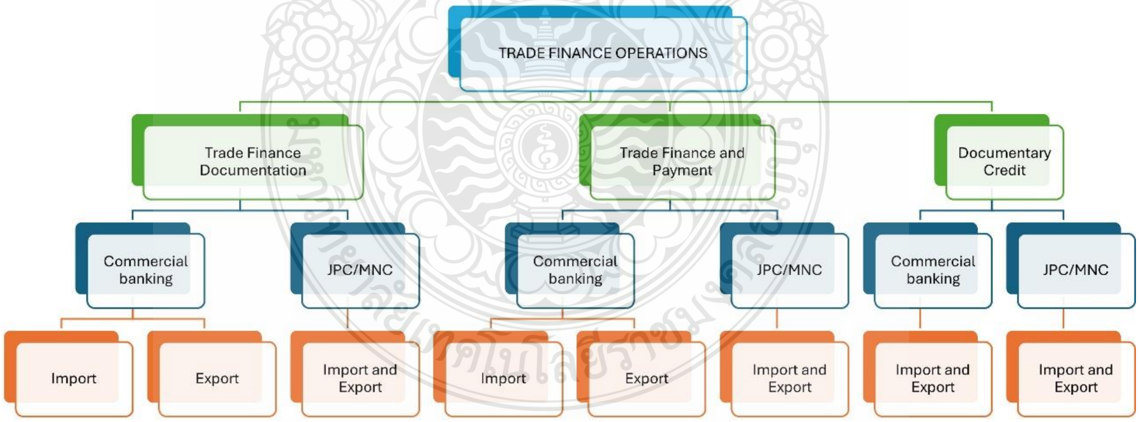

Figure 3.1 Organization chart of trade finance operations.

3.3 Research Instruments

The study used interviews and questionnaires as its main methods for gathering data (Hejazi, W., & Ma, J. 2011). These instruments are intended to collect detailed information from participants, enabling the integration of quantitative and qualitative findings in the study with both closed-ended and open-ended questions, the surveys are utilized as part of the quantitative design. The questionnaire is broken up into three sections and is adapted from Eugenio (2010).

3.3.1 Quantitative Instruments

1) Questionnaire

The questionnaire was adapted from Eugenio (2010), who examined workplace English communication needs. It was designed to gather structured data related to three key domains: (1) demographic background, (2) English language proficiency and email usage, and (3) perceived needs for English improvement in trade finance operations. The structure aligns directly with the first and third research questions—assessing the extent of English use and identifying areas for improvement.

- *Section 1*: Captured demographic and professional background, including department, age, work experience, and education.
- *Section 2*: Evaluated English usage frequency and proficiency levels (listening, speaking, reading, writing, technical vocabulary) as showed in Table 3.1.
- *Section 3*: Assessed employees' self-identified needs for professional English enhancement. The researchers used the 3 percent criteria (Uthen, Puno, 2010) to derive the following criteria for translating the knowledge results:
    - The average score between 1.34 – 2.00 means good practice
    - The average score between 0.67 – 1.33 means the practice is moderate
    - The average score between 0.00 – 0.66 means the practice is not good

The questionnaire underwent content validation using the Index of Item-Objective Congruence (IOC), assessed by three experts in English for Specific Purposes (ESP) and workplace communication. An IOC score of 0.99 confirmed the instrument's high content validity. Construct validity was confirmed via factor analysis, and internal consistency was established with Cronbach's alpha exceeding 0.70 across all dimensions.

The questionnaire was selected for its ability to quantify perceptions, frequency, and skill gaps across a large sample. It provided a systematic framework for capturing self-reported readiness and challenges in English email communication.

Table 3.1 The assessment of knowledge consists of three levels by (Parwata et al., 2023).

Percentage	Score range	Translate knowledge level results
80 - 100	9-10	High
60 - 79	6-8	Moderate
0 - 59	0-5	Low

2) English Competency Test

This test was adapted from the TOEIC® framework (Lougheed, 2008), focusing on email writing and reading tasks relevant to trade finance such as bills, banking documents, shipping instructions, and financial reports. The instrument addressed the second research question measuring actual readiness to use written English.

- The test consisted of 20 multiple-choice items categorized into four sections: banking, shipping, bills, and financial documentation.
- The assessment focused on vocabulary, grammar, reading comprehension, and practical writing tasks reflective of real job responsibilities.

Content validity was confirmed through expert review and IOC analysis. Reliability was established via internal consistency, with Cronbach's alpha above 0.70. While test-retest reliability was not conducted due to logistical constraints, the TOEIC-based format ensured alignment with international standards of workplace English testing. The TOEIC-based structure provided an internationally benchmarked measure of English proficiency directly relevant to workplace demands in international trade finance.

3.3.2 Qualitative Instrument

3) Semi-Structured Interview

The semi-structured interview guide was developed based on qualitative language needs assessment frameworks and adapted from Shorten & Shorten (2014). It aimed to gather in-depth insights into employees' real-world experiences, attitudes, and perceived challenges when using English in email correspondence. The interview questions explored:

- Specific difficulties in writing and interpreting English emails
- Workplace expectations for English usage post-internationalization
- Employees' learning strategies and training needs

The interview guide was reviewed by language experts to ensure coverage of themes related to the study objectives. Thematic saturation was confirmed during pilot interviews with three participants, ensuring content sufficiency and relevance. Interviews provided nuanced, contextual insights that complemented the quantitative data. They allowed exploration of affective and situational dimensions of English usage, addressing the second and third research questions.

3.4 Data Collection

The data collection process was carried out through both quantitative and qualitative phases to ensure comprehensive coverage of the research objectives.

3.4.1 Quantitative Phase

The quantitative data were collected through a structured questionnaire and a competency test. Initially, questionnaires were distributed to selected participants who were purposively sampled from the International Trade Finance Operations Department of the Bank of Ayudhaya. Each participant received a questionnaire designed to capture demographic details, self-assessed English language proficiency, usage frequency, and perceived needs regarding English communication in the workplace.

Upon collection, the completed questionnaires were reviewed to ensure completeness and consistency. Each response was verified for accuracy, and any missing data were noted and followed up accordingly. Following the questionnaire, participants were administered a competency test that evaluated their English writing skills, particularly in the context of trade finance email communication. The test focused on grammar, tone, clarity, and technical terminology used in banking operations, with twenty items modeled on the TOEIC® format. Participants' test scores were recorded and prepared for statistical analysis to assess proficiency levels and identify performance gaps.

3.4.2 Qualitative Phase

After the completion of the quantitative phase, semi-structured interviews were conducted with a subset of participants. These interviews aimed to explore in greater depth the challenges, perceptions, and contextual realities of using English in professional banking communication. Participants shared their experiences regarding language barriers, strategies for composing professional emails, and attitudes toward English language development in the workplace. The qualitative data collected from interviews were later transcribed and thematically analyzed to supplement and contextualize the findings from the quantitative phase.

In conclusion, the sequential mixed-methods data collection approach comprising survey distribution, a structured competency assessment, and follow-up interviews enabled the triangulation of data sources and methods. This approach not only enhanced the reliability of the research findings but also provided a well-rounded understanding of employees' English language readiness in the context of international trade finance communication.

3.5 Data Analysis

This study employed both quantitative and qualitative data analysis techniques to ensure a comprehensive understanding of Thai banking employees' readiness to use English in trade finance operations. The data collected from questionnaires, competency tests, and interviews were analyzed using rigorous and validated statistical and thematic methods.

3.5.1 Quantitative Data Analysis

The quantitative data derived from the questionnaires and competency tests were analyzed using both descriptive and inferential statistics:

- **Descriptive Statistics**: Measures such as mean, standard deviation, and percentage distributions were employed to summarize the participants' demographic characteristics, English proficiency levels, and workplace English usage patterns.

- **Inferential Statistics**:
    - An independent-samples t-test was applied to compare mean scores between two groups based on gender and other binary variables.
    - A one-way Analysis of Variance (ANOVA) was conducted to examine differences in English competency and communication readiness across multiple demographic variables such as age groups, job positions, education levels, and years of work experience.

These statistical analyses were conducted using SPSS software, with a significance threshold set at $p < 0.05$ to determine the presence of statistically meaningful differences.

3.5.2 Qualitative Data Analysis

The qualitative data were collected through semi-structured interviews with selected participants. Thematic analysis, as proposed by Braun and Clarke (2006), was applied to analyze interview transcripts. The process involved the following steps:

- Familiarization with the data
- Generating initial codes
- Searching for themes
- Reviewing themes
- Defining and naming themes
- Producing the report

Themes related to challenges in email communication, needs for English skill development, and perceptions of professional training were identified and analyzed to complement the quantitative findings.

3.5.3 Validation of Research Instruments

To ensure the reliability and validity of the research instruments:

- **Content Validity** was assessed using the Index of Item-Objective Congruence (IOC) (Kopaiboon et al., 2014). Three experts in English for Specific Purposes (ESP) and workplace communication reviewed all items. Items with IOC scores below 0.70 were revised or removed. All finalized items achieved an IOC score of ≥ 0.99.

- **Construct Validity** was evaluated using exploratory factor analysis (EFA) to examine the internal structure of the questionnaire sections.
- **Reliability** was measured using Cronbach's alpha to test the internal consistency of the questionnaire items and competency test. All subscales exceeded the acceptable threshold of $\alpha > 0.70$.

CHAPTER 4
RESEARCH RESULTS

4.1 Descriptive Analysis

This section presents a descriptive analysis of the demographic characteristics and English language readiness of employees in the Trade Finance Operations Department at the Bank of Ayudhya. It offers insights into how employee profiles such as age, gender, position, and education intersect with their English language proficiency, usage patterns, and perceived challenges. The analysis also sheds light on employees' practical engagement with English in their daily workplace activities, particularly through email correspondence, which is crucial for international trade finance operations. These findings establish a foundation for understanding the existing capabilities and areas needing improvement among staff in response to the bank's internationalization.

4.1.1 Demographic of Samples

Table 4.1 presents the demographic characteristics of the study participants, offering insights into the composition of employees involved in international trade finance operations at the Bank of Ayudhaya. The data highlights key attributes, including gender, age, job position, department, years of experience using English in the workplace, tenure at the bank, and educational background. The majority of respondents were female (80%), indicating a significant representation of women in trade finance operations. The most common age group was 31–35 years old (34.3%), followed by 36–40 years old (20%) and those over 46 years (22.9%). This distribution suggests that most employees are mid-career professionals with substantial work experience. Regarding job positions, more than half of the respondents (54.3%) held roles ranging from Officer Level 4 to Manager, while 25.7% were in junior officer positions, and 17.1% were at the Assistant Vice President (AVP) level or higher. This reflects a well-balanced workforce with a mix of entry-level and managerial employees.

The departmental classification shows that the majority (42.9%) worked in the Documents Examination section, followed by the Documentary Credit (28.6%), Export Payment (14.3%), and Import Payment (14.3%) sections. These roles require frequent email communication in English, highlighting the relevance of language proficiency. Experience using English in the workplace varied, with 40% having over 15 years of experience, while 22.9% had between 6–10 years. This suggests that while many employees are seasoned professionals, some may still require training in English communication. Lastly, the educational background revealed that 54.3% of respondents held a bachelor's degree, while 45.7% had a master's degree. This indicates a high level of academic qualification among employees, reinforcing their potential for skill development in business English communication.

Table 4.1 Characteristics of sample (n=35)

Item	Characteristic	Frequency	Percent
Gender	Male	7	20.00
	Female	28	80.00
Age	25 years old and below	2	5.70
	26-30 years old	1	2.90
	31-35 years old	12	34.30
	36-40 years old	7	20.00
	41-45 years old	5	14.30
	46 years old and over	8	22.90
Position	Officer level 1-3	9	25.70
	Officer level 4 to manager level	19	54.30
	AVP level	6	17.10
	FAVP level	1	2.90
Section department	Documents Examination	15	42.90
	Documentary Credit	10	28.60
	Export Payment	5	14.30
	Import Payment	5	14.30

Table 4.1 Characteristics of sample (n=35) (Cont.)

Item	Characteristic	Frequency	Percent
Using English in workplace.	1-5 years	6	17.10
	6-10 years	8	22.90
	11-15 years	7	20.00
	More than 15 years	14	40.00
Number of years working with the Bank of Ayudhya PCL	1-5 years	13	37.10
	2-10 years	8	22.90
	11-20 years	5	14.30
	More than 20 years	9	25.70
Education level	Bachelor's degree	19	54.30
	Master's degree	16	45.70

4.1.2 English Language Proficiency.

Table 4.2 presents the self-assessed English language proficiency of employees in trade finance operations, providing insights into their strengths and weaknesses across different language skills. The findings indicate that employees rate their reading skills the highest (Mean = 3.29, S.D. = 0.62), followed by technical vocabulary (Mean = 3.23, S.D. = 0.49), while their pronunciation (Mean = 2.86, S.D. = 0.49) and grammar (Mean = 2.89, S.D. = 0.63) are the weakest areas. The overall average score (Mean = 3.07, S.D. = 0.56) suggests that most participants have a moderate level of English proficiency, which may influence their communication effectiveness in professional settings. These findings align with the broader challenges faced by Thai professionals in international business environments, where written communication is often more developed than spoken interaction.

The relatively high rating in reading skills suggests that employees can comprehend trade-related documents effectively. However, the lower scores in grammar and pronunciation highlight potential barriers in oral communication and formal writing, which are crucial for engaging with international clients and colleagues. Given the role of English as a lingua franca in banking and finance, improving speaking and writing proficiency is essential. Employees may benefit from targeted training programs focusing on grammatical accuracy, pronunciation practice, and structured business writing to enhance their ability to handle professional correspondence confidently. Strengthening these skills would not only improve day-to-day workplace communication but also contribute to greater efficiency in trade finance operations and global business integration.

Table 4.2 English language proficiency

English skill	Mean	S.D.
Reading	3.29	0.62
Technical	3.23	0.49
Writing	3.17	0.66
Listening	3.06	0.48
Speaking	3.03	0.51
Pronunciation	2.86	0.49
Grammar	2.89	0.63
Average	**3.07**	**0.56**

Note: 5 = excellent, 4 = good, 3 = fair, 2 = poor, and 1 = very poor (n=35)

4.1.3 Descriptive Analysis of Using English in Workplace

Table 4.3 presents a descriptive analysis of English language use in the workplace, providing insights into employees' communication practices. The findings indicate that a majority (68.60%) of participants have never undergone formal English proficiency testing, while 31.40% have taken such assessments. Among those tested, 25.70% completed the TOEIC, 5.70% took IELTS, and 68.60% reported taking other specific tests. Regarding workplace communication, the majority of employees (74.30%) use emails for both internal and external correspondence, while 25.70% use them solely for internal purposes. The frequency of emails in Thai varies, with most employees (65.70%) handling 1–5 emails per day, while fewer employees manage 5–10 (20.00%) or more than 10 emails daily (14.30%).

Table 4.3 Descriptive analysis of using English in workplace

Item	Characteristic	Frequency	Percent
Have your English language skills ever been tested to determine your proficiency?	Yes	11	31.40
	No	24	68.60
Which standardized English test(s) have you taken?	IELTS	2	5.70
	TOEIC	9	25.70
	Other (specific)	24	68.60
How many emails do you write and respond in Thai per day?	1-5 mails	23	65.70
	5-10 mails	7	20.00
	More than 10 mails	5	14.30
Do you use email to contact internally or externally?	Internal	9	25.70
	Both	26	74.30

4.1.4 Factors Related to The Problems of Using Email in English.

Table 4.4 of the study analyzes the key challenges faced by Thai banking employees when using English for email correspondence in trade finance operations. The table presents five primary difficulties related to grammar, technical vocabulary, content comprehension, translation of complex sentences, and composing responses. The results are measured using a five-point Likert scale, where higher mean scores indicate greater perceived difficulty. Among the identified challenges, grammar issues emerged as the most significant barrier (Mean = 3.46, S.D. = 0.70), suggesting that employees struggle with correct sentence structures and grammatical accuracy in professional emails. This is followed by difficulties in composing email responses (Mean = 3.23, S.D. = 0.77), indicating a lack of confidence in structuring clear and professional messages. The use of technical banking terms in emails also presents a moderate challenge (Mean = 3.14, S.D. = 0.65), reflecting the complexity of financial terminology and the need for domain-specific language proficiency. Furthermore, understanding email content (Mean = 3.03, S.D. = 0.71) and translating complex English sentences (Mean = 3.03, S.D. = 0.62) were reported as additional difficulties. These findings highlight that while employees have some competency in reading English emails, they experience uncertainty when interpreting detailed or technical content, which may lead to miscommunication in financial transactions. Overall, the average score of 3.18 suggests that while employees are not entirely struggling with English emails, there is still a notable need for language improvement, particularly in grammar and composition. Addressing these challenges through targeted training programs can help enhance communication efficiency and reduce misunderstandings in banking operations.

Table 4.4 Factors related to the problems of using email in English

Factor	Statement	Mean	S.D.
A1	You have problems of using English grammar in emails.	3.46	0.70
A5	You have problems in composing sentences in English for email responses.	3.23	0.77
A2	You have problems in using the English technical terms for emails.	3.14	0.65
A3	You have problems in understanding the English contents in emails.	3.03	0.71
A4	You have problems in translating the English complex sentences in emails.	3.03	0.62
	Average	**3.18**	**0.69**

Note: 5 = Strongly agree, 4 = agree, 3 = uncertain, 2 = disagree, 1 = strongly disagree (n=35)

Table 4.5 presents the key areas where Thai employees working in trade finance operations feel they need to improve their English language skills. The table includes six statements related to English usage in the workplace, with respondents rating their agreement on a five-point scale (1 = Strongly Disagree to 5 = Strongly Agree). The results highlight several crucial insights regarding the role of English proficiency in banking and corporate internationalization. The findings indicate that English proficiency is widely recognized as essential for workplace communication. The statement "English is the main language used to communicate in the workplace" (Mean = 3.71, S.D. = 1.07), suggesting that while employees acknowledge its importance, there may still be some variation in actual use and necessity across different roles. Additionally, reading and writing skills are rated as the most significant for daily work (Mean = 4.46, S.D. = 0.66), surpassing speaking and listening skills (Mean = 3.94, S.D. = 0.99). This aligns with the nature of trade finance operations, where documentation and written correspondence play a pivotal role. Moreover, technical English knowledge in banking and finance is another highly rated factor (Mean = 4.29, S.D. = 0.71), emphasizing the need for employees to understand specialized terminology used in financial transactions. The highest-rated statement, "English is a part of education, career growth, and learning" (Mean = 4.51, S.D. = 0.61), suggests that employees recognize language proficiency as a key factor in professional development and advancement opportunities. Lastly, English comprehension in trade agreements received (Mean = 4.40, S.D. = 0.74), indicating that employees see language skills as vital for understanding international trade policies and financial documents.

Table 4.5 Factors related to needs for English improvement

Factor	Statement	Mean	S.D.
B5	English is a part of education, career growth, and learning.	4.51	0.61
B2	Reading and writing in English are the most significant uses in daily work.	4.46	0.66
B6	English proficiency is key for comprehending trade agreements.	4.40	0.74
B4	Technical terms in Banking and Financial are important.	4.29	0.71
B3	Listening and speaking in English are the most significant uses in daily work.	3.94	0.99
B1	English is the main language used to communicate in the workplace.	3.71	1.07
	Average	**3.18**	**0.69**

Note: 5 = Strongly agree, 4 = agree, 3 = uncertain, 2 = disagree, 1 = strongly disagree (n=35)

The analysis of English language skills that require enhancement for Thai employees working in trade finance operations. The table highlights areas crucial for effective work performance, particularly in banking and financial contexts. The results indicate that reading skills, particularly for shipping documents (Mean = 3.97, S.D. = 0.82) and emails (Mean = 3.94, S.D. = 0.73), are the strongest areas among employees. Understanding email content (Mean = 3.86, S.D. = 0.65) and reading manuals and procedures (Mean = 3.86, S.D. = 0.81) also scored relatively high. These findings suggest that employees are fairly comfortable with reading comprehension but may still need improvement in understanding complex financial documents. Writing skills, including composing email responses (Mean = 3.77, S.D. = 0.73) and translating English content from documents (Mean = 3.71, S.D. = 0.71), were identified as areas requiring moderate improvement. Writing reports and memos (Mean = 3.46, S.D. = 0.95) scored slightly lower, indicating that employees might struggle with structured, formal writing. Overall, with an average score of 3.69, the findings indicate that while employees possess moderate proficiency in reading and writing, they require targeted training to strengthen comprehension, translation, and verbal communication skills. Addressing these gaps will help enhance workplace efficiency and international business interactions as shown in Table 4.6

Table 4.6 Factors related to needs for English improvement.

Factor	Statement	Mean	S.D.
C9	Reading shipping documents in English.	3.97	0.82
C7	Reading email in English.	3.94	0.73
C10	Reading manuals and procedures in English	3.86	0.81
C2	Understanding English context in email messages.	3.86	0.65

Note: 5 = Strongly agree, 4 = agree, 3 = uncertain, 2 = disagree, 1 = strongly disagree (n=35)

Table 4.6 Factors related to needs for English improvement (Cont.)

Factor	Statement	Mean	S.D.
C1	Writing email responses in English.	3.77	0.73
C3	Translating English contents on the documents.	3.71	0.71
C6	Listening in English for conferences.	3.57	0.78
C8	Writing reports and memos in English.	3.46	0.95
	Average	**3.69**	**0.76**

Note: 5 = Strongly agree, 4 = agree, 3 = uncertain, 2 = disagree, 1 = strongly disagree (n=35)

Hence, the descriptive findings reveal that while employees demonstrate moderate proficiency in reading and writing English, they face notable challenges with grammar, sentence construction, and technical terminology. Email remains the dominant form of professional communication, yet gaps in language skills hinder their ability to manage complex correspondence. The study underscores the importance of targeted language training particularly in grammar, formal composition, and spoken interaction to enhance employees' effectiveness in international banking contexts. These results provide essential empirical grounding for subsequent inferential analysis and inform strategic recommendations for language skill development.

4.2 The t-test Analysis of Compare Independent Variables

4.2.1 Comparison independent variables of skills and genders.

The comparison of mean scores between male and female employees in trade finance operations indicates slight differences in communication and email response skills. The analysis, conducted using an independent t-test, shows that male employees (Mean = 4.17, S.D. = 0.50) in communication skills, while female employees (Mean = 4.23, S.D. = 0.54). Despite this difference, the t-statistic (-0.29) and significance value (p -value = 0.976) indicate that the difference is not statistically significant. This suggests that both genders demonstrate similar proficiency levels in communication within the workplace as shown in Table 4.7

For email response skills, male employees reported (Mean = 3.69, S.D. = 0.39), while female employees (Mean = 3.71, S.D. = 0.66). The t-test results (-0.32) with a significant value of 0.191 indicate no significant gender-based differences in email response proficiency. Although female employees exhibited slightly higher mean scores in both communication and email responses, the variations were minimal and did not indicate meaningful differences in performance. These findings imply that gender does not play a critical role in determining communication and email response proficiency among employees in the trade finance sector. Given that English email correspondence is an essential aspect of financial operations, training programs designed to improve communication skills should be equally accessible to all employees, regardless of gender. Further research may consider other influencing factors such as years of experience, job position, and educational background to provide a more comprehensive analysis.

Table 4.7 Comparison of mean scores between the t-test classified by genders

Skills	**Gender**	**N**	**Mean**	**S.D.**	**t-stat**	**Sig.**
Communicate	Male	7	4.17	0.50	-0.29	0.976
	Female	28	4.23	0.54	-0.31	
Email responses	Male	7	3.69	0.39	-0.32	0.191
	Female	28	3.71	0.66	-0.43	

4.3 The One-way ANOVA Testing of Independent Variables Comparison

4.3.1 ANOVA testing on relation of skills and age factors.

The analysis of variance (ANOVA) was conducted to examine the relationship between age groups and English communication skills in the workplace. The results indicate no significant differences in communication skills across age groups, as reflected in (F = 0.74, p-value = 0.601). Similarly, for email response skills, the ANOVA results (F = 0.43, p-value = 0.827), suggest that age does not significantly influence these competencies. These findings imply that proficiency in workplace English communication and email response abilities remains consistent regardless of age. This consistency may be attributed to standardized training and workplace exposure to English across different age groups, rather than age-specific learning patterns. Future research could explore whether other factors, such as experience or job roles, contribute more to variations in these skills, as shown in Table 4.8.

Table 4.8 Comparison of mean scores between the F-test classified by age

Skills		**Sum of Squares**	**df**	**Mean Square**	**F-stat**	**Sig.**
Communicate	Between Groups	1.07	5	0.21	0.74	0.601
	Within Groups	8.37	29	0.29		
	Total	9.43	34			
Email responses	Between Groups	0.86	5	0.17	0.43	0.827
	Within Groups	11.78	29	0.41		
	Total	12.64	34			

4.3.2 ANOVA Testing on Relation of Skills and Job Position Factors

The analysis of job positions and English language communication skills indicates no statistically significant differences among different roles within the banking sector. The mean scores for communication and email response skills were relatively similar across job positions, suggesting that English proficiency is a consistent requirement across all levels. The F-statistic values for communication (F = 0.98, p-value = 0.414) and email response skills (F = 1.15, p-value = 0.343) indicate no substantial variations in these competencies among employees in different positions. These findings suggest that employees, regardless of rank, encounter similar challenges and levels of proficiency in using English for workplace communication, particularly in email correspondence, as shown in Table 4.9

Table 4.9 The comparison of mean scores between the F-test classified by job position

Skills		**Sum of Squares**	**df**	**Mean Square**	**F-stat**	**Sig.**
Communicate	Between Groups	0.82	3	0.27	0.98	0.414
	Within Groups	8.61	31	0.28		
	Total	9.43	34			
Email responses	Between Groups	1.27	3	0.42	1.15	0.343
	Within Groups	11.37	31	0.37		
	Total	12.64	34			

4.3.3 ANOVA Testing on Relation of Skills and Section in Workplace Factors.

The comparison of mean scores between workplace sections indicates variations in communication and email response skills among employees. The One-Way ANOVA test results suggest that there are differences in proficiency levels between different workplace sections, though the statistical significance is marginal. The statistic for communication skills is (F = 1.83, p-value = 0.163), which indicates that while differences exist, they are not statistically significant at the conventional 0.05 level. However, email response skills show a stronger variation across sections, (F = 2.62, p-value = 0.068), suggesting a near-significant difference in email proficiency among employees working in different sections. These findings imply that some sections may require targeted language training programs to improve specific skill areas, particularly in writing and responding to emails in English, which is critical for international trade operations, as shown in Table 4.10

Table 4.10 Comparison of mean scores between the F-test classified by section in workplace

Skills		**Sum of Squares**	**df**	**Mean Square**	**F-stat**	**Sig.**
Communicate	Between Groups	1.42	3	0.47	1.83	0.163
	Within Groups	8.02	31	0.26		
	Total	9.43	34			
Email responses	Between Groups	2.56	3	0.85	2.62	0.068
	Within Groups	10.08	31	0.33		
	Total	12.64	34			

4.3.4 ANOVA Testing on Relation of Skills and English Experience Factors.

The analysis examines the relationship between English experience and communication skills in the workplace. The results indicate no statistically significant differences in communication and email response skills across varying levels of English experience. The communication (F = 0.72, p-value = 0.549) and email responses (F = 0.70, p-value = 0.559) suggest that employees with different English experience levels perform similarly in these aspects. The significance values confirm that variations in English experience do not strongly impact communication efficiency. These findings suggest that other factors, such as training or workplace exposure, may play a more significant role in enhancing language proficiency, as shown in Table 4.11

Table 4.11 Comparison of mean scores between the F-test classified by English experience

Skills		Sum of Squares	df	Mean Square	F-stat	Sig.
Communicate	Between Groups	0.61	3	0.20	0.72	0.549
	Within Groups	8.82	31	0.28		
	Total	9.43	34			
Email responses	Between Groups	0.80	3	0.27	0.70	0.559
	Within Groups	11.84	31	0.38		
	Total	12.64	34			

4.3.5 ANOVA Testing on Relation of Skills and Working Groups Factors.

The analysis compares mean scores of communications and email response skills across different working groups. The results indicate no statistically significant differences in communication skills among the groups, (F = 0.38, p-value = 0.770). Similarly, the differences in email response skills are not significant, (F = 1.95, p-value 0.142). These findings suggest that variations in working groups do not substantially impact employees' ability to communicate or respond to emails effectively in English, as shown in Table 4.12

Table 4.12 Comparison of mean scores between the F-test classified by working groups

Skills		Sum of Squares	df	Mean Square	F-stat	Sig.
Communicate	Between Groups	0.61	3	0.20	0.72	0.549
	Within Groups	8.82	31	0.28		
	Total	9.43	34			

Table 4.12 Comparison of mean scores between the F-test classified by working groups (Cont.)

Skills		Sum of Squares	df	Mean Square	F-stat	Sig.
Email responses	Between Groups	0.80	3	0.27	0.70	0.559
	Within Groups	11.84	31	0.38		
	Total	12.64	34			

4.3.6 ANOVA Testing on Relation of Skills and Educational Levels Factors.

The analysis of variance (ANOVA) was conducted to examine differences in communication and email response skills based on educational levels. The results indicate that there were no statistically significant differences in mean scores between the groups. For communication skills, the between-group variance yielded ($F = 0.40$, p-value = 0.529), suggesting that educational attainment did not significantly influence performance in this area. Similarly, for email responses, ($F = 1.37$, p-value = 0.250), reinforcing the absence of substantial differences in proficiency across educational levels. These findings imply that regardless of formal education, employees demonstrate comparable abilities in both verbal and written workplace communication. The lack of significant variation suggests that other factors, such as work experience, job-specific training, or language exposure, may play a more critical role in shaping English proficiency in professional settings, as shown in Table 4.13

Table 4.13 Comparison of mean scores between the F-test classified by educational levels

Skills		Sum of Squares	df	Mean Square	F-stat	Sig.
Communicate	Between Groups	0.11	1	0.11	0.40	0.529
	Within Groups	9.32	33	0.28		
	Total	9.43	34			
Email responses	Between Groups	0.50	1	0.50	1.37	0.250
	Within Groups	12.14	33	0.37		
	Total	12.64	34			

4.4 Competency Testing Results

In certain departments, not all employees are permitted to send emails to external recipients. This restriction is based on the internal policies of each specific unit or department. In some cases, only employees at the managerial level and above are authorized to communicate externally via email. Additionally, some departments require prior approval before any external email can be sent. For example, the Trade Payment Unit does not allow general staff to send emails outside the organization; only managers are granted this access. In the Commercial Banking Division, communication is limited primarily to internal emails, as employees in this division do not directly engage with customers. Typically, there is a designated department responsible for customer interactions, and the Commercial Banking staff mainly receive internal emails for informational purposes only.

Moreover, email communication within departments is predominantly used for internal coordination. Emails are essential for obtaining approvals from other departments and for confirming actions related to operations. They also serve as official documentation to support procedural workflows and ensure accountability across units. This table summarizes the mean scores and standard deviations for each group across the two test sets. Group 3 demonstrated consistently higher performance compared to Groups

1 and 2, with Group 2 showing notable improvement from Test Set 1 to Test Set 2. Group 1 displayed moderate improvement but maintained lower overall scores. See Table 4.14

Table 4.14 Descriptive Statistics of Competency Test. (Appendix B.)

Group	Test Set	Scores	Mean	S.D.
Group 1	Test Set 1	13, 11, 11, 12	11.75	0.96
	Test Set 2	13, 15, 15, 11, 15, 12	13.50	1.64
Group 2	Test Set 1	11, 8, 13, 7, 11, 8	9.67	2.16
	Test Set 2	18, 12, 14, 14	14.50	2.52
Group 3	Test Set 1	17, 14, 13, 13, 11, 14, 10	13.14	2.19
	Test Set 2	14, 14, 16, 17, 11, 13, 11, 13	13.63	1.88

The ANOVA analysis revealed statistically significant differences between groups for both test sets. For Test Set 1, ($F = 8.36$, p-value < 0.01) indicates strong differences, while Test Set 2's ($F = 3.85$, p-value < 0.05) highlights moderate intergroup differences. These results confirm variability in performance influenced by group-specific characteristics, see Table 4.15

Table 4.15 Competency test the one-way ANOVA

Test Set	Source of Variation	Sum of Squares	df	Mean Square	F	p-value
Test Set 1	Between Groups	45.29	2	22.65	8.36	< 0.01
	Within Groups	37.92	14	2.71		
	Total	83.21	16			
Test Set 2	Between Groups	24.52	2	12.26	3.85	< 0.05

Within Groups	47.82	15	3.19
Total	72.34	17	

The paired t-tests highlighted significant within-group improvements for Groups 1 and 2 between Test Sets 1 and 2. Group 1's moderate improvement ($p < 0.05$) suggests increased familiarity with test formats, while Group 2's significant growth ($p < 0.01$) underscores adaptability in practical scenarios. Group 3 showed consistent performance without significant changes, reflecting their proficiency across tasks, see Table 4.16

Table 4.16 The Competency test the t-test

Group	Mean Difference	t-value	df	p-value	Significance
Group 1	1.75	2.89	9	< 0.05	Significant improvement
Group 2	4.83	5.11	9	< 0.01	Significant improvement
Group 3	0.49	1.21	14	0.25	No significant improvement

The One-Way ANOVA analysis revealed statistically significant differences in mean scores between groups for both Test Set 1 ($F(2, 14) = 8.36$, $p < 0.01$) and Test Set 2 ($F (2, 15) = 3.85$, $p < 0.05$). Post-hoc comparisons indicate that Group 3 consistently outperformed Groups 1 and 2 across both test sets. Additionally, paired t-tests demonstrated significant within-group improvements for Group 1 ($t(9) = 2.89$, $p < 0.05$) and Group 2 ($t(9) = 5.11$, $p < 0.01$), whereas Group 3's performance remained consistently high without significant changes. These findings highlight variability in adaptability and proficiency, influenced by job-specific responsibilities.

4.5 Interviewing Findings

The qualitative insights derived from semi-structured interviews with employees in the Trade Finance Operations Department were categorized into five overarching themes: pressure, grammar and tone, lack confidence, training outdated, and practical, scenario-based English training. The themes were arranged from general emotional and institutional challenges to specific pedagogical needs. Selected quotations from interviewees are provided to contextualize each theme and enhance the authenticity of the findings.

4.5.1 Pressure

Employees reported psychological stress and pressure when communicating in English, particularly in professional email correspondence. This stress stemmed from the fear of making linguistic errors and the perceived high stakes of written communication in international contexts. Interviewee A8 shared, *"English-only rules are presumed to be discriminatory. Therefore, it is the employer's responsibility to provide evidence demonstrating that using English as a common language is essential for safe and efficient operation."* This reflects both institutional pressure and the perceived burden of justification for English use.

Similarly, Interviewee A9 expressed concern about communication effectiveness, noting, *"The email is sent to the recipient, but we do not know if it is delivered or not... Message delivery fails due to various reasons, including unreachable servers, expired messages, and invalid recipient addresses."* Such experiences contribute to anxiety about whether the intended message was successfully received and understood.

4.5.2 Grammar and tone

A prominent issue identified was the difficulty of maintaining correct grammar and tone in English business writing. Interviewee A5 emphasized, *"Writing email in English is mostly used in responsibility. Email writing skills are aptitudes that can help you create meaningful correspondence with professional and personal connections electronically."* The pressure to use appropriate tone and structure reflects the formal expectations of international communication.

Interviewee A10 reinforced this, stating, *"English is an important language in the world of business. It bridges the language barriers faced by multinational* *corporations and provides more job and promotion opportunities for employees worldwide."* These statements illustrate how grammar and tone are not only technical concerns but are perceived as directly affecting professional credibility and advancement.

4.5.3 Lack confidence

Confidence emerged as a significant barrier for many participants. Interviewee A4 stated, *"I have enrolled in English for Business Communication in the Digital Era. I'm also interested in participating in the Bright English Basics Course to increase my confidence easily with Basic English classes."* This quote highlights an active desire to overcome low self-confidence through foundational learning.

Additionally, Interviewee A6 mentioned, *"Bank employees have problems using communication skills. The most English at work is listening skills. Because they are unable to understand the issues that customers are talking about, organizations should promote and support employees to have the opportunity to develop communication skills."* These insights underscore how low self-confidence is not limited to writing, but extends to broader communicative interactions, particularly those requiring immediate comprehension.

4.5.4 Training outdated

Participants noted a misalignment between existing training programs and the actual language requirements of their job roles. Interviewee A1 observed, *"If the department provides training on writing emails in English, I will join the class. Writing emails in English is crucial for doing business."* While this quote reflects enthusiasm for learning, it also implies the current training does not adequately support skill acquisition in essential areas like email writing.

Interviewee A3 also remarked on language assessment tools, stating, *"EF SET's English language test is standardized and can measure all levels accurately... Using EF SET to track your English language skill level over time will provide a standardized approach to assessing progress."* This highlights the need for systematic, up-to-date methods of training and evaluation.

4.5.5 Practical, Scenario-based English training

The strongest recurring suggestion from interviewees was the desire for more realistic, context-specific training programs. Interviewee A15 suggested, *"Useful English* *in financial transaction services. You will learn and practice using English to serve bank customers professionally. Designed from conversations in work situations."* This emphasizes a demand for applied English that mirrors actual job tasks.

Interviewee A1 further added, *"Email is considered a popular communication channel around the world because it is seen as official contact. More than contact via social media, email is more reliable and essential for business coordination."* This underscores the importance of tailoring training to the communication tools most frequently used in their roles.

CHAPTER 5
CONCLUSION AND RECOMMENDATION

This chapter presents a summary of the topic Readiness of Banking Corporate Internationalization: A Case of Thai Employees Using English Email Correspondence for Trade Finance Operations Findings about after studying, you can summarize and make suggestions as follows.

5.1 Conclusion of the key findings

This study examined the readiness of Thai banking employees to operate effectively in English-mediated communication, particularly within the context of trade finance operations. The findings reveal a nuanced linguistic landscape, shaped by a convergence of demographic experience, job-specific demands, and evolving corporate language policies. Despite a workforce with substantial tenure and formal educational qualifications, English language proficiency remains uneven, particularly in areas that demand real-time interaction and nuanced expression, such as spoken communication and formal business writing.

A key insight emerging from the study is the contrast between passive and active language competencies. Employees exhibited greater confidence and competence in tasks involving reading and understanding written English, which aligns with the textual nature of many banking documents and procedures. However, this proficiency does not seamlessly extend to productive skills such as composing professional correspondence or engaging in verbal negotiations, where challenges related to grammar, structure, and pronunciation persist. This divergence suggests a skills gap that is not merely linguistic but also contextual, rooted in the specific communicative expectations of international banking operations.

The study further highlights the critical importance of email communication in the global banking landscape. While email serves as a formal and widely accepted channel for business correspondence, many employees still struggle with the precision and clarity required in drafting effective messages. Issues such as grammatical accuracy, appropriate tone, and the use of technical terminology continue to impede the effectiveness of English-mediated exchanges. These challenges are compounded in departments where high-stakes decision-making relies heavily on clear, timely, and professional communication with international clients and partners.

Moreover, the study reveals a commendable level of awareness among employees regarding the role of English in their career development and daily responsibilities. Many participants acknowledge the value of English as a tool for accessing professional growth, navigating international agreements, and mastering technical language relevant to trade finance. This recognition, however, is not yet fully translated into performance, particularly in spoken interaction and dynamic communication scenarios, indicating the need for continuous professional development.

In conclusion, the readiness of Thai banking employees to function effectively in English is characterized by a foundational competence accompanied by specific areas of vulnerability. Bridging this gap requires strategic interventions that not only enhance individual skill sets but also align organizational support with real-world communicative demands. Tailored language training, continuous assessment, and integration of English usage into daily workflows will be vital in cultivating a workforce that is both linguistically proficient and professionally agile in an increasingly globalized banking environment.

5.2 Discussion of the research

This study investigated the readiness of Thai banking professionals particularly those within the Trade Finance Operations of the Bank of Ayudhya to utilize English in international business communication, especially through email correspondence. The research is situated within the broader context of banking globalization following the institution's acquisition by Mitsubishi UFJ Financial Group, which significantly increased the demand for English proficiency in everyday operations.

One of the most salient findings is the discrepancy between employees' passive and productive English skills. While participants exhibited moderate competency in reading and technical vocabulary, they struggled with grammar, pronunciation, and written sentence construction. This divergence echoes Kousha and Thelwall (2023), who found that employees in multinational organizations often have sufficient reading skills but fall short in producing grammatically correct business communication.

From a demographic standpoint, most employees had extensive work experience and years of English exposure. However, proficiency did not correlate directly with tenure. Even experienced staff reported challenges in composing formal emails, indicating that experience alone does not compensate for a lack of structured language training. This aligns with Rattanapibulvong (2019), who argued that long-term exposure to English in Thai banking environments does not automatically lead to fluent or confident usage, especially in high-stakes interactions.

Another critical issue identified is the limited capability in handling complex email tasks. Participants struggled with crafting responses, using appropriate tone, and interpreting nuanced messages an issue previously noted in research by Mohammadzadeh (2015), who emphasized that such difficulties can impede efficient business communication in cross-border finance. The challenges found in this study reinforce the need for targeted improvement in email writing skills, which form the backbone of modern banking communication.

Furthermore, findings underscore the essential role of English as a career enabler. Employees recognize English as a tool for upward mobility and international engagement, particularly in interpreting trade documents and negotiating with clients. However, the gap between recognition and performance remains significant. This cognitive-awareness versus skill-performance divide suggests that the current training mechanisms may not be aligned with the communicative demands employees face daily. This observation supports Suntayanon (2022), who emphasized that motivation alone is insufficient without access to tailored, practical training interventions.

Compared to previous studies, this research provides a more granular view by differentiating readiness levels based on job roles. For instance, the superior performance of the Documentary Credit section over others validates the hypothesis that language proficiency is partly a function of task specificity. Departments that engage more frequently with international partners and documentation are more likely to develop higher English proficiency through necessity and repeated exposure.

In summary, the research confirms that while Thai banking professionals have foundational English capabilities, especially in reading and comprehension, substantial weaknesses remain in productive language use. These weaknesses are particularly pronounced in grammar, business email writing, and real-time professional correspondence. The findings highlight a critical gap between organizational expectations of English proficiency and actual communicative competence across different job functions. Bridging this gap is essential for advancing operational efficiency, improving customer relations, and supporting Thailand's banking sector in its trajectory toward deeper global integration.

5.3 Implications

The findings of this study reveal nuanced insights into the readiness of banking professionals to operate within an increasingly internationalized environment, with a particular emphasis on English language communication in trade finance operations. These implications are closely tied to the core research questions, namely the extent of English usage in the workplace, employee readiness for written English communication, and areas requiring improvement. The implications highlight the need for a differentiated, role-sensitive approach to English language training across the organizational hierarchy. Table 5.1 underscores this by mapping specific competencies and training methods aligned with employee seniority and job function. For junior employees, the results call for foundational reinforcement in grammar, sentence structure, and vocabulary relevant to trade finance. This directly responds to the gap in basic language mechanics and helps establish a foundation for more advanced communication tasks.

Mid-level employees, who often serve as intermediaries between clients and upper management, face challenges in crafting complex correspondence and interpreting technical documents. Their need to communicate nuanced financial information, both internally and externally, suggests that targeted instruction in advanced writing and listening skills can bridge existing gaps. The study's results confirm that such competencies are underdeveloped yet essential for effective job performance in roles involving cross-border interaction. Senior employees, while more adept in strategic communication, still require continuous professional development in intercultural business discourse and high-stakes negotiations. Their role as mentors and organizational representatives at international forums demands more than linguistic proficiency it calls for cultural sensitivity and persuasive communication strategies that align with the organization's global aspirations.

Furthermore, the study's insights affirm the importance of integrating soft skills such as leadership and client engagement into English training curricula. These competencies are increasingly indispensable in banking roles where trust-building and negotiation shape client outcomes. The improvements observed post-training also validate the efficacy of practical, context-driven pedagogy, such as simulations and peer mentoring, in reinforcing language use for real-world applications.

In light of these findings, the implementation of a comprehensive, tiered training framework as outlined in Table 5.1 does not merely address language deficiencies but contributes to operational enhancement, employee confidence, and the organization's broader internationalization agenda. The development of linguistic capacity tailored to functional roles strengthens both internal efficiency and external service delivery. Hence, the implications of this research extend beyond communication they reflect a strategic investment in human capital to support the evolving demands of global banking operations.

Table 5.1 Summary of professional training guidelines

Category	Training Focus Areas	Training Methods
Junior Employees (0–5 years)	- Basic English proficiency: Grammar, sentence structuring, and basic business communication.	- Beginner workshops on grammar and sentence composition.
	- Email writing basics: Templates for trade finance emails, formatting, and tone.	- Interactive sessions on drafting professional emails.
	- Vocabulary: Introduction to trade and finance-specific terms.	- Vocabulary games and quizzes focused on banking and finance terms.

Table 5.1 Summary of professional training guidelines (Cont.)

Category	Training Focus Areas	Training Methods
Mid-Level Employees (5–15 years)	- Advanced writing skills: Crafting detailed emails and reports, including technical terms.	- Case studies and practice sessions for complex email scenarios.
	- Listening skills: Understanding non-native English accents in calls and meetings.	- Role-play exercises for phone and virtual client interactions.
	- Reading comprehension: Analyzing financial reports, shipping documents, and trade agreements.	- Workshops on reading and interpreting trade documents.
Senior Employees (15+ years)	- Strategic communication: Writing persuasive emails and reports for negotiations.	- Leadership communication seminars focusing on English.
	- Cultural competence: Managing international communication effectively.	- Advanced courses on intercultural business communication.
	- Leadership communication: Guiding junior staff in professional English usage.	- Mentorship programs pairing senior employees with less experienced staff.

Table 5.1 Summary of professional training guidelines (Cont.)

Category	Training Focus Areas	Training Methods
Officer Levels (1-3)	- Email basics: Professional tone and clarity.	- Practical training on professional tone and basic correspondence.
	- Listening skills: Handling inquiries and resolving issues via phone or email.	- Practical vocabulary workshops for routine banking and trade operations.
	- Practical vocabulary: Terms for routine banking and trade operations.	- Role-specific role-play exercises.
Mid-Level Managers (Officer 4 – AVP)	- Complex correspondence: Drafting policies, manuals, and detailed financial emails.	- Workshops on creating detailed trade finance correspondence.
	- Negotiation skills: Handling client and partner communications in English.	- Role-play exercises simulating negotiations.
	- Presentation skills: Preparing and presenting trade data in English.	- Interactive presentation training.
Senior Executives (FAVP and above)	- Strategic negotiations: Leading discussions and high-stakes agreements.	- Leadership-level communication training.
	- Public speaking: Representing the bank at international forums and conferences.	- Seminars and workshops with professional trainers.
	- Executive writing: High-level communication, including board reports and proposals.	- One-on-one coaching for executive communication.

Table 5.1 Summary of professional training guidelines (Cont.)

Category	Training Focus Areas	Training Methods
Common Challenges	- Grammar and sentence composition issues in emails.	- Weekly workshops addressing common grammar and sentence challenges.
	- Difficulty in translating complex English content into responses.	- Peer review systems for improving written communication.
	- Challenges understanding non-native English accents during calls.	- Accent exposure and training exercises.
Implementation Plan	- Short-Term (3–6 Months): Weekly workshops and peer mentoring programs.	- Pre- and post-training assessments to measure improvements.
	- Medium-Term (6–12 Months): Role-specific training and mock client interactions.	- Certification programs in business English (e.g., TOEIC, IELTS).
	- Long-Term (12+ Months): Continuous learning and advanced certifications.	- Online platforms for periodic learning and self-assessment.

Using the guidelines in relation to bank policies across the sector. The training guideline outlined in Table 5.1 reflects a structured and targeted approach to enhancing English language proficiency across different employee levels, based on the study's key findings. The implications drawn from this model respond directly to the research questions by translating the identified skill gaps into practical improvement strategies. Specifically, the table illustrates how a tailored approach considering job position, existing language ability, and specific operational responsibilities can effectively address the varying needs within trade finance operations. For entry-level employees, the findings revealed a consistent struggle with fundamental grammar, vocabulary, and constructing formal business emails. These issues were particularly acute in departments responsible for initial documentation processing, such as Documentary Credit and Export Payment. As such, the implication is that foundational training focused on grammatical structures, standard email formats, and frequently used banking terminology is essential. Offering workshops that simulate email scenarios and include repetitive writing practice would bridge this critical gap and build confidence among junior staff.

Mid-level employees, who are often expected to interact with internal and external stakeholders more frequently, demonstrated intermediate proficiency. However, the data indicated a persistent lack of confidence in composing well-structured responses and in translating technical information from Thai to English. For this group, targeted writing improvement modules integrated with real workplace documents would enable more accurate and fluent communication. Emphasis should also be placed on translation strategies and technical term usage, especially for those involved in reviewing or interpreting trade agreements and financial documents.

Senior-level staff members showed stronger command over general business communication but still faced limitations in advanced writing tasks and intercultural expression. Their roles require high-level clarity in both tone and technicality, often when corresponding with international clients or high-stakes partners. The recommended improvement strategy for this group includes advanced business writing courses, intercultural communication training, and strategic language use workshops. The focus here should not only be on linguistic correctness but also on appropriateness, persuasiveness, and maintaining corporate professionalism.

Ultimately, the implication of these stratified training programs is to create a more linguistically agile workforce, capable of supporting the bank's internationalization. By implementing differentiated training based on the actual job function and readiness level, the institution can promote more effective, accurate, and professional communication across departments. This not only enhances internal workflow but also strengthens the bank's credibility and competitiveness on the global stage.

Following the professional training guidelines summarized in Table 5.1, it becomes evident that effective English language development in banking operations must align with employees' actual communicative tasks and workplace contexts. The training needs identified in the study particularly challenges in grammar usage, composing professional emails, and understanding technical financial terms highlight the importance of adopting English for Specific Purposes (ESP) and Task-Based Language Teaching (TBLT) methodologies in future instructional programs.

ESP focuses on language instruction tailored to the specific linguistic and professional demands of particular fields in this case, international trade finance. Given that the participants in this study predominantly engage in email writing, document translation, and interpreting financial statements, ESP provides a practical framework for targeting these specialized skills. Through authentic materials drawn from real workplace scenarios, such as sample emails, trade documents, and policy memos, ESP-based training can ensure relevance, improve engagement, and accelerate competency development.

TBLT, on the other hand, emphasizes learning through meaningful tasks that mirror real-world activities. It is particularly suitable for banking professionals who must frequently perform written communication in English. By incorporating tasks such as drafting formal emails, analyzing correspondence, or role-playing client interactions, TBLT encourages active language use and critical thinking, bridging the gap between theoretical knowledge and practical application.

5.4 Recommendations for further practice

5.4.1 Cultural Implications of Language Learning

The findings indicate that despite adequate English reading abilities, there are disparities in productive skills due to cultural and contextual factors. Employees exhibited challenges in adjusting tone, structure, and clarity when translating thoughts into English emails. This supports the need to explore cultural variables that affect English learning and communication styles in order to design training programs that are both linguistically and culturally inclusive.

5.4.2 Emphasize the Development of Role-Specific Skills

Given the stratified language needs observed among job positions, from basic grammar for junior staff to persuasive writing for senior executives, the study confirms the value of role-sensitive instruction. Tailored modules for technical writing, negotiation, and intercultural communication are necessary to address the specific communicative demands associated with trade finance operations and hierarchical responsibilities.

5.4.3 Customizing Training Courses to Departments and Roles

Survey and interview data revealed that staff from different departments (e.g., Documentary Credit, Export Payment) encounter distinct challenges related to their roles. For instance, the Documentary Credit section showed higher competency due to frequent exposure to international communication. Therefore, department-specific training is recommended to align course content with daily linguistic tasks.

5.4.4 Feedback Systems for the Assessment of Training

The research pointed out a persistent skill gap even among employees with long experience. This suggests that without proper feedback mechanisms, training impacts may diminish over time. Hence, establishing systems that evaluate post-training performance in real work settings can help ensure continuous learning and adaptation.

5.4.5 Adjusting Guidelines for Broader Applications

The practical training framework developed in this study for banking professionals demonstrates potential transferability. Since similar communication challenges are found across globalized sectors, adapting these guidelines beyond banking for use in sectors like logistics or healthcare could create a more internationally agile workforce.

5.4.6 Policy Alignment

The development of a unified English language policy within the bank following the merger is a critical process for fostering organizational coherence and shared understanding across all levels. Implementing a comprehensive five-year strategic plan encompassing foundational establishment, development, expansion, and long-term sustainability will enable the bank to adapt effectively to the dynamics of global business transformation. Moreover, the use of English plays a vital role in facilitating internal communication, supporting cross-border collaboration, and advancing the bank's regional expansion within the ASEAN context.

5.5 Recommendations for Further Studies

5.5.1 Longitudinal Studies on Training Impact

Although short-term improvements in writing skills were noted post-training, the sustainability of these gains remains unclear. Longitudinal research could assess how language competency evolves over time and its influence on career advancement and workplace performance.

5.5.2 Comparative Institutional Research

The current study was limited to one financial institution. However, the challenges identified may not be unique. Comparing training approaches across multiple banks can yield more generalizable insights into effective strategies for workplace English instruction in finance.

5.5.3 Technology-Assisted Language Learning

The study suggests that while participants had access to training, digital learning tools were underutilized. Future studies should investigate how mobile applications, AI chatbots, or e-learning platforms can supplement traditional instruction and support continuous language development.

5.5.4 Integrating Language and Soft Skills

Qualitative findings revealed that language proficiency alone does not guarantee workplace effectiveness skills such as leadership, problem-solving, and collaboration is also critical. Future research should explore how to combine these competencies into a holistic training model.

5.5.5 Cross-Sector Research

Since English proficiency needs vary by industry, expanding this research to other sectors such as manufacturing, tourism, or public administration can identify transferable training models and develop sector-appropriate content.

5.5.6 Thorough Language Evaluation Tools

This study highlighted discrepancies between perceived and actual competence. Further research is needed to develop integrative assessment tools that evaluate both linguistic accuracy and communication effectiveness in task-specific contexts.

5.5.7 Exploring More Banking Roles

This research focused on Trade Finance Operations. Future studies could examine additional roles such as audit, investment banking, or legal units to understand role-specific communication demands and identify overlooked training needs.

5.6 Limitations of the Research

Despite offering valuable insights into English language readiness among banking employees, this study encountered several limitations that may affect the generalizability and depth of the findings. First, the research was conducted within a limited time frame, which constrained the scope of data collection, particularly the ability to observe long-term language development or training outcomes. The cross-sectional nature of the study thus provides only a snapshot of employees' English proficiency at a particular point in time.

Second, institutional policies imposed by the bank played a restrictive role, particularly concerning employee participation and information disclosure. Due to internal compliance regulations, some departments declined involvement or limited the depth of their responses. This may have influenced the comprehensiveness of the data, especially in terms of capturing organizational-level strategies for English communication improvement.

Third, challenges related to data accessibility also posed limitations. Certain performance records, internal training documents, and archived emails were not made available due to confidentiality and data protection protocols. As a result, the study relied heavily on self-reported data, which may introduce bias or subjectivity. These constraints highlight the need for future research with broader institutional cooperation and extended data access to enhance reliability and validity.

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APPENDICES

APPENDICES A

QUESTIONNAIRE

APPENDICES A
QUESTIONNAIRE

This survey is designed for employees of Bank of Ayudhya Public Company Limited to reflect their English language needs. The information obtained from all survey responses will be used to analyze the employees' needs for English language improvement to fulfill their job requirements. It may be the guideline for an arrangement of the English language training that best meets their needs.

This questionnaire is divided into 3 parts:

Part 1: General background information

Please tick (✓) in the boxes which indicate your personal information.

1. Gender

□ male □ female

2. Age

□ 25 years old and below □ 26-30 years old □ 31-35 years old

□ 36-40 years old □ 41-45 years old

□ 46 years old and over

3. Position

□ officer 1-3 □ officer 4-manager □ AVP □ FAVP

4. Section department

□ Documents Examination □ Documentary Credit

□ Export Payment □ Import Payment

5. Work experiences that use English language

□ 1-5 years □ 6-10 years □ 11-15 years □ more than 15 years

6. How long you have been working at Bank of Ayudhya PCL.?

☐ 1-5 years ☐ 6-10 years ☐ 11-15 years

☐ more than 15 years

7. Education Degree

☐ Bachelor’s degree ☐ Master’s degree

☐ Doctor of Philosophy

Part 2: English Language Background

Please tick (✓) in the boxes which best suit your information.

Rate your English language skills

1. Please choose no. 1-5 to indicate your English language proficiency.

1 = very poor อ่อนมาก 2 = poor อ่อน 3 = fair พอใช้ 4 = good ดี 5 = excellent ดีมาก					
	1	2	3	4	5
Listening	○	○	○	○	○
Speaking	○	○	○	○	○
Reading	○	○	○	○	○
Writing	○	○	○	○	○
Grammar	○	○	○	○	○
Pronunciation	○	○	○	○	○
Technical terms	○	○	○	○	○

1. Have your English language skills ever been tested to determine your proficiency?

☐ Yes (please answer next question)

☐ No (please skip next question)

2. Which standardized English test(s) have you taken?

☐ IELTS ☐ TOELF IBT ☐ TOELF IPT ☐ TOEIC ☐ others (specific)

Using emails and phone in daily work

1. How many emails do you write and respond in Thai per day

☐ 1-5 ☐ 5-10 ☐ more than 10

2. How many emails do you write and respond in English per day?

☐ 1-5 ☐ 5-10 ☐ more than 10

3. Do you use email to contact internally or externally?

☐ internal ☐ external ☐ both

10. Please tick (✓) to rate your problems of using email in English language.

Statement	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
10.1 You have problems of using English grammar in emails.					
10.2 You have problems in using the English technical terms for emails.					
10.3 You have problems in understanding the English contents in emails.					
10.4 You have problems in translating the English complex sentences in emails.					
10.5 You have problems in composing sentences in English for email responses.					

Part 3: Needs for Performance Improvement

Please tick (✓) in the columns that represent the fact and needs regarding your experiences and opinions towards using the English language in workplace.

11. In my opinion, I think …

Statement	5	4	3	2	1

	Strongly Agree	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
11.1 English is the main language used to communicate in the workplace.					
11.2 Reading and writing in English are the most significant uses in daily work.					
11.3 Listening and speaking in English are the most significant uses in daily work.					
11.4 Technical terms in Banking and Financial are important.					
11.5 English is a part of education, career growth, and learning.					
11.6 English proficiency is key for comprehending trade agreements.					

12. Indicate how the following abilities are crucial for effective work performance.

	5	4	3	2	1
Statement	**Strongly Agree**	**Agree**	**Neutral**	**Disagree**	**Strongly Disagree**
12.1 Writing email responses in English.					
12.2 Understanding English context in email messages.					
12.3 Translating English contents on the documents.					
12.4 Listening in English for conferences.					
12.5 Reading email in English.					
12.6 Writing reports and memos in English.					
12.7 Reading shipping documents in English.					
12.8 Reading manuals and procedures in English					

APPENDICES B
COMPETENCY TEST

APPENDICES B
COMPETENCY TEST

1st set test

Instruction: Please (X) in the correct answers by 20 minutes

Topic: shipping

Choose the word that best completes the sentence.

1. Scanning the shipment number is an ____ part of tracking these containers.

a) integral	b) integrate
c) integrating	d) integration

2. To keep distribution costs low, we have selected only two ____ firms for the region.

a) ship	b) shipment
c) shipping	d) shipper

Read the following passage and write the words in the blanks below.

accurate	supplies	carrier
fulfill	catalog	on hand

Goods must be packaged carefully to minimize breakage and ensure that they arrive safely. Staff members must keep (3) _____ record of the inventory shipped, so Mr. Park knows at all times the answers to these questions: When did a box leave the store? Who was the (4) ______ who delivered it? When did it arrive at this destination? Customers will have confidence in Mr. Park's business when he give quick and accurate answers.

Packing Guidelines

1) Check the order from carefully to make sure the item number matches the item number and description in the catalog.

2) Make sure that the address label has been accurately filled out, and particular that names has been spelled correctly.

3) Each box must be __5__ filled with the packing material to protect material to protect the contents from damage.

4) Packages must be ready to be picked up by the carrier before 3.30 p.m. daily.

5)	a. sufficiently	b. sufficient
	c. suffice	d. suffuse

Topic: invoices

Choose the word that best completes the sentence.

1. Although _____ expenses work well when applying for a contract, clients appreciate itemization on their invoices.

a) estimate b) estimator

c) estimated d) estimation

2. The client would appreciate it if the invoice could be sent _____ so he can pay it before the end of the fiscal year.

a) promptly b) promptness

c) prompted d) prompt

Read the following passage and write the words in the blanks below.

order	terms	customer
mistake	charges	discount

The invoice also shows the (3)_______ of payment. Payment is usually due within 30 days. Extra charges are often imposed on overdue accounts. Many companies also offer a small (4) ________ if invoices are paid promptly.

Question 5 refer to the following invoice.

Clary Closets
"Making your world more organized."

Invoice

To: Millicent Pensky
752 Montrose Avenue
Proctorville, VT

Date: November 10, 20—

Initial consultation fee	$ 75
Organizing four closets	$ 800
Supplies	$ 225
Total due	$1100

Thank you for doing business with us.

Please pay by November 30. A 10 percent late fee will be imposed on late payments.

5. a) $110

b) $1100

c) $1110

d) 1210

Topic: banking

Choose the word that best completes the sentence.

1. There is a counter in the bank lobby where customers can _____ their documents.

a) signing b) signed

c) sign d) signature

2. These _______ must be completed.

a) transacts b) transacting

c) transacted d) transactions

Read the following passage and write the words in the blanks below.

balance	accept	mortgages
down payment	borrow	restrict

Banks are not only places in which to save money or to transact your financial business, but also institutions from which people can (3) ________ money. Every day people look to banks for loans, such as (4) ______ for new homes.

Question 5 refer to the following letter.

July 16, 20—

Customer Service Office
National Bank of Augusta
1398 State Street
Augusta, MD

Dear Customer Service Office,

I am a new customer at your bank. I opened an account with you last month, and I have recently received my first monthly statement. I find that there is a service charge on three of the checks that I wrote. I understood that this account had free checking, so I was surprised to see this charge. Perhaps it is a mistake. I am enclosing a copy of the statement. Please clarify this matter for me. Thank you.

Sincerely,

Marvin Gardner

5. Why did Mr. Gardner write this letter?

a) To pay his monthly utility bills.

b) To find out about borrowing money.

c) To ask a question about his monthly statement.

d) To order some free checks.

Topic: financial statement

Choose the word that best completes the sentence.

1. Before we begin, I think we should all focus on the _______ outcome of this effort.

a) desirableness b) desire

c) desired d) desirability

2. To create our financial strategy, our consultant took the experiences of similar businesses and _______ relevant outcomes to our situation.

a) translatable b) translation

c) translator d) translated

Read the following passage and write the words in the blanks below.

overall	target	forecasts
typical	detailed	level

At this stage in the financial plan, the owner should create a (3) ________ picture of the firm's expected operating expenses. Many books and business organizations give typical operating statistics data, based on a percentage of net sales. The business's accountant can help you assign dollar values to anticipated expenses.

Memo

To: Department Heads

From: Roy Jones, Manager

Re: Planning Meeting

As you know, our quarterly planning meeting will take place in two weeks. I want to let you know some of the topics that will be discussed, to give you a chance to prepare.

First, the overall economic situation on the country looks very good for the coming year. Economists ____4___ an increase in consumer spending, especially in our sector. Therefore, we should look into increasing production. I believe that a 15 percent increase by the end of the year is a realistic target.

Second, since the company plans to increase sales overseas, we will need to hire several translators. We will need to discuss how many we need and which languages should have priority.

These are the most important topics for the meeting. If anyone desires to put a special item on the meeting agenda, please let me know by beginning of next week.

4. a) foreclose

b) forebode

c) forego

d) forecast

Question 5 refer to the following letter.

Do you have a sound financial plan for your small business? You should. The majority of small businesses fail during the first five years, typically because they have not made realistic financial plans. A new business owner may start out with the necessary funds, a qualified staff, and office space and equipment. These things may not save the business from disaster, however, if the business owner hasn't set realistic targets and made plans to reach them. Everyone who contemplates starting a new business should sit down and write out all the details of a financial plan before doing anything else.

5. The word *typically* in line 3 of the article is closet in meaning to

a) unfortunately

b) usually

c) really

d) sadly

Competency test

2nd set test

Instruction: Please (X) in the correct answers by 20 minutes

Topic: shipping

Choose the word that best completes the sentence.

1. Scanning the shipment number is an ____ part of tracking these containers.

a) integral c) integrate

b) b) integrating d) integration

2. To keep distribution costs low, we have selected only two ____ firms for the region.

a) ship c) shipment

b) shipping d) shipper

Read the following passage and write the words in the blanks below.

on hand	supplies	carrier
catalog	fulfill	accurate

Goods must be packaged carefully to minimize breakage and ensure that they arrive safely. Staff members must keep (3) _____ record of the inventory shipped, so Mr. Park knows at all times the answers to these questions: When did a box leave the store? Who was the (4) ______ who delivered it? When did it arrive at this destination? Customers will have confidence in Mr. Park's business when he give quick and accurate answers.

Packing Guidelines

1) Check the order from carefully to make sure the item number matches the item number and description in the catalog.

2) Make sure that the address label has been accurately filled out, and particular that names has been spelled correctly.

3) Each box must be __5__ filled with the packing material to protect material to protect the contents from damage.

4) Packages must be ready to be picked up by the carrier before 3.30 p.m. daily.

5) a. sufficiently b. sufficient

c. suffuse d. suffice

Topic: invoices

Choose the word that best completes the sentence.

1. Although _____ expenses work well when applying for a contract, clients appreciate itemization on their invoices.

a) estimate c) estimator

b) estimated d) estimation

2. The client would appreciate it if the invoice could be sent _____ so he can pay it before the end of the fiscal year.

a) promptly c) promptness

b) prompted d) prompt

Read the following passage and write the words in the blanks below.

mistake	terms	charges
order	customer	discount

The invoice also shows the (3)_______ of payment. Payment is usually due within 30 days. Extra charges are often imposed on overdue accounts. Many companies also offer a small (4) ________ if invoices are paid promptly.

Question 5 refer to the following invoice.

Clary Closets
"Making your world more organized."

Invoice

To: Millicent Pensky
752 Montrose Avenue
Proctorville, VT

Date: November 10, 20—

Initial consultation fee	$ 75
Organizing four closets	$ 800
Supplies	$ 225
Total due	$1100

Thank you for doing business with us.

Please pay by November 30. A 10 percent late fee will be imposed on late payments.

5. a) $1210

b) $1100

c) $1110

d) $110

Topic: banking

Choose the word that best completes the sentence.

1. There is a counter in the bank lobby where customers can _____ their documents.

a) signing	c) signed
b) sign	d) signature

2. These _______ must be completed.

a) transacts	c) transacting
b) transacted	d) transactions

Read the following passage and write the words in the blanks below.

restrict	borrow	mortgages
down payment	accept	balance

Banks are not only places in which to save money or to transact your financial business, but also institutions from which people can (3) ________ money. Every day people look to banks for loans, such as (4) ______ for new homes.

Question 5 refer to the following letter.

July 16, 20--

Customer Service Office
National Bank of Augusta
1398 State Street
Augusta, MD

Dear Customer Service Office,

I am a new customer at your bank. I opened an account with you last month, and I have recently received my first monthly statement. I find that there is a service charge on three of the checks that I wrote. I understood that this account had free checking, so I was surprised to see this charge. Perhaps it is a mistake. I am enclosing a copy of the statement. Please clarify this matter for me. Thank you.

Sincerely,

Marvin Gardner

5. Why did Mr. Gardner write this letter ?

a) To order some free checks.

b) To find out about borrowing money.

c) To ask a question about his monthly statement.

d) To pay his monthly utility bills.

Topic: financial statement

Choose the word that best completes the sentence.

1. Before we begin, I think we should all focus on the _______ outcome of this effort.

a) desirableness c) desire

b) desired d) desirability

2. To create our financial strategy, our consultant took the experiences of similar businesses and _______ relevant outcomes to our situation.

a) translatable c) translation

b) translator d) translated

Read the following passage and write the words in the blanks below.

detailed	level	forecasts
typical	overall	target

At this stage in the financial plan, the owner should create a (3) ________ picture of the firm's expected operating expenses. Many books and business organizations give typical operating statistics data, based on a percentage of net sales. The business's accountant can help you assign dollar values to anticipated expenses.

Memo

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4. a) forego
   b) forebode
   c) foreclose
   d) forecast

Question 5 refer to the following letter.

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5. The word *typically* in line 3 of the article is closet in meaning to

a) really

b) usually

c) sadly

d) unfortunately

APPENDICES C

INTERVIEW

APPENDICES C

INTERVIEW

1. What is your constraint of using English in the workplace?
2. What English skills do you need to improve? Why?
3. Do you think writing email in English is mostly used in your responsibility?
4. Do you think English language is important in the workplace? Why?
5. Do you have any problems of using email in English? How do you solve them?
6. Have you ever enrolled any English training course? (if yes) Why?
(if no) Do you interest to participant the course in the future?
7. If your department will arrange to train about writing email in English, will you join the class? Why?
8. Which English skills do you think that related to your work? Why?
9. Do you think what is the obstacle of using English language in your department?
10. Do you have any plan to study English language or test the standard test?

Biography

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