Review Article

Identifying Wants, Lacks, and Necessities of International Banking Division Clerks: An English Needs Analysis Survey in the Iranian ESP Context

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Abstract

International banking has experienced significant growth in recent times. As a result of this expansion, bank personnel must possess the ability to communicate appropriately, and effective English for Specific Purposes (ESP) programs need to be implemented accordingly. There are limited amounts of research available on the present state of ESP in the context of international banking in Iran. The present study aimed to study the English language needs of bank clerks in the International Banking Division of Bank Melli Iran and its associated departments as target population, by using the needs analysis model proposed by Hutchinson and Waters (1987) and its subordinate components known as wants, lacks, and necessities. This research employed a mixed methods approach, utilizing questionnaire and semi-structured interviews to gather data from a diverse group of participants, including bank clerks, language and content instructors, and managers of international banking departments. They were selected voluntarily from those working in the IBD of Bank Melli Iran. The results indicated that although the participants' wants, lacks, and necessities differed significantly, it is imperative to prioritize all language skills in ESP courses to meet the language needs of bank employees in the bank's international departments and foreign exchange branches. Moreover, the research revealed that learners often struggle with establishing effective communication, a significant challenge they encounter. To address this issue, it is strongly recommended that ESP teachers employ a range of pedagogical strategies and undertake diverse teaching activities to assist learners in overcoming their barriers to communication.

Keywords: Bank Clerks, Bank Melli Iran, ESP, Lacks, Necessities, Needs Analysis, Wants.

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1. Introduction

The increasing global significance of English as a lingua franca and advancements in technology and industries has led to a remarkable surge in the need to create ESP courses. Virtually all ESP courses aim to equip learners with the ability to utilize effectively the English language in both academic and professional contexts. Due to the direct relation of courses to specific workers and clerks in their particular fields, they must be provided precisely following their users' specific needs. Such coordination is practically achieved through a thoughtful and attentive needs analysis. According to Nunan (1998), Needs Analysis is "a procedure which gathers information about learners and about communication tasks to use in syllabus design" (p. 75). It is the initial stage preceding a course presentation that involves the evaluation of the course outline, materials, and resources prior to the beginning of the teaching process. One of the significant aspects of needs analysis is its impact on the current educational experience of learners during their studies, as well as their future career prospects and their job positions.

International banking has also experienced a rapid global expansion in recent decades and has become a prominent aspect of modern life. It is extremely challenging to manage this rapidly growing industry in a long way. Bank clerks learn about the specifications and features of the banking industry and attempt to realize how it can be effectively managed and planned. As such, it is indisputable that the attainment of their ultimate objectives is contingent on possessing a satisfactory level of proficiency in the English language. In addition, the banking industry is considered a highly acknowledged field, which presents a challenging endeavor in developing an English curriculum.

In general, it is observed that bank clerks may not have sufficient proficiency in the English language, which may hinder their ability to effectively communicate their perspectives in significant occupational settings, despite having completed their undergraduate or graduate studies (Mohammadzade et al., 2020). A noticeable disparity becomes apparent when they are faced with scenarios involving professional communication with individuals from various regions of the globe. In international banking, such communication situations cannot be neglected.

This study aimed to investigate the genuine ESP requirements of bank clerks to aid educators in identifying course objectives and assist them in developing appropriate teaching activities and tasks. Therefore, the primary focus of this research is to gain insight into the bank clerks' authentic needs and expectations to develop suitable courses and materials for them in banking contexts. Furthermore, the research aimed to provide pragmatic recommendations for addressing the current issues in ESP programs provided by universities. To ensure an accurate evaluation of learners' needs, it was imperative to consider the perspectives of multiple stakeholders, such as bank clerks, content and ESP instructors, and managers of international banking departments.

2. Literature Review

One of the courses administered at training departments of Iranian commercial banks is ESP, and the aim of teaching ESP is to increase bank clerks' English knowledge to satisfy their communicational needs in occupational contexts. ESP is a subfield of applied linguistics that focuses on the interaction between the teaching and learning processes and the requirements of the learners. Widdowson (1998) defined ESP as a set of learners' needs for a language that can be precisely stated, and then this specification can be utilized to determine the content of a language program that meets their needs. Needs analysis is more crucial in ESP courses. ESP courses should be closely related to the field in which students study. As the name suggests, ESP includes specific parts of the language that a specific group of learners needs to know to perform appropriately in a specific context.

2.1. Theoretical Background

Despite the importance given to the value of ESP courses, some curriculum designers and material developers have failed to hit the requisite systematic needs analysis before the programs have commenced (Asadnia & Atai, 2022). This obviously conflicts with the fact that each move in designing, implementing, assessing, and renewing ESP courses had better be made by a comprehensive needs analysis. To address such conflicts and develop comprehensive ESP courses, it is imperative first to ascertain the needs of the learners. This

will enable the course designers to tailor the curriculum to equip the learners with the essential competencies required for their current and future professional roles.

Designing a suitable course that adequately addresses the needs of learners is a challenging task, as these needs have been described from multiple perspectives. One of the important needs analysis approaches proposed by Hutchinson and Waters (1987). It is known as the Target Needs approach and incorporates three subordinate components: wants, lacks and necessities. Wants correspond to the learners' perception of their needs. This refers to the desires and needs of the learners themselves concerning their educational pursuits. This is the stage at which the perspectives of learners are given due consideration to ascertain the fundamental rationale behind their need for the acquisition of the target language. Incorporating the perspectives of learners is a crucial consideration as they may possess a more comprehensive understanding of the needs necessary for the target situation, as well as their deficiencies in the learning process. Lacks denote the disparity between the language proficiency of learners and the language demands of the target situation. This refers to the discrepancy that must be discerned between an individual's desired language proficiency and current linguistic abilities based on their existing knowledge. Necessities, conversely, pertain to the requirements of specific situations; it refers to the linguistic features that learners must acquire to achieve mastery in a specific target situation. The process of identifying involves recognizing the requirements of the target context, specifically, the knowledge and skills that the learner must possess to operate proficiently within the given setting. Thus, identifying learners' needs can be achieved through three primary sources of information, namely the learners themselves, the language-teaching establishment, and the user institutions. This comprehensive approach leads to a thorough needs analysis.

2.2. Empirical Studies

While numerous studies have been conducted on ESP in other disciplines, such as tourism management (Al-Malki et al., 2022; Chamorro et al., 2022; Nazirul Mubin, 2019; Zairjanovich & Xalmurzayevna, 2022; Zalil & Lim, 2022), there has not been a significant amount of research on ESP in banking, and significant challenges persist in designing effective ESP

curricula tailored to meet the diverse needs of learners across various disciplines and specializations (Moattarian & Tahririan, 2014).

The decision to concentrate on the English language needs of bank clerks was based on the pivotal role that they play in the international banking sector, which necessitates a comprehensive understanding of their English language situation as a major prerequisite for them. Although there has been an increase in the number of graduates in different fields of study related to banking, such as banking sciences, banking management, accounting, and international banking, the acquisition of fundamental English communication and correspondence skills remains a significant challenge for them. Regarding this issue, some scholars have conducted research on the specific needs of bank personnel and business English in the world (Amerian & Marefat, 2019; Martins, 2017; Muñoz Toala & Corría, 2021; Nădrag, 2019; Zelenková & Javorčíková, 2020) but limited attention has been given to the needs of Iranian bankers. In one of these researches, Mohammadzadeh et al. (2015) analyzed the English language requirements of the Saderat Bank employees in Mashhad, Iran. This research was carried out to evaluate the degree to which staff is required to use English now and in the future, as well as to identify the difficulties they face when doing so. Alaei (2019) conducted a needs analysis study to examine the linguistic requirements of Iranian bank clerks working in international departments or foreign currency operations and their related sub-departments based on their wants, needs, and requirements. Limited availability of research on this topic bolstered the researchers' interest in this area, and therefore, due to the lack of studies on bank clerks' needs analysis in Iran and to conduct a comprehensive study in banking, the following questions were posed:

1. What are the specific language needs of Iranian bank clerks in the International Banking Division of Bank Melli Iran?
2. To what degree have current ESP courses effectively met the needs of bank clerks in the International Banking Division of Bank Melli Iran?

3. Method

In every study, the nature of the research questions addressed, determines the methodology that is employed. Accordingly, this section covers an overview of the

methodology used in this study. First, the design and context of the study are described. This part points out the reasons behind selecting a particular research methodology, model and a specific research location. Next, participants and their characteristics and the way they were chosen are discussed. Subsequently, the instruments, the way they were checked against reliability and validity indexes, and their developers and resources are presented. Then the processes and procedures to obtain the required data based upon the ethical guidelines are elaborated. Finally, the way the collected data are analyzed according to the study's aims reflected in research questions is clarified.

3.1. Design and Context of the Study

The paradigm of pragmatism served as the foundation for the methodology of this study, and it was designed to incorporate multiple data sources and mitigate potential methodological biases through triangulation. To achieve these objectives, various participants were included, and appropriate measures were taken. The research was structured as a mixed-methods qualitative-quantitative study, which included administering questionnaires to the related staff and conducting semi-structured interviews with bank clerks attending ESP courses, language and content instructors and managers of international banking departments.

This research was accomplished in the IBD of Bank Melli Iran as an occupational context. One of the researchers has worked in that financial institution for about 17 years, and now he is the bank manager of the exchange department of the Mobarakeh Steel Company branch. IBD of Bank Melli Iran comprised three important departments, each employing a group of bank clerks: (a) International Department, (b) Foreign Guarantees Department, (c) Overseas Investment and Network Expansion Department. This structure enables each department and branch to extend services that accurately correspond to the distinctive requirements of its market.

The fact that one of the researchers is a bank manager in Bank Melli Iran made it easier for them to go through the administrational processes and get the consent of the officials to run the study. In addition, the availability of a sufficient number of bankers and finance professionals to participate in the study and the required number of facilities made it possible for the researcher to select the IBD of Bank Melli Iran as the context of the study to

contextualize the main issues addressed in this study and to make the study as authentic as possible. The study investigated the English language communicative needs of bank clerks at the IBD of Bank Melli Iran by investigating their language use in the workplace to provide empirical data serving the Iranian ESP context. It was completed in the period between April 2022 and September 2022.

The research study used the needs analysis model of Hutchinson and Waters (1987). According to this model, the needs are categorized into two distinct types: target needs, which refer to the requirements necessary for students to accomplish a task, and learning needs, which pertain to the actions students must undertake to facilitate their learning. The target needs are classified into three categories: wants, lacks, and necessities. Wants or subjective needs refer to the perceived requirements of learners. These needs are based on their personal desires and preferences. Lacks refers to the disparity between the desired proficiency level and learners' existing knowledge. Necessities or objective needs pertain to fulfilling the requirements of the intended learning context. This needs analysis model gave us a chance to get a thorough awareness of the participants' needs within the framework of learning and teaching ESP at the IBD of Bank Melli Iran, as well as a variety of facets that may aid in answering the questions presented in this research.

3.2. Participants

To carry out the study, out of 65 bank clerks in the IBD of Bank Melli Iran, a sample of 45 bank clerks accepted to complete a needs analysis questionnaire to display a comprehensive account of their needs. They were both males and females, and their ages ranged from 38 to 52. They had an average of 20 years of working experience in different departments of that division. Furthermore, the researchers conducted interviews with five bank clerks, five ESP instructors and five managers of international banking departments to gain a comprehensive understanding of bank clerks' desire for ESP courses. They were selected voluntarily from those working in the IBD of Bank Melli Iran. The demographic background of the participants is presented in Table 1.

In order to observe the ethical issues, informed consent was obtained from the participants before the study began. The participants were also assured that all information

would remain confidential and anonymous. All of the participants were told everything they needed to know, such as the goals and methods of the research, as well as any risks, benefits, and unknown factors (McKay, 2008). They were also told that the acquired information only would be used in this research study. Their willingness to participate and leave the study was another essential factor considered in this study. All documents relevant to the ethical consideration of the study (e.g., information sheet and informed consent) were submitted to the supervisors to get complete approval on ethical issues. Furthermore, Pseudonyms were used for the interviewees in the interview section to avoid using their real names and to keep their confidential information.

The participants' extensive experience was a decisive factor for the researchers to analyze their needs and lacks. As stated previously, the reason for selecting the bank clerks as the leading group of participants was their needs for communicative English language skills and also their general lack of qualifications in meeting their English language needs in the occupational contexts.

Table 1

Demographic Background of the Participants

Number of the Participants	45 Participants and 15 Interviewees
Gender	Female/ Male
Age	38 to 52
Level of Proficiency	Intermediate
Native Language	Persian
Target Language	English

3.3. Instruments

In order to fulfill the purposes of the study, data were collected from two main sources. The primary data was collected via a needs analysis questionnaire, and a semi structured interview. Detailed descriptions of the instruments are provided in this section, including the terms of their contents, justifications for their choices, and further details.

3.3.1. Needs Analysis Questionnaire

The utilization of questionnaires as a means of gathering data has been a well-established method in the investigation of the language needs of learners (West, 1994). The primary tool employed to evaluate the language needs of participants in this study is a 37-item questionnaire for needs analysis. Using questionnaires facilitates the acquisition of data from a considerable number of participants within a brief timeframe. Nevertheless, a significant limitation of these instruments is the potential for respondents to misconstrue their inquiries. Consequently, conducting a pretest of questionnaires before their distribution is imperative.

By considering these facts and through a meticulous examination of the available scales and instruments, it was discovered that applying pre-existing questionnaire for collecting data was not feasible in achieving the objectives of the present study. Therefore, by regarding factors such as particular linguistic structures, modes of communication, proficiency, and other relevant factors associated with the realm of international banking and also by analyzing several needs analysis questionnaires created by other scholars (Barkhordari & Chalak, 2017; Dakhmouche, 2008; Mazdayasna & Tahririan, 2008; Nilforoush & Chalak, 2019) the researchers decided to select and adapt the questionnaire items. Then the developed questionnaire was distributed to a group of specialists in the fields of applied linguistics, bank staff training management, and administrative council to evaluate its appropriateness and to establish its content validity.

The questionnaire underwent a pilot testing phase with a sample of participants who were representative of the target population. Based on the feedback received, the questionnaire items were subsequently refined, revised, and improved before starting the data collection phase. It is noteworthy that the questionnaire comprised three primary sections: the personal demographic data of the respondents, the language needs of participants, and their assessment of the ESP courses. The level of reliability exhibited by the subject under consideration was determined through the utilization of Cronbach's alpha analysis (0.815). The questionnaire's validity was ensured through a review and verification of its items by the supervisors who are recognized experts in the field. To mitigate potential misinterpretations, the questionnaire was translated into the native language of the respondents (i.e., Persian). In addition, the present researchers had previously assured the participants that to mitigate any potential reluctance to

respond to sensitive items on the questionnaire, the obtained information would be kept confidential.

3.3.2 Semi-structured Interviews

Semi-structured interview protocols were developed to find out the wants, lacks, and necessities of bank clerks. Interview questions were collected to address issues related to the linguistic needs of bank clerks, the specific language challenges they encounter in professional contexts, and the competencies they must acquire to overcome these challenges. They were provided to answer the research questions, which focused on bank clerks' needs regarding the needs analysis model proposed by Hutchinson and Waters (1987) and its subordinate components known as wants, lacks and necessities.

The validity of interview data is contingent upon the interviewer's proficiency in conducting the interview and the accuracy of the respondents' answers (Breakwell, 2006; Kvale, 1995). Four fundamental steps were employed to ensure the collection of valid data through interviews: pre-interview preparation, interview arrangement, effective interaction during the interview, and post-interview organization (Richards, 2009). In addition, the study's validity was ensured through a review and verification of the interview questions by the supervisors who are recognized experts in the field. To enhance the reliability of the interview process, an interview schedule was implemented to serve as a framework for the researchers to follow during each interview. The researchers interviewed all interviewees themselves to mitigate their stress, gather comprehensive data, and decrease the ambiguity and misinterpretation in the interview process.

The questions were finalized, and interviews were carried out with bank clerks, language instructors, content instructors, and managers of banking departments based on the feedback obtained from a group of specialists in applied linguistics and international banking. The instructors were required to identify and address deficiencies and problematic areas that they had observed in their classes. The bank managers were requested to elucidate the essential needs and the requirements the bank clerks would require in their present or prospective job positions. The conduct of interviews with bankers and other experts in the field of international banking resulted in a comprehensive analysis of the target situation. Exchanges

of ideas with bank clerks provided valuable insights into their preferences regarding the content to be incorporated into their ESP classes.

3.4. Data Collection Procedures

First, a questionnaire analyzing bank clerks' needs and its subordinate components known as wants, lacks, and necessities was developed and distributed among the relevant participants in the IBD of Bank Melli Iran. The questionnaire was passed out among 65 bank clerks in printed form; they had already been informed of their participation in the study. They were asked to respond and return the questionnaires as soon as possible. In practice, 45 clerks accepted to respond to the questionnaire items by completing and submitting the questionnaire answer sheets. In fact, this paper-pencil questionnaire consisted of 37 items that took about 40 minutes to answer; it was divided into three primary sections: the personal demographic data of the respondents, the language needs of participants, and their assessment of the ESP courses.

Then, the bank clerks, language and content instructors, and bank managers were interviewed in face-to-face sessions to identify areas of wants, lacks and necessities of bank clerks in occupational contexts. The interview was kept brief and to the point and was so arranged that the interviewees remained interested throughout the interview. Each semi-structured interview lasted nearly 30 minutes, which was an adequate length of time to interact with the interviewees and was sufficient for transcribing and analysis. The purpose of the study was to provide clerks with an opportunity to identify potential issues related to their English language needs.

3.5. Data Analysis Procedure

After the systematic collection of data, it was analyzed using quantitative and qualitative approaches according to the nature of the data. This section provides the procedures for analyzing the data obtained from the needs analysis questionnaire and semi-structured interviews. In this research, descriptive and quantitative approaches were employed to clarify the response structure of the participants to the needs analysis questionnaire; the coded replies of the participants were analyzed to identify their responses for each of the questionnaire items

and to describe the results clearly. Then, the frequency and percentage of learners' wants across all language skills were calculated to reveal their needs for language skills**.**

The semi-structured interviews were thematically analyzed using qualitative approaches. All transcripts of the audio-taped data from the semi-structured interviews had to be saved for further use and signed by the interviewees to check that the researcher received and recorded data appropriately. Following that, the data should be recorded in a table that includes the date, location, instrument, participant, and purpose of the research instrument. Themes, phrases, and words were used to code the data in this study. This classification reduced the data to a reasonable size and enabled the discovery of new groups and themes. The researchers coded the themes, phrases, and words associated with the elements of the needs analysis model of the study to estimate the needs of the participants.

4. Results

This study aimed to investigate the bank clerks' authentic needs in IBD of Bank Melli Iran to aid educators in identifying course objectives and assist them in developing appropriate teaching activities and tasks. To gain the objectives, a mixed-method design was utilized which included administering questionnaires and conducting semi-structured interviews. This section presents the results and findings of the statistical analysis of the data through the tables and figures. It will start with the results of needs analysis questionnaire analyzing the participants' wants, evaluation of the provided ESP courses and their preference for content teachers or language teachers as instructors in ESP courses. Then, it will present the findings of interview with relevant stakeholders.

4.1. Results of the Questionnaire

The needs analysis questionnaire items were examined by quantitative approaches and applying descriptive statistics. Table 1 presents the frequency and percentage of learners' wants across all language skills. Initially, the questions were examined individually for each skill and subsequently amalgamated to obtain a holistic perspective of language skills.

Table 2

Analysis of Bank Clerks' Responses to Questionnaires' Item

Listening skills

To what extent is English necessary for:	Never	Little	Sometimes	Much	A Great Deal
1. Listening to general conversations	0(0.0%)	8(17.8%)	7(15.6%)	20(44.4%)	10(22.2%)
2. Listening to a conference speech	0(0.0%)	10(22.2%)	11(24.4%)	13(28.9%)	11(24.4%)
3. Listening to English Media	0(0.0%)	1(2.2%)	16(35.6%)	12(26.7%)	16(35.6%)
4. Listening to instructions in real situations	0(0.0%)	0(0.0%)	16(35.6%)	19(42.2%)	10(22.2%)
5. Listening to public announcements	0(0.0%)	8(17.8%)	17(37.8%)	14(31.1%)	6(13.3%)
6. Listening to other people talking	0(0.0%)	4(8.9%)	20(44.4%)	17(37.8%)	4(8.9%)
LISTENING	0(0.0%)	5(11.1%)	15(33.3%)	16(35.6%0	10(22.2%)

Speaking Skills

To what extent is English necessary for:	Never	Little	Sometimes	Much	A Great Deal
7. Classroom interaction	0(0.0%)	2(4.4%)	15(33.3%)	25(55.6%)	3(6.7%)
8. Giving a speech at conferences	0(0.0%)	9(20.0%)	8(17.8%)	24(53.3%)	4(8.9%)
9. Classroom participation	1(2.2%)	0(0.0%)	11(24.4%)	27(60.0%)	6(13.3%)
10. Talking to the professional person	0(0.0%)	6(13.3%0	12(26.7%)	22(48.9%)	5(11.1%)
11. Talking to a variety of audiences	0(0.0%)	4(8.9%)	14(31.1%)	18(40.0%)	9(20.0%)
12. Getting into conversations	2(4.4%)	5(11.1%)	12(26.7%)	19(42.2%)	7(15.6%)
SPEAKING	1(2.2%)	4(8.9%)	12(26.7%)	23(51.1%)	6(13.3%)

Writing Skills

To what extent is English necessary for:	Never	Little	Sometimes	Much	A Great Deal

13. Writing research papers	0(0.0%)	3(6.7%)	0(0.0%)	23(51.1%)	19(42.2%)
14. Note-taking while reading	0(0.0%)	3(6.7%)	9(20.0%)	21(46.7%)	12(26.7%)
15. Taking notes in speeches	1(2.25%)	8(17.8%)	9(20.0%)	17(37.8%)	10(22.2%)
16. Taking notes in classrooms	0(0.0%)	10(22.2%0	13(28.9%)	16(35.6%)	6(13.3%)
17. Writing business letters	3(6.7%)	4(8.9%)	12(26.7%)	16(35.6%)	10(22.2%)
18. Writing emails	5(11.1%)	5(11.1%)	8(17.8%)	17(37.8%)	10(22.2%)
19. Writing financial schedules	4(8.9%)	8(17.8%0	7(15.6%0	14(31.1%)	12(26.7%)
20. Writing financial reports	4(8.9%)	6(13.3%)	12(26.7%)	14(31.1%)	9(20.0%)
21. Writing financial brochures	4(8.9%)	6(13.3%)	9(20.0%)	16(35.6%0	10(22.2%)
WRITING	2(4.4%)	6(13.3%)	9(20.0%)	17(37.8%)	11(24.4%)

Reading Skills

To what extent is English necessary for	Never	Little	Sometimes	Much	A Great Deal
22. Reading textbooks	0(0.0%)	5(11.1%)	7(15.6%)	13(28.9%)	20(44.4%)
23. Reading academic journals	0(0.0%)	2(4.4%)	0(0.0%0	19(42.2%)	24(53.3%)
24. Reading financial magazines	0(0.0%)	0(0.0%)	9(20.0%)	19(42.2%)	17(37.8%)
25. Reading online sources	0(0.0%)	1(2.2%)	12(26.7%)	18(40.0%)	14(31.1%)
26. Reading financial reports	0(0.0%)	5(11.1%)	16(35.6%)	17(37.8%)	7(15.6%0
27. Reading instructions	0(0.0%)	4(8.9%)	12(26.7%)	16(35.6%)	13(28.9%)
READING	0(0.0%)	3(6.7%)	9(20.0%)	17(37.8%)	16(35.6%)

Based on the results presented in Table 2, the bank clerks wanted ESP courses to prioritize the development of all four language skills. This preference was rooted in their perception that English proficiency was necessary for effective communication in various professional contexts relevant to their job positions. Nevertheless, the acquired information reveals that the needs for the four skills are not equal. The findings derived from the initial examination of the participants' needs concerning the four language skills are depicted in Figure 1.

Figure 1

Bank Clerks' Wants Concerning Language Skills
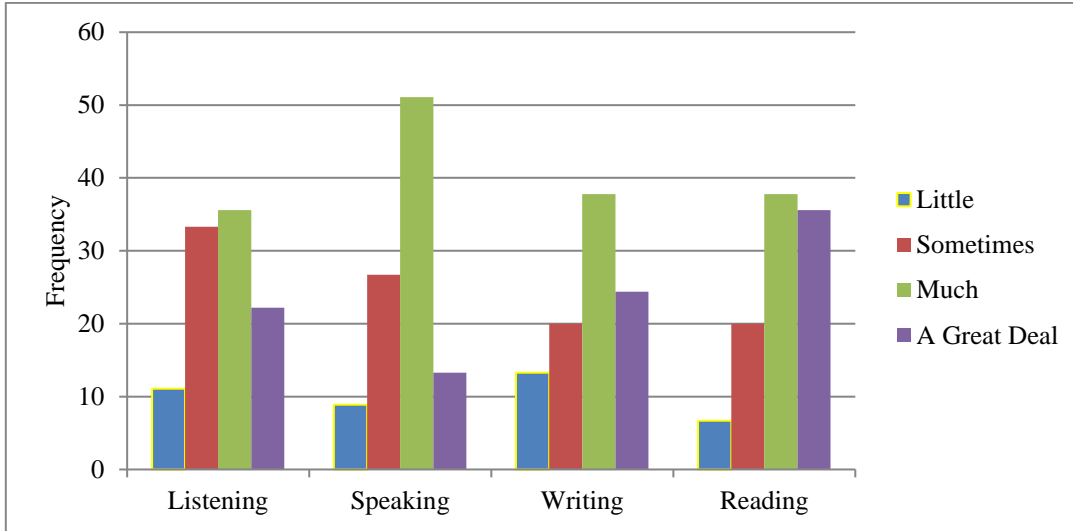
This study also examined the evaluation of the provided ESP courses. The assessment was conducted to determine if bank clerks had adequately met their needs. Based on the data presented in Table 3, it can be inferred that they exhibited dissatisfaction with the ESP courses they had enrolled in.

Table 3

Bank Clerks' Evaluation of the ESP Courses

	Not at All	Little	Somewhat	Much	A Great Deal
28. Have the ESP courses adequately fulfilled your needs?	20(40.4%)	11(24.2%)	9(20.0%)	5(11.1%)	0(0.0%)
29. Were the materials selected in a manner that sufficiently addressed your needs?	13(28.9%)	10(22.2%)	19(42.2%)	3(6.7%)	0(0.0%)
30. Were the materials utilized suitably to meet your needs?	16(35.6%)	14(31.1%)	12(26.7%)	3(6.7%)	0(0.0%)

	Very poor	Poor	Average	Good	Great
31. In general, How do you evaluate the efficacy of ESP courses?	7(15.6%)	18(40.0%)	11(24.2%)	9(20.0%)	0(0.0%)

Figure 2 presents a visual representation of the bank clerks' general evaluation of their ESP courses.

Figure 2

Bank Clerks' General Evaluation of the ESP Courses
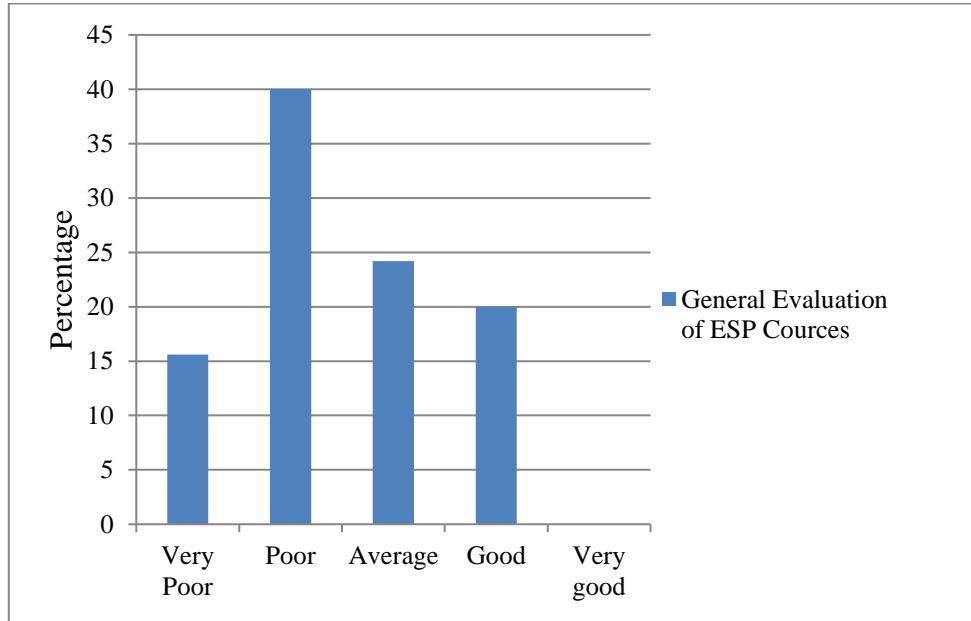
As displayed in Figure 2, a significant majority of the participants expressed dissatisfaction with the ESP courses they had enrolled in, and this led them to seek further study of ESP during their professional careers. The study also examined the participants' perspectives regarding the number of ESP courses provided, in addition to their opinions on the courses' quality (questions 32 and 33). The participants expressed dissatisfaction with the provided ESP courses, indicating a need for further training at the bank's training department. They have proposed implementing a 20-40 credit hour ESP course to enhance their language skills beyond the scope of their current curriculum. In addition, a significant proportion of the respondents, approximately 75%, expressed the view that the provision of both ESP and specialized courses concurrently would be beneficial. However, this differs from their current educational program (question 36). This would enable them to optimize their learning experience.

In response to the question regarding their preference for content teachers or language teachers as instructors in ESP courses, 42.8% of participants indicated a preference for language teachers. In comparison, 39.5% expressed a preference for content teachers. A minority of 17.7% expressed a preference for either language or content teachers. However, it emphasized the importance of a collaborative and cooperative relationship between the ESP instructor and content instructor to enhance the effectiveness of their ESP courses (question 34).

The challenge faced by bank clerks in their ESP courses was the limited knowledge of language teaching skills among content teachers and insufficient subject-specific knowledge of international banking issues among language teachers. A significant proportion of the students proposed the concept of collaborative instruction for ESP courses, as they desired their ESP instructor to possess sufficient expertise in international banking topics and the associated English language concerns.

4.2. Findings of the Interviews

This section is allocated to the findings of the semi-structured interview. It is consisted of three parts: wants, lacks, and necessities. The first part considers the descriptive findings of the interviewees' wants. The second and third parts address lacks and necessities of interviewees. As it mentioned earlier, they are three subordinate components of Hutchinson and Waters' (1987) needs analysis model which was used as the theoretical basis of this study.

4.2.1. Wants

Apart from incorporating open-ended questions in the questionnaire, five bank clerks were interviewed to gain a deeper understanding of their wants. The wants of the individuals in question have been succinctly outlined as follows:

The vast majority of the interviewees reported that their present courses in ESP failed to meet their particular requirements. They expressed a desire to acquire knowledge beyond the scope of their present ESP courses. They noted that their ESP instructors inadvertently prioritized reading proficiency, whereas a holistic approach encompassed all four language skills that were necessary to attain their vocational objectives (question 35). Although the

learners prioritized the amalgamation of skills, they evinced a greater inclination towards productive skills. They mentioned that the unwanted overemphasis on reading skills has led to neglecting other skills, mainly writing skills. They could not write business letters, and they could not produce their own section's correspondence text, mainly through banking financial messages. They also experienced limitations in their ability to engage in phone conversations and participate in international conferences and seminars, which were deemed crucial aspects of their professional requirements. In brief, the primary concern expressed by the interviewees was the lack of alignment between ESP courses and their particular requirements.

4.2.2. Lacks

This section summarizes the findings of interviews conducted with five teachers of ESP (both language and content teachers) regarding the lacks or the areas in which their learners experienced difficulties. The interviews aimed to identify the specific problem areas that ESP learners encountered.

According to ESP instructors, the most crucial problem the learners faced, which posed significant difficulties for both instructors in providing knowledge and in comprehending the subject matter effectively, was learners' heterogeneity in their language proficiency. The relevance of the course material in ESP should align with the academic and professional context of the learners (Sukying et al., 2023). Insufficient mastery of a language can limit the effectiveness of language instruction methods to translation, leading to inconsistencies between the teaching approaches of instructors and the learning outcomes of students. Moreover, the varied attitudes among staff members, coupled with the substantial enrollment in ESP courses within the bank's training department, resulted in pedagogical limitations. Notably, implementing individualized instruction, a prominent aspect of ESP, is unfeasible in crowded classrooms with diverse learners.

Another significant issue was related to the content materials of the textbooks. According to feedback provided by educators, a considerable number of textbooks designed for ESP were unsuitable, obsolete, and unengaging for use in the courses. Consequently, ESP instructors sought to improve their teaching by utilizing materials such as articles from banking journals or international banking reference books, which were not explicitly

considered for language instruction. There is a belief that in contemporary times, it is essential to customize educational materials for students enrolled in ESP courses to meet their distinct language requirements. The variety of existing materials was another problem, despite of which few ESP teachers benefited from them in their classes although they believed in their learning enhancement. The last but not the least eminent point was the learners' lack of motivation. Motivation plays a crucial role in ESP courses; nonetheless, many learners were not motivated enough to learn English for occupational purposes.

4.2.3. Necessities

This part provides the findings of interviews conducted with five Managers of international banking departments. They tried to explicate comprehensively the situation to learn more about the bank clerks' necessities. Primarily, they talked about different sections and departments of the bank and the related activities they worked in. Secondly, they elucidated the essentiality of utilizing a particular language in forthcoming scenarios in different job positions. Below is the gist of a summary regarding what the international banking experts referred to as the necessities for bank clerks in the IBD of Bank Melli Iran.

Having attended the ESP course for international banking, the clerks are to render services working in different job positions such as SWIFT operators, email correspondents, dealing room experts, international banking managers, foreign exchange operations experts, letters of credit and guarantee experts, FX accountants and so on; Hence, they must possess practical English communication skills with the aim of fulfilling their responsibilities efficiently. Given the diverse range of communication channels, including emails, SWIFT messages, business correspondence, telephone conversations, and in-person interactions, bank clerks must improve their proficiency in all four language skills. It necessitates their ability to manage verbal communication requirements in diverse circumstances effectively.

The educational objectives of the training departments of financial institutions are remarkable. Upon completion of their coursework, it is expected that bank clerks make contributions to their respective areas of expertise by producing research articles for the bank's international journals. The institution's research and planning departments release publications quarterly. Bank clerks in international banking are expected to possess sufficient language

proficiency to communicate their research findings during knowledge management conferences effectively. This is a crucial aspect of their job description, enabling them to disseminate their insights to their peers in the banking industry. In addition, it is noteworthy that the majority of sophisticated banking literature on a global scale is published in the English language. As a result, it is anticipated that bank clerks possess the necessary linguistic proficiency to effectively utilize these resources rather than limiting themselves to translated versions in their native languages.

5. Discussion

The findings of this research revealed that incorporating the four language skills holds significant value in satisfying the specific target situation needs of bank clerks in the international departments of financial institutions. The findings also indicated that many educators and students expressed dissatisfaction with the adequacy of current ESP courses in addressing their individualized needs, as revealed through the analysis of questionnaire responses and interview data. In fact, this suggested that the development of ESP curricula has not yet been accomplished satisfactorily in compliance with the learners' professional needs in target situations, which in this study were international banking division in one of the commercial banks in Iran. The difficulty directly originates from incorrect and imprecise needs analyses or unsuitable and improper application of such analyses. The present study's outcomes offered insights into the results of numerous prior investigations that assertively concluded that ESP courses fail to meet the needs of learners. (e.g., Amirian & Tavakoli, 2009; Atai & Shoja, 2011; Davoudi Sharifabad et al., 2023 Eslami, 2010; Raeisi et al., 2022; Rasekh & Simin, 2012; Suzani et al., 2011; Taghizadeh, 2019; Yarmohammadi, 2005; Zahednejad et al., 2021). According to Moattarian and Tahririan's (2014) suggestion, language teaching in Iran lacks a clear objective and can be described as a language without a specific purpose. Indeed, this highlights the significance of considering the learners' needs while designing ESP courses for them.

Although there was consensus among bankers, teachers, and managers regarding the importance of integrating skills in ESP courses for international banking, varying degrees of emphasis were observed. A noteworthy discovery was the incongruity observed among

participants' wants, lacks and necessities. The instructors and managers emphasized that writing is a crucial skill that can be enhanced through ESP courses. The learners preferred listening to audio content such as media and conference speeches. However, managers in the relevant field emphasize the critical importance of engaging in authentic conversations. Several facts contribute to these incompatibilities, including a failure to engage in critical thinking, insufficient knowledge regarding the demands of their present occupation, and, subsequently, a lack of motivation.

Hutchinson and Waters (1987) have demonstrated in their positive learning cycle that motivation is the starting point for the learning process. Learners who enroll in ESP courses are expected to be motivated, as the courses are designed to cater to their specific needs. Dornyei (2001) posits that to foster motivation in the classroom, it is imperative to prioritize the implementation of effective instructional techniques, cultivate positive relationships with learners, and establish a classroom environment that is both supportive and enjoyable. Additionally, creating cohesive learner groups with appropriate membership norms is crucial in promoting student motivation. According to Moattarian and Tahririan (2014), an ESP teacher must create suitable contexts for students to maintain their motivation throughout the course. This objective can be accomplished by conducting a comprehensive assessment of learners' needs and effectively employing appropriate resources.

ESP teachers are given fundamental roles to perform besides teaching and it is imperative to provide training courses for proficient ESP teachers. Hutchinson and Waters (1987) argue that fulfilling the role of an ESP teacher involves more than simply providing language instruction. The primary contention is that a significant number of ESP instructors are inadequately trained in particular areas of expertise. The majority of ESP instructors are novice educators who require instruction on how to integrate ESP as a methodology into their language pedagogy.

It is recommended that training programs be made available for ESP instructors to ensure their complete comprehension of teaching ESP concepts and their ability to develop, execute, and teach comprehensive educational curricula. This will aid in familiarizing these instructors with ESP and the objectives of its course administration. Educators must possess the ability to manage the challenges presented by contemporary curricula. For instance, the

current curriculum for international banking has prioritized reading proficiency over other proficiencies, resulting in a disparity between the learners' actual needs and the curriculum's provisions. This gap may be addressed through the utilization of teacher-made materials, pedagogical techniques employed when engaging with the text, and a variety of instructional strategies and trends designed to address learners' individualized needs.

Learners' general English proficiency level is another major problem in ESP classes. The teachers must delay a combination of influential teaching tasks because they are forced to concentrate on general English instead of ESP due to the learners' limited overall proficiency level. As per the educators, ensuring reciprocal comprehension between the instructor and learners necessitates limiting the teaching mode to their native language. Furthermore, the predominant pedagogical practices involve the oral recitation of written texts and their subsequent translation. In order to address the challenges faced by learners in terms of their overall English proficiency and language skills upon entering ESP programs, it may be beneficial to offer semi-specific courses aimed at mitigating these issues.

Since conducting a needs analysis is a fundamental aspect of designing an ESP course, syllabus designers and curriculum developers should carefully decide and perform an in-depth needs analysis. Thus, considering their target needs, the courses must be encouraging enough for the learners' lifelong learning and autonomy. Learners and clerks attending ESP courses have specific goals to achieve in English. Thus, they must develop primary and permanent learning abilities for themselves. In the end, ESP learners can refine the courses just by demonstrating more care and concern in acquiring the subjects, which consequently leads to the enhancement of their language knowledge as well as anticipated content knowledge, and through their key role in such courses, they can adopt different learning strategies and styles.

The present study's results indicated that addressing and resolving existing problems effectively through coping strategies is a challenging task but ultimately achievable. For successful implementation, it is imperative to maintain consistent and effective cooperation between ESP instructors, learners, curriculum developers, and relevant stakeholders, such as international banking professionals in this particular case. The policymakers responsible for designing syllabi and developing curricula in Iranian banks' educational and training

departments should reassess the importance and requirements of needs analysis as a crucial element in the ESP courses provided to their staff.

6. Conclusion

The objective of the present study was to identify the specific English language needs of bank clerks in international banking to understand whether the existing ESP courses comply with their current job positions' requirements. The findings of this study can benefit ESP pedagogy at the macro and micro levels. In contrast to numerous ESP courses that do not prioritize skill integration, at micro level, the findings of this study indicated that it is crucial to prioritize all four language skills in the context of international banking. However, this study suggested that the curriculum developers in the banking domain have not adequately recognized and incorporated the language situational needs; consequently, the bank clerks, as learners, express dissatisfaction with these programs.

The findings also highlighted a notable absence of cooperation between two distinct groups of ESP educators, specifically those who prioritize content-based instruction and language-based instruction. This lack of cooperation has confused executing instructional activities and defining course objectives. Thus, there should be efficacious cooperation between the above-mentioned groups of instructors to devise, assess, and redesign the ESP courses.

Because of the necessity of specialized language skills for the proficient performance of bank clerks, the researchers suggested that ESP teachers in banking and other professions should be trained via specific ESP teacher training programs. This would enable them to be geared to carry out effectively their instructional activities to align with the current abilities and language needs of learners. Moreover, since the challenge of establishing effective communication among learners is a commonly recognized obstacle that they encounter, at macro level, it is highly recommended that ESP teachers implement a range of instructional methods and undertake diverse teaching activities to assist learners in overcoming their communication barriers. Considering the significant expenses associated with ESP courses in Iran, it is imperative to implement effective measures to enhance the accountability of these

programs. Nevertheless, allocating such costs to training bank personnel is reasonable because of the potential profitability that may result from their improved job performance.

Selecting the participants only from one commercial bank and conducting the study with only 45 clerks were the main limitations of this study; a larger sample of participants from various banks in Iran which have international departments and the staff who work in foreign exchange operations branches or international departments could provide a better understanding of the bankers' language needs. It may be worthwhile to investigate the development of ESP courses by training departments of Iranian banks, particularly those focused on international and foreign banking, to assess the English language requirements of their staff. Another limitation of this study was the utilization of only two research instruments: questionnaires and interviews. The study's comprehensiveness could have been improved by integrating additional research tools, such as observing and examining authentic SWIFT message texts, emails, correspondences, or banking journals.

The significant profitability of payment tools utilized by banks for international trade underscores the importance of implementing rigorous measures to enhance the accountability of ESP courses and programs in Iranian banks. Further research could provide insight into the genuine competencies and needs of bank clerks utilizing corpus-based and task-based analyses of language utilization, along with performance-based evaluation of bank clerks' current professional language abilities as learners of English for Specific Purposes.

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