

Attitude of Bank Employees towards The Role of English Language at Mandiri Bank

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ABSTRACT

The English language plays an important role in communication in the global community. The role of English language skills in service industries is significant. It is necessary or desirable for people who work in the service business and frequently deal with foreigners, such as front-liners at banks. The aim of this study is to know the extent of Mandiri Bank employees awareness of the importance of English and the challenges that they face in the use of English in their field of work. This study used a mixed method, and the subjects of this study were the 33 employees of two branches of Mandiri Bank in Ambon, which are Mandiri Cabang Ambon Pantai Mardika and Mandiri Cabang Ambon Pattimura. Questionnaires, interviews, and reviews of documents are used to collect the data. The result of this research shows that there is a very high level of awareness of the need for English among Mandiri bank employees because it is needed in various bank functions, especially when dealing with foreign customers. Although the English language is indispensable in banks' work, in reality, it is in contrast to the real condition in the office. The result shows the frequency of using the English language in their field of work is low, and it is becoming a challenge faced by bank employees. Insufficient or limited vocabularies, a lack of self-confidence, highly considered errors in using English, and different educational backgrounds also become problems for Mandiri bank employees.

Key words: Employees' Attitude; English Language; Mandiri Bank

INTRODUCTION

The English language has become the world's lingua franca, and globalization has had an impact on a variety of domains, ranging from education to business. As an increasing number of companies go global, whether by establishing branches in other countries, acquiring foreign clients, or trading with foreign companies, the role of English as a common language between different nationalities becomes more apparent. The English language is an important visible means of communication in the global community.

Language and communication skills are among the top priorities for bank employees. According to Karimi and Vahdani Sanavi (2014), English is an international language in terms of sharing information through science and technology, communicating through commercial activities, and traveling around the world for various reasons. According to Roshid and Chowdhury (2013), the relationship between globalization and the English language affects employment prospects on the job market.

In general, having good communication skills is the core of any job's success in all workplaces; it represents the main key to competition in the labor market. According to Roshid and Chowdhury (2013), English has become a basic tool of communication all over the world, contributing to the possibility of secure and better jobs. The use of English is increasingly perceived as a necessity in an increasingly global business world, as more and more local companies enter the global market. The importance of English language skills in the service industries cannot be overstated. English language skills are required or desirable for people who work in the service industry and interact with foreigners, such as front-line bank employees. Because the employees must deal with foreign customers, they must be fluent in English, particularly in listening and speaking. Sufficient English proficiency could assist staff in effectively and successfully communicating with foreign customers (Hall, 1976).

Commercial banks play critical roles in global economies, and their employees are the best sources for providing excellent customer service. Excellent services provided and offered by employees can create a favorable perception and long-term image in the eyes of bank customers. Mandiri Bank, headquartered in Jakarta, is Indonesia's largest bank in terms of assets, loans, and deposits. The bank was established on October 2, 1998, as part of the Indonesian government's bank-restructuring program. Because of the various services provided by this bank, it is one of the retail banks with the most customers in Indonesia (Wikipedia, 2017). Furthermore, it was stated that Bank Mandiri successfully opened in March 2005. Furthermore, as of March 2005, Bank Mandiri had successfully opened more than 829 branches in various cities throughout Indonesia, with several branches also expanding overseas. Mandiri Bank's management team is committed to providing high-quality products and services to all customers from all countries who do business with the bank. All parties, from top management to front-line employees, are committed to Bank Mandiri's success in service quality. It takes dedication and perseverance because what is changed is human behavior, which shapes the company's work culture. Bank Mandiri has a concept of services provided to customers based on the ten main behaviors of corporate culture, which are summarized in TIPCE (Trust, Integrity, Professionalism, Customer Focus, and Excellence) (PT. Bank Mandiri Persero, 2017). The bank pledges to satisfy all customers by providing valuable services, upholding the highest business standards, expanding its customer base, and increasing brand awareness.

In this competitive environment of financial institutions, an organization must maintain a competitive advantage. Consider customer satisfaction an important factor for success, and develop it. If this is accomplished, it will help the bank's strategic goals. According to Hiranburana (2017:31), English as a foreign language has become an important medium for professional advancement as well as a tool to help businesses function more effectively. According to Salameh and Abu Jarad (2015), the English language is extremely important in the commercial sector and bank work. It is hoped that bank administrators and employees will be aware of a critical skill that develops bank work in the broadest sense of the world, achieves a competitive edge for banks that gain English proficiency at their work, and captures a remarkable position in the global commerce market.

Mr. Birawa Yoga Prawira, branch manager of the Mandiri Ambon Pattimura branch, explained that in order to retain existing customers and attract new ones to Mandiri Bank, not only should pleasant decoration and modern equipment be featured inside the branches to attract and serve the customers, but the ability of the bank staff to communicate with the customers is also essential. The bank's staff's effective communication skills can persuade customers to purchase products or services from the bank. According to the job market in general and the job market in Indonesia in particular, it can be argued that English is the main criterion in the preference of one applicant over another. English was discovered to be the most commonly used business language in Europe's small and medium-sized businesses (Hagen, 1993). Non-native English-speaking countries have faced a significant challenge, which is the urgent need for English as a business lingua franca (Desai, 2009, p. 36), as it plays an important role in career opportunities with higher earnings (Tsui and Tollefson, 2007). Because English is widely imposed throughout the world in all aspects of life, particularly economy and commerce, and particularly commercial banks, the researcher, as a former employee, noticed a difference. In reality, the use of English in the course of a day's work is not common, if at all. The frequency with which bank employees, particularly frontliners, use English is determined by the number of foreign customers who visit the bank and conduct transactions. Even some of the employees are unable to communicate in English.

Concerning the aforementioned issues, the researchers found it useful to examine the situation of English language fluency among Mandiri bank employees and to shed light on the significant benefits gained by incorporating English language into various banks' work in Ambon by surveying their attitude toward the role of English language.

LITERATURE REVIEW

The ability to communicate effectively in English is referred to as English language proficiency (Dev & Qiqieh, 2016). It is a person's ability to speak or perform in a language. Proficiency is the ability to use language in real-world situations in a spontaneous, non-rehearsed context and in a manner acceptable and appropriate to native speakers of the language, as defined by the American Council on the Teaching of Foreign Languages (ACTFL) in 2012. Proficiency shows what a language user can do, regardless of where, when, or how the language was learned. Proficiency refers to the ability to use functional language at various levels, ranging from early stages to advanced uses of language. Proficiency is not a percentage of how many words a person knows but rather the levels of real-world usage in situations such as listening, speaking, reading, and writing. A person's oral proficiency (speaking and listening) may be greater than his or her literacy proficiency (reading and writing). Some native English speakers may be surprised that they are not at the highest levels of proficiency in English. (2016) (Broderick).

In today's global world, English can be considered the world's language due to its wide acceptance as a vehicle of communication that can transcend all barriers, and learning the language and being fluent in it is a necessity, particularly for those on the verge of employment. Being knowledgeable and fluent in English is undeniably a powerful tool for personal and global advancement and development. Short et al. (2001) believe that knowing how to speak English is essential for being competitive and successful in the global market. Good communication skills are essential in the context of workplace communication. According to Stivers (2000), oral communication skills in English are important for managers to have in order to carry out tasks efficiently at work. With the demanding nature of modern workplace communication, the importance of providing employers with good oral communication skills in English has grown in recent years. Having good communication skills in the workplace entails being able to convey information to others in a clear and simple manner that ensures things are understood and completed (Kermode, 2017). It is about clearly transmitting and receiving messages, as well as reading your audience. It means you can easily give and understand instructions, learn new things, make requests, ask questions, and communicate information. We use communication skills to break down barriers to effective communication (McPheat, 2010). Different cultures, expectations, experiences, perspectives, and communication styles can all be barriers.

Working in the financial services sector, particularly the banking sector, requires a high level of interaction between the roles, functions, and responsibilities of junior banking officers and middle management staff of banks, according to Florence O. Adewumi and Oluwakemi A. Owoyemi (2012). As a result, it is critical that bankers at all levels be fluent in the English language. With the rise of marketing and trading, banking professionals have become more aware of the need to improve their English communication skills. Banking and finance professionals are among those who have expressed an interest in ESP. Mohammadzadeh et al. (2015) investigated the English

language needs of bank employees in Iran, and the findings revealed a strong need for English in banking professions. This conveys the impression that useful English language instruction is critical for performing the job effectively. Mc. Govern (1998) discusses four major functional categories that front-liners (customer service representatives and tellers) require when communicating with foreign customers, which are: a) buying and selling foreign currency transactions, b) opening or closing accounts, and c) money transfer.

Bank employees face numerous obstacles or challenges when providing services to foreign customers. The most difficult aspect of their job is their inability to communicate in English. A number of studies have found that non-native speakers using English for business purposes may experience communication difficulties. The majority of the difficulties stem from poor listening and speaking abilities. Listening and speaking, according to Underwood (1989), are active processes for oral communication that include receiving, interpreting, evaluating, and responding to a message. When a listener decodes a message, this is referred to as effective listening. It's unclear how listening works or how people learn to listen and comprehend (Fahmngkolcai, 2011). It is a skill that develops easily in the mother tongue but requires considerable effort in a foreign language.

Previous Related Study

Mahmoud A. Al-Khatib conducted a study titled "English in the Workplace: An Analysis of the Communication Needs of Tourism and Banking Personnel" (2005). This was an exploratory study of English usage by tourism and banking personnel, based on data collected from thirty respondents in leadership positions in twelve different institutions. The study found that workers' perceptions of their needs, wants, and deficiencies were heavily influenced by their attitudes toward English. The presented findings emphasize the importance of researching ESP as a means of communication in relation to the group of workers who use it and the workplace in which it is used.

Another study, Anongnart Fahmngkolchai (2011), found that the speakers' overall listening and speaking skills were excellent. It was discovered that the greatest need for using English at work was in providing foreign currency exchange services, while English was used the least in providing bill payment services. The main source of communication issues for tellers was their unfamiliarity with the various accents of foreign customers. In terms of speaking abilities, the teller had the most difficulty selecting appropriate vocabulary for the situation. He used a survey method to conduct the study, and data was collected from 118 tellers at CIMB Thai Bank's 48 branches.

Furthermore, Dr. Salameh M.W. Salameh and Ms. Olfat M.N. Abu Jarad (2015) conducted research on bank employees' attitudes toward the role of English in bank

work. According to the study's findings, the English language is extremely important in the commercial sector and in bank work. They see an urgent need for English in dealing with foreign customers, understanding new electronic administration requirements, dealing with English documents and endorsements, and leveraging foreign experience in developing bank operations. For the purposes of the study, a descriptive survey method was used. The study's population consisted of ninety-one male and female Tulkarm Bank employees.

METHOD

Design and Samples

To collect data for the study, an explanatory mixed design using the quantitative-qualitative model is used. In general, mixed methods research entails gathering, analyzing, and interpreting quantitative and qualitative data in a single study or a series of studies that look into the same underlying phenomenon. Data collection also entails gathering both numerical information (e.g., from instruments) and text information (e.g., from interviews) so that the final database contains both quantitative and qualitative information (Creswell, 2003). The study was conducted in two branches of Mandiri Bank in Ambon City, which are Bank Mandiri Ambon Pantai Mardika and Bank Mandiri Pattimura, with a total of 33 front-liners. The following table is a sample of the quantitative data.

Table 1. The number of front liners at two major branches of Mandiri Bank

No.	Name of Mandiri bank branches	Class	Front liner
1.	Bank Mandiri Ambon Pantai Mardika	I	18
2.	Bank Mandiri Ambon Pattimura	II	15
Total			33

Because the sample population of this study was less than 100, all of the front-liners were used in distributing the questionnaire to collect quantitative data. For the qualitative data collection, four employees will be chosen based on their number of years of work experience and job nature or position held. The four employees of this study were chosen based on their qualifications for collecting qualitative data. The first is RS, who works at Bank Mandiri Ambon Pattimura. She has been working for 8 years as a teller and got her promotion as the head teller two years ago. The second is HMS; she has been a customer service officer for the last 3 years. Previously, she worked as a teller, then as the head teller, and until now, she has been working for 11 years at Mandiri Ambon Pattimura. The third is HS; she is the head teller at Mandiri Ambon Pantai Mardika and has been working for 7 years. The last is CS; she has been a branch operations manager at Mandiri Ambon Pantai Mardika since 2004.

Designing research procedures is required to assist the researcher in carrying out the study successfully. The following procedures can be clearly explained: First, research instruments such as a questionnaire and guided questions for an in-depth interview are created. The instruments created were based on the grounded theory presented in Chapter II. The instruments were validated by experts after they were developed. The instruments, particularly the questionnaire, were tested to see if all of the items were valid in terms of content and language use. After analyzing the results, the final questionnaire will be distributed to 28 Mandiri Bank Ambon employees. Furthermore, the researcher distributed the questionnaire to all front-line personnel, gave them ample time to complete it, collected it, and analyzed it using the Statistical Package for Social Science (SPSS). Following the collection of quantitative data, an in-depth interview was conducted to collect qualitative data. After collecting all of the data, the researcher analyzed all of the qualitative data using the development indicators. The data was reduced and displayed based on the research questions, and we finally came to the study's conclusion.

Instrument and Procedures

In gaining all the data, the researcher used some techniques such as questionnaire, In-depth interview and reviewing related documents. The questionnaire is used to collect the quantitative data. The choice is based on the research questions and the objectives, which is to know about bank's employees' attitude toward the role of English. The questionnaires comprise both close-ended and open-ended questions and were distributed to all the front liners in two branches of Mandiri bank in Ambon. These formed the basis of the analysis of the study. The in-depth interview was conducted for four selected participants based on their position. The Indonesian language was used during the interview to help them to think deeply about their ideas, thoughts, and knowledge. In reviewing the related documents such as withdrawal receipt, transfer receipt opening account form, exchange money form are also necessary to help the researcher analyze the data and cross check the data with other instruments.

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displayed based on the research questions, and finally, we proceeded to the conclusion of the study.

Data Analysis

Quantitative data was collected through a questionnaire in both Bank Mandiri Ambon Pantai Mardika and Bank Mandiri Pattimura. The data are then measured by the software SPSS (statistical package for social science), which costs \$17.00 for Windows.

RESULT AND DISCUSSION

In order to know the Mandiri bank's employees' attitudes toward the importance of the English language, a questionnaire is developed based on the theory in Chapter II. It is written in Indonesian and designed with a likert scale range and descriptors like strongly agree (5), agree (4), unknown (3), disagree (2), and strongly disagree (1). The result of the questionnaire is presented in the following table:

Table 2. The result of questionnaire

No	Questions	Mean	St.Dev	%	Degree of Importance
1	English is a global language	4.42	0.5	88.48	Very high
2	English is a language used in global communication especially in business	4.42	0.5	88.48	Very high
3	English is a requirement to be a bank employee	4.03	0.17	80.61	Very high
4	English is required to communicate orally and written with foreign customers	4.48	0.51	89.70	Very high
5	English language skills are needed to understand the foreign exchange transaction form	4.58	0.5	91.52	Very high
6	English language skills are needed to do the foreign exchange transaction with foreign customers	4.61	0.5	92.12	Very high
7	English is needed when doing workshop or presentation	1.30	0.53	26.06	Low
8	The ability to speak English is a requirement to obtain a higher position	3.21	0.96	64.24	High

9	Bank employees especially front liners must be proficient in English	4.30	0.47	86.06	Very high
10	English plays an important role in my work	1.58	0.5	31.52	Low
11	The ability of employees to use English fluently is a criterion for measuring the progress of their performance	2.82	0.64	50.91	Medium
12	English ability is a criteria to be promoted in bank	3.30	0.88	66.6	High
13	English is the main communication tool between bank employees and foreign customers	4.55	0.51	89.09	Very high
14	The frequency of using English in the office is very low	4.73	0.45	86.06	Very high
15	Lack of English practice in the work place	4.76	0.44	84.85	Very high
16	There is concern of misunderstanding when talking to foreign customers	4.48	0.51	89.70	Very high
17	English Language learning by bank management is needed by employes	4.52	0.5	90.30	Very high

The table before describes that for each item of questioning, each respondent gives a different statement based on their experience working at Mandiri Bank. The table also describes the average value of the employees' responses to each given statement, the standard deviation from the mean value, and the percentage of their choice of response. The mean value for question number 1 is 4.42, and the standard deviation is 0.5. With the small data spread value, it means the data variation is the same. The percentage of responses reached 88.48%, which clarifies that there is a very high awareness among Mandiri Bank employees toward English as a global language. When asking whether English is a language used in global communications, especially in business, the mean value is 4.42 and the standard deviation is 0.5. With the small data spread value, it means the data variation is the same. The percentage response reached 88.48%, which clarifies that there is also a very high level of awareness among the employees.

The mean value for question number 3 is 4.03, and the standard deviation is 0.17. With the small data spread value, it means the data variation is the same. The percentage reached 89.70%, which shows that the extent of importance is very high regarding English as a requirement to be a bank employee. For question number 4, the mean value is 4.48 and the standard deviation is 0.51. With the small data spread value, it means the data variation is the same. The percentage of responses reached 89.70%, which

clarifies that bank employees know and have a very high awareness that English is needed to communicate orally and in writing with foreign customers. The mean score for question 5 is 4.58, with a standard deviation of 0.5. With the small data spread value, it means the data variation is the same. The percentage of responses reached 91.52%, which clarifies the high extent of awareness among bank employees regarding the fact that English language skills are needed to understand the foreign exchange transaction form. For question number 6, the mean value is 4.61 and the standard deviation is 0.5. With the small data spread value, it means the data variation is the same. The percentage of responses reached 92.12%, which clearly clarifies the very high awareness toward English language skills regarding how they are used to communicate with foreign customers when doing foreign exchange transactions.

Regarding question number 7, the mean value is 1.30 and the standard deviation is 0.53. With the small data spread value, it means the data variation is the same. The percentage of responses is 26.06%. It clarifies the low extent of English in a workshop or presentation by the bank employees. It also indicated that the presentation or even workshop done by the bank employees was not in English. The mean value for question number 8 is 3.21, and the standard deviation is 0.96. With a bigger data spread value, the data is getting more varied. The percentage of responses is 64.24%. It clarifies that there is a high level of awareness among Mandiri Bank employees that the ability to speak English is a requirement to obtain a higher position. For question number 9, the mean value is 4.30 and the standard deviation is 0.47. With the small data spread value, it means the data variation is the same. The percentage of responses reached 86.06%, which clarifies that the extent of importance is very high regarding bank employees, especially front-liners, who must be proficient in English. Regarding question number 10, the mean value is 1.58 and the standard deviation is 0.5. With the small data spread value, it means the data variation is the same. The percentage of responses is just 31.52%. It clearly clarifies that English does not play an important role in employees' daily work.

For question number 11, the mean value is 2.82 and the standard deviation is 0.64. With a bigger data spread value, the data is getting more varied. The percentage of responses is 50.91%, which clarifies that the extent of importance is medium toward the ability to use English fluently as a criterion to measure the progress of an employee's performance. The mean value for question number 12 is 3.30, and the standard deviation is 0.88. With a bigger data spread value, the data is getting more varied. The percentage of responses is 66.6%. It demonstrates that the importance of English ability as a criterion for promotion in Mandiri Bank is high among bank employees, particularly front-liners. Regarding question number 13, the mean value is 4.55 and the standard deviation is 0.51. With the small data spread value, it means the data variation is the same. The percentage of responses reached 89.09%. It clarifies that the degree of importance is very high regarding the fact that English is the main communication tool between bank employees and foreign customers.

The mean value for question number 14 is 4.73, and the standard deviation is 0.45. With the small data spread value, it means the data variation is the same. The percentage of responses is 86.06%, which clarifies the very high challenge faced by Mandiri Bank employees toward the low frequency of using English in the office. For question number 15, the mean value is 4.76 and the standard deviation is 0.44. With the small data spread value, it means the data variation is the same. The percentage of responses is 84.95%. It can be deduced that Mandiri bank employees place a high value on English practice. The mean value for question number 16 is 4.48, and the standard deviation is 0.51. With the small data spread value, it means the data variation is the same. The percentage of responses is 89.70%, which clarifies a very high challenge for bank employees regarding the concern of misunderstanding when talking to foreign customers. For question number 17, the mean value is 4.52 and the standard deviation is 0.5. With the small data spread value, it means the data variation is the same. The percentage of responses reached 90.30%. It clearly clarifies the very high extent of importance given to teaching the English language to Mandiri bank employees by the management team.

The researcher then divided the questionnaire into two sections: the importance of English for employees and the actual application of English in their daily work to identify any gaps. The tables below show the frequency with which respondents responded, the percentage of respondents who believe English is important in banking, and the challenges that bank employees face.

Table 3. The frequency of respondents' answer to which Mandiri banks' employees are aware of the importance of English at their work.

No .	The extent to which the bank employees are aware of the importance of English	N	SA (5)		A (4)		U (3)		DA (2)		SDA (1)	
			f	%	f	%	f	%	f	%	f	%
1.	English is a global language	33	14	42.42	19	57.58	-	-	-	-	-	-
2.	English is a language used in global communication especially in business	33	14	42.42	19	57.58	-	-	-	-	-	-
3.	English is a requirement to be a bank employee	33	1	3.03	32	96.97	-	-	-	-	-	-
4.	English is required to communicate orally	33	16	48.48	17	51.52	-	-	-	-	-	-

	and written with foreign customers											
5.	English language skills are needed to understand the foreign exchange transaction form	33	19	57.58	14	42.42	-	-	-	-	-	-
6.	English language skills are needed to do the foreign exchange transaction with foreign customers	33	20	60.61	13	39.39	-	-	-	-	-	-
7.	The ability to speak English is a requirement to obtain a higher position	33	-	-	19	57.58	2	6.06	12	36.36	-	-
8.	Bank employees especially front liners must be proficient in English	33	10	30.30	23	69.70	-	-	-	-	-	-
9.	English ability is a criteria to be promoted in bank	33	1	3.03	16	48.48	8	24.24	8	24.24	-	-
10.	English is the main communication tool between bank employees and foreign customers	33	15	45.45	18	54.55	-	-	-	-	-	-
11.	English Language learning by bank management is needed by employees	33	17	51.52	16	48.48	-	-	-	-	-	-

Table (4.2) shows that the frequency of respondents selecting "strongly agree" and "agree" for questions about the importance of English in bank work is very high. It clarifies that there is high awareness among Mandiri Bank's employees about the importance of English as a global language. All the employees, or 100% of the respondents, are explicitly aware that English is important in the business world, especially banks, and is needed in various bank transactions such as withdrawals and foreign currency exchange transactions. It is also clear from the responses that fluency

in using English gives the employees a positive point to be considered in their progress toward obtaining a higher position.

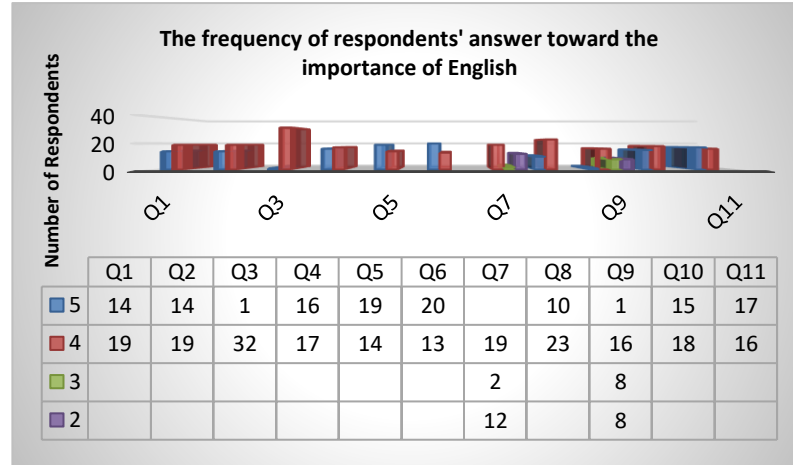


Figure 1. The frequency of respondents' answer toward the importance of English

Table 4. The frequency of respondents' answer to the challenges that bank employees face in using English language

No.	Challenges that bank employees face in using English language	N	SA (5)		A (4)		U (3)		DA (2)		SDA (1)	
			f	%	f	%	f	%	f	%	f	%
1.	English is needed when doing workshop or presentation	33	-	-	-	-	1	3.03	8	24.24	24	72.73
2.	English plays an important role in my work	33	-	-	-	-	-	-	19	57.58	14	42.42
3.	The ability of employees to use English fluently is a criterion for measuring the progress of their performance	33	-	-	4	12.12	10	30.30	19	57.58	-	-
4.	English ability is a criteria to be promoted in bank	33	1	3.03	16	48.48	8	24.24	8	24.24	-	-

5.	The frequency of using English in the office is very low	33	10	30.30	23	69.70	-	-	-	-	-	-
6.	Lack of English practice in the work place	33	8	24.24	25	75.76	-	-	-	-	-	-
7.	There is concern of misunderstanding when talking to foreign customers	33	16	48.48	17	51.52	-	-	-	-	-	-

Table (4.3) shows that concerning the challenges that bank employees face in using the English language, the low frequency of using English in the office, the lack of English practices, and the concern of misunderstanding when talking to foreign customers, there is a very high response with the choice of response only between strongly agree and agree. With the low frequency of foreign customers transacting in the bank, there are fewer opportunities for the employees to be able to use English in the office. Bank tellers and customer service representatives do not use English in their daily work; English does not play a significant role, and it is not required in a workshop or a presentation. In addition to the fact that English competency is not within the criteria for promotion.

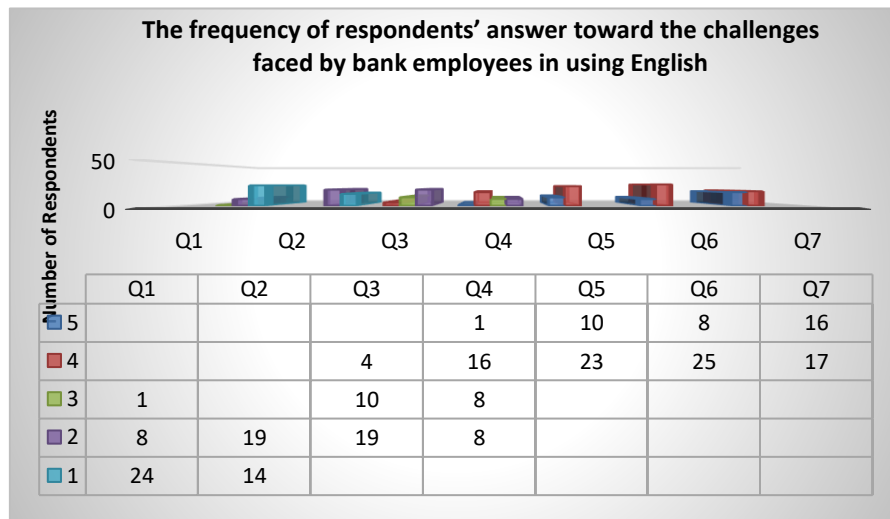


Figure 2. The frequency of respondents' answer toward the challenges faced by bank employees in using English.

Aside from financial accuracy, one of the skills required of a bank employee is the ability to communicate in English. Working in a bank requires employees to meet customers on a daily basis who want to transact, and not just these customers who are foreigners and make financial transactions to store assets of large corporations. Employees may "escape" if they are unable to communicate with these customers in English. They will assume that the bank's employees in charge are unable to communicate and provide good service. The findings of this research reveal that employees think English is very important in the banks' work. It is important when they have to deal with foreign customers, such as when opening a new account and transferring and withdrawing foreign currency transactions. The quantitative and qualitative findings of this study also reveal that, while English is essential in the banks' work, the frequency of using it is very low, even rarely, because the number of foreign customers who come to the bank and make the transaction is also small. Based on the research questions, the following discussions are presented.

A bank is a place where people conduct financial transactions and store large amounts of a company's assets. To increase the number of customers and international companies who join the bank, human resources with marketing and interactive communication skills are required. This is due to the fact that employees will promote the benefits of their bank to any prospective customers. The most important aspect of making the offer is having good communication skills with anyone, especially foreign customers. The quantitative data research findings show that Mandiri Bank employees are well aware of the importance of English at work. The results of a questionnaire distributed to 30 employees at two Mandiri Bank branches in Ambon revealed an 88.48 percent response rate to English as a global language. The level of significance is extremely high. According to Crystal (2003), English is a global language that is recognized in every country, and a large number of people speak it as a foreign language. In terms of English as a global language, there is a very high degree of importance, with 88.48% favoring English in global communication, particularly in business. According to Desai (2009), English has become the lingua franca of global business communication, and non-native speakers from various countries rely on it to communicate with one another at multinational corporations. Because there is so much growth and people are constantly looking to expand their territories, especially in the workplace, many are discovering that English must be mastered in order to be a truly successful person. The importance of English proficiency for bank employees, particularly front-line employees, was also very high, reaching 86.06%. According to the responses, employees should be fluent in English because they are the first point of

contact for foreign customers. They are the ones who will make the first impression on the customer, and if the front-line staff can communicate in English, the impression will be positive. However, if the opposite occurs, the foreign customer will form a negative impression. Ms. Chrestien Solagratia, Branch Operational Manager of Bank Mandiri Ambon Pantai Mardika, stated in an in-depth interview that foreign customers expect public services, particularly banks, to be able to speak English. As a result, it will leave a negative impression if the staff is unable to serve them effectively due to a language barrier.

In terms of the importance of English in bank work, such as foreign exchange transactions, approximately 92.12% of respondents are aware that English is important in their work, particularly when dealing with foreign customers. According to an in-depth interview with four employees, some of the most common transactions performed by foreign customers are withdrawals, money transfers, and foreign currency exchange. These responses indicate that the front-liners understand the transactions and, at the very least, know how to communicate in English in order to fulfill the requests or needs of the foreign customers. The percentage of respondents who believe that being able to speak English is a requirement for obtaining a higher position is 64.24%, indicating a high level of importance. It is because they must pass both the insight and English tests in order to advance in their careers. In this case, they can advance from a regular employee to the position of bank holder. According to the discussion above, the majority of employees understand the significance of English. Their responses demonstrate that in this globalization era, the ability to use English has become a necessity as well as a factor that will have a significant impact on their work. The use of English as a business language is becoming increasingly common. Employees who have cross-cultural understanding and frequently speak English are more capable of exploring their capabilities. Employees will, of course, improve their English skills as a result of some of the company's seminars. When speakers and listeners have language limitations, cross-cultural communication can be difficult. Communication will undoubtedly be much easier when employees can communicate with customers in English.

Concerning the challenges faced by employees, quantitative data shows that the percentage of respondents reached 89.70%, indicating the participants' concern about misunderstandings when speaking with foreign customers. One possible explanation for the findings is that vocabulary difficulties are common among speakers and foreign listeners (Gass & Schachter, 1989). It is reasonable to assume that the front-liners have a limited vocabulary. They only understand job-related terms. According to the responses of all selected participants, the main barrier for bank employees is a lack of vocabulary about banking and how to serve foreign customers. The fact that if one has a small vocabulary, he or she may not be able to comprehend the message effectively. As a result, the issue is one of knowing the vocabulary and capturing the main ideas of the message conveyed by the customers themselves. Because of their limited

vocabulary, the chosen participants admit that they sometimes struggle to communicate in English with foreign customers. This issue could lead to choppy communication between front-line employees and foreign customers. They are concerned about making a mistake. Employees are certainly challenged because they are also concerned about creating a negative impression of their service and the company's image. Such worries eventually cause employees to be afraid of serving and communicating with foreign customers.

The qualitative data collected from the four selected employees, on the other hand, reveal that their awareness of the importance of English in the workplace contradicts what they do on a daily basis. There are few opportunities for them to use or communicate in English. The number of foreign customers visiting the bank for transactions is extremely low. According to Ms. Solagrata, Branch Operation Manager of Bank Mandiri Ambon Pantai Mardika, at most three foreign customers visit and conduct transactions, but this is extremely rare. It would be preferable if there were written documents relating to the number of foreign customers who conduct transactions with the bank, but due to limited access to the files, this cannot be attached as strong evidence.

Concerning the difficulties in selecting appropriate vocabulary, it was unmistakably discovered that Mandiri Bank employees, particularly the front-liners, lacked confidence. This is because the employees took their English errors very seriously. They lacked confidence when speaking English with foreign customers, were unsure what to say when asked in English, and needed a long period of thought to find the right words or translate what they said. Employees' educational backgrounds can also be a cause for concern or a challenge when it comes to using English at work. Ms. Soselisa, a Teller Coordinator at Bank Mandiri Ambon Pantai Mardika, also stated that employees at Mandiri Bank come from a variety of educational backgrounds. Employees come from a variety of backgrounds, including economics, accounting, and English education. The English material they receive in college is only relevant to their respective disciplines and does not teach them how to communicate with foreigners or even foreign customers. Candidates were not taught how to deal with foreign customers, what to say to them, or how to communicate effectively with them during their training. When there are foreign customers who come to do transactions, this is certainly a constraint; bank employees are not equipped with the ability to speak English, at least not to serve transactions such as money transfers, withdrawals, and foreign exchange transactions.

The large number of tasks that bank employees must complete makes learning and using English difficult. Because they had less time to complete the work, they had to work overtime and finish it that day. Busyness is what makes bank employees hesitant to take the English course, and this, of course, is an impediment to their being able to speak English and serve foreign customers well.

CONCLUSION

The difficulty that bank employees face in using English in their line of work is the low frequency of use. Because of the low frequency with which foreign customers transact in banks, English is rarely used. This has an impact on bank employees' limited vocabulary, lack of self-confidence, and high regard for errors in using English. Employees face additional challenges due to their diverse educational backgrounds and large number of tasks.

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