English in the Workplace: Language Needs of Bank Employees Bank of Algeria as a Case Study

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Abstract:

Recognition of the need for improved English communication skills has been growing among professionals in different contexts and workplaces. Therefore, the current research paper is an exploratory study of the existence of English language in the workplace with specific focus on the Algerian banking sector as a field of study. It aims at understanding whether English is needed in Bank of Algeria and also to find out what problems related to English do employees have during their work. The sample population encompasses twenty participants distributed by type of work in different job positions. They received questionnaires to identify whether English is needed in their job, the problems they have, their desire for taking an English training course and their attitudes towards English. Based on the data analysis, it became clear that the employees' needs and lacks are greatly affected by their English language level and the training they acquired in it.

Keywords: Workplace; Banking sector; electronic communication; programming language; ESP

I-Introduction:

English language plays a crucial role as the noticeable means for communication in the global community. The role of English cannot be neglected since "English is now the global language of business" (Neeley, 2012, p.117). It is said to be at the core of international business (Charles, 2007). The dominance of English as a world language in international business settings is indisputable (Nickerson, 2005). It is said also that most European business practitioners need to operate in at least one foreign language to do business, and for most that language is English (Charles, 1996). There is growing evidence that it is the most widely used lingua franca within Europe (Rogerson-Revell, 2007, p.106). Nevertheless, it is still assumed that English in companies will become even more important in the long run as said by the Vice President of Inter-faculty Group for Languages Joint Study Project (October 2000): Global English research launched in 2013 showed that more and more enterprises around the world have embraced the inevitability of English as the "lingua franca" of business.

Using English can make it possible to share information and knowledge (Welch et al. 2005). According to Crystal (1997), it is at present the dominant or official language in over 100 countries and is represented in each of the five continents, and it will not become a global language unless it develops a special role that is recognized in every country. The special role, in another term, is the specific purpose of the language. He stated that "Most of the scientific, technological and academic information in the world is expressed in English and over 80% of all information stored in electronic retrieval systems is in English" (p.106). The information can be stored in programming language, micro software and IT equipments. The programming languages used to run most banking transactions are mainly six: C++, Python, Java, C# and Matlab. All of which are purely termed in English. The first of them C++is of frequent use in Algerian banks.

Dudley –Evans and St John (1998) argued that, "in the 1950 and 1960 development in the international economy such as the growth of science and technology, the increased use of English as the international language of science, technology and business, the increased

economic power of certain oil-rich countries and the number of students studying abroad led to the full development of the ESP movement."

With this movement, one of the issues that have started in recent years is the growing need for courses and tests In English for Specific Purposes (ESP). There are many attempts to define ESP; so let's first shed light on some of these. "English for Specific Purpose is a term that refers to teaching or studying English for a particular career (like law, medicine) or for business in general" (International Teacher Training Organization, 2005). The origin of ESP and its progress is closely related with learners' interest in different courses like finance as shown in the present article. Finance and banking professionals are among the group with increasing demands for ESP. Sukwiwat (1985) argues that, "more than a century ago, English was needed for national survival, today it is needed for economic survival. This statement implies that English is crucial in the process of economic development."

Numerous classifications and branches of ESP can be found in the literature. For Hutchinson and Waters (1987), ESP is broken down into three branches: English for Science and Technology (EST), English for Business and Economics (EBE), and English for Social Studies(ESS). Each of these areas is divided into two branches: English for Academic Purposes (EAP) and English for Occupational Purposes (EOP). The former is taught for studies, whereas the second is taught for work.

English for Business is considered to be a part of ESP because of its specific character. Dudley-Evans and St. John (1998) provide a more comprehensive characterization of ESP as language teaching designed to meet the specific needs of the learners through employing effective teaching methodologies and teaching activities. The term, Business English is wider to encompass every linguistic aspect in different contexts like: IT, trade, accounting, finance, e-banking, e-commerce, economics, HR, tourism, etc.

The studied case 'Bank of Algeria' sets the conditions under which other banks and financial institutions in Algeria and abroad can be allowed to be in Algeria and operate there. Every bank of this kind in each region acts as a mediation to transfer funds to other banks of the same region as well as the central one in Algiers. The Central bank, in turn, is engaged in fund transfer with other banks abroad. All happens electronically via SWIFT (Society of Worldwide International Fund Transfer) codes. E-banking allows e-commerce through this network and other facilities such as: Payment card, Visa card and Master card. Accordingly a customer from Algeria can acquire a commodity from abroad and vice versa. This shows that essential improvements are being made in agreement with new situations. The choice of Bank of Algeria is not random; but it is due, first, to the facilities provided by this bank to the researcher and, second, to the fact that it is one of those engaged in electronic fund transfer. Employees of the selected bank argue that they have language problems related to English mainly in electronic dealings when some error messages appear either after transactions or after the programming language damage. There lies the problem evidence of the following research question:

Q1: *Is English language needed in Bank of Algeria?*

On the ground of the research questions above, the followings hypotheses are formulated:

H1: English is needed in Bank of Algeria but it is still not used.

H2: Employees in Bank of Algeria have language problems.

H3: Their training career is still lacking to meet such needs.

I. 1. Importance of the Study:

To point out the high importance of mastering English language, mention should be made on Phillipson's view of it as a door opener for prosperity and glamorous hedonism that the privileged in this world have access to (1996, p.2).Non-native English countries have met serious challenge which is the urgent need for English as business lingua Franca (Desai, 2009, p.36), as

it plays an influential role in career opportunities with higher earnings according to (Tsui and Tollefson, 2007). For them, many people referred the loss of better jobs opportunities back to their poor English or lack of proficiency in it. Here in Algeria, English has a role in business as being the language of computer and internet applications. So, the researchers found it beneficial to go through the situation of English language among Bank of Algeria employees by surveying their attitudes towards this international language.

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From the investigations done on the English needs in Bank of Algeria, it was observed that most of the employees have been graduated from good universities. Their major was almost economics. The result of investigation showed that these members had training at S.I.B.F (Societé Inter Bancaire de Formation) as a training centre to take charge of the banking personal so as to adapt their knowledge to the new exigencies of the world of professionalism. In this context, the contacts and exchanges with foreign banks and financial organisms are profitable and appreciated for Algerian bankers who are in need of new approaches and methods of work, and especially the use of modern instruments in performing the banking operations treatment.

However, it was revealed that the training program did not include any teaching of useful English language aspects. Based on these investigations, it is apparent that it is necessary to find out English language needs of new employees in order to make them more successful in their job.

I.2.Literature Review

In an attempt to answer the question of why learners should learn English and how they should learn English, West used for the first time the term "analysis of needs" in India in the 1920s (West,1994, p. 1). Needs Analysis (NA) is a defining feature of ESP. In the area of Business English, where many courses are tailor-made to meet participants' needs, Needs Analysis has a vital role. It may indeed be even more fundamental to Business English as learners' needs may vary much more. To specify what needs represent a wide range of definitions that exist in the literature.

Amongst the greatest contributions to the concept of Needs Analysis is Munby, as cited Adewumi F.O., and Owoyemi O.A. (2012),in his communicative syllabus design presented a highly detailed set of procedures for discovering target situational needs, that is, what the learners need to do in a target situation. To him, needs are 'necessities', 'lacks' and 'Wants'. Necessities are types of needs determined by the demands of the target situation, that is, what the learners have to know in order to function effectively in the target situation e.g. what a businessman or woman may need to communicate effectively at sales. 'Lacks' are the necessities the learner does not have while 'wants' are the learner's wishes and views on the target situational needs. Munby went further and came out with a detailed set of procedures for identifying learners' needs and calls this Communicative Needs Processor (CNP). This consists of a range of questions about important communication variables which affect communication needs (Munby, 1978).

Strevens (1980) argued that the need to EFL had grown with the growth of English as a world language and with the growing need of learners to that language. Such need shape their motivation and effectiveness in learning (Hutchinson and Waters, 1987).

Furthermore, Ellis and Johnson (1994) said, "Business English shares common characteristics with other varieties of English for specific purposes (ESP), as it is based on needs analysis, design, course design and material selection and development." Dudley Evans and St. John (1998) claimed that NA is not specific to language teaching, nor to ESP, and pointed out that "needs analysis is the corner stone of ESP and leads to a very focused course" (p. 122).

As cited in Adewumi and Owoyemi (2012), "language needs can be described in terms of who? Where? What? and how? Therefore there is little or no difference in the ways and processes of identifying learner's needs suggested by Munby, in addition proclaimed Needs Analysis as a process through which the teacher or planner investigates the language required by the learners for performing a given role. When needs are identified, they serve as useful guides

for the language syllabus from which appropriate and suitable teaching methods and materials can be derived. Consequently, the purpose for language learning forms the basis of defining the objectives and contents of the English language syllabus"(White, 1988). As cited also in Adewumi and Owoyemi

(2012), "perceived Needs Analysis as a process of identifying the target situation, a definable need to communicate in English and then carrying out a rigorous analysis on the linguistic features of that situation" (Hutchinson and Waters 1987).

As cited in Mohammadzadeh, Baratiand Ali Fatemi (2015), "To attain the linguistic needs of the student there must be some familiarity with the end goals of the students in relation to their academic and communicative life and the researcher or syllabus designer should try to assess their needs according to these purposes" (Owolabi, 2012).

Karimi and Vahdani Savani(2014) stated, "Need analysis affects the individuals' educational life at thetime of studying and their future life regarding their future careers and affairs. Those who are responsible for providing the English courses for the students should be aware of the possibility of some future needs of the learners too"(p.853). They added, "Need analysis is more crucial in ESP courses. ESP courses should be closely related to the field in which students are being trained. As the name speaks ESPs are defined to include specific parts of language which a specific group of learners need to know in order to perform appropriately in the according context"(ibid).

Working in the financial sector, namely the banking sector, requires a high level of interactions as cited by Adewumi and Owoyemi (2012), "working in financial service sector, especially the banking sector, requires a high level of interactions by the roles, functions and responsibilities of Junior Banking officers and Middle Management Staff of the banks. It is therefore important that bank at different levels need to be highly proficient in the use of English language. This study is necessitated by the gap in the existing literature or research on the need to incorporate English language into the training programmed of bank employees. Several studies have been carried out by educationist and researchers in areas related to the focus of this study. Some of them are analytical in nature, others are either evaluative, comparative or both evaluative and analytical or evaluative, analytical and comparative" (p.106). They also asserted, "needs analysis came into being as a result of a demand for English course geared or directed to specific needs of the learners after the Second World War" (ibid).

All in all, NA came into being as a result of a demand for English course directed to specific needs. Course and syllabus design are very important and need more care and thought.

I. 3. Needs Analysis for Students of Economics:

In the selected sample of the present research, fifteen (15) participants were university graduates of economics. This draws us to mention analysis of needs for Students of Economics. In the context of learning English for the specific need of economics, students may have different reasons, different learning experiences, different skills, aptitudes and abilities. For instance, students generally avoid doing homework or any other additional tasks that might help them to consolidate economics structures and vocabulary as pointed out by Daniela (2014).

Motivation is an important part of learning. Students, unlike young learners who can study for the sake of a good grade or other indirect rewards, put forth sustained efforts for some other goals than the immediate enjoyment of the activity itself. Internal and external factors that promote learners' reasons for learning are challenges and promotions at work, requirements for English literacy, overseas assignments and trips, workshops and conferences in English, welcoming foreign visitors, specialization and professionalism, e-communication, e-commerce, etc.

Students have distinct, individual reasons for being while learning English in an economics class. Therefore, Teachers teach better if they know more about all those reasons. So, it becomes clear why Needs Analysis is critical for effective curriculum design. If NA is

conducted well, this will result in effective teaching and learning. In fact, NA should normally be the starting point to any English course either general or specific. Furthermore, it should not be only considered as a pre-stage for the design of language courses; in fact, it is an "on-going process" (White, 1998, p. 91) and, as evaluation, it can be used to design, improve and implement language programs.

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However when the problem is consistent in ESP courses and teachers who are not themselves well qualified to teach better, what happens? Sketching the Algerian context, Halfaoui Ghomari (2015, p. 757) noticed that university ESP courses still do not take into consideration the economic realities of the workplace. Instead, they derive from individual visions about what would be considered as the workplace linguistic/communicative needs. Mebitil (2014), in turn, preferred to look at the ESP teaching situation at the university level, observing that the ESP teacher who is not yet-theoretically and methodologically well qualified to replicate the business realities in Algeria needs to be re-trained via an in-service programme.

II– Research Method:

After having the permission and cooperation from the chairman and the study officer of the bank, a questionnaire (see appendix)was distributed to the employees in front and back offices. It was developed with two parts. The first one was conceived to identity and workplace related questions and the second one dealt with communication related questions. The latter, in turn, was divided into three parts: participants' language use and needs, participants' lacks and wants and participants' attitudes towards English. The questionnaire was written in French language in order to minimize problems related to ambiguity and misinterpretation. It was administered to bank employees from December 2017 for one month.

III- Results and discussion:

The questionnaire survey analysis was based on a sample of 20 participants. Overall 75% were university graduates (among that percentage 25% held master's degree); 15% held bachelor's degree (10% have besides the degree a certificate of a senior technician); and one (5%) was below that degree. The majority of the participants (75%) were males and the others were females. 20% were aged between 30 and 40,60% between the age of 41-50 and the other 20% were beyond this scale. Overall 20% of the participants had more than 15 years of work experience, 15% were between 5-10 years of work and the rest (65%)were between11-15.In terms of level of proficiency in English language 75% were at the elementary level, although they were university graduates, and the rest at the beginner level. 20% were at the front office and 80% wereat the back office.

Table 1: English language need in Bank of Algeria

	extremely needed	much needed	needed	fairly needed	not needed
1. Is English needed in your office?	-	10%	40%	50%	-
2. Is English needed for direct					
communication?	-	-	20%	-	-
3. Is English needed for electronic					
communication?	50%	-	10%	40%	-

As shown in table 1, when participants were questioned with respect to whether English language is needed in their workplace or not, 10% reported that it was much needed; 40% argued that it was needed in their work and 50% said that it was fairly needed. All of these stated that although English is demanded in their work; it was not used. They rather adhere to French in their bank transactions. Based on what was English used for in their office, 20% participants, those of the front office, stated that it was needed in direct communication with foreigners

(Chinese and Turkish) in some cases of fund exchange. As to the need of English for indirect or electronic communication, ten (50%) participants reported that it would be extremely needed; 10% stated that it was needed and the remaining (40%) declared that it was fairly needed.

Table2: Bank employees' proficiency in English language skills

SKILL	Excellent	V. Good	Good	Satisfactory	Weak
Listening	-	10%	-	5%	85%
Speaking	-	10%	-	5%	85%
Reading	-	10%	5%	-	85%
Writing	=	10%	5%	-	85%

In respect to the employees lacks and to how they could measure their proficiency among listening, speaking, reading and writing skills, table 2 above shows that two (10%) respondents reported that they were very good at the four skills. One of these was the study officer, he argued that he was the only one to whom every one of his colleagues would return to in every case of files, e-mails or error messages corresponding to the programming language. And if these were difficult for him too, he declared that the group of engineers in Algiers Centre would respond electronically: "Ne touches pas! Envois le mot de passe" (do not touch! Send the pass word). One (5%) participant argued that she was good at reading and writing, but that she had a satisfactory level in listening and speaking. The majority (85%) stated that they were weak in all four skills.

As to their wants, Bank of Algeria employees stated that the bank should provide English language training courses for them. The bank should employ teachers in training centres who are responsible of employees' effectiveness. Being aware of the importance of English and in response to what kind of English training courses they liked to be enrolled for their office, all participants said it was very necessary to improve all skills, to increase the corpus of specialized lexical items and technical terms rather than general ones. They stated also that they should be given training courses on the programming language that run their bank transactions so as they would be able to solve the technical problems in case of damage or delay. This is besides courses that improve their ability of translation.

Table3:Employees' attitudes towards English use.

	strongly disagree	disagree	neither disagree nor agree	agree	strongly agree
1. It is important to use English in your office.	-	-	50%	40%	10%
2. Using English facilitates communication with international institutions and the outside world.	-	-	-	100%	_
3. English poses itself as being needed and useful in banking transactions.	-	20%	-	70%	10%

With respect to the bank employees' attitudes, as shown in table 3, all agreed on the fact that using English facilitates communication with international institutions and the outside world. Eight (40%) participants marked agreement on the importance of using English in their office; 10% strongly agree on the fact however 50% were neither disagreeable nor agreeable. Fourteen (70%)participants marked agreement on the fact that English imposes itself as being needed and useful in banking transactions.10% strongly agree on the fact; however, 20% showed disagreement.

IV-Conclusion:

Bank employees have more chances to face English either in direct contact with foreigners or indirectly via electronic communication. Although some of these employees know English, but they are not able to use it in real situations. Bank employees will need to know English if

they want to improve and compete with other banks. Up to now a formal need analysis has never been conducted. This study, therefore, attempts to investigate the English language needs of bank employees in Bank of Algeria and it concludes that although English is not the medium of oral communication in the daily work setting, employees need English if they want to minimize their lacks in work. Similar surveys were previously done in Palestine, Iran and Taiwan banks (respectively by Salameh and Abu Jarad 2015; Karimi and Vahdani 2014; Yi-fen and Shao Chin 2010) and the study comes up with the same conclusion. Banking and finance professionals, as the findings of this work indicate, are among the group with demands for ESP. The present study about language needs of bank employees was carried out in order to have a better match between the actual need of a foreign language in the working environment. It is true that many Algerian companies and sectors have understood that their employees require high English proficiency, and they usually encourage them to improve English communicative skills in many different ways such as official tests of TOEIC (Test of English for International Communication) and through different schools and sites dealing with business English courses; however, most Algerian practitioners in banking setting seem not to have the high level of English proficiency.

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This study is based on data collection from Bank of Algeria in Saida (a town in the northwest of Algeria). With the aim of identifying the actual status of English language and employees' lacks and wants, a need analysis questionnaire was developed. With respect to that aim, all employees reported that it was needed but it was not used. Based on what English was used for in the bank offices, it was discovered that it was needed mainly for electronic communication. In respect to the employees lacks, the majority stated that they were weak in English communicative skills although most of them were university graduates.

As to their wants, Bank of Algeria employees stated that the bank should provide English language training courses for them. The bank should employ teachers in training centres who are responsible for selecting appropriate texts that contribute to Bank employees' effectiveness. Concerning the choice of ESP materials, the Bank should have some criteria that will match the employees. Useful materials do not teach, they encourage bank employees to learn¹. They can be source for new vocabulary, communicative or reading skills. With respect to the bank employees' attitudes towards English language, the majority agreed on the fact that using it facilitated communication, that is important in their workplace and that it poses itself as being needed and useful in banking transactions.

In conclusion, this study was carried out with the purpose of providing an insight into the need and difficulties of English use among bank employees. The present investigation, however does not represent all bank employees, it is only a sample. It is therefore a good idea for researchers to consider other banks for further research especially those of new appearance like Algeria Gulf Bank (AGB). Also the results showed that there was a need of the English language in banking professions, but the recognition of this need and planning a course syllabus for training programs will take a long time.

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¹ "Materials provide a stimulus to learning. Good materials do not teach: they encourage learners to learn" (Hutchinson and Waters, 1992, p. 107).

- Appendix:

Questionnaire

English in the Workplace: Language Needs of Employees in Bank of Algeria

Section 01: Identity and workplace related questions.

Please tick ($\sqrt{}$) the right column.

Sex	Male				Female				
Age	30-40 41-			-50			>50		
Qualification	University graduate		Bac			helor			Professional Training
Proficiency level	Advanced		Intermediate		liate	Elemantary			Biginner
Seniority in the office	5-10			11-15			>	> 15	
Office	Front					Back			

Section 02: Communication related questions.

A. Receptionists' language use and needs

- B. Please indicate your attitude towards the following topic areas by ticking the appropriate numbers: 5=extremely needed4=very needed 3= needed 2=fairly needed 1=not needed
- 4. Is English needed in your office?
 5. What do you need English in your office for?
 For direct communication For electronic communication
 - C. Receptionists ' lacks and wants

Please indicate your attitude towards the following topic area by ticking the appropriate numbers: 5= Excellent 4=very good 3= good 2= satisfactory 1= Weak

1. How can you measure your proficiency in the different English language skills?

Language Skills	5	4	3	2	1
Listening					
Speaking					
Reading					
Writing					

2.	Do you think the bank should provide English language training courses?
	$\square_{ m Yes}$ $\square_{ m No}$
3.	What kind of English training courses do you like to be enrolled for your office?
	a.Courses which improve the listening and speaking skills
	b. Courses which improve the reading and writing skills
	c. Courses which increase the corpus of general terms
	d. Courses which increase the corpus of specialized lexical items and technical terms
	e. Courses which improve the ability of translation

C. Employees' attitudes

- D. Please indicate your attitude towards the following topic areas by ticking the appropriate numbers: 5=strongly disagree4=disagree 3= neither disagree nor agree 2=agree 1=strongly agree
- 1. It is important to use English in your office.
- 2. Using English facilitates communication with international institutions and the outside world.
- 3. English poses itself as being needed and useful in banking transactions.

Employees' attitudes towards English use	5	4	3	2	1
1. It is important to use English in your office.					
2. Using English facilitates communication with international institutions					
and the outside world					
3. English poses itself as being needed and useful in banking transactions.					

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