

NEEDS AND PROBLEMS IN ENGLISH LISTENING AND
SPEAKING SKILLS OF CIMB THAI BANK TELLERS



Presented in Partial Fulfillment of the Requirements for the
Master of Arts Degree in Business English for International Communication
at Srinakharinwirot University

October 2011

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This study attempted to explore the CIMB Thai Bank tellers' needs and problems in English listening and speaking skills when communicating with foreign customers. The instrument used for collecting data in this study was a questionnaire. The participants of this study were 118 CIMB Thai Bank tellers working at 48 branches of CIMB Thai Bank in three Bangkok Metropolitan areas. The questionnaire distribution and data collection were conducted in April 2011. The data were analyzed by using percentage, mean scores, and standard deviations.

The results of the study revealed that overall needs in English listening and speaking skills of the tellers were at a high level. In sequence of means, it was found that the need in using English at work was highest in providing foreign currency exchange services, while English is used least to provide paying bill services. The major factor causing communication problems to tellers in English listening skills was being unfamiliar with different accents of foreign customers. In terms of speaking skills, the tellers encountered difficulties the most in selecting appropriate vocabulary according to situations.

ความจำเป็นและปัญหาการใช้ภาษาอังกฤษด้านทักษะการฟังและพูด
ของพนักงานบริการลูกค้า ธนาคาร ซีไอเอ็มบี ไทย



เสนอต่อบัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ เพื่อเป็นส่วนหนึ่งของการศึกษา

ตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต

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การวิจัยนี้มีวัตถุประสงค์เพื่อศึกษาความจำเป็นและปัญหาการใช้ภาษาอังกฤษด้านทักษะการฟังและพูดของพนักงานบริการลูกค้า ธนาคาร ซีไอเอ็มบี ไทย เครื่องมือที่ใช้ในการวิจัย คือแบบสอบถาม กลุ่มประชากรในการวิจัย คือ พนักงานบริการลูกค้าใน 48 สาขาของกรุงเทพมหานคร 3 เขต จำนวน 118 คน ผู้วิจัยได้ดำเนินการแจกแบบสอบถามพร้อมทั้งเก็บข้อมูลในเดือนเมษายน 2554 และนำข้อมูลที่ได้รับมาวิเคราะห์ผลโดยใช้ค่าร้อยละ ค่าเฉลี่ย และ ค่าความเบี่ยงเบนมาตรฐาน

ผลการวิจัยพบว่า พนักงานบริการลูกค้าในสาขากรุงเทพมหานครทั้ง 3 เขต มีความจำเป็นมากในการใช้ภาษาอังกฤษด้านทักษะการฟังและพูดในการปฏิบัติงาน โดยเฉพาะอย่างยิ่ง ในการสื่อสารเพื่อให้การบริการแลกเปลี่ยนเงินตราต่างประเทศ และพนักงานบริการลูกค้ามีความจำเป็นน้อยมากในการใช้ภาษาอังกฤษเพื่อให้การบริการชำระค่าสินค้าและบริการต่างๆ กับลูกค้าต่างชาติ ทั้งนี้ผลการศึกษาพบว่าปัจจัยหลักที่ทำให้เกิดปัญหาด้านการฟังเมื่อสื่อสารกับลูกค้าต่างชาติ คือ พนักงานบริการลูกค้าไม่คุ้นเคยกับสำเนียงภาษาอังกฤษที่หลากหลาย และปัญหาด้านการพูด คือ การเลือกใช้คำศัพท์ได้ถูกต้องตามสถานการณ์ต่างๆ

The Master's Project Advisor, Chair of Business English for International Communication Program, and Oral Defense Committee have approved this master's project Needs and Problems in English Listening and Speaking Skills of CIMB Thai Bank Tellers by "Anongnart Fahmongkolchai" as partial fulfillment of the requirements for the Master of Arts degree in Business English for International Communication of Srinakharinwirot University.

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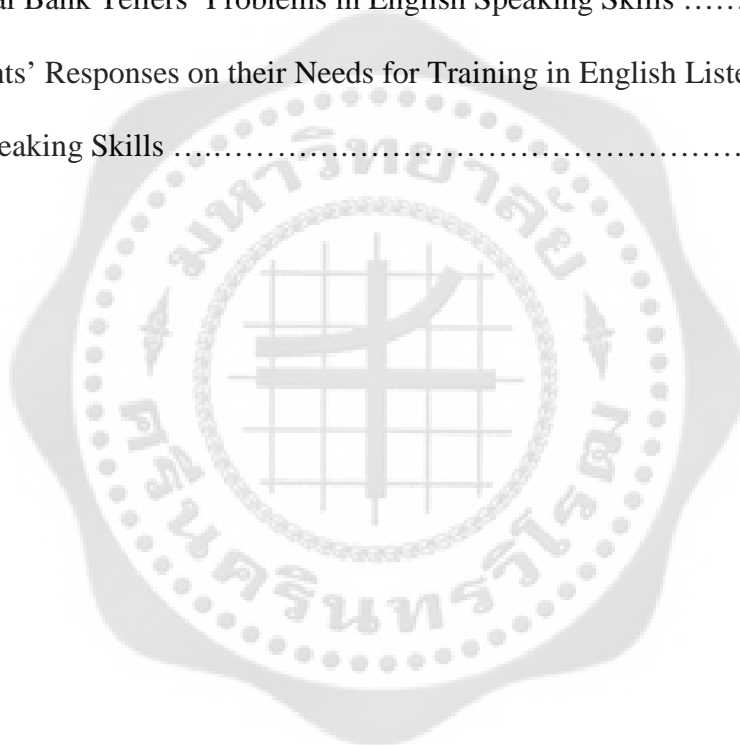
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CHAPTER 1

INTRODUCTION

Background of the Study

English is a truly global language crossing many international boundaries. It is spoken in more than a hundred countries and contains more than a million words.

According to Melchers and Shaw (2003), English is spoken by more than 300 million native speakers and between 400 and 800 million non-native speakers while English is the official language in many countries. Moreover, it has become a requirement in a number of fields, occupations and professions (Manivannan, 2006).

In Thailand, English plays an important role in many businesses. For example, Wannapok (2004) explored the importance and the attitudes towards the English for business and technology in Thai context and found that Thai business organizations need to acquire staff that have high competencies in English to create good images of their businesses and also to attract international investment.

The role of English language skills for service industries is also significant. English language skills are necessary or desirable for people who work in the service business and must frequently deal with foreigners such as travel agencies, waiters, airline cabin crew, tourist guides, and tellers. Since the staff have to regularly deal with foreign customers, their degrees of English language skills especially in listening and speaking are considerably needed. Sufficient English competency could help the staff are able to communicate with their foreign customers effectively and successfully (Hall, 1976).

Statement of the Problem

Thailand has developed very rapidly in recent years especially in the tourism sector. The number of foreign visitors to Thailand in December 2007 was 1,521,816 (Tourism Authority of Thailand, 2008). In terms of financial institutions, many banks in Thailand such as Bangkok Bank, Thai Farmers Bank, Siam Commercial Bank, including CIMB Thai Bank have opened branches and currency exchange booths in tourist hotspots in order to increase their reach to foreign customers.

CIMB Thai Bank Public Company Limited, previously known as Bank Thai Public Company Limited (Bank Thai), was established in 1998 with the Financial Institutions Development Fund (FIDF) as the major shareholder. On 5 November 2008, CIMB Bank Berhad in Malaysia became the largest shareholder in Bank Thai, and on 4 May 2009, the Bank completed the registration of its new name: “ธนาคารซีไอเอ็มบี ไทย จำกัด (มหาชน)” in Thai, and “CIMB Thai Bank Public Company Limited” in English. The management team of CIMB Thai Bank focuses on providing high-quality products and services for all customers from every country who conduct business with the bank. The bank commits to satisfy all customers by providing valuable services, creating value for customers, delivering the highest business standards, expanding the business base, and building brand awareness. In addition, the management team of the bank is expected to deliver insightful, relevant financial advices and solutions to retain and attract customers by concerning the efficiencies and customer value (CIMB Thai Bank, 2009).

According to Ms. Chatwadee Khongpetch, Unit Head of Banking Services at CIMB Thai for over 20 years, the number of foreign customers who visited CIMB Thai branches has increased consistently during her time working with the bank. In 2009, the bank averaged 1,200 foreign customers a month, which was the highest number of

foreign tourists when comparing with previous years. As a result, CIMB Thai bank tellers have had to deal and communicate on a greater scale in English with their foreign customers. The banking services unit head also pointed out that tellers are vital people in the bank's business because they are the first group of staff who can create both good and bad impressions to customers (Khongpetch, personal communication, June 17, 2010).

In addition, a branch manager of a CIMB Thai Bank branch explained that in order to retain existing customers and attract new customers to the CIMB Thai Bank, not only feature pleasant decoration and modern equipment inside the branches to attract and serve the customers, but also the ability of the bank staff to communicate with customers is paramount. Effective communication skills of the bank staff can persuade customers to buy products or services from the bank and to uphold the bank's image. To serve and respond to the foreign customers' requests correctly, listening and speaking skills in English are basic requirements of Thai bank staff, especially for tellers who regularly deal with foreign customers. However, the branch manager also pointed out that most of the tellers confront different problems when communicating with foreign customers such as inaccuracy in pronunciation, accent, intonation and grammar. "To be good and efficient tellers, they are required to use English fluently and properly, especially listening and speaking skills" (Charnudsa, personal communication, June 16, 2010).

Concerning the problems mentioned above, the researcher is interested in conducting a study to identify English language needs and problems in listening and speaking skills of the CIMB Thai Bank tellers.

Objectives of the Study

The main objectives of this study are:

1. To explore the needs in English listening and speaking skills of the CIMB Thai Bank tellers.
2. To investigate the problems in English listening and speaking of the CIMB Thai Bank tellers when communicating with foreign customers.

Research Questions

The research questions for this study are as follows:

1. To what extent do the CIMB Thai Bank tellers need in English listening and speaking skills?
2. What problems in English listening and speaking do the CIMB Thai Bank tellers frequently encounter when communicating with their foreign customers?

Significance of the Study

The results from this study will provide useful information for CIMB Thai Bank tellers in realizing their needs and problems in listening and speaking in English at their work. Also, the results obtained from this study will be beneficial for the management team of the bank to understand the needs and problems of their employees. Furthermore, to strengthen the English listening and speaking skills of CIMB Thai Bank tellers, the Learning and Capability Team at CIMB Thai Bank, the exclusive team responsible for providing courses for the staff, can use the information gained from the study to specifically design an appropriate English training for their staff.

Scope of the Study

This study focuses on the CIMB Thai Bank tellers' needs and problems when communicating with foreign customers. The research instrument was the questionnaire. The data of this study was collected from 118 tellers working at 48 branches of CIMB Thai Bank in Bangkok Metropolitan areas 1, 2, and 4 in April 2011.

Definition of Terms

Definitions of the terms used in this study are defined as follows:

- Needs:** the necessities for using English listening and speaking skills required by CIMB Thai Bank tellers to perform their jobs
- Problems:** the troubles or difficulties in using English listening and speaking skills encountered by CIMB Thai Bank tellers when communicating with foreign customers
- Tellers:** the CIMB Thai Bank employees who are responsible for serving the bank's customers in providing many kinds of services at the counters of CIMB Thai Bank branches, the most common being depositing – withdrawing money, exchanging foreign currency, and transferring money.

CHAPTER 2

REVIEW OF RELATED LITERATURE

The purpose of this chapter is to review theories that are relevant to this study in order to investigate the needs and problems in English listening and speaking skills of Thai bank tellers. This chapter presents an overview of related literature and research to understand the concept of this study.

English Language Needs Study

According to Richards and Rogers (1986), a language needs study involves identifying general and specific language needs that can be addressed by developing goals, objectives and content in language programs. The study might focus on general parameters of a language program or on specific needs. Similarly, Nunan (1994) states that a language needs study is concerned with gathering information regarding the language learning needs of specific learners. This approach addresses the collection and evaluation of information to answer the question, “What language areas do learners in some particular groups need to know?” (Tarone & Yule, 1989). It can be concluded that an English language needs study is a valuable tool to identify where the learner is and where the learner should be. It is helpful in pointing out in what ways learners need to improve their English language skills.

Reasons for Conducting Language Needs Study

Richards (1990) points out three crucial reasons for conducting language needs study. First, language needs study helps obtain a broad range of information required in

the process of designing and developing language courses. Second, it can be employed to identify general or particular language needs to be emphasized in the objectives and content of courses. Teachers are able to equip students with specific language needed to succeed in their courses and future careers (Johns, 1991). Third, information gained from language needs study serves as a fundamental basis for reviewing and evaluating a course (Ellis & Johnson, 1996). Once learners' language needs have been identified, it is easier for course developers to establish objectives, devise syllabuses, select content, and choose appropriate teaching methods and learning activities that are relevant to the learners' specific purposes (Stevens, 1980).

Instruments and Methods Used in Language Needs Study

To collect data for a language needs study, different instruments and methods can be used to gather information such as questionnaires, interviews, and observation. However, Hutchinson and Waters (1987), and Robinson (1980) suggest that using a questionnaire is the most widely used method in a language needs study. Additionally, a pilot test of a questionnaire is highly recommended to identify poorly and ambiguously organized questions before use in the main study (Mackay and Mountford, 1978).

Generally, questionnaires serve two main purposes, gathering information and evaluating various aspects of a program. Questionnaires are useful for gathering information about affective dimensions of teaching and learning such as beliefs, attitudes, motivation and preferences (Richards, 1990). They can be used to gather information concerning the opinions, points of view and comments of participants. Questions in language needs studies can be developed to determine what language learners think about a language course, its objective, materials and teaching methodology.

Questionnaires are also effective for evaluating various aspects of a program. Bank tellers, for example, may be asked to judge the effectiveness and usefulness of English courses offered by the bank. Brown (1995) describes how questionnaires can be used to elicit background information such as age, gender, education and number of years of English language study. For instance, the educational or English background of bank tellers may influence the language difficulties they encounter at work. Similarly, Knowles (1980) points out four advantages of using questionnaires. Questionnaires can reach many people in a short time and are relatively inexpensive to use. They allow people to respond without fear or embarrassment, and the data can be summarized and reported easily.

As mentioned above, several methods and instruments can be used to gather data in language needs studies. However, questionnaires were employed in this study to identify the needs and problems in English listening and speaking skills of Thai bank tellers because it is considered to be the most widely used and preferred method in language needs study. Furthermore, the data gathered from the questionnaires could be easy to analyze.

Problems Affecting Effective Listening and Speaking Skills

A number of studies have shown that the use of English for business purposes by non-native speakers may lead to communication problems. According to Underwood (1989), listening and speaking are active processes for oral communication that include receiving, interpreting, evaluating and responding to a message. Effective listening occurs when a message is decoded by a listener. It is unclear exactly how listening works or how people learn to listen and understand. It is a skill which develops easily in the mother language, but requires considerable effort in a foreign language. Four major

factors causing listening and speaking communication problems are: sounds, stress and intonation, organization of speech, and syntax and vocabulary (Underwood, 1989).

Sounds

English possesses sounds that are unknown or unusual for some foreign listeners that may cause listeners to fail to distinguish the sounds or even fail to hear them at all. Listeners may have difficulty with the vowels sounds of English and need practice distinguishing between them such as in the closed pairs 'sit/seat, foot/food'. For some, consonant clusters are worrying because sounds seem to be lost, such as the word 'exactly', where the /t/ sound is rarely heard in native speech. And for others, it may be impossible even to identify consonants that do not occur in their own language (Underwood, 1989). Concerning the use of English final sounds by Thai speakers, Jotikasthira (2006) stated that most of the final sounds in English do not exist in the Thai language; therefore, Thai speakers usually fail to pronounce them when they appear as the final sounds in English. For instance, when Thai speakers pronouncing the final sound /l/ in the word 'final', it is frequently substituted by /n/ sound. Moreover, the unreleased /b/ sound is usually heard from Thai speakers instead of the sound /f/ in such words as 'safe' and 'staff'. Finally, the sound /s/ in 'pass' is often replaced by the unreleased sound /d/, or the sound /s/ may be omitted completely.

In short, there are several sounds in English that do not exist in Thai. As a result, they present problems for Thais when communicating with foreigners.

Stress and Intonation

According to Albro (1995), the use of stressed syllables is commonly found in English language. The purpose of stress is to highlight words which carry the main

information the speaker wishes to convey, and changing the stress can alter the meaning of an utterance even where the words remain the same. The most important thing is to recognize where the stress is. If speakers stress a word incorrectly, it can be very difficult to understand. Hence, it is important to learn how a word is stressed at the same time as the speakers learn how to pronounce it.

In terms of intonation, Jotikasthira (2006) pointed out that intonation is variation of pitch while speaking which is not used to distinguish words. More specifically, it is the combination of musical tones on which speakers pronounce the syllables that make up the speech. All English speakers should realize how the speakers' voice fall and rise when reciting words or sentences. Since English is a second language, it is important to correctly understand English intonation when communicating with foreigners in English. In terms of other languages, when compared to the English language, they may not have the same degree of intonation; this may cause problems when speaking and listening to English.

To sum up, intonation is closely related to sentence stress. Both of them are significant for a speaker in conveying their messages. If the speaker uses incorrect stress and intonation, they can cause communication errors. That is, correct stress and intonation of an utterance can help a listener to interpret the meaning of the message or questions clearly and correctly.

Organization of Speech

It is unfortunate for the non-native listener that spoken discourse is frequently not well organized. Generally, speakers have not planned their speech carefully; change what they are about to say as a result of their listeners' reactions or responses. This process causes speakers to hesitate, to go back to the beginning of an idea and start again, to

repeat themselves, to contradict themselves, to produce ungrammatical utterances, to change their minds in mid-sentence and go off at tangents. A really disorganized speaker is hard to follow even in one's mother tongue. For the foreign listener, it can be a nightmare. And even when listening to a well-organized speaker, the listener must concentrate carefully (Underwood, 1989).

In brief, good speech organization is essential for a speaker to communicate ideas to a listener. It helps the listener follow and understand how the speaker's ideas are related. In other words, the significance of good speech organization is paramount to understand the points that the speaker is trying to transmit.

Syntax and Vocabulary

According to Underwood (1989), syntax and vocabulary are also the main factors of the problems in listening and speaking in English. Most speakers of English produce spoken language which is syntactically much simpler than written language. English speakers use few subordinate clauses. For example, a speaker might say "The plant died. They've been away. Nobody watered it. They'd left it in the sun." In written language, it would probably be linked together to form a sentence by using main clauses and subordinate clauses: "The plant, which they'd left in the sun, died because nobody watered it while they were away." Also, English speakers often use incomplete sentences or few subordinate clauses. Understanding isolated words is not adequate for the task of understanding language. The English language have rules regarding how words can be combined to form sentences, and an implicit understanding of the rules of sentence structure and phrasing is essential to comprehension. Understanding syntax can help speakers formulate complete and appropriate sentences in order to communicate effectively.

The limited vocabulary of non-native English speakers is an issue when communicating with native speakers of English. For people listening to a foreign language, an unknown or poorly pronounced word can cause the listener to get distracted from the rest of the message because they are focusing on the word they do not understand (Gass & Schachter, 1989).

Without knowledge of English syntax, speakers may have difficulty composing messages and listeners may have serious trouble comprehending them. Additionally, the lack of vocabulary is also another problem in communication. That means, when people want to communicate or explain their thoughts, feelings or any other information and their vocabulary is too limited, it can cause communication problems as well.

As a whole, effective listening and speaking skills can assist the bank tellers in dealing and building a relationship with foreign customers, and also improve accuracy in providing services. To be competent in the English listening and speaking skills, the tellers are required to have known English vowel and consonant sounds, stress and intonation, organization of speech, syntax, and enough vocabulary words. Moreover, they need to overcome the barriers of English listening and speaking, and learn the components of English language skills as well.

English Listening and Speaking Skills for Bank Tellers

This study focuses on the needs and problems in English listening and speaking skills of Thai bank tellers. McGovern (1998) discusses four main functional categories that tellers need when communicating with foreign customers: (a) buying, selling and discussing foreign currencies, (b) opening or closing accounts, (c) transferring money or accounts, and (d) ordering travelers' cheques.

Buying, Selling and Discussing Foreign Currencies

Normally, banks provide foreign exchange trading services on most major currencies. This includes advising customers on hedging their expenses with currency forwards or other currency-linked products. According to McGovern (1998), most foreign customers visit banks for buying or selling foreign currencies. In the process of exchanging currencies, foreign customers ask tellers about currency exchange rates and bank charges. Some customers bargain for the best exchange rates, since it varies day to day and from bank to bank. Accordingly, tellers have to greatly use their listening and speaking skills in English and know the relevant language to communicate with foreign customers when providing foreign currency exchange services.

Opening or Closing Accounts

Bank tellers assist customers with opening and closing accounts. The job requires adhering closely to rules and regulations regarding the verification of customers' identities, the accounts and transactions that they are permitted to access or initiate, and the amounts of funds that may be placed at their disposal. Tellers also must adhere to various reporting requirements. The rules and regulations in question are a mix of those set by law or by banking regulators, and those peculiar to the individual bank. McGovern (1998) mentioned that foreign customers may visit banks for opening or closing accounts. In the process of opening or closing accounts, tellers use English skills to ask for name, address, occupation, or monthly income of customers to complete the application form. Therefore, tellers must have a good command of English to perform these duties so that they are in regulation with the bank's policy.

Transferring Money or Accounts

Most banks provide services for transferring money for foreign customers. Customers can transfer money nationally or internationally using an International Payment Order (IPO), International Money Order (IMO) or International Bank Draft (IBD). The choice depends on how much the customers want to send and how urgently it must be received. Tellers need many details to complete the transfer such as the certain methods they want to use to send funds, and the amount of money they want to transfer (McGovern, 1998). In this regard, English listening and speaking skills are necessary for the tellers because they must give important details such as bank charges, and also answer the customers' questions regarding money or account transfer.

Ordering Travelers' Cheques

The bank sells traveler's cheques in various currencies for tourists and members of the business community for the convenience of not having to carry cash overseas. The cheque provides convenience as well as safety for the user since the cheque owner is compensated in case of loss or theft. Most of the banks also buy traveler's cheques in various currencies from customers. According to McGovern (1998), purchasing travelers' cheques involves many processes such as showing a passport, filling in a form, and paying commission. Hence, English listening and speaking skills are required to carry out the procedures for buying traveler's cheques and responding to customers' inquiries.

In conclusion, tellers should have a good command of English listening and speaking skills to efficiently respond to their foreign customers' needs. Additionally, tellers need training in relevant English skills related to their job functions so that they can successfully communicate with their foreign customers at work.

Related Research

Several studies have been conducted to explore the needs and problems in English listening and speaking skills of Thai staff; accordingly, research relevant to this study in Thailand is revised and summarized as follows:

Tangniam (2006) studied the English language needs of Thai Airway ground staff. He used a questionnaire as a main tool to collect data from 218 respondents from three functions: airport customer services, special services and baggage services because the ground staff from these functions mainly use English in their job duties and also have to communicate face to face with the passengers. Importantly, all of them absolutely agree that English is essential for their present jobs and all of them viewed that the English course provided is not sufficient for them. Consequently, the results of this study revealed that listening and speaking skills were rated extremely needed skills for Thai Airways ground staff. Based on the findings, English training courses were recommended mainly to emphasize on listening and speaking skills since the ground staff believe that the English training courses can help them improve English skills to communicate with passengers more fluently.

Another research entitled, *“A survey study of the attitude of nursing students at Saint Louis College concerning the needs and problems in English communication”* was carried out by Sirilukkananan (2007). The study revealed the attitudes of nursing students towards the needs of English skills, and the problems of English skills when dealing with foreign patients. 84 participants in this study were the fourth-year nursing students at Saint Louis College. The study showed that four English skills were much needed when dealing with foreign patients, but speaking and listening skills were much more important than the others. Besides, there were problems of all language skills needed when

communicating with foreign patients; especially, speaking ability seemed to be the weakest skill. The other skills were less urgent problems for the nursing students.

Besides, Meggiolaro (2007) carried out a research regarding the English language needs of the Government Savings Bank staff in Thailand. The purpose of the study was to explore the English language needs of the Government Savings Bank staff and the problems in using English that occur during their routine jobs. The results from this study showed that the Government Savings Bank staff moderately needed the English language. Concerning all the skills, listening, reading, and writing were moderately needed. Only speaking was a little needed. The participants faced a lot of problems in using English, especially listening and reading skills while speaking, writing were considered as moderately difficult.

The needs and problems in using English with foreigners of hotel front desk staff in Mueang district, Ubon Rachathani province, Thailand were explored by Chaiyapantoh (2008). Her research included investigating the needs in using English at work, identifying the problems of using English of the hotel front desk staff, and studying the ability in speaking and listening to English of the hotel front desk staff of 19 hotels. The findings revealed that listening and speaking skills in English were rated extremely needed skills for the hotel staff. In terms of problems in using English with foreigners, the staff preferred to ask for help from someone who was good at English.

Khamkaew (2009) studied the needs and problems in English listening and speaking skills of the Metropolitan Police Officers (MPOs) working at counter service at Chana Songkram Police Station. The instruments for collecting data in this study were questionnaire and interview. The questionnaires consisted of closed questions (check-list and rating scales) and open-ended questions, were given to 30 MPOs at the counter service. The findings revealed that the MPOs needed to use English in various functions

as follows: greeting and offering help, asking personal details and problems and wants, giving information about accommodation, tourist information, transportation, and emergency calls, giving directions, and giving advice and instruction about safety, travel, and shopping. In terms of listening problems' MPOs, the major problems were perceiving various accents of tourists from different nationalities, being unable to catch the words when the tourists speak too fast, and listening basic expressions. In addition, speaking skill is also regarded as the problems that often occurred. The major problems are saying basic expressions, speaking in complete sentences, and pronouncing English vowel sounds.

Based on the review of related research in Thailand regarding the needs and problems analysis for English language of Thai staff in various fields above, listening and speaking skills were most considered to be significant in their workplaces.

Moreover, the findings of these studies are also relevant to related research in other countries. One of them is reviewed and summarized as follows:

Kaur and Clarke (2009) studied the English language skills of the Human Resources (HR) staff and investigated the HR staff's perceptions of their English language skills at the workplace. It also aimed to explore any possible differences between the expected English language skills and the actual performance of the HR staff at the workplace. This study comprised 25 staff and three managers from the HR departments of two American multinational companies in Penang, Malaysia. The findings showed that communicative events such as chairing and speaking in meetings, writing reports, and editing written materials were deemed very important by the respondents. The findings revealed that the HR staff from both companies perceived that they did not perform well in speaking, reading, and writing skills. The implications of this study

indicate that the HR personnel need to improve their English language skills and abilities if they wish to function more effectively in their daily tasks at their workplaces.

From the review of related research on the needs and problems in English listening and speaking skills of staff in various business fields above, all findings revealed that listening and speaking skills in English play an important role for the staff. The staff were most concerned with the listening and speaking skills when they had to communicate in English with foreigners. Also, the English training courses will help the staff to improve their listening and speaking skills in English.

In summary, the above research demonstrates the needs and problems in English of staff in various business fields. It will be interesting to further explore some related aspects in different careers. In terms of banking business in Thailand, there is no study specifically concerned with the needs and problems in English listening and speaking skills of the bank tellers. This study, therefore, is designed to explore the needs and problems in English listening and speaking skills of Thai bank tellers when communicating with foreign customers.

CHAPTER 3

METHODOLOGY

This chapter describes the methodology employed for the collection and analysis of research data. It is divided into three sections: participants of the study, research instrument, and procedures of the study. The details are as follows:

Participants of the Study

The participants of this study were 118 CIMB Thai Bank tellers working at 48 branches in three Bangkok Metropolitan areas – Bangkok Metropolitan areas 1, 2, and 4. A selection of the total number of participants and branches in this study was conducted to serve the objectives of the study. In terms of participants, the researcher selected only tellers who were working at branches with frequent visiting foreign customers to participate in this study as the tellers in these branches were able to reflect well on their experiences in communicating with foreign customers. According to the interview with a manager of Branch Support Team, there are 48 branches in three areas with a high proportion of foreign customers because these areas are located near prominent shopping centers, hotels and accommodation for foreigners (see Appendix C). Additionally, the researcher interviewed a manager in Human Resources Management Division of CIMB Thai Bank for the information regarding the selected branches and found that during the period of this study there were 118 tellers working at the 48 branches in the three-selected areas. Hence, a total number of 118 CIMB Thai Bank tellers working at the 48 branches were purposely selected to participate in this study.

Research Instrument

The instrument for collecting data in this study was a questionnaire. The first draft of the questionnaire was created and modified based on the information gained from a variety of previous related research concerning needs and problems in English listening and speaking skills of Thai staff in various businesses in accordance with the preliminary interviewed with some CIMB Thai Bank tellers. Then to validate the questionnaire, the researcher approached the project advisor and the Learning and Capability Team Head of CIMB about the content examination. Accordingly, the suggestion and comments made by the two experts were used to modify the questionnaire.

Furthermore, a pilot test was conducted to test the reliability of the questionnaire before it was used in the main study. The participants in the pilot test were selected from tellers working at CIMB Thai Bank in Bangkok Metropolitan area 3, which was not included in the selected areas in the main study. Therefore, a total number of twelve tellers, which constituted 10 % of the overall number of the participants in the main study, were randomly selected to respond to the questionnaire. After that, the twelve participants were individually interviewed for their opinions regarding the comprehension of the questions in the questionnaire. Accordingly, awkward questions and ambiguous wordings were identified and revised. Finally, the final revised draft was used for gathering data. The final draft of the questionnaire used in the study was in Thai because the participants of the study were Thai bank tellers. In addition, the English questionnaire was included in the appendices according to the requirement of the study program.

The questionnaire consisted of four parts as follows:

Part 1: General Information of Participants

The first part focused on general information of participants including gender, age, educational level, and frequency of using English to communicate with foreign customers at work.

Part 2: Needs in English Listening and Speaking Skills

The second part explored the needs in listening and speaking skills in English of the CIMB Thai Bank tellers. The participants were asked to identify the level of needs in English listening and speaking skills at work. The five-point Likert scales used for level of needs in each category ranged from 1 (least needed) to 5 (most needed).

Part 3: Problems in English Listening and Speaking Skills

The third part surveyed the level of problems in English listening and speaking skills found at work that the CIMB Thai Bank tellers may encounter while communicating with their foreign customers. The participants were asked to indicate the level of the problems. The five-point Likert scales used for the level of each problem that the tellers encounter ranged from 1 (least) to 5 (most).

Part 4: Suggestions on English Language Training

The fourth section aimed to explore the participants' opinions and suggestions concerning the English language training.

Procedures of the study

Data Collection

In April 2011, 118 copies of the questionnaire were distributed to the tellers working in the selected branches of CIMB Thai bank (see Appendix C) through their area managers. Each copy of the questionnaire was delivered in a sealable return envelope for

the purposes of guaranteeing the confidentiality of the information provided and the participants themselves. The participants were asked to complete and return the questionnaires to their area managers in one week. Accordingly, by the end of the month, the researcher collected all return of the questionnaire in sealed envelopes from the area managers.

Data Analysis

The data collected from the questionnaires was analyzed by the use of Statistical Package for Social Sciences (SPSS) and presented through descriptive statistics: percentage, mean, and standard deviation. The percentage was used to present the general information of the participants. A five-point Likert scale was used to rate the levels of the English needs and problems in listening and speaking of the CIMB Thai Bank tellers based on the criteria of Pisarnbut (2007). The value of mean introduced by Pisarnbut (2007) was interpreted as follows:

1.00 – 1.80 = Very low

1.81 – 2.60 = Low

2.61 – 3.40 = Moderate

3.41 – 4.20 = High

4.21 – 5.00 = Very high

CHAPTER 4

FINDINGS

This chapter presents the findings of this study. The questionnaire collected general information on the participants, their needs in English listening and speaking skills, their problems with English listening and speaking skills, and finally their suggestions on English language training.

General Information of the Participants

This part provides the general information of 118 participants regarding gender, age, educational level, and frequency of using English to communicate with foreign customers at work. The general information data collected are presented in percentage (%) and followed by a descriptive analysis. The findings are presented in Table 1 as follows:

Table 1*General Information of the Participants*

| General Information | N | % |
|--|----------|----------|
| Gender: | | |
| Male | 19 | 16.10 |
| Female | 99 | 83.90 |
| Age: | | |
| 20-24 years old | 20 | 16.95 |
| 25-29 years old | 77 | 65.25 |
| 30-34 years old | 16 | 13.56 |
| Over 35 years old | 5 | 4.24 |
| Educational Level: | | |
| Bachelor's degree or equivalent | 114 | 96.61 |
| Master's degree | 4 | 3.39 |
| Other | - | - |
| Frequency of using English at work: | | |
| 1-3 times / day | 69 | 58.47 |
| 4-6 Times / day | 25 | 21.19 |
| 7-9 times / day | 7 | 5.93 |
| More than 10 times / day | 17 | 14.41 |
| Total | 118 | 100.00 |

Table 1 provides the general information of the participants as follows:

In terms of gender, the majority or 83.90% of the participants in this study were female. The remaining 16.10% constituted the male population in the study.

The data gathered on age and educational level revealed that most of the participants (65.25%) were between the ages of 25-29 years old, while only 4.24% of them were over 35 years old. Additionally, almost all of the participants (96.61%) graduated with a Bachelor's degree, while only 3.39% of them graduated with a Master's degree.

Regarding participants' frequencies of using English to communicate with foreign customers at work, all participants in this study regularly use English at work at least one to three times a day. 14.41% of them communicate with the customers in English more than ten times a day.

Needs in English Listening and Speaking Skills

This part explores the needs of CIMB Thai Bank tellers in their English listening and speaking skills. The standard five-point Likert scale was employed to measure the levels of the tellers' needs in the English listening and speaking skills. The data gathered in this part were presented in mean (\bar{x}) and standard deviation (S.D.) followed by brief descriptions of the findings. Mean (\bar{x}) was used to describe the average degree of the participants' opinions on their needs in English listening and speaking skills. The mean scores were interpreted according to the mean range introduced by Pisarnbut (2007) (see page 22). The standard deviation (S.D.) indicated the variation in the distribution of the data. The results are demonstrated in Tables 2 and 3.

Table 2*CIMB Thai Bank Tellers' Needs in English Listening Skills*

| Needs in listening English when customers ... | \bar{x} | S.D. | Meaning |
|--|-----------------------------|-------------|----------------|
| 1. giving personal details | 3.27 | 1.04 | Moderate |
| 2. exchanging foreign currency | 4.21 | 0.93 | Very high |
| 3. transferring international money | 3.79 | 1.27 | High |
| 4. purchasing cheques / traveller's cheques | 3.22 | 1.17 | Moderate |
| 5. depositing – withdrawing money | 3.21 | 1.19 | Moderate |
| 6. paying bills | 3.03 | 1.21 | Moderate |
| 7. using ATM cards | 3.57 | 1.18 | High |
| 8. having general service problems | 3.68 | 1.07 | High |
| 9. giving suggestions about bank services | 3.41 | 1.16 | High |
| 10. other (please specify) | - | - | - |
| Total | 3.49 | 1.19 | High |

Table 2 presents the mean scores of the participants' needs in English listening skills. It was found that the overall needs in English listening skills of the participants in this study was at a high level ($\bar{x} = 3.49$). The table shows that among the nine aspects, the needs in listening when customers having foreign currency exchange was rated at the highest level ($\bar{x} = 4.21$), followed by transferring international money ($\bar{x} = 3.79$), and having general service problems ($\bar{x} = 3.68$).

Table 3*CIMB Thai Bank Tellers' Needs in English Speaking Skills*

| Needs in speaking English when ... | \bar{x} | S.D. | Meaning |
|--|-----------------------------|-------------|----------------|
| 1. greeting, welcoming, expressing thanks and saying goodbye | 3.40 | 0.95 | Moderate |
| 2. asking for customer's personal details | 3.35 | 1.10 | Moderate |
| 3. providing information about foreign currency exchange | 4.29 | 1.00 | Very high |
| 4. providing information about international money transfer | 3.89 | 1.22 | High |
| 5. providing information about cheques / traveller's cheques | 3.40 | 1.17 | Moderate |
| 6. providing information about money deposits - withdrawals | 3.32 | 1.20 | Moderate |
| 7. providing information about bill payments | 3.20 | 1.28 | Moderate |
| 8. providing information about using ATM cards | 3.68 | 1.21 | High |
| 9. answering general service problems | 3.85 | 1.08 | High |
| 10. other (please specify) | - | - | - |
| Total | 3.60 | 1.19 | High |

Participants expressed that overall their needs in English speaking skills was at a high level ($\bar{x} = 3.60$). With regard to the nine aspects, only one aspect rated at a very high level ($\bar{x} = 4.29$) among the participants was the needs to speak English when providing information about foreign currency exchange. Additionally, the participants rated the following aspects at a high level: providing information about international money transfer ($\bar{x} = 3.89$), answering general service problems ($\bar{x} = 3.85$), and providing information about using ATM cards ($\bar{x} = 3.68$).

Problems in English Listening and Speaking Skills

This part presents the problems of CIMB Thai Bank tellers with their English listening and speaking skills as gathered from the questionnaire data. The participants were asked to rate the problems of each aspect based on a five-point Likert scale ranking from “least” to “most”. The results are shown in Tables 4 and 5.

Table 4

CIMB Thai Bank Tellers’ Problems in English Listening Skills

| Problems | \bar{x} | S.D. | Meaning |
|--|-----------------------------|-------------|----------------|
| 1. Knowing vocabulary | 3.61 | 0.99 | High |
| 2. Differentiating final sounds (e.g. cash – catch, change –chain) | 3.55 | 1.07 | High |
| 3. Being familiar with customer’s accents | 4.30 | 1.02 | Very high |
| 4. Catching customer’s main ideas | 3.56 | 1.08 | High |
| 5. Understanding customer’s rapid speech | 3.60 | 0.95 | High |
| 6 .Other (please specify) | - | - | - |
| Total | 3.72 | 1.02 | High |

The majority of the participants reported a high level ($\bar{x} = 3.72$) of difficulty in English listening skills with the mean scores ranking from 3.55 to 4.30. The problem ranked at the highest level ($\bar{x} = 4.30$) was being familiar with customer’s accents. Knowing vocabulary, understanding customers’ rapid speech, catching customer’s main ideas, and differentiating final sounds were rated at a high level with the mean of 3.61, 3.60, 3.56, and 3.55 respectively.

Table 5*CIMB Thai Bank Tellers' Problems in English Speaking Skills*

| Problems | \bar{x} | S.D. | Meaning |
|---|-----------------------------|-------------|----------------|
| 1. Pronouncing correct final sounds | 3.38 | 0.91 | Moderate |
| 2. Using correct sentence intonation | 3.30 | 0.96 | Moderate |
| 3. Selecting appropriate vocabulary according to situations | 4.21 | 1.11 | Very high |
| 4. Speaking according to grammatical rules | 3.55 | 1.11 | High |
| 5. Being confident speaking English with foreigners | 3.42 | 1.06 | High |
| 6. Other (please specify) | - | - | - |
| Total | 3.57 | 1.04 | High |

Table 5 shows the problems of CIMB Thai Bank tellers in English speaking skills. The findings reveal that the mean scores for all aspects rated from 3.30 to 4.21. The total mean score on all aspects was 3.57. One noteworthy observation is that the highest mean score was selecting appropriate vocabulary according to situations ($\bar{x} = 4.21$). In addition, the aspects of speaking according to grammatical rules ($\bar{x} = 3.55$) and being confident speaking English with foreigners ($\bar{x} = 3.42$) were rated at a high level. The other two aspects, pronouncing correct final sounds, and using correct sentence intonation, were rated at a moderate level with the mean scores of 3.38 and 3.30 respectively.

Suggestions on English Language Training

This part presents the results based on the CIMB Thai Bank tellers' opinions and suggestions on their needs regarding English training.

Table 6

Participants' responses on their needs for training in English listening and speaking skills

| | Yes | No |
|---|-----------------|--------------|
| Do you need to receive English training in listening and speaking skills? | 109 (92.37%) | 9 (7.63%) |

N = 118 participants

As presented in Table 6, the findings revealed that nearly all of the participants (92.37%) indicated that they need training in English listening and speaking skills, whereas only 7.63% of them stated that they do not need the training in English listening and speaking skills.

CIMB Thai Bank Tellers' Comments regarding Training in English Listening and Speaking Skills

This part presents CIMB Thai Bank tellers' comments regarding English training in listening and speaking skills. According to the questionnaire, the participants were also asked for their additional comments on English training in listening and speaking skills. However, there were only twelve participants who made extra comments in this section of the questionnaire. These comments can be categorized into two topics. One is concerned with the importance of English and their needs to take an English training course organized by the bank. The second area identified by the participants was regarding English training instructors. The details are as follows:

Eight participants commented on the importance of English and their needs for taking an English training course organized by the bank. The participants stated that English plays a significant role at their work because they must use English daily to communicate with foreign customers, especially in providing foreign currency exchange services. They expressed that they felt their current English proficiency was insufficient for their work because they were unfamiliar with foreign accents, lacked certain English vocabulary, and did not feel confident speaking English with foreigners. As a result, they proposed that the bank should conduct English training courses related to teller jobs or in accordance with the actual tasks of the tellers such as exchanging money, transferring money and depositing-withdrawing money. They believe that if they obtain the training, they will be able to more fluently communicate with foreign customers. One participant wrote, “English plays an important role for me at work, especially in the service of foreign currency exchange. Due to my insufficient vocabulary, I did not know how to use appropriate words communicating with foreign customers.” According to the comment, the teller concluded that English training would be applicable to teller jobs. Moreover, the training could probably help tellers improve their English communication skills and lead to more fluent communication with foreign customers.

The second topic discussed in the tellers’ suggestions was with respect to the English training instructor. The tellers expressed that they need to learn English with a native speaker of English because they believe that they would be able to learn from their accents, pronunciation, and grammatical rules better than they would with a non- native speaker of English. One participant gave an interesting comment that she preferred a native English instructor to run the English training course because she strongly believed that she could gain more knowledge from the English lesson, as well as improve the pronunciation with the native speaker of English instructor.

Conclusion of the study, discussion of major findings, limitations of the study and recommendations for further studies are presented in Chapter 5.



CHAPTER 5

CONCLUSION AND DISCUSSION

This chapter contains three main sections: conclusion, discussion of major findings, and limitations of the study and recommendations for further studies. The details are as follows:

Conclusion

This study attempted to explore the needs of selected CIMB Thai Bank tellers in their English listening and speaking skills, and also to investigate their problems with English listening and speaking when communicating with foreign customers. The instrument used for collecting data in this study was a questionnaire composed of four parts: (a) general information of the participants, (b) needs in English listening and speaking skills, (c) problems in English listening and speaking skills, and (d) suggestions on English language training. The participants of this study were 118 CIMB Thai Bank tellers working at 48 branches of CIMB Thai Bank in three Bangkok Metropolitan areas – 1, 2, and 4. The study was conducted in April 2011, and the data from 118 questionnaires were analyzed by using the Statistical Package for Social Sciences (SPSS) to identify the needs and problems in English listening and speaking skills of the tellers, and to answer the research questions of this study. The details of the findings are as follows:

Discussion of Major Findings

The following presents a discussion of the major findings in accordance with the research questions.

Research Question 1: To what extent do the CIMB Thai bank tellers need in English listening and speaking skills?

This study explored the needs in the English listening and speaking skills of the CIMB Thai Bank tellers when communicating with foreign customers. The study found that the results of mean scores of each need were varied for both listening and speaking skills. However, the needs in both skills were at a high level overall.

According to the findings concerning needs in listening and speaking skills, the study found that providing foreign currency exchange services was rated at the highest level. This may plausibly result from the fact that most of the foreign customers visiting the selected branches of CIMB Thai Bank in this study are tourists; therefore, the service of exchanging foreign currency is frequently needed. Generally, in the process of currency exchange, foreign customers ask the tellers for currency exchange rates and bank charges. Sometimes, the customers will bargain for the best exchange rates. As a result, the tellers must use English, especially their listening and speaking skills, to carefully communicate with the foreign customers during this process. This can be well supported by the extra comments added to this study by some CIMB Thai Bank tellers. Some of the tellers asserted that they used English daily to communicate with foreign customers visiting the bank for the purpose of exchanging foreign currency. The tellers acknowledged that during currency exchange services, misunderstandings occurred because the tellers lacked sufficient English competency. Consequently, the tellers revealed that they need to have a good command of English in terms of listening and

speaking skills to communicate and serve foreign customers effectively, especially when foreign currency exchange services are needed. The results of this study were consistent with the findings of Aunruen's study (2005) emphasizing an English needs analysis of travel agents in Chiang Mai. It was found that listening and speaking skills were the greatest needs for the travel agents in Chiang Mai when they communicate with foreign customers. The travel agents need to speak English with their customers in their daily routine jobs. The most frequent situations in which they use speaking skills were face-to-face conversations such as negotiating prices, and giving details about foreign currency exchange services. Although the participants of the two studies were in different business industries, they were working in service context, and, notably, the findings of both studies similarly yielded the greatest needs concerning English listening and speaking skills when Thai employees were communicating with foreign customers at work. According to the tellers, the English listening and speaking needs were ranked at a high level when customers were transferring international money, using ATM cards, having general service problems, and giving suggestions about bank services. It can be assumed that the tellers are regularly involved in these services at their work.

In addition, the study revealed that among the nine aspects of needs in listening and speaking skills, the tellers felt moderately concerned when customers giving personal details, purchasing cheques / traveler's cheques, depositing - withdrawing money, and paying bills. According to the mean score, this study found that paying bills was the least important aspect both in listening and speaking skills. This can plausibly be explained by the fact that the majority of foreign customers who visited the selected branches of CIMB Thai Bank were tourists or non-residents in Thailand. They do not require the service of paying bills such as mobile phones, credit cards or other utility bills. Therefore, the tellers did not have to regularly use English in this aspect.

From the findings for the first research question, it can be concluded that English listening and speaking skills play an important role for the CIMB Thai Bank tellers in communicating with foreign customers at work. Quite a few needs in using both skills were ranked at a high level; most notable was providing foreign currency exchange services. Based on the findings of this study, it is recommended that the bank should organize an English training course which emphasizes the needs that the tellers often have when communicating with customers regarding foreign currency exchange services and transferring international money. As a result, the tellers would be able to communicate better in English with foreign customers. This is well supported by the study of Permtanjit (2003) concerning English language training provided by Thai Airways to address their flight attendants' needs. The findings revealed that the flight attendants require English training courses related to their jobs such as boarding and welcoming passengers, and checking passengers' safety before taking-off and landing. Furthermore, they expressed that providing English training courses should be relevant to the flight attendants' needs as much as possible since they need to use their English language skills in a professional manner and without difficulties. It is, therefore, convincing that to increase the English listening and speaking skills of Thai staff, English training related to their certain jobs should be specifically designed. This could probably help the staff to improve their competence in English and lead to more fluent communication with foreign customers at work.

Research Question 2: What problems do the CIMB Thai Bank tellers frequently encounter when communicating with their foreign customers?

According to the second research question, the tellers were asked to indicate the problems in their listening and speaking skills when they communicated in English at

work with foreign customers. The following discussion provides more detail on the findings.

In terms of listening skills, it was found that being unfamiliar with customers' accents was considered as the most serious problem. It can be assumed that the foreign customers' nationalities are varied; therefore, Thai bank tellers will encounter various accents in English. This can cause a serious problem in understanding the message. The findings were ascertained by several studies investigating the English communication problems of Thai speakers. For instance, Pruksanabul (2006) studied the communication problems among Thai vendors and foreigners at Khaosan Road. The study revealed that since the foreigners came from various countries, perceiving different accents in English was a major communication problem for the vendors. In addition, the findings of Luangmanee (2007) revealed that different accents in English were the major cause of communication difficulties among Thai bank staff and foreign customers. This is because the bank staff were unfamiliar with accents they had not heard before. Another study conducted by Srabua (2007) found that Public Relation officers usually had problems when communicating in English with non-native speakers of English such as speakers of Japanese, Korean, and Chinese. This is because non-native speakers normally speak English in non-standard dialects or accents; therefore, the PR officers expressed that it was very difficult to catch the meaning and respond speakers effectively.

The results of these studies ascertain that different accents in English can pose a serious problem for Thais when listening to foreigners. That is, as a second language learner, a Thai listener may be unfamiliar with foreigners' different accents.

Additionally, the current study found that when communicating in English, the tellers had some difficulties in knowing vocabulary, differentiating final sounds, catching

customers' main ideas, and understanding rapid speech, and these four aspects were of concern to the tellers.

One possible explanation of the findings is that vocabulary problem is frequently encountered among speakers and foreign listeners (Gass & Schachter, 1989). It can be assumed that the tellers may have limited vocabulary. They probably know only the job-related words. The fact is that if one has quite limited amount of vocabularies, he/she may not be able to effectively comprehend the messages received. Therefore, the problem concerning knowing vocabulary definitely results in being unable to get the main idea of the message conveyed by the sender. Accordingly, the tellers considered the problem in knowing vocabulary and catching customers' main ideas as some barriers hindering the efficient communication.

Furthermore, the tellers revealed that being unable to differentiate final sounds (e.g. cash – catch) could highly cause problems in their communication. The possible explanation is that in English final sounds also play an important role in conveying meaning of certain words. For instance, if the speaker says, "I need a change," but the listener gets the message as, "I need a chain." Then the problem in communication occurs as long as the listeners cannot differentiate the accurate final sounds. This problem seems to be topped up by the rapid speech as well. Accordingly, the findings of this study ascertain that final sounds and rapid speech made by foreign customers are communication barriers when the tellers communicating in English at work.

In terms of speaking skills, the results showed that selecting the appropriate vocabulary according to situations was a serious problem when the CIMB Thai Bank tellers speak with foreign customers. This is relevant to the fact that insufficient vocabulary use is one of the barriers in speaking English (Feinberg, 1982). Also, Gass

and Schachter (1989) ascertained that knowing vocabulary was very important for conveying a message to a listener.

In brief, CIMB Thai Bank tellers considered the problem in selecting the appropriate vocabulary according to situations when communicating with foreign customers as the most significant aspect in speaking skills. Without sufficient vocabulary, the speaker may have difficulty composing a message and the listener may have serious trouble comprehending it.

Furthermore, the findings can be well supported by the additional comments made by some CIMB Thai Bank tellers. Some tellers acknowledged that sometimes they could not communicate in English with foreign customers successfully because of their insufficient vocabulary. This problem could cause unsmooth communication among tellers and foreigners. In order to gain sufficient vocabulary and to increase their communicative competence, the tellers proposed that English vocabulary, idioms, and technical terms regarding the tellers' tasks should be included as topics in an English training course. They believed that the training would be applicable to their jobs. These results are consistent with a study by Tangniam (2006), who found that Thai Airways ground staff encountered various problems in dealing with passengers. Knowing specific vocabulary in the airline business was one of the problems the ground staff normally encountered since they need to communicate with foreign passengers on different occasions and situations. As a result, they require English training in vocabulary to learn communicating with their passengers effectively.

According to the findings in terms of speaking according to grammatical rules, pronouncing correct final sounds, and using correct sentence intonation, it was noted that speaking according to grammatical rules highly confront CIMB Thai Bank tellers.

Some tellers gave some additional comments that when communicating with foreign customers, they highly encountered the problems in speaking with correct grammar. Consequently, they could not be able to give information or express their ideas to foreign customers clearly and correctly. Besides, the tellers expressed that they were unable to successfully convey their messages to the customers because of their grammatical errors while speaking such as errors in using tenses, modifiers, subject - verb agreement, and using active and passive voices. The results are consistent with the findings of Permtanjit (2003) who studied the Thai Airways international flight attendants' English language difficulties. The results of the study showed that speaking English with incorrect grammar (e.g. using incorrect tenses and lack of subject-verb agreement) was some barriers obstructing the efficient communication. The results of the findings support the fact that there are hundreds or thousands of grammatical rules in English language, undoubtedly, most non-native speakers are difficult to perceive and use the English grammar correctly (Harmer, 1991). Accordingly, it can be concluded that the knowledge of English grammar is necessary for the tellers to effectively communicate in English at work. In other words, understanding grammatical rules is one of several problems CIMB Thai Bank tellers concern when speaking English.

Consequently, based on the findings regarding the problems in selecting the appropriate vocabulary according to situations and speaking according to grammatical rules, it was undoubtedly found that CIMB Thai Bank tellers highly lacked confidence when speaking English with foreigners. The findings were ascertained by the study of Sursattayawong (2006). The study revealed that most of non-native speakers of English regularly speak English without confidence. This is because the speakers highly considered their errors in using grammatical structure, pronouncing sounds, and using intonation while speaking. Some speakers felt excited and had less confidence in

speaking English with foreigners because they were unable to think of the correct forms of grammar and pronunciation being used properly. Accordingly, one of the major factor causing communication problems to the tellers in speaking skills was the lack of confidence in speaking English with foreigners.

In addition, the study found that among the five aspects of problems in speaking skills, the tellers were moderately concerned with the problems in pronouncing final sounds and using sentence intonation. From extra interviews with some tellers, when pronouncing English final sounds and using sentence intonation, they usually try to speak slowly, repeat key words of the message or use synonyms to make the customers understand the tellers' messages clearer. These could help the tellers to reduce their communication problems regarding speaking skills, and also to communicate in English with foreigners more successfully. Therefore, when compared with other speaking problems, pronouncing final sounds and using sentence intonation were rated as the last two aspects that the tellers concerned when communicating with foreign customers at work.

In brief, the findings revealed that the major factor causing unsuccessful communication between foreign customers and CIMB Thai bank tellers when the tellers were listening to unfamiliar accents in English. In terms of speaking skills, the tellers had the major difficulty in selecting appropriate vocabulary according to certain situations. This can imply that the notable problems the tellers encountered can be various depending on what kinds of service and for what purpose the customers were having.

To conclude, the tellers perceived that English was important and necessary for their jobs since they need to use English daily as the main medium to communicate with foreign customers at work. To reduce or overcome the problems in listening and speaking English in accordance with the problems the tellers encounter, they should be trained based on the existing problems they face. This could probably help the tellers

improve their English communication skills and lead to more fluent communication with foreign customers. Furthermore, this would probably lead to better customer satisfaction and improve the level of CIMB Thai Bank's services as well.

Limitations of the Study and Recommendations for Further Studies

Limitations of the study including recommendations for further studies are as follows:

1. The number of participants in this study was limited to 118 CIMB Thai Bank tellers; therefore, it might not reflect the needs and problems of all CIMB Thai Bank tellers in general. Further studies should investigate a larger number of participants, and then the findings could represent CIMB Thai Bank tellers overall.

2. This research employed a questionnaire focusing on needs and problems with the English listening and speaking skills of CIMB Thai Bank tellers; consequently, it may not provide in-depth results. Conducting a short interview with tellers, an open-ended questionnaire, and/or an observation are recommended for further studies as they would provide more in-depth information about the needs and problems of CIMB bank tellers.

3. This study provided some suggestions regarding CIMB Thai Bank tellers' needs in English training regarding listening and speaking skills; however, if the bank wants to offer a training course based on the employees' needs, an in-depth study of needs concerning training should be conducted. That is, further studies could gather more information about English training to obtain a wider range of input on English training courses such as training topics, teaching materials, and training instructors. The results of such studies would be beneficial for the bank to use as guidelines to design English training courses in the future.

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APPENDICES



APPENDIX A

ENGLISH QUESTIONNAIRE

QUESTIONNAIRE

Needs and Problems in English Listening and Speaking Skills of CIMB Thai Bank Tellers

This questionnaire is designed to explore the needs and problems in English listening and speaking skills of CIMB Thai Bank tellers. Your information would be very helpful in reflecting your needs and problems in the use of English. Also, your data will be used as a guideline for the Learning and Capability Team of the bank in conducting appropriate and specific English training according to your needs of listening and speaking in English at work.

Please answer every question. This information will be used only for this study and will be kept strictly confidential. Thank you very much for your cooperation.

Part 1: General Information of Respondents

Directions: Please mark ✓ in the () or fill the answer that is most applicable to you.

1. Sex:

() Male () Female

2. Age:

..... yearsmonth(s)

3. Educational level:

() Bachelor's degree or equivalent () Master's degree

() Other (please specify).....

4. Frequency of using English to communicate with foreign customers in your work.

(approximately):

.....time(s) / day

Part 2: Needs in English Listening and Speaking Skills

When you are communicating with foreign customers, what level do you need in English listening and speaking skills?

Directions: Please mark ✓ in the blank that is most applicable to you.

Level of needs ranged from **1 (least needed)** to **5 (most needed)**.

| Needs in listening English when customers ... | Least needed Most needed | | | | |
|---|---|---|---|---|---|
| | Level of Needs | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| 1. giving personal details | | | | | |
| 2. exchanging foreign currency | | | | | |
| 3. transferring international money | | | | | |
| 4. purchasing cheques / traveler's cheques | | | | | |
| 5. depositing – withdrawing money | | | | | |
| 6. paying bills | | | | | |
| 7. using ATM cards | | | | | |
| 8. having general service problems | | | | | |
| 9. giving suggestions about bank services | | | | | |
| 10. other (please specify) | | | | | |

| Needs in speaking English when ... | Least needed Most needed | | | | |
|---|---|---|---|---|---|
| | Level of Needs | | | | |
| | 1 | 2 | 3 | 4 | 5 |
| 1. greetings, welcoming, expressing thanks and saying goodbye | | | | | |
| 2. asking for customer's personal details | | | | | |
| 3. providing information about foreign currency exchange | | | | | |
| 4. providing information about international money transfer | | | | | |
| 5. providing information about cheques / traveler's cheques | | | | | |
| 6. providing information about money deposits - withdrawals | | | | | |
| 7. providing information about bill payments | | | | | |
| 8. providing information about using ATM cards | | | | | |
| 9. answering general service problems | | | | | |
| 10. other (please specify) | | | | | |

Part 3: Problems in English Listening and Speaking Skills

What problems in English listening and speaking do you frequently encounter when communicating with foreign customers?

Directions: Please mark ✓ in the blank that is most applicable to you.

Level of problems ranged from **1 (least)** to **5 (most)**.

| Problems in English Listening Skills | Level of Problems | | | | |
|--|-------------------|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 |
| 1. Knowing vocabulary | | | | | |
| 2. Differentiating final sounds (e.g. <u>cash</u> – <u>catch</u> , <u>change</u> – <u>chain</u>) | | | | | |
| 3. Being familiar with customer's accents | | | | | |
| 4. Catching customer's main ideas | | | | | |
| 5. Understanding customer's rapid speech | | | | | |
| 6. Other (please specify) | | | | | |

| Problems in English Speaking Skills | Level of Problems | | | | |
|--|-------------------|---|---|---|---|
| | 1 | 2 | 3 | 4 | 5 |
| 1. Pronouncing correct final sounds | | | | | |
| 2. Using correct sentence intonation | | | | | |
| 3. Selecting appropriate vocabulary according to situations | | | | | |
| 4. Speaking according to grammatical rules | | | | | |
| 5. Being confident speaking English with foreigners | | | | | |
| 6. Other (please specify) | | | | | |

Part 4: Suggestions on English Language Training

Directions: Please mark ✓ or fill in the blank that is most applicable to you.

1. Do you need to receive English training in listening and speaking skills?

() Yes

() No

2. Other comments on English training in listening and speaking skills

.....

.....

.....

.....

.....

.....

.....

Thank you very much for your time and cooperation



APPENDIX B

THAI QUESTIONNAIRE

แบบสอบถาม

ความจำเป็นและปัญหาการใช้ภาษาอังกฤษด้านทักษะการฟัง และ พูด ของพนักงานบริการลูกค้า

แบบสอบถามนี้สร้างขึ้นเพื่อสำรวจความคิดเห็นเกี่ยวกับความจำเป็นและปัญหาในการใช้ภาษาอังกฤษด้านทักษะการฟัง และ พูดของพนักงานบริการลูกค้า (Teller) ธนาคาร ซีไอเอ็มบี ไทย จำกัด (มหาชน) คำตอบของท่านจะเป็นประโยชน์อย่างยิ่งในการสะท้อนให้เห็นถึงความจำเป็น และ ปัญหาในการใช้ภาษาอังกฤษที่เกิดขึ้นจริงในการปฏิบัติงานของพนักงานบริการลูกค้า และข้อมูลดังกล่าวอาจนำมาใช้เป็นแนวทางในการจัดทำหลักสูตรฝึกอบรมภาษาอังกฤษของพนักงานบริการลูกค้า เพื่อให้สอดคล้องกับความต้องการในการใช้ภาษาอังกฤษด้านทักษะการฟัง และ พูดภาษาอังกฤษเพื่อใช้ในการปฏิบัติหน้าที่ต่อไป

ขอความกรุณาท่านตอบคำถามทุกข้อตามความเป็นจริง ซึ่งจะเป็นประโยชน์อย่างยิ่งต่อการวิจัยครั้งนี้ ผู้วิจัยขอรับรองว่าคำตอบและข้อมูลของท่านจะถูกเก็บเป็นความลับ ขอขอบพระคุณเป็นอย่างยิ่งที่ท่านให้ความร่วมมือ

ส่วนที่ 1 ข้อมูลส่วนบุคคล

คำชี้แจง : โปรดทำเครื่องหมาย ✓ ลงในช่อง () หรือเติมคำตอบเกี่ยวกับข้อมูลของท่าน

1. เพศ:

() ชาย () หญิง

2. อายุ:

..... ปีเดือน

3. ระดับการศึกษา:

() ปริญญาตรีหรือเทียบเท่า () ปริญญาโท
() อื่นๆ (โปรดระบุ).....

4. ความถี่ในการใช้ภาษาอังกฤษในการปฏิบัติงานเพื่อสื่อสารกับลูกค้าต่างชาติ (โดยเฉลี่ย):

.....ครั้ง / วัน

ส่วนที่ 2 ความจำเป็นในการใช้ภาษาอังกฤษด้านทักษะการฟังและพูด

ในการสนทนากับลูกค้าต่างชาติ ท่านมีความจำเป็นในการใช้ภาษาอังกฤษด้านทักษะการฟัง และ พูดอย่างไร

คำชี้แจง : โปรดระบุความจำเป็นต่อไปนี้โดยทำเครื่องหมาย ✓ ลงในช่องว่างที่ตรงกับความคิดเห็นของท่าน
ระดับความจำเป็นเริ่มจากระดับที่ 1 = น้อยที่สุด ถึง ระดับที่ 5 = มากที่สุด

| ความจำเป็นในการฟังภาษาอังกฤษเมื่อลูกค้า..... | น้อยที่สุด | | | | | มากที่สุด |
|--|-----------------|---|---|---|---|-----------|
| | ระดับความจำเป็น | | | | | |
| | 1 | 2 | 3 | 4 | 5 | |
| 1. ให้ข้อมูลส่วนตัวของลูกค้า | | | | | | |
| 2. ขอแลกเปลี่ยนเงินตราต่างประเทศ | | | | | | |
| 3. ขอโอนเงินระหว่างประเทศ | | | | | | |
| 4. ขอซื้อเช็ค / เช็คเดินทางสกุลต่างๆ (Traveler's cheque) | | | | | | |
| 5. ขอฝาก-ถอนเงิน | | | | | | |
| 6. ขอชำระเงินค่าสินค้า และ ค่าบริการต่างๆ | | | | | | |
| 7. มีข้อซักถามด้านการใช้บัตรเอทีเอ็ม | | | | | | |
| 8. มีปัญหาในการใช้บริการทั่วไป | | | | | | |
| 9. ให้ข้อเสนอแนะเกี่ยวกับการบริการของธนาคาร | | | | | | |
| 10. อื่นๆ (โปรดระบุ) | | | | | | |

| ความจำเป็นในการพูดภาษาอังกฤษเพื่อ..... | น้อยที่สุด | | | | | มากที่สุด |
|--|-----------------|---|---|---|---|-----------|
| | ระดับความจำเป็น | | | | | |
| | 1 | 2 | 3 | 4 | 5 | |
| 1. กล่าวคำทักทาย ต้อนรับ คำขอบคุณ และ คำอำลา | | | | | | |
| 2. สอบถามข้อมูลส่วนตัวของลูกค้า | | | | | | |
| 3. ให้ข้อมูลเกี่ยวกับการแลกเปลี่ยนเงินตราต่างประเทศ | | | | | | |
| 4. ให้ข้อมูลเกี่ยวกับการโอนเงินระหว่างประเทศ | | | | | | |
| 5. ให้ข้อมูลเกี่ยวกับเช็ค / เช็คเดินทางสกุลต่างๆ (Traveler's cheque) | | | | | | |
| 6. ให้ข้อมูลเกี่ยวกับการฝาก-ถอนเงิน | | | | | | |
| 7. ให้ข้อมูลเกี่ยวกับการชำระเงินค่าสินค้า และ บริการต่างๆ | | | | | | |
| 8. ให้ข้อมูลเกี่ยวกับการใช้บัตรเอทีเอ็ม | | | | | | |
| 9. ตอบปัญหาด้านการบริการทั่วไป | | | | | | |
| 10. อื่นๆ (โปรดระบุ) | | | | | | |

ส่วนที่ 3 ปัญหาการใช้ภาษาอังกฤษด้านทักษะการฟังและพูด

ในการฟังและพูดภาษาอังกฤษของท่าน ท่านพบปัญหาต่อไปนี้มากน้อยเพียงใด

คำชี้แจง : โปรดระบุระดับของปัญหาต่อไปนี้ โดยทำเครื่องหมาย ✓ ลงในช่องว่างที่ตรงกับความคิดเห็นของท่าน
ระดับของปัญหาเริ่มจากระดับที่ 1 = น้อยที่สุด ถึง ระดับที่ 5 = มากที่สุด

| ปัญหาในการฟังภาษาอังกฤษ | น้อยที่สุด | | | | | มากที่สุด |
|---|---------------|---|---|---|---|-----------|
| | ระดับของปัญหา | | | | | |
| | 1 | 2 | 3 | 4 | 5 | |
| 1. การรู้จักคำศัพท์ต่างๆ | | | | | | |
| 2. การแยกแยะเสียงลงท้ายคำ เช่น cash – catch, change – chain | | | | | | |
| 3. ความคุ้นเคยสำเนียงที่หลากหลายของลูกคำ | | | | | | |
| 4. การจับใจความสำคัญในสิ่งที่ลูกคำพูด | | | | | | |
| 5. ความเข้าใจเมื่อลูกคำพูดเร็ว | | | | | | |
| 6. อื่นๆ (โปรดระบุ)..... | | | | | | |

| ปัญหาในการพูดภาษาอังกฤษ | น้อยที่สุด | | | | | มากที่สุด |
|--|---------------|---|---|---|---|-----------|
| | ระดับของปัญหา | | | | | |
| | 1 | 2 | 3 | 4 | 5 | |
| 1. การออกเสียงลงท้ายคำได้ถูกต้อง | | | | | | |
| 2. การพูดประโยคโดยใช้การลงเสียงสูง - ต่ำได้ถูกต้อง | | | | | | |
| 3. การเลือกใช้คำศัพท์ให้เหมาะสมถูกต้องกับสถานการณ์ | | | | | | |
| 4. การพูดได้ถูกต้องตามหลักไวยากรณ์ | | | | | | |
| 5. ความมั่นใจที่จะพูดภาษาอังกฤษกับชาวต่างชาติ | | | | | | |
| 6. อื่นๆ (โปรดระบุ)..... | | | | | | |

ส่วนที่ 4 ข้อเสนอแนะเกี่ยวกับการฝึกอบรมภาษาอังกฤษ

คำชี้แจง : โปรดทำเครื่องหมาย ✓ หรือเติมคำตอบลงในช่องว่างตามความคิดเห็นของท่าน

1. ท่านมีความจำเป็นต้องเข้ารับการฝึกอบรมการใช้ภาษาอังกฤษด้านทักษะการฟัง และ พูดหรือไม่
 - () จำเป็น
 - () ไม่จำเป็น

2. ข้อเสนอแนะเพิ่มเติมเกี่ยวกับการฝึกอบรมการใช้ภาษาอังกฤษด้านทักษะการฟัง และ พูด

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ขอขอบพระคุณทุกท่านที่ให้ความร่วมมือในการตอบแบบสอบถามครั้งนี้



APPENDIX C

LIST OF SELECTED BRANCHES

List of Selected Branches

| Bangkok Metropolitan Area 1 | Bangkok Metropolitan Area 2 | Bangkok Metropolitan Area 4 |
|--|--|--|
| 1. Central Plaza Rama 3 Branch 2. Empire Tower Branch 3. Kluaynamthai Branch 4. K.S.L. Tower Thanon Si Ayutthaya Branch 5. Lumpini Branch 6. Mahboonkrong Center Branch 7. Pratunam Branch 8. Sathon Branch 9. Sathupradid Branch 10. Siam Square Branch 11. Silom Branch 12. Silom Center Branch 13. St. Louis Branch 14. Thanon Chan Branch 15. Thanon Langsuan Branch 16. Yannawa Branch | 1. Bang Lamphu Branch 2. Bangpo Branch 3. Bangrak Branch 4. Chakkrawat Branch 5. Jawarad Branch 6. Mahanak Branch 7. Pakklongtalad Branch 8. Rajawongse Branch 9. Ratchadamnoen (Thanon Dinso) Branch 10. Sampeng Branch 11. Si Yan Branch 12. Thatien Branch 13. Thewet Branch 14. Vorachak Branch 15. Yomaraj Branch | 1. Bangna Branch 2. Bangna – Trad Branch 3. Big C Bang Phli Branch 4. Central City Bangna Branch 5. Ekkamai Power Center Branch 6. Gmm Grammy Place Branch 7. Imperial World Samrong Branch 8. Lat Krabang Branch 9. New Phetchaburi Branch 10. On Nuch Branch 11. Poochaosmingprai Branch 12. Samuthprakarn Branch 13. Seri Center Srinakarin Branch 14. Thanon Sailuat Samutprakan Branch 15. Thanon Thepharak Branch 16. Thonglor Branch 17. Yaek Asok-Sukhumvit Branch |
| Total 16 branches | 15 branches | 17 branches |

Total number of selected branches = 48 branches



APPENDIX D

CONSENT LETTER



ที่ ศธ 0519.12/๒๕๖๖

บัณฑิตวิทยาลัย

มหาวิทยาลัยศรีนครินทรวิโรฒ

สุขุมวิท 23 กรุงเทพฯ 10110

๑๖ เมษายน 2554

เรื่อง ขอบความอนุเคราะห์เพื่อการวิจัย

เรียน ผู้ช่วยกรรมการผู้จัดการใหญ่ด้านบริหารทรัพยากรบุคคล ธนาคาร ซีไอเอ็มบี ไทย จำกัด (มหาชน)

เนื่องด้วย นางสาวอนงค์นาล ฟ้ามงคลชัย นิสิตระดับปริญญาโท สาขาวิชาภาษาอังกฤษ
 ธุรกิจเพื่อการสื่อสารนานาชาติ มหาวิทยาลัยศรีนครินทรวิโรฒ ได้รับอนุมัติให้ทำสารนิพนธ์ เรื่อง
 “ความจำเป็นและปัญหาการใช้ภาษาอังกฤษด้านทักษะการฟังและพูดของพนักงานบริการลูกค้าธนาคาร
 ซีไอเอ็มบี ไทย” โดยมี อาจารย์โสภณ จันทร์คล้าย เป็นอาจารย์ที่ปรึกษาสารนิพนธ์ ในกรณี นิสิตมี
 ความจำเป็นต้องเก็บข้อมูลเพื่อการวิจัย โดยขอให้พนักงานบริการลูกค้า (Teller) เขตกรุงเทพมหานคร 1, 2
 และ 4 ทุกคน ตอบแบบสอบถามความจำเป็นและปัญหาการใช้ภาษาอังกฤษด้านทักษะการฟังและพูดของ
 พนักงานบริการลูกค้าธนาคาร ซีไอเอ็มบี ไทย ในระหว่างเดือนเมษายน - พฤษภาคม 2554

จึงเรียนมาเพื่อขอความอนุเคราะห์ ได้โปรดพิจารณาให้ นางสาวอนงค์นาล ฟ้ามงคลชัย
 ได้เก็บข้อมูลเพื่อการวิจัย และขอขอบพระคุณเป็นอย่างสูง ณ โอกาสนี้

ขอแสดงความนับถือ

(รองศาสตราจารย์ ดร.สมชาย สันติวัฒนกุล)

คณบดีบัณฑิตวิทยาลัย

สำนักงานคณบดีบัณฑิตวิทยาลัย

โทร. 0-2649-5067

หมายเหตุ : สอบถามข้อมูลเพิ่มเติม กรุณาติดต่อนิติศาสตร์ โทรศัพท 086-667-9550



VITAE

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