

ENGLISH READING PROBLEMS OF INTERNATIONAL TRADE STAFF
AT SUMITOMO-MITSUI BANKING CORPORATION

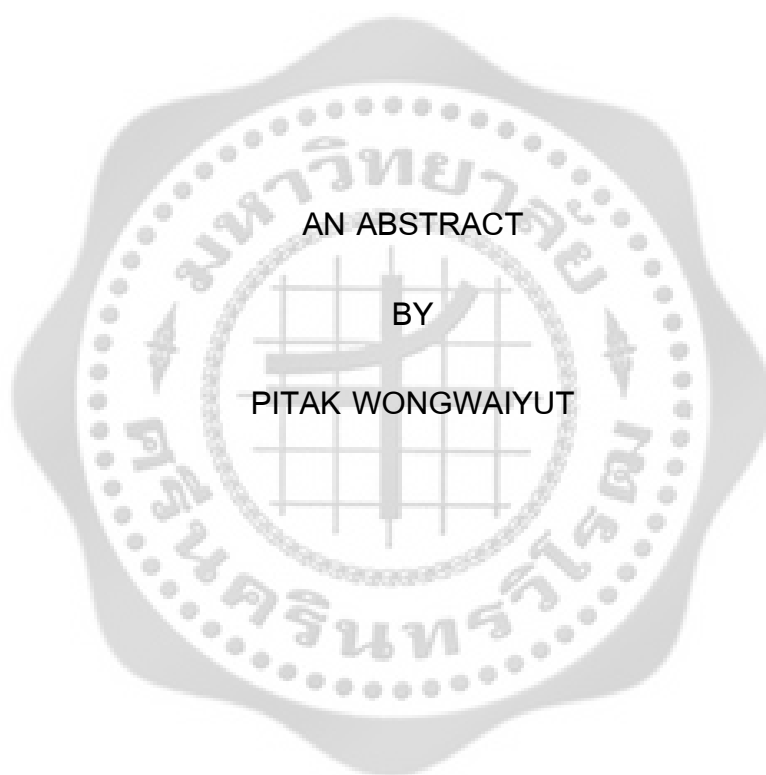


Presented in Partial Fulfillment of the Requirements for the
Master of Arts Degree in Business English for International Communication
at Srinakharinwirot University

May 2011

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Project Advisor: Ms. Sopin Chantakloi.

The objectives of this study were to identify the English reading problems encountered by international trade staff at the Sumitomo-Mitsui Banking Corporation and find out how they coped with those problems. The participants in this research were 30 international trade staff at the Sumitomo-Mitsui Banking Corporation, Bangkok Branch. A questionnaire was employed as the research instrument to find out the frequency of reading documents related to work, the problems encountered while reading, and the solution methods applied. The data were collected in February 2011 and then analyzed according to the research questions.

The results showed that the international trade staff at the Sumitomo-Mitsui Banking Corporation encountered the English reading problems on general vocabulary at a high level. The findings also revealed that asking for assistance from the boss and the colleagues was the solution method employed by most of the international trade staff at the Sumitomo-Mitsui Banking Corporation when encountering English reading problems.

ปัญหาการอ่านภาษาอังกฤษของพนักงานฝ่ายการค้าระหว่างประเทศ
ของธนาคารซูมิโตโมมิตซูบายแบงก์กิงคอปอเรชั่น



เสนอต่อบัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ เพื่อเป็นส่วนหนึ่งของการศึกษา

ตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต

สาขาวิชาภาษาอังกฤษธุรกิจเพื่อการสื่อสารนานาชาติ

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ระหว่างประเทศของธนาคารซูมิโตโมมิตซูยแบงก์กิงคอปอเรชั่น. สารนิพนธ์ ศศ.ม.

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การศึกษาค้นคว้าครั้งนี้มีวัตถุประสงค์เพื่อศึกษาปัญหาการอ่านภาษาอังกฤษของพนักงานฝ่ายการค้าระหว่างประเทศของธนาคารซูมิโตโมมิตซูยแบงก์กิงคอปอเรชั่น และวิธีการการแก้ปัญหาเหล่านั้นโดยพนักงานฝ่ายการค้าระหว่างประเทศที่ธนาคารซูมิโตโมมิตซูยแบงก์กิงคอปอเรชั่น สาขากรุงเทพฯ จำนวน 30 คน ตอบแบบสอบถามเกี่ยวกับความถี่ในการอ่านเอกสารที่เกี่ยวข้องกับงาน ปัญหาที่พบในการอ่าน และวิธีการแก้ไขปัญหานั้นๆ ผู้วิจัยดำเนินการเก็บข้อมูลในเดือนกุมภาพันธ์ 2554 และนำมาวิเคราะห์

ผลการวิจัยพบว่าพนักงานฝ่ายการค้าระหว่างประเทศธนาคารซูมิโตโมมิตซูยแบงก์กิงคอปอเรชั่น ประสบปัญหาในการอ่านภาษาอังกฤษในด้านคำศัพท์ทั่วไปในระดับสูง และการขอความช่วยเหลือจากหัวหน้าและเพื่อนร่วมงานเป็นวิธีที่พนักงานฝ่ายการค้าระหว่างประเทศของธนาคารซูมิโตโมมิตซูยแบงก์กิงคอปอเรชั่นส่วนมากใช้เมื่อประสบปัญหาทางด้านการอ่านภาษาอังกฤษ

The Master's Project Advisor, Chair of Business English for International Communication, and Oral Defense Committee have approved this master's project English Reading Problems of International Trade Staff at Sumitomo-Mitsui Banking Corporation by "Pitak Wongwaiyut" as partial fulfillment of the requirements for the Master of Arts degree in Business English for International Communication at Srinakharinwirot University.

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The Master's Project has been approved as partial fulfillment of the requirements for the Master of Arts degree in Business English for International Communication of Srinakharinwirot University.

....., Dean of the Faculty of Humanities

(Dr. Wanee Aujsatid)

May, 2011

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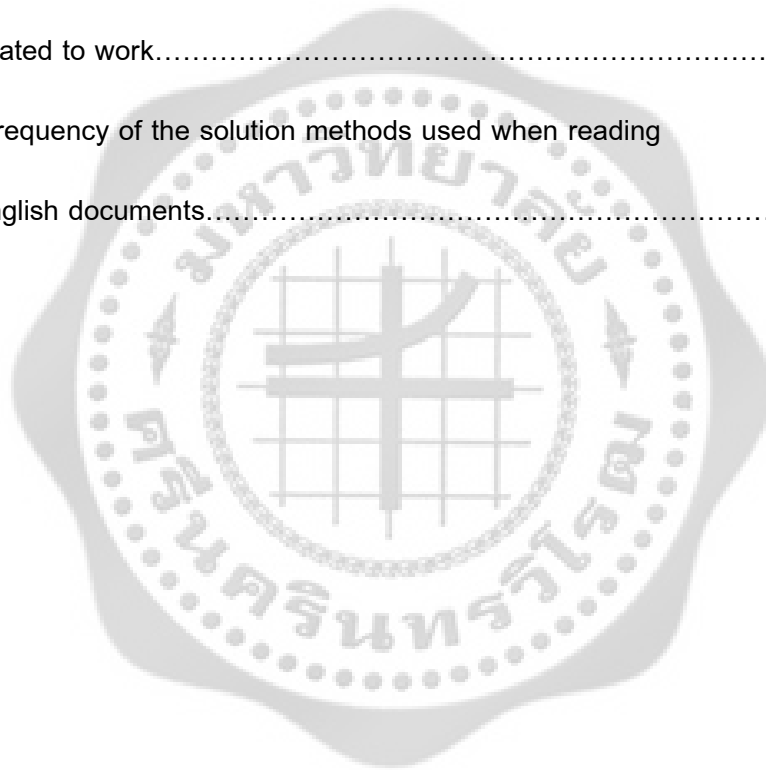
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CHAPTER 1

INTRODUCTION

Background of the Study

International trade is a crucial business in Thailand, which brings substantial income into the country. The United States is Thailand's third-largest trading partner after Japan and China. In 2008, merchandise imports from Thailand to U.S.A. totaled \$23.5 billion, and merchandise exports from U.S.A. to Thailand totaled \$9.1 billion ("Bureau of East Asian and Pacific Affairs," 2009). The Thai government promotes international trade to a vast majority of people in both the rural and urban areas.

An international trade department is available at most banks to help importers and exporters understand trade more thoroughly. The international trade department at the Sumitomo Mitsui Banking Corporation (hereafter called SMBC) mainly deals with the import and export sections of the customers' companies regarding shipping documents and their accounting department regarding foreign currency exchange. English is an important tool for international trade staff at the bank because most documents and messages are written in English.

Among four language skills, reading is considered a vital skill for the trade staff and is required every day in their jobs. Despite the rapid changes in global technology, conventional methods, such as faxes, telexes, and letters, are still being widely used in banking in addition to the use of the Internet. In the international trade department, all staff mainly read trade documents, such as sales contracts, letters of credit, commercial

invoices, and bills of lading. Moreover, the staff sometimes read telexes, SWIFT (Society for Worldwide Interbank Financial Telecommunication) messages and e-mails from customers, the bank's head office and other banks.

Certainly, the trade staff handle written texts on a daily basis and encounter with problems in terms of English comprehension as well as the business content itself.

Generally, the trade staff receive various benefits from reading trade documents because the documents transmit new business knowledge, English vocabularies, and English language structure.

The International Trade Department at SMBC is comprised of an import section and an export section. Thirty staff members in the department include one manager, two vice managers, six assistant managers, and twenty-one officers. All staff read English documents in their daily work. If they fail to understand terms and conditions on a letter of credit carefully and send the documents with discrepancies, it can cause delayed payment or unsettlement. Correspondence through written texts is increasing, via e-mails, memos, shipping documents, and others. The staff sometimes have problems reading their work-related documents. Therefore, this study will investigate what problems the staff encounter regarding their reading English documents and how they solve those problems.

Objectives of the Study

The main objectives of this study were:

1. To investigate English reading problems of international trade staff at SMBC.
2. To find the staff's methods of solution to their English reading problems.

Research Questions

This study was designed to answer the following research questions:

1. What were SMBC international trade staff's English reading problems?
2. How did the staff solve their English reading problems?

Significance of the Study

Since English plays a major role in international trade, staff who communicate with customers in English should have a good command of English in their profession. However, some staff may face problems when they read English documents. This can create negative impressions, unclear and inaccurate information, confusion and eventually discredit the business. Their reading problems should be studied so that suggestions can be made to improve the English reading proficiency of the staff. The significance of this study will lead to a clearer understanding of the problems of international trade staff's English reading abilities. The findings revealed what reading problems they encounter and how they solve the problems.

Scope of the Study

This study focused on the reading problems experienced by the staff when reading English documents in their work. The study included thirty staff working at the International Trade Department at Sumitomo-Mitsui Banking Corporation.

Definition of Terms

International Trade Staff: In this study, the researcher referred to personnel working in the import and export department at the Sumitomo Banking Corporation, Bangkok Branch

Problems: In this study, the researcher referred to difficulties of vocabulary, sentence structure, tenses, and others encountered by international trade staff regarding English reading comprehension

Documents: In this study, the researcher referred to documents related to international trade, such as bills of exchanges, letters of credit, invoices, packing list, bills of lading, and air waybills

CHAPTER 2

LITERATURE REVIEW

This chapter is divided into four areas: (1) reading difficulties for non-native speakers, (2) definition of reading and reading process, (3) factors influencing the staff in reading in a second language and (4) related research.

Reading Difficulties for Non-Native Speakers

A study investigating adults learning English as Second Language from diverse language backgrounds such as Spanish, Cambodians, and Koreans suggested that these learners may benefit from their native language literacy skills because there is a transfer in basic reading skills from the first to the second language. (Carlo, Skilton, and Sylvester, 1994). The findings from this study supported evidence derived from practice in adult education programs (Auerbach, 1996) and from research conducted with children (Thomson and Collier, 1997) that first language literacy development is strongly related to successful second language learning and academic achievement, and that literacy skills developed in the native language are transferred to the second language. Moreover, Carlo, Skilton, and Sylvester (1996) found that language and literacy background in the native language influence both lower level processes, such as recognizing letters, and higher level processes, such as accessing prior knowledge about text structure when reading in the second language. Evidence from the study conducted by the same researchers in 1994 is consistent with the notion that reading skills are interdependent across languages.

Therefore, it can be summarized that a reader who faces reading difficulties in his/her native language is likely to face difficulties when reading in the second language.

Definition of Reading and Reading Process

Anderson (1999) defines the meaning of reading that it is an active, fluent process which involves the reader and the reading material in building meaning. He discusses that meaning does not reside on the printed page, nor is it only in the head of the reader. A synergy occurs in reading which combines the word on the printed page with the reader's background and experiences.

Ram and Moorman (1994) mentions in the article entitled "*Toward a theory of reading and understanding*" that reading is the task that takes a body of text as its input in a natural language and produces as its output and understanding of that text. Similarly, Grabe and Stoller (2002) defines reading as the ability to draw meaning from the printed page and interpret this information appropriately.

McWhorter (1990) states that reading involves much more than moving eyes across lines of print, more than recognizing words, and more than reading sentences. Reading is thinking. It is an active process of identifying important ideas and comparing, evaluating and applying them.

It is important to understand what types of knowledge people need when they communicate. Reading process analysis will help readers become aware of the demands of different texts and the strategies that they use to meet those demand in their efforts to make meaning as they read ("Reading Process Analysis", 2009). Schank (1980) states that

the keys for reading process include making simple inferences, establishing causal connections, recognizing stereotyped situations, predicting and generating plan, tracking people's goals, recognizing thematic relationships between individual and society, employing beliefs about the world in understanding, accessing and utilizing raw facts.

The process of reading is focused on models of how the printed word is understood. These models can be divided into three categories: bottom-up models, top-down models, and interactive models (Anderson, 1999). Anderson (1999) has defined bottom-up model as data-driven models which depends primarily on the information presented by the text. Stanovich (1980, in Anderson, 1999) states that top-down models, in contrast to bottom-up models, are diametrically opposed to these lower-level processes. The interactive model is a combination of both bottom-up and top-down models as he defines that processes at any level can compensate for deficiencies at any other level. Higher processes can actually compensate for deficiencies in lower level process. Conley (1992) stresses the reading process in an interactive view that proficient reading is interactive. Good readers can combine knowledge they already process with information in texts and with features of the context in order to construct meaning.

Factors that Influence Reading in a Second Language

Grabe (1988) explains that the conditions may influence the second language reading of second language readers who are illiterate in the first language, have a little experience reading for academic purposes, are unable to transfer abilities from their first language to second language, and most try to read texts that are beyond their level of

second language proficiency. There are three major factors that influence reading in a second language as follows:

Vocabulary

Most of the second language learners believe that the most difficult aspect of learning and reading a second language involves the acquisition of a sufficient vocabulary to meet their receptive and productive communication needs (Gass & Schachter, 1989). Knowing vocabulary is crucial for getting meaning from a text. Without knowledge of a key word in a text, a reader may have serious trouble understanding the message.

Cooper (1984) found out from his study that unpracticed readers were severely disadvantaged by their poor knowledge of vocabulary. In particular, they were deficient in their understanding of the semantic relationships between words – relationship which writers exploit and create in order to make sentences cohere; they were unsure of the meanings of common sentence connectors; and their sub-technical vocabularies were very poor.

Additionally, technical terms are one of the reading problems if readers do not have enough knowledge about the technical terms used in their work. When they read the documents with technical terms, they may not catch full meaning of the texts and can make some mistakes in their work. Below are some examples of technical terms used in international trade documents (Oxford Business English Dictionary, 2005):

Invoice - A list of goods that have been sold, work that has been done, etc. showing what you must pay

Letter of Credit - A letter that a bank prepares for a customer in which it agrees to pay someone an amount of money under particular circumstances, used especially as a way of paying for imported goods

Letter of Indemnity - A letter from a person, company, etc. to another in which they agree to be responsible for particular damage, loss, etc. if it happens.

Revolving Credit - An agreement with a bank, etc. in which someone is allowed to borrow up to a particular amount. If they pay back part of the loan they can then borrow more money up to the agreed limit.

Trust Receipt - A document that is given to a bank by a company that has accepted goods but cannot pay for them at that time, to say that the bank owns the goods. The bank pays for the goods and the company pays back the money later, for example, when the goods have been sold.

Grammar

Chaichanasiri (2007) notes that grammar is the most distinctive aspect of language which is associated with the idea of correctness in speech and writing. Knowledge of grammar will protect the readers from making errors in word form or syntax.

Grammar is important to comprehend the context when reading. Many readers believe that knowing a lot of vocabulary is adequate for efficient reading, but this is not true. Occasionally, readers find that although they know the meaning of every word in the

sentence, they cannot understand the whole content at all. Thus reader has to keep in mind that the meanings of a word depend on its part of speech in that particular sentence.

Knowledge of grammar helps to get meaning from the text. It helps readers to look for possible synonyms in an appropriate category (Chaichanasiri, 2007).

Sentence Structure

Complex and very long sentences can cause problems in reading for international trade staff. Aebersold and Field (1997) say that complex sentences are sentences that contain many clauses and abstract concepts. Sentences with cohesive words such as *however, because, thus and furthermore* are also complex. Besides, Nuttall (2000) states that complex noun groups, nominalizations, coordinating conjunctions, participial phrases, and prepositional phrases are the main causes of problems in reading comprehension because they render too complex and difficult texts to understand. To understand texts, the trade staff must also understand complex noun groups, nominalizations, coordinating conjunctions, participial phrases, and prepositional phrases. Effective reading requires an ability to understand how a text is organized and the relationship between sentences.

In conclusion, the ability to read and understand the second language of individuals will be different depending on the combined knowledge vocabulary, grammar, and sentence structure.

Related Research

As a secondary source for the current study, the previous related research concerning the use of English in business area in Thailand was reviewed as follows;

Karnchanasathit (1980) conducted a survey of the needs for the use of business English of private sectors. The survey aimed to find out the actual skill proficiency of the personnel and the actual proficiency needed by the business community. It also investigated whether the English skills of their personnel were good enough for work performance. The results revealed that most companies used English in business transactions. Therefore, their personnel were required to have proficiency in listening, speaking, writing, and translation respectively. However, the most required skill was reading. Moreover, most of them thought that the English they had studied in educational institutions was not good enough to achieve target performance.

Akkakoson (1994) carried out an examination of English use for business communication in top Thai companies. The results of the study indicated that English was an important tool for business communication and that all four skills were very useful for most of the employees and were required most of the time at the managerial level. The high status group in the human resource management department gave an opinion that all the four skills were also important to the supervisory level staff while only listening and speaking skills were very important to the junior level staff. The middle status group thought that only listening and reading were of importance to the supervisory level whereas the low status group considered that listening, speaking, and writing were essential to the supervisory level.

In addition, a number of studies in repetition of reading problems in several careers were conducted. For instance, Tanghirunwat (2003) conducted a study to examine the reading difficulties of Thai engineers reading manuals and textbooks. The sample group was 50 employees of telecommunication companies. Questionnaires were used to collect the data by examining the participants' difficulties with vocabulary, grammar and the content of technical texts. Manuals and textbooks were selected to assess their English reading proficiency. The results from the reading manuals and textbooks revealed that these Thai engineers had difficulties with vocabulary, grammar, and content when they read manuals and textbooks. The results from the questionnaire also revealed that the participants had problems with technical vocabulary, new vocabulary stemming from new technologies, and technical vocabulary in the telecommunication field. They had difficulties with grammar in the areas of compound sentences, complex sentences, complex noun phrases, and passive voice. Moreover, they lacked knowledge of other technical fields and knowledge of new technologies.

Chaichanasiri (2007) investigated the common problems encountered by Thai computer professionals using English computer texts. The results of the study revealed that all Thai computer professionals encountered various problems on vocabulary, sentence/structure, technical terms, context, and insufficient of knowledge of subject matter at a moderate level. The findings also showed that searching for more information from the Internet was frequently used by all Thai computer professionals when they encountered reading problems. Referring to scientific or technical manuals and using a dictionary of literary terms were also the strategies that some Thai computer professionals often used.

As seen above, studies on the needs for English in various business careers and English reading problems in several careers were investigated, but no research has been undertaken on the problems of international trade staff when reading English documents. This research was expected to reveal a different aspect worthy of investigation.



CHAPTER 3

METHODOLOGY

This chapter describes the methodology of the research. It contains four parts: participants, instrument, data collection, and data analysis. The details are as follows:

Participants

The participants of the study were recruited as follows:

Firstly, from the researcher's observation, the English reading skill was the most importance in their work because they read English documents all day. In addition, from the interview with the international trade manager at SMBC, it was found that his subordinates encountered various problems while reading English documents.

The participants of the study were 30 staff currently working for the international trade department at SMBC in February 2011. The participants were purposively selected to participate in this study.

Instrument

For this study, a questionnaire was employed as an instrument for data collection.

The questionnaire was designed and developed as follows:

The researcher designed the first draft of the questionnaire based on the conceptual information of reading problems gained from the literature review in terms of vocabulary, grammar, and structure. The first draft was designed in accordance with the objectives of the study emphasizing on English reading problems. The survey questions were designed to allow the participants to choose the response that best represents their opinions relating to a series of statements.

To validate the questionnaire, the researcher asked the project advisor and SMBC international trade manager to examine the first draft of the questionnaire. Accordingly, the second draft was developed by using the feedbacks and suggestions gained.

The researcher conducted a trial by randomly distributing the second draft of the questionnaire to five international trade staff at the Bank of China Limited, Bangkok Branch in October 2010. Accordingly, any awkward questions and ambiguous wordings were revised and clarified. Finally, the final revised draft was developed to effectively answer the research questions concerning SMBC international trade staff's English reading problems.

The questionnaire used in the study was in Thai because the participants of the study were Thai staff. In addition, the English questionnaire was included in the Appendices according to the requirement of the study program.

The questionnaire consisted of three parts as follows:

Part 1: General Background of the Participants

The first part contained four questions regarding the personal profile of the participants: age, gender, education, and length of work at the international trade department.

Part 2: Reading Frequency of Various Documents and Problems Encountered while Reading English Documents

The second part, comprising of two questions, was designed to answer the first research question: "What were SMBC international trade staff's English reading problems?" In this part, the participants were firstly asked to identify the frequency of their reading of English documents at work such as letters of credit, sale agreements/contracts, and financial and shipping documents. Then, the participants indicated the degree of English problems they encountered when reading documents related to their work, such as vocabulary, technical terms, and grammar.

Part 3: Solution Methods

The third part, comprising of one question, was designed to answer the second research question: "How did the staff solve their English reading problems?" The participants were asked to identify the frequency of the methods of solution when encountering a problem in reading English documents such as asking the manager or colleagues, asking for assistance from a professional in the related field, and referring to the bank's international trade manual.

Data Collection

In February 2011, the researcher asked the international trade manager of SMBC for a permission to distribute the questionnaire to all current staff during working hours from 9.00 p.m. to 9.30 p.m. The questionnaires were handed to the participants by the researcher. The researcher collected the completed questionnaires within two days. After that, all collected copies were used for data analysis. The participants were informed of the confidentiality of the data used in the study.

Data Analysis

After receiving all completed questionnaires, the responses to the questionnaires were analyzed. The results from the data analysis were illustrated in terms of frequency, percentage, mean score (\bar{x}), and standard deviation (S.D.). According to Pisarnbut (2007), the value of mean scores were interpreted using the following range.

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

Then, the findings, conclusion, and discussion of the study were presented addressing the research questions.

CHAPTER 4

FINDINGS

This chapter presents the findings from data analysis regarding the English reading problems of the international trade staff at Sumitomo-Mitsui Banking Corporation including general information of participants, the frequency of reading the English documents related to work, the degree of problems when reading the English documents, and the frequency of the solution methods used when encountering problems in reading English documents. The data were analyzed using Statistical Package for the Social Sciences (SPSS) and presented in terms of frequency, percentage (%), mean (\bar{x}), and standard deviation (S.D.) followed by a descriptive analysis.

The findings are divided into three main parts consistent with the questionnaire.

General Background of the Participants

Frequency of Reading Various English Documents and the Problems when

Reading the Documents

Solution Methods

General Background of the Participants

The first section focuses on general information of 30 participants concerning gender, age, educational level, and career experience. The data are summarized and presented in percentage as shown in Table 1.

Table 1

General information of participants

General Information	Frequency	Percentage
Age:		
22-29 years	4	13.3
30-36 years	4	13.3
37-43 years	15	50.1
44-50 years	7	7.0
Total	30	100
Gender:		
Male	3	10.0
Female	27	90.0
Total	30	100
Education Level:		
Bachelor's degree	26	86.7
Master's degree	4	13.3
Total	30	100
Career Experience:		
Less than 1 year	4	13.3
1-3 years	1	3.3
4-6 years	4	13.3
7-9 years	6	20.0
10 years or more	15	50.0
Total	30	100

Table 1 indicates that half of the participants (50.1%) were in the age range from 37 to 43 years, and the majority of them (90.0%) were female. Most participants (86.7%) held a Bachelor's degree. Half of them (50.0%) have been working as international trade staff for 10 years or more.

Frequency of Reading Various English Documents and the Problems when Reading the Documents

This section presents the frequency of reading of various English documents related to work and the degree of problems encountered when reading these documents. On a five-point Likert scale, the participants indicated the frequency of their reading of each kind of documents ranging from "always" to "never." They also ranked the problems encountered while reading these documents, ranging from "a lot" to "none." Results are shown in Tables 2 and 3.

Table 2***The frequency of reading the English documents related to work***

Documents	Level of Reading		
	\bar{x}	S.D.	Meaning
2.1 Letters of Credit	3.63	.81	High
2.2 Sales agreements/contracts	2.37	1.19	Low
2.3 Financial and shipping documents	2.92	1.15	Moderate
2.4 Business news & articles from various Medias, such as journals, magazines, Internet	1.78	.79	Very Low
2.5 Notices/brochures	1.81	.68	Low
2.6 Letters/e-mails	3.21	.86	Moderate
2.7 Telexes or SWIFT messages	3.20	1.03	Moderate
2.8 Reports (e.g., sales & marketing reports, production reports)	1.65	.69	Very Low
2.9 Research papers	1.43	.60	Very Low

The results from Table 2 reveal that the participants read letters of credit most frequently ($\bar{x} = 3.63$) in their work. They read letters/e-mails, telexes or SWIFT messages, and financial and shipping documents at a moderate level with the mean scores of 3.21, 3.20, and 2.92, respectively. For other documents, it was found that sale agreements/contracts and notices/brochures were read at a low level with the mean scores of 2.37 and 1.81, respectively. The participants also stated that they read business news & articles from various medias, reports, and research papers at a very low level with the mean scores of 1.78, 1.65 and 1.43, respectively.

Table 3***The degree of problems when reading the English documents related to work***

Problems	Level of Problems		
	\bar{x}	S.D.	Meaning
3.1 General vocabulary	3.79	1.32	High
3.2 Technical terms for business, such as letters of Credit, stale bills of lading, letters of Indemnity, etc.	2.17	1.02	Low
3.3 Grammar	2.20	.93	Low
3.4 Complicated sentence structures	2.27	.94	Low
3.5 Insufficient knowledge in subject matters	2.07	.91	Low

The results in Table 3 indicate that when reading the documents related to work, the participants confronted the English problems concerning general vocabulary at a high level ($\bar{x} = 3.79$). In addition, the participants revealed that they did not encounter much problem in other aspects in terms of complicated sentence structure, grammar, technical terms for business, and insufficient knowledge in subject matters; therefore, the problems in these aspects were rated as low level with the mean scores of 2.27, 2.20, 2.17, and 2.07, respectively.

Solution Methods

This section presents the participants' solutions to their reading problems. On a five-point Likert scale, they indicated the frequency of an application of each solution method, ranging from "always" to "never." The results are displayed in Table 4.

Table 4

The frequency of the solution methods used when reading English documents

Solution Methods	Frequency of Solution Methods		
	\bar{x}	S.D.	Meaning
4.1 Ask for assistance from the boss or the Colleagues	2.70	.84	Moderate
4.2 Ask for assistance from a professional in the related field	2.04	.74	Low
4.3 Refer to the bank's international trade manual	2.10	.86	Low
4.4 Use a dictionary of literary terms	1.96	1.00	Low
4.5 Use electronic dictionary	2.54	.90	Low
4.6 Skip the complicated part	1.71	.81	Very Low
4.7 Use translation program online	1.86	.77	Low
4.8 Search for more information of the certain issue from reliable sources in the Internet	1.83	.65	Low

In Table 4, the findings disclose that asking for assistance from the boss or the colleagues was the only main solution method applied by the participants ($\bar{x} = 2.70$) when they encountered problems in reading English documents whereas the other methods were used at low to very low levels. Using electronic dictionary, referring to the bank's international trade manual, asking for assistance from a professional in the related field,

using a dictionary of literary terms, using translation program online, and searching for more information of the certain issue from reliable sources in the Internet were applied at a low level with the mean scores of 2.54, 2.10, 2.04, 1.96, 1.86, and 1.83, respectively. The only method the participants rarely used was skipping the complicated part ($\bar{x} = 1.71$).

In summary, the findings show that most of the participants were female. The majority were at the age of 37-43 years old. Most of them held Bachelor's degree. Half of the participants have worked as international trade staff for 10 years or more. They mostly read letters of credit in their work. General vocabulary was their most frequent problem found when reading English documents. Most frequently, they sought assistance from their boss or the colleagues when they encountered English reading problems.

In the following chapter, the findings are discussed and conclusions drawn. Limitations of the study and recommendation for further study are also offered.

CHAPTER 5

CONCLUSION AND DISCUSSION

This chapter comprises of four main sections: conclusion of the study, discussion of the major findings, limitations of the study, and recommendations for further study.

Conclusion

This study aimed to investigate reading problems of international trade staff at the Sumitomo-Mitsui Banking Corporation (SMBC) when reading English documents related to their work and the solution methods applied by them. The questionnaire consisted of questions focusing on the participants' frequency of reading of documents related to their work, the degree of problems encountered when reading and the frequency of the solution methods applied when they faced reading problems. The questionnaires were administered to 30 SMBC international trade staff working at Sumitomo-Mitsui Banking Corporation in February 2011. Then the data gathered from the questionnaires were analyzed.

The results showed that the participants confronted the problems in general vocabulary when reading documents related to their work at a high level.

The main solution method applied when facing English reading problems was asking for assistance from the boss and the colleagues.

It should be noted that the results of the study were not as per the researcher's presumption since the findings revealed that reading English documents related to work does not count as a serious problem to SMBC international trade staff. This might be

assumed that the participants' reading ability has been developed after the researcher had interviewed the SMBC international trade manager eight months before this research was conducted. In addition, it is advisable to conduct a pilot survey to explore if the assumption of a study strongly contributes to the investigation of the problems presumed in the study.

Discussion of the Major Findings

The following are the major findings addressing the research questions posed in the study.

Research question 1: What were SMBC international trade staff's English reading problems?

Referring to the English documents related to their work, SMBC international trade staff read letters of credit most frequently. They read letters/e-mails, telexes or SWIFT messages, and financial and shipping documents at a moderately frequency.

The study reveals that when reading English documents at work, SMBC international trade staff mainly encountered problems in general vocabulary whereas problems in technical terms for business, grammar, complicated sentence structures, and insufficient knowledge in subject matters were rarely found. This may be due to the fact that SMBC international trade staff regularly read certain documents at work, such as letters of credit, letters/e-mails, telexes or SWIFT messages, and these documents contain particular writing style in terms of grammar, sentence structures as well as certain vocabulary related to specific subject matters; for example, letters of credit will indicate the reimbursing

instructions in every certain writing pattern as, "The issuing bank will remit proceeds to the negotiating bank upon receipt of the documents complied with L/C terms and conditions."

This writing structure will be found in every letter of credit. Generally, when the staff read the letters of credit, they definitely understand that the buyer's bank will transfer money to the seller's bank when the buyer's bank receives the documents issued as per L/C terms and conditions.

Such finding is well supported by another point regarding technical terms. It was also found that SMBC international trade staff did not regard technical terms as a barrier to their English reading. This was similar to the finding of a study focusing on the problem in English reading of Thai engineers (Tanghirunwat, 2003). The study reveals that Thai engineers did not consider technical vocabulary in the telecommunication field as a serious problem when reading technical manuals. One possible observation for the findings is that documents with technical terms related to certain professions are not problematic to people working in the particular field. It can be concluded that SMBC international trade staff are familiar with vocabulary in terms of technical terms in documents they read at work rather than vocabulary in general.

The results were also consistent to the findings of Chaichanasiri (2007) who studied common problems encountered by Thai professionals using English computer texts. She found that half of the computer professionals in her study lacked knowledge in vocabulary for their reading of English computer texts. It can be assumed that to become a successful reader, a non-native English speaker should acquire sufficient vocabulary both in general and in certain area of subject matters to thoroughly comprehend the reading documents.

Glass and Schachter (1989) assert that vocabulary is important for acquiring meaning from

a text. Without knowledge of key vocabulary in a text, a reader may have serious trouble understanding the message.

In addition, the findings revealed that the participants encountered complicated sentence structures at a low level. Considering from writing styles used in the documents read by the participants, we found that the writing styles used were mostly the same. The sentences written in the documents were in simple and short forms, such as “This credit is transferrable,” or “The documents must be sent to the issuing bank in one lot by courier service.” When the participants read the documents everyday, they were familiar with these writing styles. Consequently, the participants did not find complicated sentence structure as a serious problem in their reading.

Furthermore, grammar was found to contribute a low level of difficulty to the participants. This can be also related to writing styles used in the documents read by the participants in their daily work. Two major tenses used in the documents are “simple tense” and “future tense”; for example, “The beneficiary must indicate L/C number in all documents,” or “The issuing bank will advise the maturity date to the negotiating bank by authenticated SWIFT or tested telex.” Therefore, it could be concluded that certain grammar used in English documents related to international trade work does not cause serious problems to SMBC international trade staff in comprehending the reading text.

The findings also reveal that the documents SMBC international trade staff frequently read at work are letters of credit, letters/e-mails, telexes or SWIFT messages, and financial and shipping documents. Accordingly, it is not surprising to find that the participants reported a low level of reading problems in terms of insufficient knowledge of the subject matters since the documents they regularly read are mostly related to their daily

work, and they obviously have sufficient knowledge and are familiar with the subject matters.

To summarize, SMBC international trade staff pointed out that they counted the general vocabulary as a problem in their English reading. It can be assumed that the participants have sufficient experience working in this area for a certain time and mostly read the similar documents written in the certain styles containing the subject matters related to specific area. Accordingly, they are familiar with the writing style of the documents and these results in that the technical terms for business, grammar, complicated sentence structures, and insufficient knowledge in subject matters were not problematic in their reading. Since the general vocabulary was found to be a barrier in English reading of SMBC international trade staff, to improve their reading ability, they should read other English documents including general vocabulary in addition to those related to their work.

Research question 2: How did the staff solve their English reading problems?

According to the solution methods, the results revealed that participants solved their reading problems by asking for assistance from the boss and the colleagues at a moderate level while they applied other methods at low to very low levels. Using electronic dictionary, referring to the bank's international trade manual, asking for assistance from a professional in the related field, using a dictionary of literary terms, using translation program online, and searching for more information of the certain issue from reliable sources in the Internet were applied at a low level. Skipping the complicated part was rarely used by the participants as their solution method when reading English documents related to their work.

The results showed that half of participants have worked as the international trade staff for more than 10 years. Hence, they should be quite familiar with the documents they daily read at their work. From their long working experiences and their frequency of reading the documents, it is possibly to explain that they have also been used to the solution method they have found most convenient to them, and that is by getting assistance from the boss and the colleagues.

Generally, when people encounter reading problems, they will need to handle with the problems quickly or need someone to clarify the problematic parts to them, and they can go on finishing up their reading documents related to work, punctually. Therefore, asking for assistant from the boss or the colleagues was frequently used as their solution. On the other hand, the participants indicated that they did not ask for assistance from a professional in the related field if they encountered problems while reading. One possible explanation is that their boss and colleagues are always willing to help when the participants ask for their assistance, and the suggestion and advice given are reliable; therefore, they do not need to consult other professionals in the related filed.

It was found that other solution methods including referring to international trade manual, using a dictionary of literary terms, using electronic dictionary, skipping the complicated part, using translation program online, and searching for more information of the certain issue from reliable sources in the Internet were rarely applied by the participants when they encountered problems while reading English documents related to work. It can be assumed that the participants considered the assistance gained from their boss and their colleagues helps to solve their reading problems better than any other methods. This might be due to the prompt help regarding the time constraints at work, and the participants might

know well whoever is keen in such a particular issue and they can directly get the reliable solution from. In addition, it might be able to conclude that SMBC international trade staff are working harmoniously and one can rely on another's comment or suggestion regarding reading problems.

Limitations of the Study

This study had the following limitations:

1. The study was limited to a specific group of participants; only thirty international trade staff at the Sumitomo-Mitsui Banking Corporation were included in this study, and it mainly focused on the international trade staff's reading problems of English documents. Thus, the results of this study may not represent the overall reading problems of English documents in general.
2. The participants in this study was limited to international trade staff at the Sumitomo-Mitsui Banking Corporation, Bangkok Branch. Therefore, the findings may not reflect the reading problems of the international trade staff at other banks.
3. The interview with the international trade manager concerning the problems regarding SMBC international trade staff's reading skill was made almost eight months before the main study was conducted; therefore, the information gained from the interview did not perfectly fit in the design of the research. It is possible that the problems which seemed to be previously crucial had been declining; hence, the level of problems investigated was not as crucial as they were presumed. .

Recommendations for Further Studies

Based on the findings, the following areas for further research are suggested:

1. At present, people who work in several areas such as doctors or lawyers inevitably use English documents in their daily work. They may encounter with some problems when reading English documents and they may not know how to effectively deal with those problems; therefore, a study of the problems encountered by other professionals when reading their work-related documents in English should be investigated so that their problems will be identified and solutions for their problems will be suggested.
2. An increasing number of Thais are employed by international companies or organizations. Working with their foreign colleagues as well as their foreign management, the employees should be highly aware of their English proficiency focusing on effective communication at work. A study of the problems the Thai employees might experience in communication with their foreign colleagues or employers should be explored, and the results can be used as guidelines to develop the English competence of employees in different areas.
3. It is highly advisable that before carrying out a study, a survey to explore the presumed problems should be conducted in addition to a preliminary interview with people involved in such matter. Accordingly, particular issues can be accurately investigated in accordance with the research designed.

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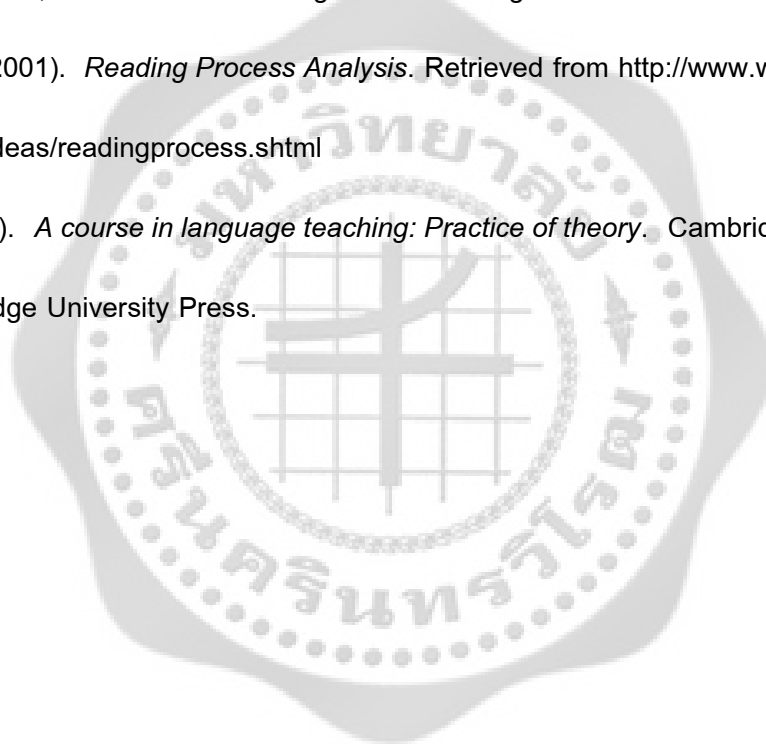
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QUESTIONNAIRE

ENGLISH READING PROBLEMS OF INTERNATIONAL TRADE STAFF

This questionnaire is designed to investigate the international trade staff's English reading problems and their solution methods. The researcher asks for your cooperation to answer this questionnaire in order to be information in the research. The obtained results will be only used in this study. Thank you very much for your kind cooperation.

.....

Part 1: General Background of the Participants

Instruction: Please read and write your answer and check (/) the appropriate information available.

1. Age.....Years
2. Sex

<input type="checkbox"/> Male	<input type="checkbox"/> Female
-------------------------------	---------------------------------
3. What is your highest education level?

<input type="checkbox"/> Below a bachelor's degree	<input type="checkbox"/> Master's degree
<input type="checkbox"/> Bachelor's degree	<input type="checkbox"/> Doctoral degree
4. How long have you been working as an international trade staff?

<input type="checkbox"/> Less than 1 year	<input type="checkbox"/> 1-3 years
<input type="checkbox"/> 4-6 years	<input type="checkbox"/> 7-9 years
<input type="checkbox"/> 10 years or more	

Part 2: Frequency of Reading Various Documents and the Problems when Reading the Documents

1. **Directions:** Please indicate the frequency of reading the following English documents related to your works by marking (/) under the appropriate answers to your opinion.

Items	Frequency of Reading				
	Never 0%	Seldom 1-20%	Sometimes 21-50%	Often 51-80%	Always 81-100%
1.1 Letters of Credit					
1.2 Sales agreements/ contracts					
1.3 Financial and shipping documents					
1.4 Business news & articles from various medias, such as journals, magazines, Internet					
1.5 Notices/brochures					
1.6 Letters/e-mails					
1.7 Telexes or SWIFT messages					
1.8 Reports (e.g., sales& marketing reports, production reports)					
1.9 Research papers					
1.10 Others (please specify)					

2. **Directions:** Please indicate the degree of English problems you encounter when reading the following English documents related to your works by marking (I) under the appropriate answers to your opinion.

Problems	Degree of Problems				
	No (1)	Little (2)	Average (3)	Much (4)	A Lot (5)
2.1 General vocabulary					
2.2 Technical terms for business such as, letters of Credit, stale bills of lading, letters of indemnity, etc.					
2.3 Grammar					
2.4 Complicated sentence structures					
2.5 Insufficient knowledge in subject matter					
2.6 Others (please specify)					

Part 3: Solution Methods

Directions: Please indicate the frequency of the solution methods you use when reading English documents related to your works by marking (/) under the appropriate answers to your opinion.

Solution Methods	Frequency of Solution Methods				
	Never 0%	Seldom 1-20%	Sometimes 21-50%	Often 51-80%	Always 81-100%
1. Ask for assistance from the boss or the colleagues					
2. Ask for assistance from a professional in the related field					
3. Refer to the bank's international trade manual					
4. Use a dictionary of literary terms					
5. Use electronic dictionary					
6. Skip the complicated part					
7. Use translation program online					
8. Search for more information of the certain issue from reliable sources in the Internet					
9. Others (please specify)					

******Thank your very much******



APPENDIX B
THAI QUESTIONNAIRE

แบบสอบถาม

ปัญหาการอ่านภาษาอังกฤษของพนักงานฝ่ายการค้าระหว่างประเทศ

แบบสอบถามชุดนี้จัดทำขึ้นเพื่อสำรวจปัญหาในการอ่านภาษาอังกฤษของพนักงานฝ่ายการค้าระหว่างประเทศและวิธีในการแก้ปัญหา ผู้วิจัยขอความร่วมมือจากท่านในการตอบแบบสอบถามเพื่อเป็นข้อมูลในงานวิจัย ข้อมูลที่ได้รับจะใช้เพื่อการศึกษาเท่านั้น ขอขอบคุณทุกท่านอย่างสูงที่ให้ความร่วมมือเป็นอย่างดี

ตอนที่ 1 ข้อมูลทั่วไปของผู้ตอบ

คำชี้แจง โปรดเขียนหรือทำเครื่องหมาย / ลงในช่องว่างที่ตรงกับคุณสมบัติของท่าน

1. อายุ.....ปี

2. เพศ

ชาย

หญิง

3. ระดับการศึกษาสูงสุด

ต่ำกว่าปริญญาตรี

ปริญญาโท

ปริญญาตรี

ปริญญาเอก

4. ระยะเวลาในการทำงานทางด้านการค้าระหว่างประเทศ

น้อยกว่า 1 ปี

1-3 ปี

4-6 ปี

7-9 ปี

10 ปี หรือ มากกว่า

ตอนที่ 2 ความถี่ของการอ่านเอกสารต่างๆ และปัญหาที่พบในการอ่าน

1. **คำชี้แจง** โปรดระบุความถี่ในการอ่านเอกสารภาษาอังกฤษที่เกี่ยวข้องกับงานและหน้าที่ของท่านต่อไปนี้โดยทำเครื่องหมาย / ลงในช่องว่างที่ตรงกับความคิดเห็นของท่าน

ชนิดของเอกสาร	ความถี่ในการอ่าน				
	ไม่เคย 0%	นาน ๆ ครั้ง 1-20%	บางครั้ง 21-50%	บ่อย ๆ 51-80%	สม่ำเสมอ 81-100%
1.1 เลตเตอร์ออฟเครดิต (Letter of Credit)					
1.2 สัญญาหรือข้อตกลงในการขาย					
1.3 เอกสารการขนส่งและการเงิน					
1.4 บทความและข่าวทางด้านธุรกิจ จากสื่อต่างๆ เช่น หนังสือพิมพ์ นิตยสาร อินเทอร์เน็ต					
1.5 ประกาศ/แผ่นพับโฆษณา					
1.6 จดหมาย/อีเมล					
1.7 ข้อความ SWIFT หรือ TELEX					
1.8 รายงาน (เช่น รายงานการตลาด การขาย การผลิต)					
1.9 บทความการวิจัย					
1.10 อื่นๆ (โปรดระบุ).....					

2. คำชี้แจง โปรดระบุระดับของปัญหาด้านภาษาอังกฤษที่ท่านพบในการอ่านเอกสารที่เกี่ยวข้องกับงานและหน้าที่ของท่านต่อไปนี้โดยทำเครื่องหมาย / ลงในช่องว่างที่ตรงกับความคิดเห็นของท่าน

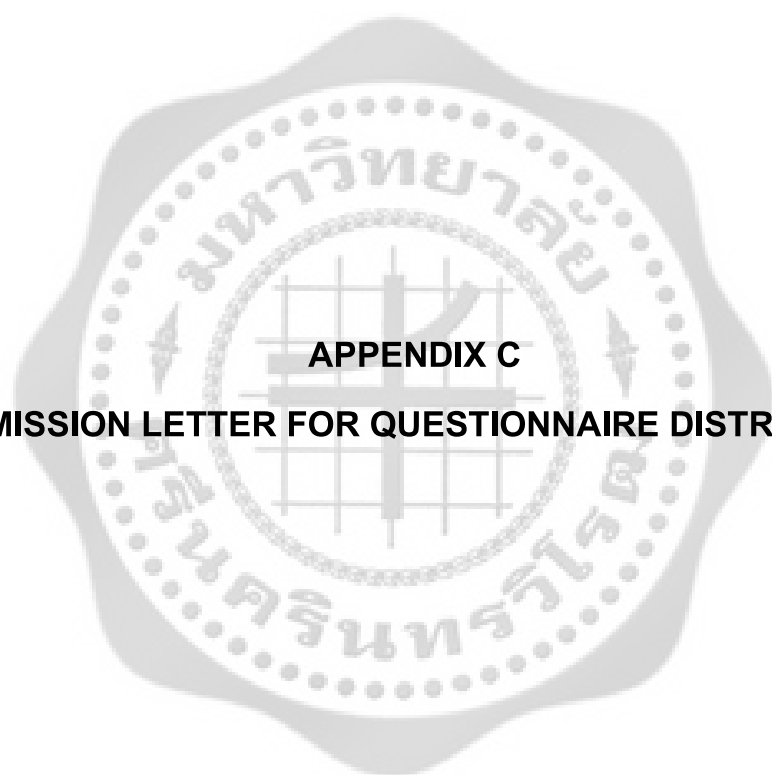
ปัญหาในการอ่าน	ระดับของปัญหาในการอ่าน				
	น้อยที่สุด (1)	น้อย (2)	ปานกลาง (3)	มาก (4)	มากที่สุด (5)
2.1 คำศัพท์ทั่วไป					
2.2 คำศัพท์เฉพาะด้านธุรกิจ เช่น Letter of Credit, Stale Bill of Lading, Letter of Indemnity, etc.					
2.3 ไวยากรณ์					
2.4 โครงสร้างประโยคที่ซับซ้อน					
2.5 ความรู้ในหัวข้อที่อ่านไม่เพียงพอ					
2.6 อื่นๆ (โปรดระบุ).....					

ตอนที่ 3 วิธีแก้ไข

คำชี้แจง ท่านเคยใช้วิธีการแก้ปัญหาต่อไปนี้ในการอ่านเอกสารภาษาอังกฤษที่เกี่ยวข้องกับงานและหน้าที่ของท่านหรือไม่ ถ้าเคย โปรดระบุความถี่ที่ใช้ในวิธีการนั้นๆโดยทำเครื่องหมาย / ลงในช่องว่างที่ตรงกับความคิดเห็นของท่าน

วิธีแก้ปัญหา	ความถี่ที่ใช้ในการแก้ปัญหา				
	ไม่เคย 0%	นาน ๆ ครั้ง 1-20%	บางครั้ง 21-50%	บ่อย ๆ 51-80%	สม่ำเสมอ 81-100%
1. สอบถามหัวหน้าหรือผู้ร่วมงาน					
2. ขอความช่วยเหลือจากผู้เชี่ยวชาญในสาขาที่เกี่ยวข้อง					
3. อ้างอิงจากคู่มือการค้าระหว่างประเทศของธนาคาร					
4. ใช้พจนานุกรมทางด้านภาษาที่เป็นเล่ม					
5. ใช้พจนานุกรมอิเล็กทรอนิกส์ (Electronic Dictionary)					
6. เข้าร่วมที่คลับสอน					
7. ใช้โปรแกรมการแปลออนไลน์ (Online Translation Program)					
8. ค้นหาข้อมูลเพิ่มเติมจากแหล่งหัวข้อที่เชื่อถือได้จากอินเทอร์เน็ต					
9. อื่นๆ (โปรดระบุ).....					

*****ขอขอบคุณมา ณ โอกาสนี้*****



APPENDIX C

PERMISSION LETTER FOR QUESTIONNAIRE DISTRIBUTION

32/17 Moo 3, Soi Jariphibul,
Phibulsongkram Road, Tambol Bangkhaen,
Amphur Muang, Nonthaburi Province 11000,
Thailand

Date:.....

Dear Mr. Narong Lerdlakkanawong,
Manager of International Trade Department
Sumitomo Mitsui Banking Corporation, Bangkok Branch,
1 South Sathorn Road, Bangkok 10120,
Thailand

I am doing research on English Reading Problems of International Trade Staff at Sumitomo Mitsui Banking Corporation which will be submitted for my Master of Arts Degree in Business English for International Communication at Srinakharinwirot University. Therefore, I respectfully request your permission to distribute questionnaire to international trade staff of Sumitomo Mitsui Banking Corporation. Gathered information will be used for academic purposes only.

Your permission to collect the data for my research is greatly appreciated.

Yours sincerely,

Mr. Pitak Wongwaiyut

Approved:.....

(Mr. Narong Lerdlakkanawong)

Date:.....



VITAE

Name: Pitak Wongwaiyut

Date of Birth: April 22, 1970

Place of Birth: Trang

Address: 32/17 Moo 3, Soi Jariphibul, Phibulsongkram Road,
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2011 Master of Arts (Business English for International
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