

A STUDY OF FOREIGN CLIENTS' SATISFACTION TOWARDS THAI BANK
STAFF'S ENGLISH ORAL COMMUNICATION

MASTER'S PROJECT
BY
JANPEN LAUNGMANEE

Presented in Partial Fulfillment of the Requirements for the
Master of Arts Degree in Business English for International Communication
at Srinakharinwirot University
October 2007

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AN ABSTRACT
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October 2007

Janpen Laungmanee. (2007). *A Study of Foreign Clients' Satisfaction towards Thai Bank Staff's English Oral Communication*. Master's project, M.A. (Business English for International Communication). Bangkok: Graduate School, Srinakharinwirot University. Project Advisor: Ms. Sopin Chantakloi.

The objectives of this study were to find out the level of foreign clients' satisfaction when communicating in English with Thai bank staff and to investigate the factors causing any unsuccessful communication. Questionnaires were used in the survey to collect data from fifty foreign clients of Bank of AYUDHYA at Assumption University (Huamark Campus) branch in Bangkok in January 2007. The data were analyzed using the frequency and percentage.

The findings of the study revealed that overall foreign clients were satisfied with the ability of Thai bank staff in English listening and speaking skills. They stated that the level of listening and speaking skills of Thai bank staff in interpretation of the content, grammatical structure, vocabulary use, and intonation was fair. In terms of listening skill, foreign clients indicated that sometimes Thai bank staff had some difficulties in understanding and responding to their request. The findings also showed that the major factor causing the unsuccessful communication was when Thai bank staff speak English with Thai accent.

การสำรวจความพึงพอใจของลูกค้าชาวต่างชาติที่มีต่อการฟัง-พูดภาษาอังกฤษของ
พนักงานธนาคารไทย

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เสนอต่อบัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ เพื่อเป็นส่วนหนึ่งของการศึกษา
ตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต
สาขาวิชาภาษาอังกฤษธุรกิจเพื่อการสื่อสารนานาชาติ
ตุลาคม 2007

จันทร์เพ็ญ เหลืองมณี (2550). การสำรวจความพึงพอใจของลูกค้าชาวต่างชาติที่มีต่อการฟัง-พูด

ภาษาอังกฤษของพนักงานธนาคารไทย. สารนิพนธ์ ศศ.ม. (ภาษาอังกฤษธุรกิจเพื่อการ

สื่อสารนานาชาติ). กรุงเทพฯ: บัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ.

อาจารย์ที่ปรึกษาสารนิพนธ์: อาจารย์โสภณ จันทะคล้าย.

สารนิพนธ์ฉบับนี้มีจุดประสงค์เพื่อศึกษาระดับความพึงพอใจของลูกค้าชาวต่างชาติที่มีต่อการใช้ภาษาอังกฤษในการสื่อสารของพนักงานธนาคารไทย และเพื่อสำรวจปัจจัยที่ทำให้การสื่อสารระหว่างลูกค้าชาวต่างชาติและพนักงานธนาคารไทยไม่สัมฤทธิ์ผล โดยใช้วิธีการสุ่มตัวอย่างจากลูกค้าธนาคารกรุงศรีอยุธยา จำกัด (มหาชน) สาขาย่อย มหาวิทยาลัย อัสสัมชัญ (หัวหมาก) ที่เป็นชาวต่างชาติจำนวน 50 คน ที่มาใช้บริการในเดือนมกราคม 2550 โดยกลุ่มตัวอย่างตอบแบบสอบถาม และผู้วิจัยนำข้อมูลที่ได้รับมาวิเคราะห์ผลโดยใช้ค่าความถี่ และค่าร้อยละ

ผลการศึกษาพบว่า โดยทั่วไป ลูกค้าชาวต่างชาติส่วนใหญ่พอใจกับทักษะการฟังและการพูดภาษาอังกฤษของพนักงานธนาคารไทย และมีความเห็นว่าทักษะด้านการตีความ โครงสร้างของภาษา การใช้คำศัพท์และการออกเสียงของพนักงานธนาคารไทย อยู่ในระดับปานกลาง ทั้งนี้ลูกค้าชาวต่างชาติมีความเห็นเกี่ยวกับทักษะการฟังของพนักงานธนาคารไทยว่า ในบางครั้งพนักงานไม่เข้าใจและไม่สามารถปฏิบัติตามความประสงค์ และปัจจัยที่เป็นอุปสรรคต่อการสื่อสารระหว่างลูกค้าชาวต่างชาติกับพนักงานธนาคารไทยในด้านทักษะการพูดคือ การพูดภาษาอังกฤษด้วยสำเนียงไทย

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The Master's Project Advisor, Chair of Business English for International Communication, and Oral Defense Committee have approved this Master's Project *A Study of Foreign Clients' Satisfaction towards Thai Bank Staff's English Oral Communication* by "Janpen Laungmanee" 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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ACKNOWLEDGEMENTS

This research has been accomplished with the contributions and the support from many people. I would like to take this opportunity to express my appreciation to them.

Firstly, I would like to express my deep appreciation and gratitude to Ms. Sopin Chantakloi, my master's project advisor, for her kind assistance, generosity and patience in providing excellent comments on every earlier draft. Without her, this success would not have been achieved.

My sincere gratitude is extended to Dr. Walaiporn Chaya, and Dr. Saengchan Hemchua, my committees, for their valuable suggestions and proofreading to improve my master's project.

I also would like to express my deep gratefulness to my manager, Ms.Pongsima Koslathip, Senior Vice President and Manager, Currency Exchange and Foreign Remittances Department, Ms. Saroch Jiriyasin, Foreign Officer 8, and all staff of Bank of AYUDHYA for their support, understanding and kind assistance throughout this study. Thanks are also given to all instructors in the Business English for International Communication Program for their teaching, dedications, and advices.

Lastly, sincere deepest appreciation is given to my family and friends for their steady love, their understanding and their moral support during my study.

Janpen Laungmanee

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CHAPTER 1

INTRODUCTION

1. BACKGROUND

The world is characterized by a growing number of contacts in communication between people of different languages and cultural backgrounds. The communication takes place in different areas such as education, science, military cooperation, mass media, entertainment, tourism, and business.

As communication is involved in most occupations and most organizations in the business world, Sigband and Bell (1989: 2) studied the importance of communication towards every level in the company and found that Chief Executive Officers (CEOs) spend 78 percent of their time in oral communication, while second-level managers devote 87 percent of their time to all types of communication. Third-level managers devote 81 percent of their time similarly, and supervisors spend an almost unbelievable 74 percent of their time in the same activity. Regardless of what position people are in - Chief Executive Officers, second-level managers or third-level managers - effective communication skills are fundamental for success.

Furthermore, the research conducted by the University of Pittsburgh's Katz Business School revealed that communication skills, including written and oral presentations, as well as an ability to work with others, are the main factor contributing to job success (Why you need to get your message across. 2006: online).

Generally, the communication in organization can be separated into two groups: internal and external. Internal functions of communication include issuing and clarifying procedures and policies, informing management process, persuading others to make changes or improvements, coordinating activities and providing assistance, interacting with employees, and getting to know individuals. External functions of communication include answering inquiries about products or services, persuading customers to buy products or services, clarifying supplier specifications and quality requirements, issuing credit, collecting bills, responding to regulatory agencies, and promoting a positive image of the organization (Guffey. 1997: 29). In all these tasks, employees and managers use a number of communication skills: reading, speaking, and writing, but the most of organizational communication's form may be oral or written.

Guffey (1997: 18 -19) emphasized that the best way to transmit information meaningfully is orally. This communication form has many advantages. For one thing, it minimizes misunderstandings because communicators can immediately ask questions to clarify uncertainties. For another advantage, it enables communicators to see each other's facial expressions and hear voice inflections. Oral communication is also an efficient way to achieve an agreement when many people have a consultation. Finally, most people enjoy face-to-face interpersonal communication because it is easy and natural to begin a friendship.

Apart from communication in the organization, personal communication is also necessary because people communicate to satisfy needs in both their work and daily lives. Basically, communication is the process of sending and receiving messages in order to share meaning. The communication process involves two or more process attempting to share people's ideas, feelings, and attitudes. The process may be oral or written (Galvin; & Cooper. 1999: 5).

In almost all oral communication situations, speakers and listeners interact with each other over a period of time, trying to understand what the others mean while trying to get their points across. Imagine the start of the communication process as being the first moment two people meet. The next minutes or hours continue the process. If these people come together again over weeks, or years, the process continues (Galvin; & Cooper. 1999: 5).

The communication process is successful only when the receiver understands the message as intended by the sender. However, it is difficult to achieve because no two people share the same life experiences, and because many barriers can disrupt the process. These barriers occur at any stage in the process, from the sender's initial development of the message to the receiver's feedback. The most significant communication misunderstandings result from problems in these areas: bypassing, frame of reference, lack of language and listening skills, emotional interference, and physical distractions (Guffey. 1997: 13).

To overcome barriers, communicators must recognize communication's imperfections, adapt messages to receivers, improve language and listening skills, question preconceptions, and plan for feedback.

Due to the significant roles of communication mentioned above, people must pay attention to the effective communication not only in their daily lives but also in the organization because communication is a central factor in the emerging knowledge society and a major consideration for anyone entering today's work force.

2. STATEMENT OF THE PROBLEM

Thailand, like several other Asian countries, has developed very rapidly in recent years especially in tourism, attracting many foreign visitors. The number of foreign tourists who visited Thailand in December 2005 is 1,202,578.00 (National tourist arrivals to Thailand by nationality and mode of transport. 2007: online). Unfortunately, when they communicate with some Thais, language becomes one of their obstacles to survive in this country.

Although English is a worldwide language, estimated 354 million people speak English as their first language, and usage of English as a second language is estimated between 150 million and 1.5 billion (English language. 2006: online), it is neither an official nor a second language in Thailand. However, it plays a significant role as a medium in many business fields such as tourism and banking.

In financial business, Banking, a career of a service manages a lot of commercial business to clients. English language is a necessary tool for Thai bank staff to serve and respond to their clients' request. In order to successfully communicate with foreign clients, Thai bank staff need to be able to use English effectively.

However, from the observation and experience of the researcher working in Banking for more than five years, Thai bank staff confront different obstacles when communicating with foreigners for example inadequacy of English skill and misinterpretation. According to the different levels of their English competence, the misunderstanding between Thai bank staff and foreign clients can occur easily.

Therefore, the researcher is interested in investigating the satisfaction of foreign clients when communicating in English with Thai bank staff focusing on listening and speaking. The findings can provide some guidelines for Thai bank staff to improve their English ability when communicating with foreign clients as well as to increase the level of customers' satisfaction.

3. OBJECTIVES OF THE STUDY

The main objectives of the study are:

1. To find out the level of foreign clients' satisfaction when communicating in English with Thai bank staff.
2. To investigate the factors that cause any unsuccessful communication between foreign clients and Thai bank staff when communicating in English.

4. RESEARCH QUESTIONS

This study is designed to answer the following research questions:

1. What is the level of foreign clients' satisfaction when communicating in English with Thai bank staff?
2. What factors cause the unsuccessful communication between foreign clients and Thai bank staff when communicating in English?

5. SIGNIFICANCE OF THE STUDY

Obviously, communication is a core of service in business section. The limitation of communication of staff has an influence on the satisfaction of the clients. Clients will be dissatisfied with the poor communication or incompetent staff, and may avoid continuing the business with some certain companies when the cases are too serious to be solved. As a result, the study of foreign clients' satisfaction towards Thai bank staff when communicating in English can be very helpful for the organization to clearly understand the aspects involving the success in communicating with their foreign clients as well as the level of their satisfaction. In addition, Thai bank staff themselves will be able to be aware of their competence in English oral communication via foreign clients' view and then to improve any weaknesses that may occur accordingly.

6. SCOPE OF THE STUDY

This study explored the satisfaction of foreign clients towards the ability of Thai bank staff when communicating in English focusing on Thai bank staff's listening and speaking skills. A set of questionnaire randomly distributed to fifty foreign clients visiting Bank of AYUDHYA, Assumption University (Huamark Campus) branch during January 2007.

7. DEFINITIONS OF TERMS

1. "Bank staff" means the employees of Bank of AYUDHYA, Assumption University (Huamark campus) branch who assist and offer many kinds of service to the clients: changing foreign currencies, cashing checks, accepting deposits and loan payments and processing withdrawals.
2. "Foreign clients" means the client of Bank of AYUDHYA, Assumption University (Huamark) branch who are non resident of Thailand and have accounts or have a regular visit to the branch.

3. "Communication" means an exchange of facts, ideas, opinions or emotion by two or more person (Pal; & Korlahalli. 1982:EC3). In this study, it occurs between foreign clients and Thai bank staff.
4. "Service" means economic activities that create value and provide benefits for customers at specific times and places as results of bringing about a desired change in- or on behalf of- the recipient of the service (Lovelock. 2001:3). In this study, it refers to activities of the bank.

CHAPTER 2

REVIEW OF THE RELATED LITERATURE

This chapter focuses on the related literature and research to understand the concept of study as follows:

1. Essential of communication
2. Listening skill
3. Speaking skill
4. Related previous research

1. Essential of communication

Communication is important for the society nowadays because it is the only way to relate to the rest of the world. It is, therefore, necessary to understand what the communication is and how the communication processes for understanding the people.

1.1 Definition of communication

Although several scholars have created many definitions of communication over the years, this study will provide some simple and interesting definitions of communication as follows:

First, communication refers to the process by which information is transmitted and understood between two or more people. They focus on the word understood because transmitting the sender's intended meaning is the essence of good communication (McShane; & Gilnow. 2000: 232).

Second, communication is a process by which information is exchanged between individuals through a common system of symbols, signs or behavior (Honors: communication capstone. 2000: online)

Next, Jacquelyn B. Carr (1979:5) discusses in *Communicating and Relating* that communication refers to relationship and information sharing between individuals.

In brief, communication means the process of exchanging meaning and sharing information in order to understand another person.

1.2 Cycle of communication

According to Lilian O. Feinberg (1982:2), communication is most effective when messages are coded unambiguously, transmitted without interference, received completely and decoded accurately so that the original information is perfectly duplicated.

Walton and Jeffrey (1995:2) show a model of good communication that involves general elements as shown below:

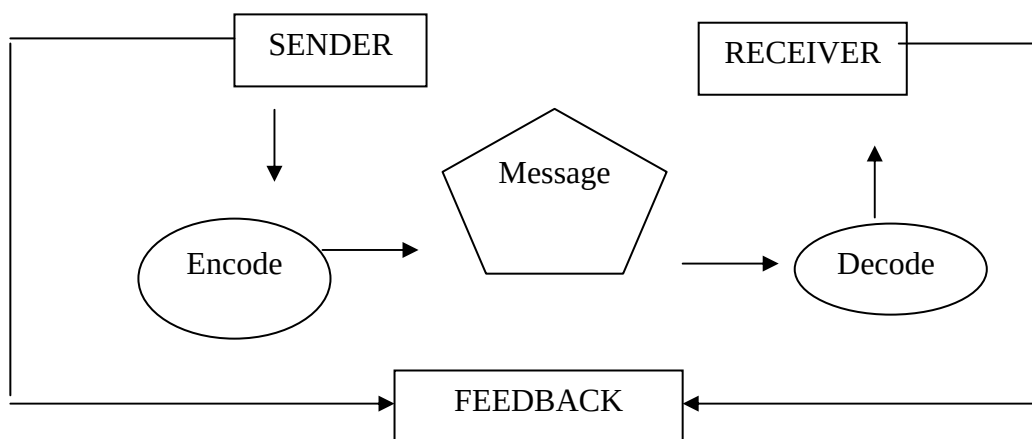


Figure 1: A model of effective communication (Walton; & Jeffrey. 1995: 2)

Sender

A person starts the communication cycle because he has information to transmit to another.

Encoding

The next task of the sender is to encode the information into a form that can be sent by selecting an appropriate message.

Message

The information becomes a message after the sender arranges the idea and selects an appropriate channel to transmit it. The channel could be written, verbal/speaker or non-verbal. The sender needs to select the channel or channels that will allow the information to be most easily understood.

Decoding

When the message reaches their destination, it is interpreted into ideas by the receiver. This process is called decoding.

Receiver

Being a two-way process, most communication involves a second person. This second person is called the receiver, whose attitudes, beliefs and prejudices, among other things, will affect how well the message is received and understood.

Feedback

Feedback is the response made by the receiver. It begins when the receiver responds to the message and ends when his response has been decoded by the original sender. For effective communication, feedback is extremely important, if the feedback does not occur, the sender would never get sure that his message had been clearly understood.

However, the effective communicator realizes that communication is not an automatic process and if they do not understand the process accurately, the communication can be easily broke down.

1.3 Effective communication

Communication is so difficult because at each step in the process, major potential for error can be occurred. By the time a message gets from a sender to a receiver, transmission errors can take place. Thus, it is no surprise that social psychologists estimate that there is usually a 40-60% loss of meaning in the transmission of messages from sender to a receiver (*The importance of effective communication*. 2006: Online).

Lee Thayer (1968:8) suggests that communication effectiveness- viewed in the conventional sense of communicator doing something to his receiver (s) - is determined that the communicator understands the communication process firstly, later communicator's attitudes, and then the techniques the communicator employs.

1.4 Basic Forms of communication

Generally, two major types of communication's forms consist of verbal and non-verbal language. Verbal means "through the use of words" either written or spoken. Non-verbal means "without the use of words" (Lehman; Himstreet; & Baty. 1996: 4)

1.5 Barriers to communication

The communicator should understand the communication barriers because they are able to enter into the communication process all the time. The communication barriers can be divided into two main things: verbal and non-verbal barriers (Sigband; & Bell. 1989:12).

1.5.1 Verbal barriers

The importance of verbal barriers is language. Language itself is the most common barrier to effective communication, and it has many types of communication problems.

Among the problems in the use of language for communication are firstly differences in interpretation of statements and words. Basically, language uses words to convey ideas, facts and feeling. Sometimes semantic problems arise in the interpretation of words because the meanings are not in the words but in the minds of the people who receive them.

Meanings of concrete words do not vary too much from one person to another.

Another verbal barrier is inadequate vocabulary. If the stock of words is poor, the ability to communicate will be limited. It is important to build up the vocabularies so that people can express the ideas clearly, forcefully, and easily rather than with second-choice words.

One should also make every effort to avoid errors in speaking and writing. Whether it is in grammar, pronunciation, diction, or spelling, an error immediately forces the reader or listener to focus on the mistake. Never minimize an error, regardless of how minor; make every effort to make the language choice as correct as possible (Sigband; & Bell. 1989: 18-20).

Proper level of language is a kind of barrier. To communicate with other, one should know the level of the other side and select the proper level of language for speaking or writing.

1.5.2 Non-verbal barriers

According to Sigband & Bell (1989: 12-18), the barriers of non-verbal communication can occur because of these factors as follows: differences in perception, lack of fundamental knowledge, distractions, and prejudice.

Finally, the communicator must be aware of the barriers on communication not only verbal but also non-verbal communication before communicating with the others for avoiding the ineffective communication.

2. Listening skill

Listening skill is an important ingredient that runs through all good communication.

Active listening is an interactive process for improving the degree of understanding between two or more people. Good listening is not a passive skill. It takes effort, attention and intervention. Then, it is interesting to understand this skill seriously.

2.1 Definition of listening skill

There are many definitions of listening skill: for example, firstly, listening is the process of receiving and assimilating ideas and information from verbal messages. Effective listening includes both literal and critical comprehension of ideas and information transmitted in oral language (Smith 1986: 250-251).

Secondly, listening is a process that consists of five elements: hearing, attending, understanding, responding, and remembering. Hearing is the physiological dimension of listening that occurs when sound waves strike the ear at a certain frequency and loudness and is influenced by background noise. Attending is the process of filtering out some messages and focusing on others. Understanding occurs when people make sense of a message. Responding consists of giving observable feedback to the speaker such as eye contact and appropriate facial expressions. Remembering is the ability to recall information. Listening is not just a passive activity; people are active participants in a communication transaction (Types of nonverbal communication listening skills. 2005: online).

In brief, listening means a process of receiving the message and promptly responding to the speaker after understanding the message.

2.2 Levels of listening

The listening can be separated in five levels as mention below (Payne 2001: 61-63):

Level 1: listening for enjoyment This is the easiest of the five levels of listening.

Listening for enjoyment requires momentary concentration. There are a few expectations for remembering the content of what people listen to.

Level 2: listening for information This level of listening requires more concentration than listening for enjoyment. Listening for information carries with it an expectation of retention. Retention, the remembering and recall of information, is an expectation of this level of listening.

Level 3: Critical listening Critical listening is an even more active process. Not only does it involve listening for information, it involves analyzing and evaluating information. A critical listener will take in information and retain it. At the same time, a critical listener questions the information and tests it against other information. A critical listener is able to give more thoughtful and perceptive feedback.

Level 4: Precision listening Precision refers to the ability to distinguish clearly. This level goes beyond listening critically. Precision listening is listening with attention to details. Precision listener not only hears the facts, but also hears the subtle changes in a speaker's voice that reveal what the speaker feels.

Level 5: Empathic listening This is the highest level of listening. It requires concentration, retention, and judgment. More important, it requires empathy that means the ability to put ourselves in someone else's place and understand his or her feelings. Listening with empathy requires the skills of precision listener plus one very important. An empathic listener is motivated to listen for an understanding of how the speaker feels. The empathic listener, while not always agreeing with a message, makes an effort to understand why someone feels a certain way.

In conclusion, listening is such an important part of the communication process that people have to keep in mind that they need to be good listeners by improving and practicing frequently.

3. Speaking skill

Speaking is the productive skill in the oral mode. It, like the other skills, is more complicated than it seems at first and involves more than just pronouncing words (Speaking skill. 1999: online). In business society, successful businessmen not only need to speak directly and effectively but proficiency of speaking skill always helps facilitate communications.

3.1 Definition of speaking skill

Regarding to the definition of speaking skill, George Yule (1996: 163) thinks about the spoken language in three sections:

- 1) The spoken language is a formal system, focusing on pronunciation.
- 2) The spoken language is a medium of information transfer.
- 3) The spoken language is a medium of interpersonal exchange.

3.2 Types of speaking situation

There are three kinds of speaking situation (1999: online):

1) Interactive

Interactive speaking situation include face-to-face conversations and telephone calls, in which people are alternately listening and speaking, and in which they have a chance to ask for clarification, repetition, or slower speech from our conversation partner.

2) Partially interactive

Some speaking situations are partially interactive, such as when giving a speech to a live audience, where the convention is that the audience does not interrupt the speech. The speaker nevertheless can see the audience and judge from the expressions on their faces and body language whether or not they are being understood.

3) Non-interactive

Few of speaking situation may be totally non-interactive, such as when recording a speech for a radio broadcast.

3.3 Barriers of speaking skill

Speaking skill cannot be effective because of some barriers (Feinberg. 1982: 51-52):

- Poorly organized and incomplete ideas
- Excessive detail and rephrasing
- Ambiguous terms
- Incorrect grammar and long, awkward sentences
- Inappropriate and monotonous decibel level, pitch, and speaking rate
- Omitted and distorted sounds
- Excessive nasality, breathiness, and hoarseness
- Meaningless words and phrases; such as, “um”, “and-uh”, “okay?” and “you know”.

In brief, to be successful in speaking skill, speakers must be able to convey ideas clearly and briefly; moreover, they have to be aware of the barriers and the audience.

4. Related previous research

Recently, some researchers conducted several studies focusing on different aspects related to English listening, English speaking, and communication, and some provoking findings were revealed. For instance, in 1999, Duangphan Krisanon conducted a study entitled "*The causes of communication problems in the secretary's telephone in English.*" The results of the study revealed that the causes of communication problems over the telephone resulted from language barriers. Almost 50% of the participants said that language barriers consisted of incorrect pronunciation and low ability in speaking skills.

Another study concentrated on English speaking entitled "*(v) is really a problem sound for Thai speakers*" by Boonruang Chunsuvimol and Nantana Ronnakiat (2001). The main purpose of this research was to investigate stylistic variation of (V) in the English of Thai speakers. Three styles were chosen in this study: conversation (informal), reading text (formal), and minimal pairs (very formal). The data analysis showed that there was a significance difference between the use of syllable-initial and word-final (v). Most of syllable-initial (v) occurred as [v] in each style while the word-final (v) occurred most frequently as [f], followed by [v].

Another significant study entitled, “*Students’ opinions toward oral presentations in EFL classrooms.*” was carried out by Chanida Siriphotchanakorn (2005). The study revealed the problems the students encountered during giving oral presentations. More than half of students had mistakes in grammar (86.67%), and spoke English with wrong pronunciation (68.33%). They could not find the words that could help them present their ideas clearly (60%), and felt nervous and could not speak out (55%).

Another researcher, Orisa Sursattayawong (2006) did a research entitled “*A survey of English speaking problems of nurses at Rajavithi Hospital.*” The purpose was to explore the major problems in speaking English. It was found that the speaking problems of the nurses at Rajavithi Hospital were caused by grammatical errors, difficulty in self- expression, not being able to use the right words, inappropriate use of intonation and stress, mispronunciation, and lack of self- confidence.

The above research demonstrates the barriers of English communication skills focusing on speaking and listening skill of Thais in some business areas, and it will be interesting to further explore some related aspects in different careers. Therefore, the study of English oral communication between Thai bank staff and the foreign clients including the satisfaction of those clients is proposed to carry out by the researcher.

CHAPTER 3

RESEARCH METHODOLOGY

This chapter presents the methodology of the research. It contains three sections: subjects of the study, instrument of the study, and procedure of the study. The details are as follows:

1. Subjects of the study

The sample of this study was fifty regular foreign clients of Bank of AYUDHYA at Assumption University (Huamark Campus) branch in Bangkok. The researcher chose only regular foreign clients because the target group were familiar with the bank staff at Huamark branch, then they were able to reflect on their experience in communication with Thai bank staff and give their opinion if they encountered any difficulties communicating with them.

2. Instrument of the study

The questionnaire was employed as an instrument in this study. The questionnaire was designed to answer the research questions. The early draft of the questionnaire had been randomly tried out with 10 foreign customers at Bank of AYUDHYA at Assumption University (Huamark Campus) in December, 2006. The researcher then revised and developed the questionnaire according to the pilot survey by excluding some irrelevant items and clearly clarifying some ambiguous words and sentences.

The final draft of the questionnaire was divided into three parts. The first part concerned the personal information of the respondents. The second part was designed to find out the information concerning English listening and speaking skills of Thai bank staff. The third part aimed to study the respondents' satisfaction towards the ability of Thai bank staff in English listening and speaking.

3. Procedures of the study

3.1 Data collection

The researcher randomly distributed the questionnaires to the target group while they were visiting Bank of AYUDHYA in Assumption University (Huamark campus) branch during January, 2007.

3.2 Data analysis

After receiving all completed questionnaires, the researcher categorized the data according to the research questions to find out the level of foreign clients' satisfaction when communicating in English with Thai bank staff and to investigate the factors causing any unsuccessful communication. The results were presented in percentage in the forms of tables.

CHAPTER 4

FINDINGS

This chapter presents the research findings. The data collected from fifty returned questionnaires are presented as percentages shown in the tabular forms along with the explanations.

According to the questionnaire and the research questions, the findings are divided into three parts as follows:

Part 1: General information of the respondents

Frequency and percentage were used to analyze the data.

Part 2: Information concerning Thai bank staff's oral communication in English

Frequency and percentage were employed to identify the information concerning

Thai bank staff's oral communication in English.

Part 3: Clients' satisfaction towards the ability of Thai bank staff's oral communication in

English

Frequency and percentage were used to analyze the data concerning the satisfaction towards Thai bank staff's oral communication in English.

Part 1: GENERAL INFORMATION OF THE RESPONDENTS

The data derived from section 1 were analyzed and presented in the following tables.

TABLE 1 General information of the respondents

A set of questionnaire was distributed to fifty foreign clients of Bank of AYUDHYA at Assumption University (Huamark Campus) branch in Bangkok in January 2007.

Table 1.1 Sex

Sex	No.	Percentage
Male	21	42
Female	29	58
Total	50	100

As shown in Table 1.1, 58% (29) of the respondents was female and 42% (21) of them was male.

Table 1.2 Age

Age	No.	Percentage
Under 20	1	2
20-25	13	26
26-30	11	22
31-35	9	18
36-40	10	20
Over 40	6	12
Total	50	100

The respondents were in different age groups. 26% (13) of the respondents was 20-25 years old, 22% (11) was 26-30 years old. In addition, 20% (10) was 36-40 years old, 18% (9) was 31-35 years old. 12% (6) was over 40 years old, while 2% (1) was under 20 years old.

Table1.3 Nationality

Nationality	No.	Percentage
American	9	18
British	8	16
Filipino	7	14
Japanese	6	12
Chinese	5	10
Indian	4	8
Korean	3	6
Singaporean	2	4
Cambodian	1	2
Bhutanese	1	2
Indonesian	1	2
Vietnamese	1	2
Taiwanese	1	2
French	1	2
Total	50	100

The respondents' nationality was varied. 18% (9) of the respondents was American, 16% (8) of them was British. 14% (7), 12% (6), 10% (5), 8% (4), 6% (3) and 4% (2) of them were Filipino, Japanese, Chinese, Indian, Korean, and Singaporean, respectively. The percentage of Cambodian, Bhutanese, Indonesian, Vietnamese, Taiwanese and French were both equivalent to 2% (1).

TABLE 2 The frequency of the clients' visiting

Frequency of clients' visiting	No.	Percentage
Daily	2	4
2-3 times per week	12	24
Weekly	15	30
2-3 times per month	10	20
Monthly	8	16
Occasionally	3	6
Total	50	100

Table 2 shows that 30% (15) of the respondents visit bank weekly, 24% (12) of them visited twice to three times per week. 20% (10) and 16% (8) of them visited bank twice to three times per month and monthly. Another 6% (3) of them occasionally visited bank while 4% (2) of them visited bank everyday.

Part 2: INFORMATION CONCERNING THAI BANK STAFF'S ORAL COMMUNICATION IN ENGLISH

The respondents were required to identify the information concerning Thai bank staff's oral communication in English.

The data derived from section 2 were analyzed and presented in Table 3 - 5.

TABLE 3 Factors cause difficulty to foreign clients to understand Thai bank staff via their**English oral communication**

Factors	No. of the respondents (50)**	Percentage (100%)*
Errors in grammatical structure	13	26
Insufficiency of vocabulary use	11	22
Use of wrong words	10	20
Incorrect pronunciation (such as stress)	19	38
Speaking rates (such as too slow, too fast)	6	12
Thai accents	22	44

** According to the questionnaire, the respondents could choose any factors that cause difficulty to them to understand Thai bank staff's English speaking skill.*

*** No. of the respondents (50) and percentage (100%) were calculated based on each factor causing difficulty to them to understand Thai bank staff's English speaking skill.*

According to Table 3, 44% (22) of the respondents indicated that Thai accents were the factors cause the difficulty to understand Thai bank staff's verbal communication. 38% (19), 26% (13), 22% (11), 20% (10) and 12% (6) of them stated that incorrect pronunciation, errors in grammatical structure, insufficiency of vocabulary use, use of wrong words and speaking rates made it difficult to understand Thai bank staff, respectively.

TABLE 4 Factors concerning Thai bank staff's English pronunciation that weaken their communication

Factors	No. of the respondents (50)**	Percentage (100%)*
Word stress	8	16
Initial sound (such as <u>ch</u> eck)	6	12
Final sound (such as dra <u>ft</u>)	11	22
Sentence intonation	19	38
Thai accent	25	50

** According to the questionnaire, the respondents could choose any factors that weaken the communication.*

*** No. of the respondents (50) and percentage (100%) were calculated based on each factor that weakens the communication.*

Table 4 shows that 50% (25) of the respondents responded that Thai accent was factors concerning Thai bank staff's English pronunciation that weaken their communication. 38% (19), 22% (11), 16% (8) and 12% (6) of the respondents declared that sentence intonation, final sound, word stress, and initial sound were factors that weaken Thai bank staff's English pronunciation, respectively.

From Table 3 and 4, it can be concluded that Thai accent as well as incorrect pronunciation made it difficult for foreign clients to understand Thai bank staff when communicating in English. Moreover, Thai accent was also considered as the major factor concerning Thai bank staff's English pronunciation that weakens their communication. This is due to the fact that the bank staff working at the front counter service are all Thai native speakers, and they probably speak English with Thai accent.

TABLE 5 Frequency of different aspects foreign clients encounter when communicating with Thai bank staff.

Aspects	Frequency of each aspect											
	Never		Seldom		Sometimes		Often		Always		Total	
	No	%	No	%	No	%	No	%	No	%	No	%
They have to repeat their request to Thai bank staff.	7	14	9	18	21	42	9	18	4	8	50	100
Thai bank staff verbally respond to their request promptly.	1	2	3	6	19	38	16	32	11	22	50	100
Thai bank staff verbally respond to their request correctly.	3	6	2	4	20	40	12	24	13	26	50	100
According to their request, Thai bank staff promptly assist them only in action without verbal response.	1	2	3	6	15	30	13	26	18	36	50	100
According to their request, Thai bank staff correctly do only in action without verbal response.	1	2	2	4	16	32	19	38	12	24	50	100
Thai bank staff have some difficulty in understanding their request.	8	16	9	18	26	52	5	10	2	4	50	100
Thai bank staff have some difficulty in responding to their request.	9	18	12	24	21	42	6	12	2	4	50	100

Table 5 presents the frequency of different aspects foreign clients encounter when communicating with Thai bank staff.

When foreign clients were asked if they had to repeat their request to Thai bank, 42% (21) of them revealed that they sometimes encountered this while the frequency to repeat their request as “seldom” and “never” were indicated by 18% (9) and 14% (7) of the respondents, respectively.

In terms of how often Thai bank staff verbally respond to the clients' request promptly, the results showed that 38% (19) of the respondents indicated the frequency as “sometimes” while the frequency as “often” and “always” were encountered by 32% (16) and 22% (11) of the respondents, respectively.

In terms of the frequency when Thai bank staff verbally respond to the clients' request correctly, the results showed that 40% (20) of the respondents stated as “sometimes” while 24% (12) and 26% (13) of the respondents answered “often” and “always”, respectively.

In terms of how often Thai bank staff reacted to clients' request promptly, the results showed that 36% (18) of the respondents replied “always” while 30 % (15) and 26% (13) of the respondents answered “sometimes” and “often, respectively.

In terms of the frequency when Thai bank staff reacted to clients' request correctly, the results showed that 38% (19) of the respondents answered "often" while 32%(16) and 24% (12) of them replied "sometimes" and "always", respectively.

When foreign clients were asked if Thai bank staff had some difficulty in understanding their request, the findings showed that most of the respondents (52%, 26) answered "sometimes" followed by "seldom" for 18% (9), and "never" for 16% (8), respectively.

When foreign clients were asked if Thai bank staff had some difficulty in responding to their request, the findings showed that 42% (21) of the respondents replied "sometimes" followed by "seldom" for 24% (12), and "never" for 18% (9), respectively.

To sum up, the findings showed that 40% (20) of the respondents indicated that Thai bank staff "sometimes" verbally respond to them correctly while 38% (19) of the respondents stated that Thai bank staff "sometimes" verbally respond to their request promptly. Furthermore, the results showed that 52% (26) of the respondents revealed that Thai bank staff "sometimes" had some difficulties in understanding their request while 42% (21) of them indicated that Thai bank staff "sometimes" had some difficulties in responding to the request.

Part 3: CLIENTS' SATISFACTION TOWARDS THE ABILITY IN ENGLISH ORAL

COMMUNICATION OF THAI BANK STAFF

The data concerning the respondents' satisfaction towards the ability in English oral communication of Thai bank staff were calculated as shown in Table 6-10.

TABLE 6 Respondents' satisfaction towards the ability in English oral communication of Thai bank staff.

Types of communication	Ranking of respondents' satisfaction									
	Very Dissatisfied		Dissatisfied		Satisfied		Very satisfied		Total	
	No	%	No	%	No	%	No	%	No	%
Listening	1	2	6	12	33	66	10	20	50	100
Speaking	1	2	10	20	30	60	9	18	50	100

Table 6 illustrates respondents' satisfaction towards the ability in English oral communication of Thai bank staff.

In terms of Thai bank staff's listening skill, the findings showed that 66% (33) of the respondents was satisfied with Thai bank staff's listening skill and 20% (10) of them was very satisfied. 12% (6) of the respondents was dissatisfied while only 2% (1) of them was very dissatisfied.

In terms of Thai bank staff's speaking skill, the findings showed that 60% (30) of the respondents was satisfied with Thai bank staff's speaking skill and 18% (9) of them was very satisfied. 20% (10) of the respondents was dissatisfied while only 2% (1) of them was very dissatisfied.

To conclude, most of the respondents were satisfied with Thai bank staff's listening skill (66%) and speaking skill (60%).

TABLE 7 Respondents' satisfaction towards the aspects concerning listening ability of**Thai bank staff.**

Aspects	Ranking of respondents' satisfaction											
	VERY POOR		POOR		FAIR		GOOD		VERY GOOD		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Interpretation of the content	1	2	2	4	25	50	17	34	5	10	50	100
Vocabulary sufficiency	1	2	6	12	25	50	11	22	7	14	50	100

Table 7 demonstrates that the respondents' satisfaction towards the aspects concerning listening ability of Thai bank staff.

In terms of interpretation of the content, the findings showed that half of the respondents (50%, 25) indicated that the ability of Thai bank staff in interpretation of the content was fair. 34% (17) of the respondents stated that this ability of Thai bank staff was good and 10% (5) of them revealed that their ability was very good.

In terms of vocabulary sufficiency, the findings showed that half of the respondents (50%, 25) stated that the vocabulary sufficiency of Thai bank staff was fair while 22% (11) and 14% (7) of the respondents revealed that their vocabulary sufficiency was good and very good, respectively.

To sum up, the findings revealed that half of the respondents stated that the ability of Thai bank staff in interpretation of the content and their vocabulary sufficiency were fair.

TABLE 8 Respondents' satisfaction towards the aspects concerning speaking ability of**Thai bank staff.**

Aspects	Ranking of respondents' satisfaction											
	VERY POOR		POOR		FAIR		GOOD		VERY GOOD		TOTAL	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Grammatical structure	1	2	4	8	27	54	15	30	3	6	50	100
Vocabulary use	1	2	8	16	20	40	17	34	4	8	50	100
Pronunciation	1	2	9	18	23	46	11	22	6	12	50	100
Speaking rate (too slow/too fast)	1	2	3	6	22	44	19	38	5	10	50	100
Accent	1	2	8	16	29	58	8	16	4	8	50	100
Intonation	1	2	5	10	23	46	17	34	4	8	50	100
Volume of voice (loud/soft)	1	2	7	14	21	42	15	30	6	12	50	100

Table 8 illustrates respondents' satisfaction towards the aspects concerning speaking ability of Thai bank staff.

In terms of grammatical structure, the results showed that half of the respondents (54%, 27) indicated that grammatical structure of Thai bank staff was fair while 30% (15) and 6% (3) of the respondents stated that Thai bank staff's grammatical structure was good, and very good, respectively.

In terms of vocabulary use, 40% (20) of the respondents stated that vocabulary use of Thai bank staff was fair while 34% (17) and 8% (4) of the respondents indicated that Thai bank staff's vocabulary use was good, and very good, respectively.

In terms of pronunciation, the results showed that 46% (23) of the respondents indicated that the pronunciation of Thai bank staff was fair while 22% (11) and 12% (6) of them stated that Thai bank staff's pronunciation was good, and very good, respectively.

In terms of speaking rate, 44% (22) of the respondents said that the speaking rate of Thai bank staff was fair while 38% (19) and 10% (5) of them indicated that Thai bank staff's speaking rate was good, and very good, respectively.

In terms of accent, most of the respondents (58%, 29) indicated that the accent of Thai bank staff was fair while 16% (8) and 8% (4) of them stated that Thai bank staff's accent was good, and very good, respectively.

In terms of intonation, the results showed that 46% (23) of the respondents indicated that the intonation of Thai bank staff was fair while 34% (17) and 8% (4) of them responded that Thai bank staff's intonation was good, and very good, respectively.

In terms of volume of voice, 42% (21) of the respondents responded that the volume of voice of Thai bank staff was fair while 30% (15) and 12% (6) of them stated that Thai bank staff's volume of voice was good, and very good, respectively.

Overall, the results indicated that the percentage of the respondents' satisfaction towards the aspects concerning speaking ability of Thai bank staff in terms of grammatical structure (54%), vocabulary use (40%), pronunciation (46%), speaking rate (44%), accent (58%), intonation (46%), and volume of voice (42%) were fair.

TABLE 9 Respondents' response to the statement, "If Thai bank staff are unable to communicate with you in English, you...."

If Thai bank staff are unable to communicate with you in English, you....	No. of the respondents (50)**	Percentage (100%)*
think it is all right and continue processing a transaction	13	26
are dissatisfied but continue processing a transaction	11	22
avoid having conversation with them	6	12
try to describe what you need clearly and slowly	21	42
will try to speak in short sentences	25	50
will communicate by writing	7	14
will try to use non-verbal language such as gestures	8	16
ask someone who understands English well to be an interpreter	16	32
go to another bank where staff can communicate in English	4	8

* According to the questionnaire, the respondents could choose more than one answer according to how they solve the problem.

** No. of the respondents (50) and percentage (100%) were calculated based on each answer according to how they solve the problem.

From this table, the results showed that 50% of the respondents will try to speak in short sentences when Thai bank staff are unable to communicate with them in English. 42% of the respondents will try to describe what they need clearly and slowly, and 32% of them will ask someone who understands English well to be an interpreter. 26% of the respondents thinks it is all right and they will continue processing a transaction. Meanwhile, 22% of them stated that they will be dissatisfied but they will continue processing a transaction, and 16% of them will try to use non-verbal language such as gestures. In addition, 14% of them will communicate by writing, and 12% of them will avoid having conversation with them. However, only 8% of the respondents decides to go to another bank where staff can communicate in English.

To sum up, if Thai bank staff are unable to communicate with foreign clients in English, foreign clients will apply different solutions to the situation. The finding indicated that 50% of the respondents decides to solve the problem by speaking in short sentences.

TABLE 10 Respondents' response to the question, **"Overall, do you think Thai bank staff should improve their English oral communication?"**

	Yes	No
Do you think Thai bank staff should improve their English oral communication?	41 (82%)	9 (18%)

As presented in Table 10, the findings revealed that the majority of the respondents 82% (41) indicated that Thai bank staff should improve their English oral communication while 18% (9) of them stated that Thai bank staff do not have to improve their English oral communication.

To conclude, although foreign clients were satisfied with the ability of Thai bank staff in English listening and speaking skills (See Table 6), only a few of them indicated that the level of listening and speaking skills of Thai bank staff are very good (See Table 7 and Table 8). Therefore, most of them (82%) pointed out that Thai bank staff should improve their English oral communication.

CHAPTER 5

CONCLUSION AND DISCUSSION

This chapter contains four main sectors: summary of the study, discussion of the major findings, suggestions, and limitations and recommendations for further studies.

Summary of the study

This study was conducted with fifty foreign clients of Bank of AYUDHYA at Assumption University (Huamark Campus) branch in Bangkok. The aim of the research was to find out the level of foreign clients' satisfaction towards the ability of Thai bank staff in English oral communication and to explore the factors causing unsuccessful communication between foreign clients and Thai bank staff when communicating in English.

The data from the fifty questionnaires were tabulated and analyzed to answer two research questions:

1. What is the level of foreign clients' satisfaction when communicating in English with Thai bank staff?
2. What factors cause the unsuccessful communication between foreign clients and Thai bank staff when communicating in English?

The findings of the research questions are presented and discussed in the following sections.

Discussion of the major findings

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

Research question 1: What is the level of foreign clients' satisfaction when communicating in English with Thai bank staff?

The study revealed that in general, foreign clients are satisfied with the ability of Thai bank staff in English speaking skill (60%), and listening skill (66%). However, the satisfaction of foreign clients towards the aspects concerning English speaking and listening ability of Thai bank staff are different as follows:

Regarding speaking skill, foreign clients indicated that the English ability of Thai bank staff in terms of grammatical structure (54%), vocabulary use (40%), pronunciation (46%), speaking rate (44%), accent (58%), intonation (46%), and volume of voice (42%) was fair. The findings are relevant to the analysis by R.A. Close on English as a Foreign Language (1962: 13). Close pointed out that English grammar was first and foremost a matter of fact for foreigners. Furthermore, Peter McKenzie-Brown, the Head TEFL instructor at Chiang Mai University's Language Institute, inserted that English had many features that caused difficulties for Thai native speakers. For instance, Thai learners frequently encountered English pronunciation problems. English had six consonants sound that did not exist in Thai: /v, th (voiced and unvoiced), z, sh, zh/. Also, the Thai /r/ was quite different from the English retroflex /r/, and Thai speakers frequently pronounced this sound as //,

even in their own language. In addition, while English pronunciation was heavily dependent on consonants, Thai pronunciation was heavily dependent on vowels. Thai had many more vowel sounds than English, and in Thai it was important to pronounce vowels distinctively (A study in Thai. 2006: online). The findings were also ascertained by the study of Chanida Siriphotchanakorn (2005) on the students' opinions towards oral presentations. It was found that the students pointed out several problems during giving oral presentations. The majority of students made mistakes in grammar (86.67%), and most students spoke English using wrong pronunciation (68.33%). Some could not find the words that could help them present their ideas clearly (60%), and some felt nervous and could not speak out (55%).

In terms of listening skill, half of the foreign clients (50%) considered that the English ability in interpretation of the content and the vocabulary sufficiency of Thai bank staff were fair. The findings can be well supported by the concept of the barriers to communication explained by Sigband & Bell (1989: 12). They pointed out that among the problems in the use of language for communication are differences in interpretation of statements and words. Basically, language uses words to convey ideas, facts, and feeling. Sometimes semantic problems arise in the interpretation of words because the meanings are not in the words but in the minds of the people who receive them. Meanings of concrete

words do not vary too much from one person to another. Another verbal barrier is inadequate vocabulary. If the stock of words is poor, the ability to communicate will be limited. Accordingly, it may not be surprising to find out that Thai bank staff's ability in interpretation of the content and the vocabulary sufficiency were considered as fair.

To sum up, the findings showed that overall foreign clients were satisfied with the ability of Thai bank staff toward their listening and speaking skills, but the level of listening and speaking skills of Thai bank staff in some aspects such as interpretation of content, grammatical structure, vocabulary use, and intonation was fair.

Research question 2: What factors cause the unsuccessful communication between foreign clients and Thai bank staff when communicating in English?

The unsuccessful communication between foreign clients and Thai bank staff when communicating in English can be divided into two aspects: speaking skill and listening skill.

In terms of speaking skill, foreign clients revealed the aspects they encountered while communicating with Thai bank staff in English and they considered the barriers in their communication are: Thai accent, incorrect pronunciation, errors in grammatical structure, insufficiency of vocabulary use, use of wrong words and speaking rates.

In addition, the findings also indicated that foreign clients stated that there were some factors concerning Thai bank staff's English pronunciation weakening their communication. These factors were Thai accent, sentence intonation, final sound, word stress, and initial sound.

In brief, foreign clients concluded that Thai accent and incorrect pronunciation of bank staff were the major aspect causing the difficulty in understanding Thai bank staff when communicating in English. This is because people have trouble with sound that does not exist in the language that they first learn as a young child. (Why do some people have an accent?: online). Furthermore, non-native pronunciations of English result from the

common linguistic phenomenon in which non-native users of any language tend to carry the intonation, phonological process, and pronunciation rules from their mother tongue into their English speech. They may also create innovative pronunciations for English sounds not found in the speaker's first language. (Non-native pronunciations of English: online)

The findings were ascertained by several studies investigating problems in English communication of Thai speakers. For example, Duangphan Krisanon (1999) carried out a study on the secretaries' English language telephone skills and the causes of communication problems with telephone conversations in English. The results of the study revealed that the causes of communication problems over the telephone resulted from language barriers. Almost 50% of the respondents said that the language barriers consisted of incorrect pronunciation and low ability in speaking skill. Another study concentrated on English of Thai speakers conducted by Boonruang Chunsuvimol and Nantana Ronnakiat (2001), the data analysis showed that there was a significant difference between the use of syllable-initial and word-final (v). Most of syllable-initial (v) occurred as [v] in each style while the word-final (v) occurred most frequently as [f], followed by [v]. Moreover, Orisa Sursattayawong (2006) conducted a research on the English speaking problems of nurses

at Rajavithi Hospital. It was found that the speaking problems of the nurses at Rajavithi hospital were based on inappropriate use of intonation, stress, and mispronunciation.

In terms of listening skill, the results showed that foreign clients indicated that most of Thai bank staff sometimes verbally responded to their request promptly and correctly. However, foreign clients pointed out that sometimes Thai bank staff had some difficulty in understanding and responding to their request (See Table 5). This may result from the different levels of listening skill. According to Payne (2001: 61-63), the listening can be put in five levels: listening for enjoyment, listening for information, critical listening, precision listening and empathic listening. It may be assumed that the level of Thai bank staff in listening skill is listening for information. At this level, Thai bank staff can gather the clients' information, and respond to their request correctly.

To conclude, the findings of this study revealed that the major factor causing the unsuccessful communication between foreign clients and Thai bank staff in speaking skill was Thai accent. In terms of listening skill, sometimes Thai bank staff had some difficulties in understanding and responding to the request of foreign clients.

Suggestions

According to the findings, the foreign clients revealed that the aspects concerning English speaking and listening ability of Thai bank staff were fair (see Table 7 and Table 8). Nevertheless, the results showed that the majority of the foreign clients (82%) mentioned that Thai bank staff should improve their English language. It can be assumed that most of the foreign clients expect that Thai bank staff should be excellent in English. Hence, Thai bank staff should be aware of improving their English competency to meet or exceed the clients' expectation attending some intensive English Courses.

Furthermore, the results of this study also revealed the solution the foreign clients will apply when encountering a problem in communicating with Thai bank staff. Half of the foreign clients will try to speak in short sentences, and 42% of them will try to describe what they need clearly and shortly. This means that the foreign clients themselves will try to solve the problem they encountered while communicating with Thai bank staff. However, interestingly, 8% of the respondents decides to go to another bank where staff can communicate in English well (See Table 9). Although the numbers of the respondents who will go to another bank is not very large, it is advisable that Human Resources Department of Bank of AYUDHYA take this matter seriously as some of the foreign clients will decline to

visit the bank where the staff are inefficient in English communication. Therefore, to meet or exceed the bank clients' satisfaction focusing on impressing service, Human Resources Department of Bank of AYUDHYA should frequently examine and improve their staff's proficiency in English communication.

Limitations and recommendations for further studies

This study was limited with some factors. Firstly, the current study focused on only the satisfaction of foreign clients towards Thai bank staff's English verbal communication. Hence, further study should be emphasized on Thai bank staff's self-awareness toward the competency in English verbal communication, and Thai bank staff will be aware of their strengths or weaknesses in English speaking and listening skills.

Secondly, this study was limited in collecting and analyzing data of only forty foreign clients of Bank of AYUDHYA at Assumption University (Huamark) branch, so the result can not represent the satisfaction of all foreign clients of Bank of Ayudhya. Further study should explore the satisfaction of foreign clients towards the bank staff of other branches of Bank of AYUDHYA. Also, a large numbers of respondents for further study will yield more accurate and reliable findings.

In summary, the findings and the data of this study can be used as a guideline for a training program for Thai bank staff who needs to communicate to their clients in English as well as encourage Thai bank staff to improve their verbal communication in English.

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APPENDIX 1



ที่ ศธ 0519.12/ 1467

บัณฑิตวิทยาลัย

มหาวิทยาลัยศรีนครินทรวิโรฒ

สุขุมวิท 23 เขตวัฒนา กรุงเทพฯ 10110

8 กุมภาพันธ์ 2550

เรื่อง ขออนุญาตขอความเห็นชอบเพื่อการศึกษาวิจัย

เรียน ผู้จัดการสาขาย่อย มหาวิทยาลัยอัสสัมชัญ (หัวหมาก) ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)

เนื่องด้วย นางสาวจันทร์เพ็ญ เหลืองมณี นิสิตระดับปริญญาโท สาขาวิชาภาษาอังกฤษ
ธุรกิจเพื่อการสื่อสารนานาชาติ มหาวิทยาลัยศรีนครินทรวิโรฒ ได้รับอนุมัติให้ทำสารนิพนธ์ เรื่อง
“การสำรวจความพึงพอใจของลูกค้าชาวต่างชาติที่มีต่อการฟัง – พูด ภาษาอังกฤษ ของพนักงานธนาคาร
ไทย” โดยมี อาจารย์โสภณ จันทร์คล้าย เป็นอาจารย์ที่ปรึกษาสารนิพนธ์ ในการนี้ นิสิตมีความ
จำเป็นต้องเก็บข้อมูลเพื่อการศึกษาวิจัย โดยขอให้ ลูกค้าชาวต่างประเทศที่มาใช้บริการทางการเงินที่สาขา
ประมาณ 80 คน ตอบสอบถาม เรื่อง A SURVEY OF FOREIGN CLIENTS' SATISFACTION
TOWARDS THAI BANK STAFF'S ENGLISH ORAL COMMUNICATION ในระหว่างเดือน
มกราคม - กุมภาพันธ์ 2550

จึงเรียนมาเพื่อขออนุญาตขอความเห็นชอบ ได้โปรดพิจารณาให้ นางสาวจันทร์เพ็ญ เหลืองมณี
ได้เก็บข้อมูลเพื่อการศึกษาวิจัย และขอขอบพระคุณเป็นอย่างสูง ณ โอกาสนี้

ขอแสดงความนับถือ

(ผู้ช่วยศาสตราจารย์เพ็ญศิริ จีระเดชากุล)

คณบดีบัณฑิตวิทยาลัย

สำนักงานคณบดีบัณฑิตวิทยาลัย

โทร. 02-6495063 , 02-6641000 ต่อ 5731 , 5646

หมายเหตุ : สอบถามข้อมูลเพิ่มเติมกรุณาติดต่อ นิสิต โทรศัพท์ 02 - 2964887 มือถือ 089 - 7999069

APPENDIX 2

Section2: Information concerning Thai bank staff's oral communication in English

Part A

Instructions: Please fill in the questionnaire by putting a mark (X) in front of the appropriate items.

5. What makes it difficult for you to understand Thai bank staff when they are speaking English? (Check all that apply)?

- ☐ Errors in grammatical structure
- ☐ Insufficiency of vocabulary use
- ☐ Use of wrong words
- ☐ Incorrect pronunciation (such as stress)
- ☐ Speaking rates (such as too slow, too fast)
- ☐ Thai accents
- ☐ Others (please specify.....)

6. Which aspects of Thai bank staff's English pronunciation cause the difficulties in your communication? (Check all that apply)

- ☐ Words stress
- ☐ Initial sound (such as **ch**eck)
- ☐ Final sound (such as dra**ft**)
- ☐ Sentence intonation
- ☐ Thai accent
- ☐ Others (please specify.....)

Part B

Instructions: Please select the frequency of the following items when you are communicating with Thai bank staff.

	Never	Seldom	Sometimes	Often	Always
7. You have to repeat your request to Thai bank staff.					
8. They verbally respond to your request promptly.					
9. They verbally respond to your request correctly.					
10. They promptly assist you according to your request (only in action without verbal response).					
11. They correctly do what you request (only in action without verbal response).					
12. They have some difficulty in understanding your request.					
13. They have some difficulty in responding to your request.					

Section 3: Clients satisfaction towards Thai bank staff's ability in English oral communication

Instructions: Please fill in the questionnaire by putting a mark (X) in front of the appropriate items.

14. Please rate your satisfaction of Thai bank staff's oral communication in English.

	Very dissatisfied 1	Dissatisfied 2	Satisfied 3	Very satisfied 4
Listening				
Speaking				

15. What do you rate the following aspects concerning the ability of Thai bank staff in using English?

15.1 Listening

	Very poor 1	Poor 2	Fair 3	Good 4	Very good 5
Interpretation of the content					
Vocabulary sufficiency					
Others					

15.2 Speaking

	Very poor 1	Poor 2	Fair 3	Good 4	Very good 5
Grammatical structure					
Vocabulary use					
Pronunciation					
Speaking rate (too slow/ too fast)					
Accent					
Intonation					
Volume of voice (loud/soft)					
Others					

16. If Thai bank staff are unable to communicate with you in English, you_____.

(Check all that apply)

- ☐ think it is all right and continue processing a transaction
- ☐ are dissatisfied but continue processing a transaction
- ☐ avoid having conversation with them
- ☐ try to describe what you need clearly and slowly
- ☐ will try to speak in short sentences
- ☐ will communicate by writing
- ☐ will try to use non-verbal language such as gestures
- ☐ ask someone who understands English well to be an interpreter
- ☐ go to another bank where staff can communicate in English
- ☐ others (please specify.....)

17. Overall, do you think Thai bank staff should improve their English oral communication?

☐ Yes

☐ No

THANK YOU FOR YOUR COOPERATION

VITAE

VITAE

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