

ENGLISH WRITING ERRORS IN THE WRITTEN TASKS OF THAI EMPLOYEES
WORKING IN A THAI BANK AND THE IMPACT OF ERRORS ON THE BANK'S
BUSINESS



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

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AN ABSTRACT

BY

SUKONTHA FOOSUWAN

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

August 2017

Sukontha Foosuwan. (2017). *English Writing Errors in the Written Tasks of Thai Employees Working in a Thai Bank and the Impact of Errors on the Bank's Business*. Thesis, M.A. (Business English for International Communication). Bangkok: Graduate School, Srinakharinwirot University. Thesis Advisor: Assistant Professor Dr. Saiwaroon Chumpavan, Associate Professor Dr. Nitaya Suksaeresup.

This study aims to explore the errors made in the written tasks produced by Thai employees working in the Thai banking sector, using the 15 types of errors established by Ngangbam (2016). Also, the impact of errors on the bank's business were investigated. Two groups participated in this study: (a) bank employees who used English writing in their work, and (b) bank supervisors who worked with those bank employees. Four instruments were used in this study: (a) a demographic survey for bank employees, (b) written tasks produced by employees, (c) a demographic survey for bank supervisors, and (d) a semi-structured interview for bank supervisors.

The results showed that the most frequently found error was punctuation errors, followed by the use of verbs, nouns, prepositions, articles, syntax, lexicon, pronouns, capitalization, spelling, sentence fragment, adverbs, conjunction, subject omission, and adjectives, respectively. The impact of the most errors found in the first rank, punctuation, impact on the bank's business in terms of the professionalism of employees and the recruitment procedures of the bank. Furthermore, the other ranks of the errors also had an impact in terms of the capability of employees to communicate with customers professionally, including the impact on the reputation and reliability of the bank. However, the first rank of performed errors did not have a critical impact. Errors of misinterpretation and false information could have more affect to the bank image, reliability, loss of customers, and ultimately loss of profits.

ข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานธนาคารไทยและผลกระทบที่มีต่อธุรกิจของธนาคาร



เสนอต่อบัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ เพื่อเป็นส่วนหนึ่งของการศึกษา
ตามหลักสูตรปริญญาศิลปศาสตรมหาบัณฑิต สาขาวิชาภาษาอังกฤษธุรกิจเพื่อการสื่อสารนานาชาติ

สิงหาคม 2560

สุคนธา พุสุวรรณ. (2560). *ข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานธนาคารไทยและผลกระทบที่มีต่อธุรกิจของธนาคาร*. ปริญญาานิพนธ์ ศศ.ม. (ภาษาอังกฤษธุรกิจเพื่อการสื่อสารนานาชาติ). กรุงเทพฯ: บัณฑิตวิทยาลัย มหาวิทยาลัยศรีนครินทรวิโรฒ. อาจารย์ที่ปรึกษาปริญญาานิพนธ์: ผู้ช่วยศาสตราจารย์ ดร.สายวรุณ จำปาวัลย์, รองศาสตราจารย์ ดร.นิตยา สุขเสรีทรัพย์.

การวิจัยนี้จึงมีวัตถุประสงค์เพื่อสำรวจข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานคนไทยซึ่งทำงานในธนาคารไทยตาม 15 ประเภทของข้อผิดพลาดในการเขียนของ Ngangbam (2016) รวมทั้งสำรวจผลกระทบจากข้อผิดพลาดในการเขียนที่มีต่อธุรกิจธนาคารด้วย กลุ่มตัวอย่างในงานวิจัยนี้แบ่งออกเป็น 2 กลุ่ม คือ (1) พนักงานคนไทยที่ใช้ทักษะการเขียนภาษาอังกฤษในงานประจำ และ (2) หัวหน้างานของพนักงานในกลุ่มที่ 1 เครื่องมือที่ใช้ในงานวิจัยนี้มี 4 อย่าง คือ (1) แบบสำรวจสำหรับพนักงานธนาคาร (2) งานเขียนภาษาอังกฤษที่พนักงานในกลุ่มที่ 1 เป็นผู้เขียนในงานประจำ (3) แบบสำรวจสำหรับหัวหน้างาน และ (4) แบบสัมภาษณ์หัวหน้างานแบบกึ่งทางการ

จากการศึกษาพบว่าข้อผิดพลาดที่พบบ่อยที่สุดในงานเขียนภาษาอังกฤษโดยพนักงานคนไทยคือ เครื่องหมายวรรคตอน ตามด้วยข้อผิดพลาดในการใช้กริยา การใช้คำนาม การใช้คำบุพบท การใช้คำนำหน้านาม วากยสัมพันธ์ คำศัพท์ คำสรรพนาม การใช้ตัวอักษรใหญ่ การสะกดคำ ประโยคที่ไม่สมบูรณ์ การใช้คำกริยาวิเศษณ์ การใช้คำเชื่อม การละเลยประธาน และการใช้คำคุณศัพท์ ตามลำดับ ผลกระทบจากข้อผิดพลาดที่เกิดขึ้นในลำดับแรก คือ เครื่องหมายวรรคตอน ส่งผลกระทบต่อธุรกิจธนาคารในเรื่องของความชำนาญงานของพนักงาน และส่งผลกระทบต่อภาพลักษณ์ธนาคารในการคัดเลือกบุคลากร สำหรับข้อผิดพลาดในลำดับอื่นๆ ส่งผลกระทบต่อธุรกิจของธนาคารทั้งสิ้นในเรื่องของความสามารถของพนักงานในการสื่อสารกับลูกค้าในสาขาอาชีพของตนเอง รวมถึงความน่าเชื่อถือของธนาคาร ทั้งนี้ ผลกระทบจากข้อผิดพลาดที่เกิดขึ้นมากที่สุด ไม่ส่งผลกระทบระดับรุนแรง แต่เป็นข้อผิดพลาดในเรื่องการตีความผิด และส่งข้อมูลผิดพลาดให้กับลูกค้า ซึ่งเป็นข้อผิดพลาดที่ส่งผลกระทบมากกว่าทั้งเรื่องภาพลักษณ์ธนาคาร ความน่าเชื่อถือ จนไปถึงการสูญเสียลูกค้าและผลกำไรในที่สุด

The thesis titled
“English Writing Errors in the Written Tasks of Thai Employees Working in a Thai Bank and the
Impact of Errors on the Bank’s Business”

by

Sukontha Foosuwan

has been approved by the Graduate School in partial fulfillment of the requirements for the
Master of Arts degree in Business English for International Communication of
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ACKNOWLEDGEMENTS

I would like to express my sincerest gratitude to my thesis advisor and co-advisor, Asst. Prof. Dr. Saiwaroon Chumpavan and Asst. Prof. Dr. Nitaya Suksaeresup, who dedicated themselves to advice and give all of good comments on my study and my thesis. Thanks to their sacrificed and spent a long time with me in terms of guiding and giving me valuable advices to accomplish this thesis. More than that, thanks to all of my committees, Dr. Walaiporn Chaya and Asst. Prof. Dr. Ngamthip Wimolkasem, who sacrificed their times with my thesis, and gave good comments and suggestions for me.

My sincere gratitude is also extending to Mr. Simon McIver that he is so helpful with proofreading on my thesis. My appreciation are also giving to all of my instructors who helped me during the course work, all of my friends who encouraged and gave will power to me, especially Ms. Tipkrita Phumkumarn for her kind support on research data. Special thanks to my colleagues and my supervisor for their supportive attitudes and emphasize the importance of my education.

Finally, I would like to express my deep love and gratitude to my beloved family that always encourage me and support me without any conditions. Above all, I would like to thank to myself for being patient, struggling, and accomplishing my goal.

Sukontha Foosuwan

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CHAPTER I

BACKGROUND OF THE STUDY

Introduction

The formal use of English in Thailand was initiated during the reign of King Rama III due to the influence of British colonial power on international trade (Baker, 2012).

Moreover, English has also been used for a long time for various purposes such as international trading and the import and export products; and English is widely read, spoken, and written across the world, which makes it an ideal choice for international communication (Jeharsea, 2012). Galvin and Cooper claimed that communication has an impact on every aspect of our lives (as cited in Numpoon, 2012). For this reason, it is important for Thai people to be able to use English proficiently.

In 1967, five nations in South East Asia formed the Association of South East Asian Nations (ASEAN), consisting of Indonesia, Malaysia, Philippines, Singapore, and Thailand. Later, another five countries joined ASEAN, including Brunei Darussalam, Cambodia, Laos, Myanmar, and Vietnam. The initial purpose of these nations forming an association was to promote and attempt to establish peace in South East Asia, as well as economic stability and growth, and cultural and social development (The Association of Southeast Asian Nations, 2014). Moreover, the association of these nations may also promote cooperation at a regional and a national level.

In order to become a member of the ASEAN community, English is required as the language of communication in both the business and the social context. In addition, Article 34 of the ASEAN Charter of the Association of Southeast Asian Nations, which was introduced in November 2007, stated that the working language of the ASEAN would be English (Shimizu, 2013). As a result, the population of these member nations must be able to use all four English skills.

English took on a more important role in the business context as the language of communication among business people. Many businesses in Thailand have realized that the competence of their employees in terms of their English skills is a crucial variable in whether or not the company will increase their profits or their reputation. Banking is one of the most important businesses in the present time because it is mechanism of financial system to allocate the resources of the national economy. Moreover, bank customers are not limited to the locals, but also include foreigners. Therefore, employees of the bank have to be fluent in English skills in order to serve those foreign customers.

English business writing in Thai banks.

Writing is a diverse instrument with a variety of purposes (Graham, Gillespie & McKeown, 2013). Writing can be used to describe information but also to persuade or to provide information. Moreover, it is very important skill in the business context, demonstrated by genres such as letters, e-mails, and reports, which use writing to communicate. According to Karr (2001), “Business writing will continue to be valued by recruiters and hiring professionals, who believe a person’s ability to write well can help him or her move up the corporate ladder” (p. 64). With regard to international communication, writing is a vital skill and a tool for business communication. There are three formats of general business writing: (a) business letter, (b) memorandum or memo, and (c) e-mail. A business letter is formal writing, which presents information to many recipients in an organization. A memorandum or memo for short, is less formal than a business letter, but also used to communicate within an organization. E-mail is the least formal of all types of business writing and used for informal communication (Brown & Barton, 2014). Nowadays, e-mail has become a channel for worldwide communication because of its convenience and low cost (Eurton, 2013). Additionally, social media such as Facebook and Twitter are channels which can be used to create announcements, business news, declarations, or sale

promotions, which go beyond the company website. Therefore, business writing skills are important in terms of learning and proficient use in the business context in order to attain their professional goals and maximize their profits.

Numerous businesses in Thailand place importance to English communication among business people more than ever before. This is due to the rise of international business cooperation. With reference to Foley (2005), English communication is used in many industries in Thailand, such as international banking, economic affairs and trade, advertising, audio-visual products, tourism, scientific publications, technology transfer, and Internet communications. The Thai tourism industry in 2016 increased beyond the government goal of 11% or 2.52 trillion Baht (TAT Strategies Powered by 10% in 2017). Therefore, English plays a vital role in the Thai tourism industry as a language of communication, and it is one of the fastest-growing business sectors in Thailand because of its importance to the national economy (Prachanant, 2012). In addition, the engineering industry in Thailand have placed more emphasis on English skills for use in business. The Thai automotive industry has also become more aware of the importance of the English language when running a business. Hart-Rawung and Li (2008) stated that “proficiency in English, particularly in oral communication, is necessary requirement for global engineers and yet it is the biggest difficulty of non-English-speaking engineers” (p. 320).

It is obvious that English language skills are important to businesses in Thailand. The banking sector is one of the fastest-growing and fastest-expanding industries at present. The banking sector in Thailand have become more aware of using English since the inception of the ASEAN community and as a language of communication among countries. Foreigners settle in Thailand for many reasons, and financial management is important in running their lives and businesses. A lot of Thai banks use English tests to recruit employees and validate their English competence with grammatical, writing, and vocabulary tests. Al-khatib (2005)

has studied the needs of English for bank staff and claimed that the English language is needed for communication the most, and it is also required for jobs in the banking sector.

All of the four English skills have been used in the banking industry for different tasks. Speaking and listening are the primary skills used to communicate with foreign customers directly by both the telephone channel and personal encounters, especially to provide information to customers (Fahmongkolchai, 2011). In addition, these two skills are used to communicate with co-workers, both domestic and abroad. Reading skills are also important in working with documents. Writing skills are used in various types of jobs, such as reports, announcements, meetings, manuals, and product information. Writing skills have become more important in the banking business because the number of foreign customers are increasing. Many tasks in the banking sector are in written form for both communication and running their business. Chew (2005) claimed that most of the written tasks in bank jobs are using the English language to serve their foreign customers, as well as dealing with international departments. At the present time, e-mail and social media channels are popular for business communication, and writing skills are used now more than ever. These communication channels can save bank costs and time. Moreover, written work can be kept as the evidence of communication issues. Therefore, businesspeople should be fluent in all of the English skills in order to run their businesses effectively.

However, writing in English is difficult and challenging for English as a second or a foreign language learners, or ESL/EFL (Ahmed, 2010; Al-Buainain, 2006; Chakraverty & Gautum, 2000; Mustafa, Kirana, & Bahri, 2017). Because of the numbers of components involved, people commit writing errors, a disadvantage in the banking context. Furthermore, the errors could lead to a negative image of the bank, misunderstandings in business communication, and may lead to losses in the bank revenue.

Writing problems in Thai banking business.

Even though businesspeople who use English as a routine part of their job or use their writing skills in order to communicate both internally and externally, writing skills are often more difficult to acquire than others, because there are more components involved in the acquisition of writing skills (Shawish & Abdelraheem, 2010). For example, writers must be able to transform their thoughts and ideas into words. Then they must get the words down on paper, arrange their ideas, and polish the text until it is coherently organized and well written.

In the banking sector, there are many types of information in written form both inside and outside the bank. The employees have to deal with many kinds of information, such as financial information, product information, and sales promotions and privileges for the customers. The details of the interest rates and fees of the bank are mostly in numerical form and calculated by their own formula. Another type of information is product information which contains a lot of information on each product, such as deposits, credit cards, loans, leasing, Internet banking, and funds. Each product has particular information which is memorized and provided correctly to the customers. Sales promotions and privileges are a very important type of information because it is an offering from the bank to the customers, and it is a persuasive technique to attract more customers. The information above is at the core of the business and must be transmitted to the customers correctly both in terms of the content of the information and the written format. Therefore, the ability to writing correctly is vital.

In order to provide these types of information efficiently, bank employees have to be fluent in written English and make less mistakes in written communication. The ability to write in English is important for contemporary businesses, and it is a required quality of bank employees. Moreover, an understanding of English grammar and syntactic language are also vital. When the business writing is free of errors, the message will be corrected by its

purpose, because these errors may influence the reputation of the bank and may have a negative influence on customer trust of the bank. However, the complications of the grammatical and syntactic are not simply for Thai people or others who use English as a foreign or a second language. Many Thai employees who are unfamiliar with Business English writing face the difficulty of communicating effectively and precisely. Problems can occur in their writing; for example, if they do not know the real meaning of the word, it can lead to word choice errors. A problem with proficiency in English grammar can lead to problems with messages delivered incorrectly. This can ultimately result in misunderstandings or miscommunications which can affect to the image of the bank, including its reliability.

Errors found in banking businesses writing.

The word error has been defined by Brown (2000, p. 217) as “the noticeable deviations from the adult grammar of a native speaker, reflecting the interlanguage competence of the learners.” Many types of errors in written communication in the banking business may occur, such as verbs, singular and plural nouns, and sentence fragments. Even errors in capitalization can cause damage to written communications about banking or financial information because there are many abbreviations and specialized financial vocabulary. Therefore, bank employees have to be aware of writing English correctly in their job in order to maintain the reputation and the profit margin of their bank. This can be supported by Buckley and Nixon (2009) that reputation is the most sensitive risk for bank businesses as it reflects the character of the bank. Moreover, the reputation of banks could design relationships between the banks and their customers, as well as the profits that can be made from those relationships.

Azar (2000) grouped the most common writing error types found in three groups: (a) rule-based errors, which may have a big impact on a reader, (b) less scaffold-able errors,

which may have a large impact on readability, and (c) rule-based errors, which may have a less impact on a reader. The rule-based errors with the most impact on readers and consist of five error types: (a) subject-verb agreement errors, (b) verb tense errors, (c) verb form errors, (d) singular and plural errors, and (e) word form errors.

According to Azar (2000), errors with a big impact on a reader and are rule-based are subject-verb agreement errors, which occurs when the subject and verb do not match. For example, *She play volleyball*. The correction of this sentence is *She plays volleyball*. The second type is verb-tense errors, which occur when the time and verb tenses do not match. For example, *I was driving to airport since 8:00 a.m.* The correction of this sentence is *I have been driving to airport since 8:00 a.m.* The third type is verb form errors. This error occurs when the wrong form of verb is used. For example, *I was interesting in the puzzle game*. The correction is *I was interested in the puzzle game*. The fourth type is singular/plural noun errors. This occurs when there is confusion between countable and uncountable nouns or a mistake with the word order in the sentence. To demonstrate, *I drink a bottle of milks every morning*. The correction is *I drink a bottle of milk every morning*. The last type of error in group A is word form errors. This error occurs when the wrong part of speech is chosen. For example, *I was addictive to candy*. The correction is *I was addicted to candy*.

Therefore, rule-based errors in the written works could cause readers to seem unattractive, and discredit the writer in terms of their ability to communicate in the written form. Moreover, errors could divert the reader and ultimately change the meaning of the message. This is especially true in the banking business; that is the information needs to be correct, clear and easy to understand because of the concerns of customers over sensitive issues, such as their money.

The less scaffold-able errors may have a significant impact on readability consists of two error types, which have an important impact on readability. The first is sentence structure errors, which contain many types of errors, such as fragments, comma splices, word order. The second type is word choice errors. This error occurs when choosing a word with similar sound but a different meaning.

The last group of errors are rule-based errors with a less impact on readers. This errors include articles, prepositions, and phrasal verbs. They affect the meaning of the sentence less, but they showed that the writers are not fluent in writing.

It is not only grammatical writing errors that cause problems in the business context. Mood and tone are the other elements involved. Aggarwal (2009) identified the common English usage errors in business writing that might cause problems in terms of communication. The use of bold could be understand as shouting, urgency, or dissatisfaction. The use of title case could emphasize the common noun and distract from the meaning of the message. Abbreviations and acronyms are another cause of missing the point of the message. The full name of the company name or the particular name should be written the first time with the acronym in parentheses. Tense switching is another cause of miscommunication. Writers should not switch tenses too often because it creates confusion, especially if it is incorrect. These errors usually impact the understanding of the reader with incomplete sentences or meaning more or less. They are easy to notice, and can cause communication problems. These errors may also change the meaning of the sentence, and the actual meaning of the message is lost.

Lately, Ngangbam (2016) had studied on error analysis of writing composition performed by Arabic natives who were students of Mutah University. Nine classifications based on Horney's (1998) were used to categorize the error types from the compositions, and

six more were found from the writing samples. All errors found have been categorized into 15 types as follows;

1. Errors in the use of nouns: singular/plural
2. Errors in the use of articles
3. Errors in the use of pronouns: incorrect case forms, missing possessives
4. Errors in the use of verbs: tense, subject-verb agreement, auxiliary, verb omitted
5. Errors in the use of prepositions: prepositions omitted, wrong prepositions, unnecessary prepositions
6. Errors in the use of adjectives: wrong form (confusion of adjectives and adverbs), comparative/superlative form
7. Errors in the use of adverbs: wrong form (confusion of adjectives and adverbs), comparative/superlative form
8. Errors in the use of conjunction: coordination, subordination, missing conjunctions
9. Errors in sentence fragment: incomplete sentences
10. Errors in syntax: word order (incorrect sentence structures)
11. Errors in lexicon: word choice
12. Errors in punctuation
13. Errors in spelling: misspelling
14. Errors in capitalization
15. Errors in subject omission

The results of this study showed that the errors found in high numbers were spelling errors, punctuation errors, and sentence fragment. The causes of these errors were mother tongue interference, Arabic, which was different from English. It affected to high numbers errors in sentence fragments in writing composition. Moreover, an incompetence to divide

sentence properly was main cause of punctuation errors, and lead to incomplete or meaning distort of the delivered messages.

Purpose of the Study

This study aims to identify the errors in the English written tasks of Thai employees in a Thai bank. Moreover, the researcher intended to discover the impact of performed errors on the banking business. English is the international language of business, so writing is a more important skill in terms of supporting the needs of international customers. As a result, people who are unfamiliar with written English may be less successful in terms of business communication. In addition, different personal elements, such as educational level or work experience, may be the causes of the writing errors which lead to miscommunication between international businesses. Therefore, problems may occur between businesspeople in their written English communication, such as misunderstandings between the reader and writer. In the most extreme cases, these kinds of misunderstandings may even lead to failure in business terms.

Research Questions

This study was conducted to answer the following research questions:

1. What errors were most commonly found in written tasks produced by Thai employees working in the selected Thai bank from July to December 2016?
2. How did these errors have an impact on the bank as remarked upon by their supervisors working in the selected Thai bank from July to December 2016?

Significance of the Study

The results of this study identified the types of most frequently found errors in written tasks produced by Thai employees in the banking sector. The impact of such errors were investigated as well. It is hoped that these results would be informative and useful for organizations that wish to find out more about the English skills of their employees. It is also

hoped that these results would provide a guideline for companies who want to improve the writing skills of the employees by arranging English writing classes or language programs that may be useful for their employees and organization. An expectation of this study is that the company should learn more about the written English competence levels of their employees and develop their writing skills by creating the most appropriate course or program for employees. This may decrease the damages to the banking business caused by misunderstandings or miscommunication originating from English writing errors.

Methodology

Selection of the banks.

The selected bank in this study was a specific Thai bank operating in Thailand, but has expanded the branches all over the country to better serve the customers, both Thai and foreign. This selected bank had an excellent performance and made the most profit in 2016 and was ranked in the Top Ten by Money and Banking Magazine (Bank of the Year, 2016).

Selection of the participants.

The participants were selected in a real world business context for the maximum value of the study. Moreover, they all used English as an international language of communication in their workplaces and in communication with other businesses. In addition, potential employees had to fulfill certain language requirements as a part of the recruitment process. The participants in this study consisted of two groups: (a) bank employees and (b) bank supervisors. The bank employees were 10 Thai employees working in the Thai banking sector and located in Thailand from two departments in one unnamed bank, specifically from departments concerned with foreign customers or international transactions. These employees used English to communicate with customers or colleagues through the writing formats. The second group of participants were three supervisors of the employees in the

first group. The supervisors were able to monitor the performances of their employees and identify their impact and giving feedback to their employees.

Instrumentation.

The instruments used in this study were: (a) A Demographic Survey for Bank Employees, (b) written tasks produced by bank employees, (c) A Demographic Survey for Bank Supervisors, and (d) A Semi-Structured Interview for the Supervisors.

A Demographic Survey for Bank Employees.

A Demographic Survey for Bank Employees was used to collect general data about the bank employees, such as gender, educational level, work experience, and other demographic data. The data obtained from this instrument were used to support the data analysis.

Written tasks produced by bank employees.

Sample of written tasks produced by bank employees were collected. These employees dealt directly with customers in their daily worked through writing channels such as e-mails, letters, web-chats, or a web page. The written task samples were collected by random sampling approach from July to December of the 2016, with 50 samples per department. The total written tasks were 100 samples in order to analyze and categorize the errors to identify the most common errors.

A Demographic Survey for Bank Supervisors.

The third instrument was A Demographic Survey for Bank Supervisors of the employees. It was used to collect general information about the participants, such as, gender, educational level, and work experience. The data obtained from this instrument were used to support the data analysis.

A Semi-Structured Interview for the Supervisors.

The fourth instrument was a semi-structured interview for the supervisors of the employees. This interview contained four questions concerned the kinds of impact that performed errors had on the banking industry. It also allowed the bank to find out whether or not the writing errors produced by employees had an impact on the reputation of the company or the trust of the customers. Furthermore, whether or not such errors may lead to decreasing business profits, employees being discharged or less remuneration.

Data Collection Procedure

To obtain all relevant data, the researcher contacted five commercial banks to ask for data use in this study on January 2017. However, only one bank accepted to give necessary information. This selected bank situated in Bangkok, Thailand, also own a lot of branches all over the country. After that, the researcher sent the letter to require the written tasks to the bank authority, and obtained 100 written tasks through e-mail channel by March 2017. Then, all 100 written tasks were sent to the native English specialist in the same month to check and examine the errors performed to answer the research question one. The results of the errors found were returned to the researcher by the end of March 2017. Those errors were categorized into 15 errors types by Ngangbam (2016) which presented in next chapter. In addition, A Demographic Survey for Bank Employee was administered to 10 employees who participated the study to obtain supporting data such as gender, level of education, work experiences, and English language skills use in daily job. A demographic surveys were given to the participants on March, 2017, and regained in the same month.

For the research question two, a semi-structured interview were conducted to collect data about the impact of performed errors. A semi-structured interview were done with three bank supervisors by April 2017. Moreover, A Demographic Survey for Bank Supervisors were sent to them to fill up information on the interview session, and regained in the same

month. Moreover, the results of writing errors of their employees were sent as the supplement.

Data Analysis

In this study, the data obtained were analyzed and categorized into 15 categories by the error types to answer the research question one. The written tasks were analyzed and categorized the types of errors found. After that, the results of the most commonly found errors found in English writing were presented in the form of a percentage in order to show the rank of error types and also reported in a descriptive form. For the second research question, a semi-structured interview was conducted with the supervisors after the errors in written tasks of the employees were analyzed. The purpose of the interview was to find out more about the impact of performed errors in the banking business.

To answer the first research question, the written task samples of the participants in the first group, the employees, were collected by random sampling approach. The written tasks from July to December of 2016 were randomly selected from two departments in selected bank, 50 samples per department and 100 samples in total. Their written tasks were analyzed and categorized by error type identified in Ngangbam (2016) to answer research question one.

Limitations of the Study

This study concentrated only on the Business English writing in e-mails produced by Thai employees in the selected bank in Thailand, working in two departments dealing with foreign customers or international transactions and using English to communicate in their job, which are the Domestic Banking Group Department and the International Banking Group Department. This was done in order to identify and survey the most frequently made errors in the writing of these employees according to 15 types of errors categorized by Ngangbam (2016). Moreover, the researcher also intended to investigate the impact of performed errors

on the bank's business as well. However, the written tasks were only collected from one bank because of their strict policy about the confidentiality of customer information.

Therefore, the results of this study may not be generalized enough for other business contexts because it is small amount of data from a small group of participants.

Confidentiality of Participants

The participants in this study were required to provide personal information, such as age, gender, and educational level. However, the researcher did not intended to use this information for other purposes, except for educational research. Therefore, this information will remain confidential and all of the data were destroyed on completion of this study.

Definition of Terms

These following terms are specifically defined in this study:

1. English writing errors

Brown defined errors as “the noticeable deviations from the adult grammar of a native speaker, reflecting the interlanguage competence of the learners” (2000, p. 226). In this study, English writing errors are the grammatical or syntax errors as categorized by Ngangbam (2016), which were found in writing work in English language that produced by the Thai bank employees.

2. The written tasks

The written tasks refer to an e-mail writings using as a tool to communicate between the bank representatives and the bank customers in the Domestic Banking Group Department and the International Banking Group Department in the selected Thai bank.

3. Thai employees

Thai employees are the Thai employees working in the selected Thai bank working in the Domestic Banking Group Department and the International Banking Group

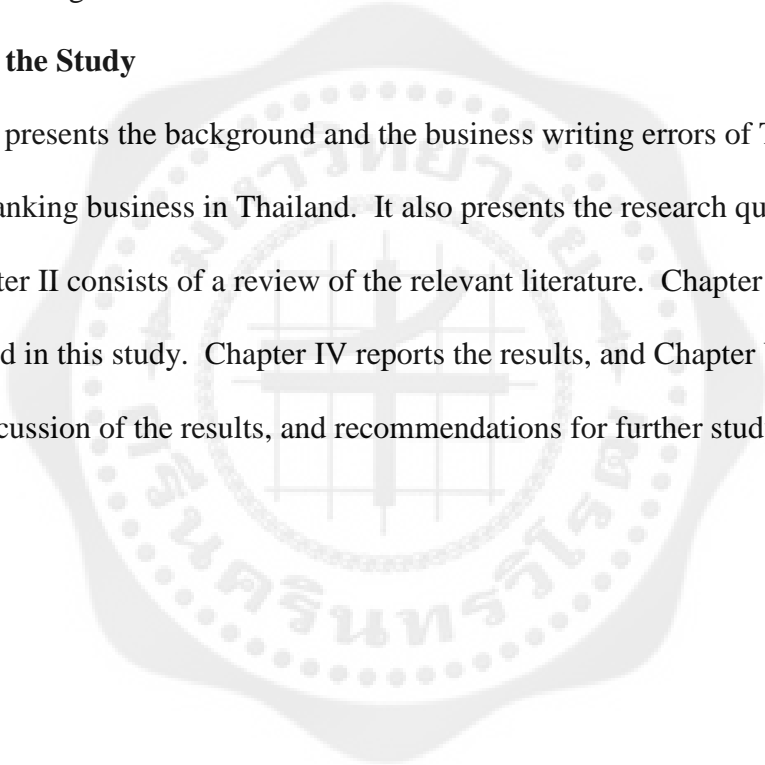
Department in the selected Thai bank. Moreover, they all use English in their routine job, especially using English to communicate with their customers.

4. A Thai bank

A Thai bank means the selected bank in Thailand that supervised by The Bank of Thailand. It operates a deposit-based business that need to repay on demand or at maturity, foreign currency trading, insurance and securities, derivatives business, e-banking, and other services. This bank is situated in Thailand and it headquarter is situated in Bangkok.

Organization of the Study

Chapter I presents the background and the business writing errors of Thai employees working in the banking business in Thailand. It also presents the research questions posed in this study. Chapter II consists of a review of the relevant literature. Chapter III describes the methodology used in this study. Chapter IV reports the results, and Chapter V consists of a conclusion, a discussion of the results, and recommendations for further study.



CHAPTER II

REVIEW OF RELATED LITERATURE

In this chapter, the related literature and previous studies involving English writing errors are reviewed to propose essential information and background for this research.

This chapter can be divided into six sections as follows:

1. Thai banking businesses and English language usage
2. Writing skills
3. Ngangbam's 15 types of errors
4. The impact of writing errors on the banking business
5. Previous studies concerning writing errors
6. Conclusion

Thai Banking Businesses and English Usage

The four English language skills are of considerable importance in the business context of modernized world, such as the engineering, information technology, and tourism industries. For example, in the engineering industry, Spence and Liu (2013) claimed that the English used in the engineering industry has increased the support of international transactions. Engineers in many companies are using English for speaking and listening communication through the telephone, tele-conferencing, reading skills with an engineering manual, and writing skills with reports. Furthermore, According to Reimer (2007), it is vital for the professionalization of engineers in the 21st century because there are many international projects involved with their jobs. Tourism is another business that English plays a vital role in. Similarly to the results of Al-Khatib (2005), the results of this study revealed that English communication was needed the most in the tourism industry for communication purposes.

The banking business in Thailand has become more aware of the banking standards used in different ASEAN nations. The growth of the banking sector in Thailand is on the rise due to the financial freedom. The strategies used to negotiate for financial freedom among ASEAN nations and the improvement of financial systems in accordance with the same standards can be divided into four categories: (a) connecting payment systems, (b) more freely-flowing capital, (c) the financial services system, and (d) the freedom of capital markets. Furthermore, the aspects of financial freedom and more freely-flowing capital are sensitive issues. This market is also attractive to foreign investors since profits were on the rise. For this reason, the Thai banking business should be actively prepared for future investment (“Financial liberalization in AEC”, 2012).

Many banks in Thailand have also prepared for the ASEAN community by establishing more contact channels for both Thai and foreign customers who live in either Thailand or other countries. These contact channels include e-mail and social media such as Facebook and Twitter. E-mail has become an established communication channel because it is rapid and reliable, and files or photos can be attached for convenient business communications (Michel, 2008). The purpose of these channels is to facilitate contact between the bank and their customers. Moreover, the English language has had an undeniable impact in terms of business communication, and English language is worldwide using for communication (Reimer, 2007). In other words, the current employment market in Thailand, especially the banking sector, requires a higher level of English proficiency from potential employees in order to facilitate communication with international customers. In recent years, many banks have added English language skills as a requirement for employment, for example, applicants must achieve a particular score on a standardized test in order to be suitable for application.

All of the four English skills can be considered important and has been used in many jobs in the banking industry. Mohammadzadeh, Barati, and Fatemi (2015) reported in their study that speaking and listening skills were the most important factor for Iranian banks for the purpose of communicating with customers and staff. Wu and Chin (2009) reported that reading skills are required in a variety of tasks in a Taiwanese banks, such as reports, financial products descriptions, and financial newspapers or financial magazines. However, it was found in the study by Chew (2005) that writing skills were vital for the bank in Hong Kong because it was used in international communication with foreign customers. In addition, writing skills were more important than speaking skills because it was used in document work, such as memos, minutes of meetings, reports, rules, and regulations for bank customers, while the Cantonese language was used in speaking to communicate in person. Madasa (2016) also indicated that speaking and writing skills were used more than listening and reading skills in a Malaysian bank. In Thailand, it was found in a study of Luankanokrat (2011) that the most necessary skill was reading for Thai employees working in HSBC Bank because they had to read documents related to the banking industry. Writing skill was in the second rank of importance because it was used in writing e-mails responded to by the participants.

Writing Skills

Writing skills are crucial in contemporary businesses in terms of communication both inside and outside the organization. It is a diverse instrument with a variety of purposes (Graham, Gillespie, & McKeown, 2013). Moreover, writing becomes an important tool for business communication with regard to overseas communication, which has been globally connected by the Internet. Numerous banks all around the world created a lot of new contact channels that use the Internet to communicate with customers because the rapidity of communication and also saves the bank money in terms of overseas delivery information.

English writing skills become more important tools in order to communicate through these contact channels. Furthermore, due to the expansion of the banking industry, more documents are on the increase; and more business writing is needed.

A lot of written documents can be found in global banks, such as memos, reports, business letters, bank product information, and bank contact channels. All of these documents must have accurate and sufficient information in order to be used in any job required (Tengtrirat, 1994). Brown and Barton (2014) claimed that there are three formats of business writing: (a) business letters, (b) memos, and (c) e-mail. They define a business letter as “preferred when presenting information to a professor, a superior or when the communication will be seen by many” (p. 4). A business letter is typically used by Thai bank business in terms of dealing with foreign departments or international vendors. A memo is a writing form with a less formal writing style and used when the issue is not highly important. The last is an e-mail which is the least formal style of writing in the business context. E-mail is used for reminders, question or when preferred by the recipient.

In the 21st century, e-mail became an important factor in worldwide communication, and many business organizations use it as a primary communication channel because of its convenience and low cost (Eurton, 2013). There are lots of advantages to Thai banks using e-mail as a communication tool. It is rapidity and can be sent to many receivers in the same time. Moreover, receivers can print out or save the file to check it afterwards (Sawangwaroros, 2006). Additionally, social media such as Facebook and Twitter are channels which can be used to create announcements, business news, declarations, or promotions which go beyond the company website. All of these communication channels are popular at present in the contact channels of Thai banks. In addition, these contact channels use the written form. Therefore, writing skills are important in terms of learning and using

English proficiently in the business context, especially the banking sector, in order to attain their professional goals and maximize their profits.

Even though writing skills are vital for business communication by the bank, people still commit errors because it is more difficult than other language skills due to the components involved in the acquisition of writing skills (Shawish & Abdelraheem, 2010). Good writing should follow three steps: plan, draft, and edit/revise. Writers should plan for the writing topic and search for necessary information. Then, it was written as a draft, according to a pre-arranged plan and made into paragraphs with a single main idea in each paragraph. After that, writers must revise and proof the grammar or word choice, including the processes of accurate language mechanisms (Sawangwaroros, 2006). For this reason, people who are unfamiliar with writing may make some errors, leading to a failure to master English writing and ineffective communication, a disadvantage in the business context. Furthermore, such errors could lead to a negative image of the company and misunderstandings in business communication may lead to losses in revenue for the company.

E-mail writing.

Electronic mail, or e-mail communication is important means to communicate in the digital world both in everyday life and in business. E-mail is a communication via network (Garton & Wellman, 1995). In a study conducted by Chumpavan, Lorber, Al-Bataineh, and Al-Rub (2008), it was found from the results of the survey that Thai students “believe the e-mail exchanges were related to the development of their writing, reading, and computer skills. They felt they could learn vocabulary and hone their writing style while interacting with their native English speaking partners via e-mail” (p. 145).

Nowadays, e-mail has been used in many businesses to decrease the outlay of the companies. Also, it is convenience channel for communication between companies and their

customers. This contact channel also makes companies keep contact to their customers easier than before, especially distance communications. Besides, e-mail communication helps companies save the cost for communication between companies and customers too.

E-mail contact channel have been used by many banks in Thailand to facilitate their Thais and foreigners customers. It is convenient for distance communications and also convenient to keep records of delivered messages. Writing style in e-mail communication in the bank business is usually in a formal style that has to be professional style and accurate grammatical. E-mail writing format is similar to a letter which contains three main sections; salutation/greeting, body paragraphs, and closing. The salutation or greeting is the opening part of the e-mail. The general word use can be *To Whom it May Concern* or *Dear*, followed by the name of the person, and end with comma mark.

Examples:

Dear Mr. Kevin,

Dear Customer Service Representatives,

The body paragraphs are the section that the purposes or the main points of the e-mail are written. In business writing, the body paragraphs should be write straightforwardly and get to point of the matters. Some writers might begin with the opening sentence similar to the greetings, for example, *Thank you for prompt reply*. The end of the body paragraphs should end up with *thank you*, or other short sentence depends on the matter of the e-mail.

The last part of an e-mail is closing section. The word use to close the e-mail should be formal word, such as, *Best Regards/ Best Wishes, Thank you, Sincerely*, and followed by comma mark to end the closing word. Afterward should be followed by full name, job position, company name, or phone number of the sender (Gains, 1999; Grant et al. 2009; "Writing a Formal Email," n.d.).

Ngangbam's 15 Types of Errors

The error was a mistake committed by ESL/EFL learners, which could be grammatical errors or meaning errors as defines by Corder (as cited in Pengphanich, 2011). Brown defines errors as “noticeable deviations from the adult grammar of a native speaker, reflecting the interlanguage competence of the learner” (2000, p. 226). Also, according to Dulay, Burt and Krashen, (1982), errors are defined as a defect which are in the writing of learners which were inaccurate in the target language (as cited in Chaweewong, 2009). In addition, Selinker (1972) has clarified the cause of errors into five points: language transfer, transfer of training, strategies of second language learning, strategies of second language communication, and overgeneralization of target language linguistic material (as cited in Pengphanich, 2011).

Many researchers have been categorized the types of errors to analyze an English writing. Richards (1971) separated errors into four groups: (a) ignorance of rule restrictions, (b) incomplete applications of rules, (c) overgeneralization, and (d) the hypothesis of false concepts. Corder (1973) classified them into four categories, errors of addition, misordering, omission, and selection. The model of classification created by Dulay, Burt and Krashen (1982), consisted of the errors of addition, misinformation, misordering, and omission. Kesharvarz (1997) divided errors into four groups, including orthographical errors, phonological errors, lexicon-syntactical errors, and morpho-syntactical errors.

Recently, Ngangbam (2016) categorized the error types into 15 categories and used them to analyze the written compositions of students in an English language class of Mutah University. This study aimed to investigate the syntactic errors in the written compositions of 60 English students participating in the study. All of them had studied in a language classroom for 12 years. They were native Arabic speakers and were in a four-year program

of teacher training. The errors found in their written compositions could be categorized into 15 types, as shown in Figure 1 below.

Error Categories	Frequency	Error Rates (%)
Spelling	507	9.65
Punctuation	303	5.77
Sentence Fragments	285	5.42
Syntax	266	5.06
Prepositions	235	4.47
Verbs	182	3.46
Subject Omission	102	1.94
Conjunctions	89	1.69
Articles	87	1.65
Nouns	84	1.60
Pronouns	75	1.43
Lexicon	75	1.43
Adjectives	50	1.10
Capitalization	58	0.95
Adverbs	28	0.53

Figure 1. Error Categories of Ngngbam (p. 7)

As shown in Figure 1, 15 errors are categorized in the work of Ngngbam (2016). It was found that Arabic interference was the main cause of performed errors because the participants translated Arabic into the English language. Moreover, they could not separate their sentences, so they were not meaningful. These errors reflected the teaching approach selected by their teacher, which they should be made aware of. Furthermore, their teacher should design a more appropriate teaching approach to develop the English skills of the students.

All of above error classifications have been used by many researchers to investigate errors in order to reveal the linguistic difficulties and the needs of the learners in order to overcome their writing problems (Khansir, 2012). In this study, the 15 categories established by Ngngbam were used to analyze the performed errors in the written tasks produced by Thai employees working at a Thai bank.

The Impact of Writing Errors on the Banking Business

Because English has been used as the language of communication in the banking sector in Thailand, Thai employees were faced with the problem of using English correctly, particularly writing, which is the most difficult skill to acquire. These employees have to communicate both internally and externally through e-mail, web-chat, or web page; and messages must be corrected to avoid misunderstanding or miscommunication. Otherwise, problems may occur from inaccurate writing or misunderstandings caused by written errors. More than that, such misunderstanding could lead to an impact that affects the entire banking sector.

Writing errors do not only damage the image or the perceived ability of the writer, but also the quality, skills and attitudes of the writer, especially businesspeople. Some of the types of errors may reflect the character and personality of the person who wrote the message and also represents the entire company. Ultimately, it can affect the public image of the entire company (Beason, 2001). Moreover, spelling errors could decrease the credibility of the company, especially online businesses (Chrisos, 2017).

Writing errors in the banking business context is vital in terms of running a business. The errors in written communication reflect the image of the writers, which may be bank representatives. Moreover, it can lead to a relationship between the company and customers, including decreased sales (Beason, 2001). Writing errors can have a massive impact on the business of a company (“The Effects of Miscommunication”, 2014); for example:

1. The company reputation. The products, services or privileged information delivered by employees of the bank in the written format with errors may cause misunderstanding or send an unclear message to the customers. This could be spread by word of mouth by customers, passed along from one customer to another and lead to the bank getting a bad reputation.

2. The trust of the customers. When errors occur in business writing about financial information, it may lead to a lack of trust and the reliability of customers of the bank. It is crucial because most transactions are made by customers.
3. The business profits. Customers who do not understand the information provided in written forms about products, services and privileges will turn to other banks. The consequences might be severe in terms of losing customers or declining profits.
4. Employee losses or less remuneration. This impact might be the worst case of writing errors, with the result of losing profits.

According to Buckley and Nixon (2009), reputation of the bank is crucial because the customers need to trust whom they give the authority of financial management. Moreover, the bank itself have to maintain their customer satisfactions in order to keep trust and run business. Knowledgeable and service quality are important factors of customers satisfaction as claimed by Hokenson (as cited in Singh, 2006), as shown in the following Figure 2.

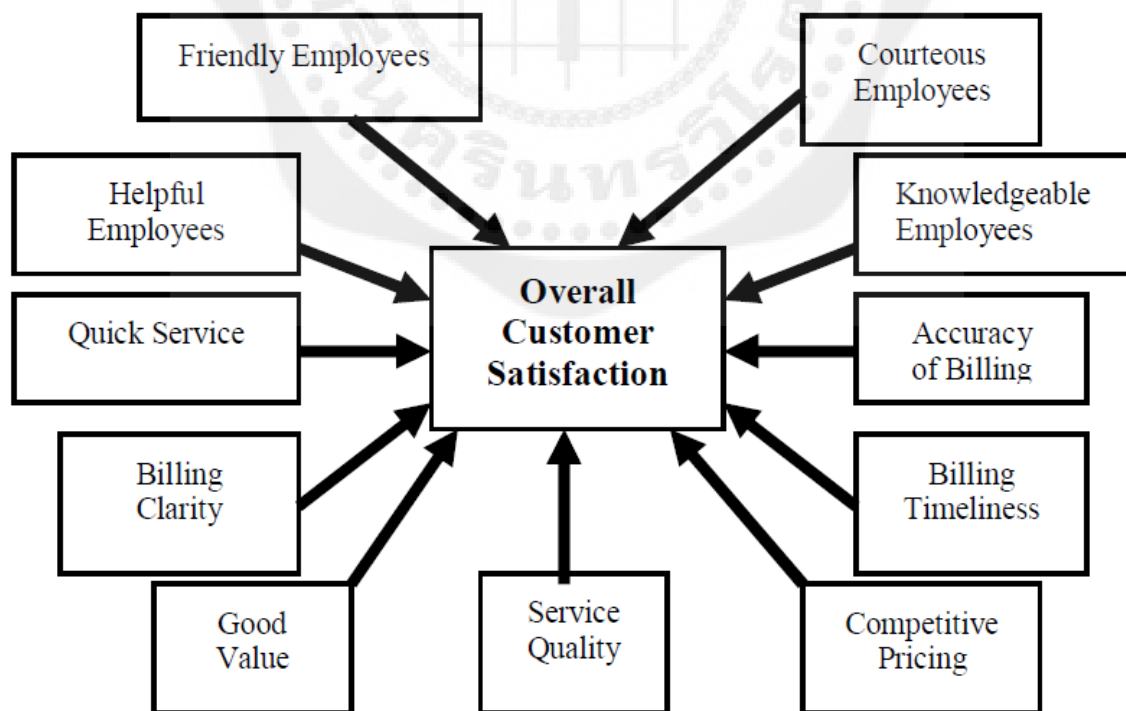


Figure 2. Factors that Affect Customer Satisfaction (as cited in Singh, 2006, p. 2)

Therefore, the bank employees have to be fluent in communication skills, especially writing skill, to maintain good quality to serve their customers. Moreover, correctness is crucial in external or internal communication in banking sector. In consequence, employees need to be proficient in the use of English, especially in writing to communicate effectively in their jobs.

Previous Studies Concerning Writing Errors

The study of writing errors has been conducted in many countries with ESL/EFL. A number of studies have been conducted in Thailand and other countries around the world, which will be reviewed in the next part.

Previous studies in the international context.

In 2006, Al-Buainain conducted a case study to find writing errors made by EFL students. Due to the fact that EFL students attending the University of Qatar lacked proficiency in English writing, an investigation into these problems was necessary in order to establish a procedure to improve the skills of future students. The data from this study was obtained from a first year writing course, which consisted of 40 female students, with an age range of 18-20 years old who had already studied English at school for six years. The results showed that the grammatical errors made by the participants included syntactic features such as articles, fragments, noun modifiers, prepositions, relative clauses, and verbs. The results of this study were beneficial to teachers in terms of the best methods to teach students to overcome their English writing errors.

In Europe, Taher (2011) investigated writing errors performed by Swedish junior high school students in ninth grade. The purpose of the study was to analyze the most frequent errors in the writing of Swedish students and the causes of errors. There are two target participant groups in this study. The first participant group, consisting of 20 students, was required to write freely on any topic; and the second group, consisting of 29 students, were

required to write an essay with controlled terms. The data were analyzed and categorized by error types. It was found that the most frequently found errors were verb tenses, verb inflections, and subject-verb agreement. The cause of performed errors was a lack of grammatical knowledge and Swedish language interference. This study can be the useful for teachers to improve the writing skills of their students.

Ulla (2014) studied the language errors in writing among third- and fourth-year students in a Bachelor of Science in Education English (BSEE) and a Bachelor of Arts in the English Language (AB) in Father Saturnino Urios University, Butuan City. The participants consisted of 30 students who were assigned to write an essay. The most errors found in this study were omissions or the misuse of punctuations, pronouns, and omission or the misuse of verbs. Because English communication is very important in communication, a language program has been proposed to improve the English writing skills of students.

There were also studies conducted on this subject in Asia, Bao (2015) conducted an investigation into the morphological errors made by Mongolian learners in their English writing. Bao collected data from 50 Mongolian students attending the School of Foreign Languages at Inner Mongolian National University. These participants were given a writing assignment, a questionnaire, and an interview. The results were mainly acquired from the writing assignment, and the students were randomly interviewed. It was found from both writing assignments and the interview that some of the errors made by the Mongolian students were interlingual and caused by first language interference. These students also made intralingual errors, caused by ignorance of the rules, incomplete applications of the rules, over-organization, and the hypothesis of false concepts.

A recent study on writing errors was conducted by Mustafa, Kirana, and Bahri (2016). They studied the EFL writing errors made by junior high school students in Indonesia. The study aimed to explore the most serious errors made by junior high school students. The data

were obtained from the written work collected from 19 students, and they were analyzed and presented in the percentage of the error types. The data analysis showed that the most errors found were word forms, articles, nonfinite verbs, verb tenses, plurals, and prepositions. According to Mustafa, Kirana, and Bahri (2016), in the Indonesian curriculum, students at the high school level should be capable of writing in many text genres. However, the results of the study indicated that the students still produced many written errors. Therefore, teachers should be aware of the language learning problems of their students and apply a method or technique to solve the problems.

Previous studies in the Thai context.

In 2007, Ponvarin conducted a survey of the writing errors made by the first-year graduate students of Business English for International Communication at Srinakharinwirot University (SWU), Thailand. The most frequently performed errors found in this study were the use of verbs (30.94%). The other errors included the use of adjectives, adverbs, nouns, pronouns, and sentence structures. The results indicated that the students who made these errors lacked grammatical proficiency. Moreover, it was found that these students would think in the Thai language before writing in English. There were several causes for these errors. Firstly, they lacked an understanding of grammar, which they were unable to use effectively. Secondly, these students did not use English in their daily lives, so they did not pay attention to their grammar skills. As a consequence, a recommendation was proposed that concerned departments should develop language programs to enhance the writing skills of students.

Another study in English as a Foreign Language context in Thailand was conducted by Chawee Wong (2009) on the characteristics of writing errors in narrative essays by English major students. The purpose of the study was to investigate the characteristics of narrative essays written by Thai students, included the errors committed in the first draft of essay. The

participants of the study were 35 third-year English majors from the Faculty of Humanities at SWU, enrolled in Composition II (EN 431) and had already taken the Basic Writing and composition courses in the previous semesters. This study used mixed methods for qualitative and quantitative analysis. The participants were required to perform narrative writing tasks. The results showed that six error types were found. The most frequently made errors were word choice, non-idioms, tenses, articles, word order, and wrong prepositions, respectively. The results indicate that the limited linguistic and vocabulary knowledge of the students may be the problem and they could not find an appropriate word to express their ideas when writing in English.

Another study concerning writing errors was conducted by Watcharapunyawong and Usaha (2012). The title of their study was “Thai EFL Students’ Writing Errors in Different Text Types: The Interference of the First Language,” which analyzed the particular writing errors caused by Thai language interference. The participants consisted of 40 second-year English major students at the Faculty of Humanities and Social Sciences at Thepsatri Rajabhat University, Thailand. All of these students had previously taken and passed two grammar courses. These participants were given a writing task consisting of three types and topics. The first was the narration type, with the topic of “My Memorable Trip.” The second was a description, with the topic of “My Ideal House.” The last type was comparison and contrast, with the topic of “Watching News on Television vs. Reading News in the Paper.” All of their written work was analyzed and 16 error categories were discovered. The most errors found in narrative writing were verb tenses, while in descriptive writing, article errors were the most prevalent; and in comparison and contrast writing, the most frequently made errors were the singular and plural form.

An analysis of grammatical errors in the writing of students at SWU was conducted by Iamsiu (2014). The purposes of the study were to investigate five types of serious and less

serious errors in English written works of 20 second-year English minor students. Moreover, the effects of mother tongue interference were investigated. All participants were required to write a paragraph of 150 words by a specified topic. The data obtained from the participants' paragraph writing were analyzed, and five types of errors were identified: (a) sentence structure, (b) connecting words, (c) subject verb agreement, (d) word choice, and (e) word order. It was found from the data analysis that word choice errors were the most common errors (41.31%), followed by sentence structure (36.17%), subject verb agreement (13.48%), connecting words (10.64%), and word order (0.35%), respectively. In addition, mother tongue interference affects their writing in three ways: word by word translation, using Thai constructions in English, and using adjectives as main verbs.

In 2017, Sermsook, Liamnimitr and Rattaneekorn conducted a study "to examine the language errors in a writing of English major students in a Thai university and to explore the sources of the errors" (p. 101). The participants in this study were 26 second-year English major students in the age range of 20-22 years of age. They have all learned English as a foreign language for at least seven years. The instruments were the written works of a total of 104 pieces to explore the errors. Moreover, questionnaires and individual/ group interviews were conducted to further investigate the source of the performed errors. From the data analysis of the written works, there were 17 types of errors found, which included punctuations, articles, subject-verb agreement, spelling, capitalization, fragments, verbs, prepositions, literal translation from Thai, nouns, pronouns, word choices, tense, word order, adjectives, parts of speech, and transition words, respectively. The in-depth interviews, along with the questionnaires were conducted to investigate the sources of errors, and it was found that most of the errors were caused by interlingual interference that the students usually thought in Thai and translated it into English. Moreover, an incomplete knowledge of

English was another reason for performed errors. A limited knowledge of English grammar and vocabulary and carelessness were both major factors.

The previously mentioned and related studies were concerned with writing errors. However, most of these studies were conducted with EFL/ESL students who are not in the business context. Even though they had studied English for many years, some problems or errors occurred in their writing in the business context. The establishment of ASEAN has influenced Thai people, especially Thai business people, that proficiency in English in terms of the four skills is now more important than ever. However, some Thai business people, especially those who need to deal with foreign customers still have problems using English, particularly writing, which is more difficult to acquire than the other three skills. Therefore, the focus of this study was on identifying the errors of Thai employees working in the Thai banking sector. Moreover, the impact of those errors were investigated as well.

Conclusion

This chapter presented the literature and previous studies related to writing errors. The four English skills have become more important in the Thai banking business because of the inception of ASEAN and the number of customers are increasing rapidly. Speaking and listening skills are used as primary skills to communicate with foreign customers in person or through telephone channels. Currently, writing skills are considered crucial in running bank businesses because the influence of the Internet and social media. Moreover, writing becomes more useful in banking jobs for communication with customers, including among the employees of the bank and vendors. Therefore, employees of the bank should be fluent in English writing in order to serve customers efficiently. However, writing skills are often difficult for Thai people who use English as a foreign language. If errors occur in their writing, it may cause damage to the business of the bank.

A lot of studies were conducted to investigate writing errors performed by EFL/ESL learners. The results revealed in a similar way that the cause of committed errors was first language interference, including the English writing teaching approach. However, there are even fewer studies on writing errors in a Thai bank. Therefore, this study intended to identify English writing errors produced by employees working in a Thai bank. Moreover, the impacts of those performed errors were investigated. Consequently, the results of the study would be beneficial to the bank in terms of improving the competence of employees' writing skills to serve their customers appropriately.



CHAPTER III

METHODOLOGY

This research aimed to identify the errors in business writing by Thai employees working in a Thai bank, and the impact of these performed errors were examined as well. This chapter presents the methodology of the study, including the participants, the selection of the bank, and the instruments used for collecting the data. The data collection procedures and the data analysis are also described.

Participants

The participants in this study were divided into two groups, Thai employees and Thai supervisors from a bank in Thailand. The written tasks produced by the employees in the first group were collected to analyze the errors in order to answer the first research question. The participants in the second group, the supervisors, were performed a semi-structured interview to collect more information about the impact of performed errors in order to answer the second research question. The selection details are described in the next section.

Selection of the bank.

Financial institutions play an important role in the Thailand economy and the daily lives of Thai people. There are 14 commercial banks in Thailand supervised by the Bank of Thailand. All of them operate a deposit-based business that need to repay on demand or at maturity, foreign currency trading, insurance and securities, derivatives business, e-banking, and other services. Moreover, these banks serve both Thai and foreign customers and depend on services and conditions ("Financial Institutions," 2014). Most of the headquarters of these banks are situated in Bangkok due to the convenience of communications, transportation, and the workforce.

In order to run a business smoothly, communication skills are vital, especially English, undeniably the language of communication in the modernized business world. Four

English skills are used in many kinds of tasks; for example, listening and speaking were used widely in customer service jobs to communicate with bank customers; reading and writing skills are used in document-based tasks like reports, letters, e-mails, or web content information. Writing is important in distance communications because it can be used in the written form and sending it by mail, or through e-mail channels. Therefore, writing skills are used to communicate among banks and their customers, vendors, or colleagues.

In order to acquire written data for use in this study, the researcher contacted the headquarters of five commercial banks to ask permission to collect data for use in this study. However, due to the strictness of bank policy about confidential information, only one bank accepted to participate and gave the data for use in the study. The selected bank was one of the banks which had an excellent performance and gained the most profit in 2016 (“Bank of the Year”, 2016). Moreover, the selected bank was comparable to the Bank of Thailand in terms of most public trust services. It was situated in Thailand and expanded branches all over the country to better serve the customers, both Thai and foreign.

Based on the organizational of the selected bank, the data were collected from employees working in two departments: (a) International Banking Group Business that involved an international communications in services and activities, and (b) Domestic Banking Group department that served both Thais and foreigners. The employees in these two departments used English communication with their customers, and writing skills were even more vital for business communication.

Selection of the participants.

Bank employees.

The first group of the participants included Thai employees working in the selected Thai bank. The criteria for the participants’ selection can be described as follows:

1. Thai employees.

2. Males and females, aged between 21-35 years of age.
3. Working in departments concerned with foreign customers or international transactions from July to December 2016.
4. Using English writing skills in their routine work.
5. Minimum of a Bachelor's degree.

After the bank confirmed involvement to participate and provide data for use in this study, the researcher asked for cooperation from the e-mail representative teams of the two selected departments. There were five employees in each team, and they all met the criteria. Moreover, they all agreed to participate in this study. Therefore, the total amounts of participants in the first group were 10 individuals from two departments in the selected bank. In addition, all of them passed the bank writing exams during the recruitment process. Moreover, they all achieved a particular scores on standardized tests, Test of English for International Communication score (TOEIC), as specifically required for applying for a job.

In their daily tasks, they all used English writing to communicate with their bank customers or colleagues through writing formats such as e-mail, web-chat, Facebook, or Twitter. The purposes of writing depended on the channel of communication and the type of format use. For example, e-mail was used to respond to their customers about the products and services of the bank, including problem solving. Web pages, Facebook, or Twitter were used to provide information about banks or provide product and service information. Web-chats were used to communicate with customers in a short and informal writing format. Moreover, dealing with vendors also required written English in the written forms through e-mail channels or a special communication system which could record and keep as evidence of transactions.

Bank Supervisors.

The second group of participants were the supervisors of employees in the first group.

The criteria for the participants' selection were described as follows:

1. Thai employees.
2. Males and females, aged between 25-45 years of age.
3. Working in departments concerned with foreign customers or international transactions from July to December 2016.
4. Using English writing skills in routine work.
5. Minimum of a Bachelor's degree.
6. Working in banking for at least three years.

The researcher asked for cooperation from the bank supervisors at the same time as the employees. This group of participants were the supervisors of an e-mail representative team of the two selected departments. There was a single supervisor in the International Banking Group department and two supervisors in the Domestic Banking Group department. All of them met the criteria and agreed to participate in this study. Therefore, the total participants in this group were three individuals from two departments of the selected bank.

These supervisors were able to monitor the performances of their employees and give feedback to their employees. All of them were graduates, with a Bachelor's degree as the minimum educational level, and a Master's degree was optional for career path advancement. They all had experiences working in the bank for many years and were promoted to the position of supervisor.

Instrumentation

There were four instruments used in this study. These instruments included: (a) A Demographic Survey for Bank Employee, (b) written tasks produced by bank employees, (c)

A Demographic Survey for Bank Supervisors, and (d) A Semi-Structured Interview for the Supervisors.

A Demographic Survey for Bank Employees.

The demographic survey for bank employees was used to obtain general information about the participants, for example, age, gender, level of education, and work experience. This survey was developed by the researcher. There are two parts on the survey. Part one consists of seven items asking about general information of the participants. Part two ask about the English used by the employees in their work. There are three sections in this part: (a) skills used, (b) frequently of skills used, and (c) English proficiency rate. In section one, the bank employees were asked about their English language skills used in their work the most. In section two, they were asked about the frequency of language skill use in their work. For the last section, the participants were asked to rate their English skills according to Likert's five scales (as cited in Vagias, 2006) to use as supplementary information. All of this information was used to support the results and a discussion of the study. The thesis advisors were asked to examine the questions included on the survey instrument to see if it was valid and appropriate to use for this study. They agreed that the questions were both valid and appropriate.

Written tasks produced by bank employees.

The written tasks from two departments which were the Domestic Banking Group Department and the International Banking Group Department, produced by employees who deal with the customers directly in their daily job were collected to the data analysis. However, the written task samples used in this study were collected from e-mail channels of the participants for the maximum value of the study, which aimed to identify the written errors. All e-mails were sent to their customers without proof reading from their supervisors. Therefore, the written tasks produced by bank employees could truly reflect their English

writing competence. The written tasks were selected by a random sampling approach from July to December of 2016, with 50 e-mails per department. The total of all written tasks were 100 e-mails in order to analyze and categorize errors.

All 100 e-mails can were divided into the types of services as shown in the Table 1 below:

Table 1

The Type of Selected E-mails (N = 100)

Type of Selected E-mails	Number (n)
Asking for action	26
Internet service	17
Money transfer service	15
Account	9
Report problems	9
Case follow up	8
ATM/Debit cards	6
General information	5
Credit card	2
Check	1
Trading	1
Mutual fund	1
Total	100

All collected written tasks were analyzed according to the 15 Error Types of Ngangbam, as follows:

1. The use of nouns: singular/plural: this type of error is focused on the amount of nouns and whether or not it is in accordance with the verbs.
2. The use of articles: this type is focused on the use of article in the sentence, whether it is correct, over or missed out articles.
3. The use of pronouns: this type is focused on incorrect case forms and missing possessives.
4. The use of verbs: this type is focused on tense, subject-verb agreement and auxiliary verbs omitted in sentences.
5. The use of prepositions: this type is focused on prepositions omitted, wrong prepositions, unnecessary prepositions.
6. The use of adjectives: this type is focused on wrong form of adjectives (confusion of adjectives and adverbs), comparative/superlative form.
7. The use of adverbs: this type is focused on wrong form (confusion of adjectives and adverbs), comparative/superlative form.
8. The use of conjunction: this type is focused on coordination, subordination, missing conjunctions.
9. Sentence fragment: this type is focused on incomplete sentences.
10. Syntax: this type is focused on word order, or incorrect sentence structures.
11. Lexicon: this type is focused on word choice.
12. Punctuation: this type is focused on wrong position punctuation marks, omitted punctuation marks.
13. Spelling: this type is focused on misspelling.
14. Capitalization: this type is focused on unnecessary and omitted capitalization.
15. Subject omission: this type is focused on missing of subject of the sentence.

All of the errors would be analyzed and categorized to answer research question one.

A Demographic Survey for Bank Supervisors.

A Demographic Survey for Bank Supervisors was used to obtain general information about the participants, which consists of two sections on a survey. The first section is required about general information of bank supervisors, such as, gender, level of education, and work experiences. In the second section, they were required to rate their English skills according to Likert's five scales (as cited in Vagias, 2006) as same as the bank employees, to use as supplementary information. The information was used to support the results and discussion of the study. The thesis advisors were asked to examine the questions included on the survey instrument to see if it was valid and appropriate to use for this study. They agreed that the questions were both valid and appropriate.

A Semi-Structured Interview for Supervisors.

A Semi-Structured Interview for the Supervisors is an instrument with a set of questions guideline covered all information in need. It was used to collect more deeply information, and it was rather like a conversation style (Harrell & Bradley, 2009). To answer the second research question, a semi-structured interview was conducted to obtain extra information from the bank supervisors about the impact of the writing errors committed by their employees on the banking business, and how those errors impact to their business. The interview concerned about what kinds of impact of performed errors to the banking business.

There were four questions to explore the bank supervisors' opinion whether those writing errors produced by their employees had an impact to the company reputation or the trust of the customers. The first question is "In your opinion, how are writing errors in written works of Thai employees working in Thai banks impact to the banks' business?" This question aims to gain the opinion about how the errors in written works affect to the business of the bank as remarked upon bank supervisors. The second question is "In your opinion, what kinds of writing errors have the most impact to the bank business? And how

those errors impact to the business?” This question aims to gain a specific kind of errors that affect to the business of the bank the most, and how or what way they affect to the business of the bank. The third question is “From the rank of errors types produced by your employees, do you think the errors found in the first rank impacts to the bank business the most? If not, what type of errors impacts to the bank business the most?” This question aims to obtain the opinion of bank supervisors about the kind of errors from the results of this study that affect to the business of the bank the most. The last question is “How does the errors in No.3 impact to the bank business?” This question aims to find out the way that the errors in the answer of question number three affect to the business of the bank. Furthermore, whether they could lead to the business profits decreasing or lead to employees discharge or less remuneration. A semi-structured interview was developed by the researcher along with the thesis advisors, and a native English specialist. They all agreed that the questions in the interview were valid and appropriate to use in this study for its purpose.

Data Collection Procedures

To acquire the information used in this study, the researcher contacted five commercial bank headquarters situated in Bangkok in January 2017, to ask them to provide the banking information of 2016 to use in this study. However, due to strictness policy of the bank about information confidential, only one bank accepted to participate and willingly to give the information needed. After the researcher acquired an acceptance from the bank, the letter to ask permission for collecting data was done and had been sent to the bank authority in order to require the written tasks. The researcher received all tasks through e-mail written by the participants from July to December 2016 through e-mail. The written tasks written by the participants from July to December 2016 were randomly selected from International Banking Group departments and Domestic Banking Group department, 50 samples per department. The numbers of written tasks in total were 100 samples for data analysis.

Afterward, all of data were sent to the native English specialist to check and examine the errors performed. The results of the errors found in written tasks were returned by the end of March 2017. The researcher was categorized those errors into 15 errors types by Ngangbam (2016) which presented in next chapter.

Along with above requested, A Demographic Survey for the Bank Employees were dispatched to 10 employees who participated the study. This instrument was constructed to gain general information of the bank employees who performed writing, include English language skills use in daily job. The demographic surveys were given to the participants to fill up the data on March, 2017, and regained in the same month.

For the second research question, a semi-structured interview for the supervisors was constructed by the researcher to collect data. The purpose of the interview was to investigate more about the impact of performed errors to the banking business. Then it was conducted to the three bank supervisors by April 2017. Together with the interview, the supervisors were required to fill up The Demographics Survey for the Bank Supervisors. This survey was returned in the same month.

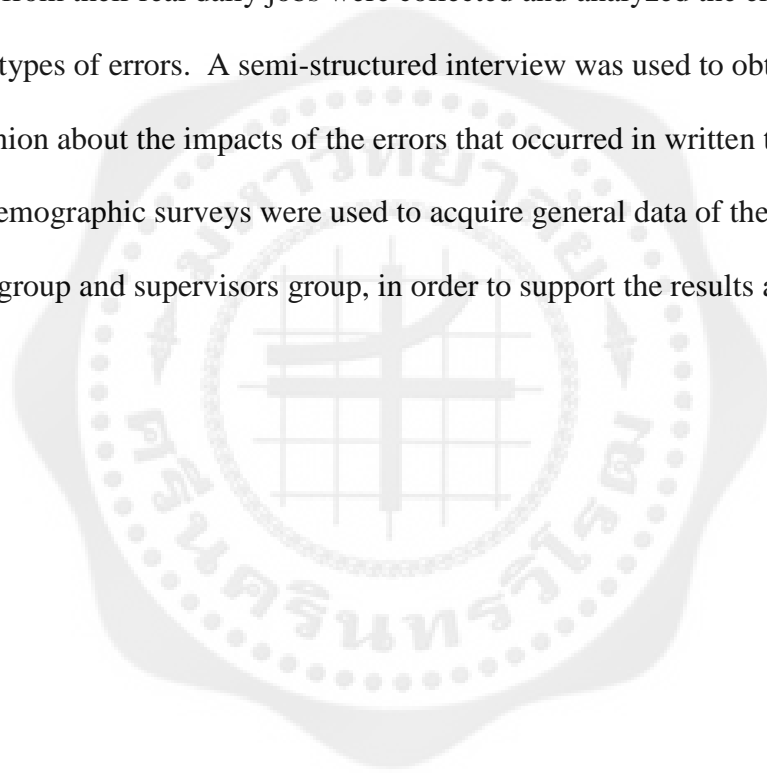
Data Analysis

The data were analyzed to answers the two research questions. To analyze all obtained data, The Demographic Survey for the Bank Employees and The Demographic Survey for the Bank Supervisors were gathered and summarized into each topic. Tables form and percentage were used to present the data summary. Moreover, descriptive approach was used to explain more in details. Then, all written tasks of the bank employees were analyzed according to Ngangbam's 15 types of errors. The errors were marked on their written works as the number of the error types. After that, they were group into the feature of each error. The summarize of the errors found in written tasks were sent to the supervisors of the bank employees along with a semi-structured interview form, to gain more information and

opinion about the impact of those performed errors. The information about the impact of writing errors were identified and described in descriptive approach. Also the errors found in written tasks of the bank employees were described in details.

Summary

This chapter explained the research methodology of the study. The researcher was used the participants who working in business context in order to accomplish the highest value, which were the bank employees, and the bank supervisors. The written tasks of the bank employees from their real daily jobs were collected and analyzed the errors according to Ngangbam's 15 types of errors. A semi-structured interview was used to obtain the bank supervisors' opinion about the impacts of the errors that occurred in written tasks of their employees. A demographic surveys were used to acquire general data of the participants both employees group and supervisors group, in order to support the results and discussion.



CHAPTER IV

RESULTS

This chapter presents the results of the study that answer the research questions, which include: 1) What errors were most commonly found in written tasks produced by Thai employees working in the selected Thai bank from July to December 2016?, and 2) How did these errors have an impact on the bank as remarked upon by their supervisors working in the selected Thai bank from July to December 2016? Tables form and percentage were used to display the results of the identified errors. The descriptive approach was used to report answers from the interviews.

Results of Demographic Data of the Participants

The two surveys were used in this study to collect general data on the participants, both bank employees and supervisors, such as, age, educational level, gender, and gender. However, there were some differences between two demographic surveys because their jobs were different. The results of demographic data were presented in the next section.

Bank employees.

The first part surveyed the demographic data of the participants in the first group, including employees who used their writing skills in their routine job. The survey aimed to explore general information about the participants, such as gender, educational level, years of service in the banking business, and the frequency of English use at work. The results of the demographic data were displayed in Table 2.

Table 2

Demographic Data of the Participants: Bank Employees (n = 10)

Item	Number of participants (n)	Percentage (%)
Gender		
Male	2	20.00
Female	8	80.00
Educational level		
Bachelor degree or equivalence	8	80.00
Master degree	2	20.00
Doctorate	0	0.00
Other	0	0.00
Years of service in banking business		
Less than 1 year	0	0.00
1 - 3 years	4	40.00
4 - 6 years	2	20.00
More than 6 years	4	40.00
Frequency of language skill use		
Listening	3	13.04
Speaking	3	13.04
Reading	7	30.44
Writing	10	43.48
Frequency of using language skills		
All the time	9	90.00
Over 5 times a day	1	10.00
Less than 5 times a day	0	0.00
Never	0	0.00

As shown in Table 2, the participants of this study consisted of 10 employees. The majority of them were eight females (80.00%), and the minorities were two males (20.00%). Most of them graduated with a Bachelor's degree or an equivalence of 80.00%. Only 20.00% of the participants graduated with a Master's degree. In terms of their years of service in the banking business, 40.00% of them working in the banking business for one to three years and more than six years. Only 20.00% worked in the banking business for four to six years.

In terms of English language skills, the most commonly used English skill was writing (43.48%), followed by reading (30.44%), and listening and speaking skills were equal at 13.04%. For the frequency of using language skills, 90.00% of them used English all the time, while 10.00% used it more than five times a day.

In terms of English proficiency rating of the bank employees, all of the participants rated their English skills proficiency. Most of them considered themselves to have fair speaking skills, equal to listening skills, with an average rate of 60% or at a fair level. Their reading and writing skills were average at 70% or at a good level. Most of the participants rated their grammar at 40%. However, some of them considered that they had fair to poor at grammar, average at 30% equally. In terms of general conversation, most of them are rated at a fair level. In terms of job-related vocabulary and vocabulary in banking business were average at the same level, which was good.

Bank supervisors.

The first part surveyed the demographic data of the participants in the second group, the supervisors of the bank employees. The survey aims to explore general information about the participants, such as gender, educational level, and years of services in banking business. The results of the demographic data are displayed in Table 3.

Table 3

Demographical Data of the Participants: Bank Supervisors (n=3)

Item	Number of participants (n)	Percentage (%)
Gender		
Male	0	0.00
Female	3	100.00
Educational level		
Bachelor degree or equivalence	2	66.66
Master degree	1	33.34
Doctorate	0	0.00
Other	0	0.00
Years of service in banking business		
Less than 1 year	0	0.00
1 - 3 years	0	0.00
4 - 6 years	0	0.00
More than 6 years	3	100.00

Table 3 shows the demographic data of the participants in the second group, which included three supervisors. All of them were females (100.00%). Two from three

participants graduated with a Bachelor's degree or equivalent at 66.66%. Only one person (33.34%) among the participants graduated with a Master's degree. In terms of their years of services in banking business, 100.00% of them had worked in the banking business for more than six years.

Regarding the English proficiency rating of bank supervisors, most of them rated themselves at a fair level in terms of listening, speaking, and grammar skills. With regard to writing skills, most of them were rated at a good level. Surprisingly, most of them rated themselves as poor in general conversation, job-related vocabulary, and vocabulary in banking business skills. However, writing skill was rated by the difference level of each person which was at an excellent, good, and fair level.

Research Question 1: Results

Research Question 1 in this study is "What errors were most commonly found in written tasks produced by Thai employees working in the selected Thai bank from July to December 2016?" To identify the most errors produced, the written tasks produced by Thai employees working in Thai banks were collected and analyzed. The results were displayed in percentage form, and the descriptive approach was used to describe each category in detail.

Writing errors found in written tasks produced by the bank employees.

In order to answer research question one, all 100 written tasks produced by bank employees working in departments concerned with the selected bank were collected and analyzed into 15 categories by a native English specialist. The results are shown in Table 4.

Table 4

Errors Found in 100 Written Tasks Produced by Thai Employees (n = 10)

Type of Errors	Frequency of error	Percentage (%)
Punctuation	193	17.90
The use of verbs	137	12.71
The use of nouns	131	12.15
The use of prepositions	115	10.67
The use of articles	109	10.11
Syntax	103	9.55
Lexicon	94	8.72
The use of pronouns	63	5.84
Capitalization	57	5.29
Spelling	23	2.13
Sentence fragment	17	1.58
The use of adverbs	16	1.48
The use of conjunction	10	0.93
Subject omission	8	0.74
The use of adjectives	2	0.19
Total	1,078	100.00

English writing errors were found in all 100 written tasks produced by the bank employees for 1,078 errors in total. All of writing errors were categorized into 15 types of errors, and were reported from the most to the least found errors.

Punctuation.

From 100 written samples from bank employees in a selected bank, the majority of writing errors were found in all written tasks, and there were 193 punctuation related errors (17.90%). Most of the errors were the wrong position of punctuation marks, missing punctuation marks, or misplaced punctuation marks.

Examples:

Best regards

We have checked and found that your mobile number is not activated...

...If you have any problem for adding the account please contact us...

The errors of punctuation were low-impact, because the error did not greatly affect the meaning of the writing, such as the use of *Best Regards* without a comma after it, which was commonly found. The misplaced and unnecessary commas did not affect the basic meaning of the sentence and most readers would be able to understand the text, despite the error. However, written communications from the bank should not contain such avoidable or basic errors as it may harm the image and the reputation of the bank.

The use of verbs.

The next rank of the errors found were errors in the use of verbs, which were found in all tasks at a rate of 137 errors (12.71%). Most of the errors found were using wrong form of the verb, or they were not in accordant with the subject.

Examples:

...and sending a copy of your work permit...

...We are pleased to have known that you're interesting to open an account with us.

The errors in the use of verbs were not as common as errors in articles and prepositions. Most of these errors were in the wrong form of the verb, for example, *sending*

was used instead of the correct form of *send*, or *interesting* was used rather than the correct form of *interested*. The *-ed* and *-ing* endings were difficult for some of these writers to use, which was a common occurrence among second-language learners, who often struggled with this. These errors had a moderate effect as they are still comprehensible, but multiple errors of this type may make sentences difficult to understand and could result in the negative perception of the writer.

The use of nouns.

The errors in the use of nouns were found in all writings at a rate of 131 errors (12.15%). The errors in the use of nouns included singular/plural and wrong nouns use.

Examples:

Customer Service.

...You can change your password by four simple steps as the followings.

The errors in nouns and the use of the singular and the plural resulted in errors every time the phrase *Customer Service* was used instead of *Customer Services* by the Domestic Banking Group, who used it incorrectly in every message. In the International Banking Group department, the e-mails were not signed *Customer Service*, but there were a variety of others, very similar errors, for example, *as the following* rather than *as follows*. These types of errors may be caused by first-language interference; as plurals are not used in the same way in Thai as they are in English. The difficulty selecting and using the correct singular or plural forms in both speech and writing is a particular problem for Thai speakers of English as a foreign language.

The use of prepositions.

The errors in the use of prepositions were found at 115 errors (10.67%) in all written tasks. Most of the errors found were wrong prepositions, over-used, or missed out prepositions.

Examples:

Regarding to your inquiry

Regarding for your request us to change your mobile phone number.

The errors in the use of prepositions were quite minor as they did not impede the understanding of the recipients, but in combination with other types of errors, could cause confusion among the customers and lead to dissatisfaction and a lack of trust in the bank and its staff. In the Domestic Banking Group department, the error is the superfluous use of *to*, which was not required in the phrase *Regarding to your inquiry*. Similarly, the International Banking Group department used *for*, which was also unnecessary in this phrase. The use of prepositions by second language speakers can be complex due to the number of prepositions and the words that they collocate with. These errors do not always impact comprehension, but a number of them may damage to the reputation of the bank and its staff.

The use of articles.

The use of articles errors were found in written tasks at 109 errors (10.11%) which is close to the amount of errors in the use of prepositions. Most of the errors were an omitted article in a sentence. However, some sentences overused articles.

Examples:

Regarding for your inquiry about International Funds Transfer.

Please transfer from transfer menu.

The errors in the use of articles were frequent in both departments and demonstrated unfamiliarity with the correct usage of articles, in particular whether or not an article was required in a sentence. In the first example, one of the most common and repeated errors related to articles was the absence of *an* between *about* and *International* or the absence of other articles in other examples. The same type of errors were also evident in the second example, as seen in the example, which requires an article between *from* and *transfer*. These

errors may seem insignificant as they do not impact comprehension, but a large amount of these errors may result in damage to the reputation of the bank, as well as the perceived professionalism of its staff members.

Syntax.

The syntax errors found in all writing samples were 103 errors (9.55%). The participants alternated the words or put the words in the wrong order in their sentences.

Examples:

We do not have a policy to send OTP SMS to a customer with only domestic SMS.

There are three ways to redeem the goods as the following details.

The errors in syntax in terms of word order may have a small to medium impact on the banking industry, depending on the error and its impact on the image and continued success of the bank. In the first example, the error is in the word order, as it should be *it is not our policy* rather than *we do not have a policy*. This difference is slight and should not impede the understanding of the recipients. In the second example, the phrase *as the following details* is also slightly out of sequence, but should not impede the comprehension of the recipients.

Lexicon.

Lexicon errors concerned the vocabulary used in the sentences. This type of error was found at 94 errors (8.72%). Most of the errors found were the wrong vocabulary or inappropriate vocabulary for the context.

Examples:

You can directly contact XXXX branch since July 1, 2016” and “Valid passport card/identification card

Once again, we apologize for any inconvenient occurred.

The errors in lexicon or word choice may have a small to large impact on the banking industry, depending on the circumstances, the severity of the error and its impact on the image and continued success on the bank. In the first example, the first error is the misuse of *since*, which is commonly mistaken for *for*. The second is the unnecessary use of card after passport, which many recipients may be able to understand. In the second example, some of the writers had problems with the stock phrase *We apologize for any inconvenience* by using the adjective *inconvenient* rather than the noun form of *inconvenience*, as well as their word choice, *caused* would have been much more appropriate than *occurred*. These errors may not be catastrophic for the bank, but these errors, however minor, may damage the reputation of the bank, affect its image and result in lower revenue as these type of mistakes demonstrate a lack of care and a degree of unprofessionalism among the staff.

The use of pronouns.

The errors in the use of pronouns were found at a rate of 63 errors (5.84%). In these errors, omissions of the pronouns were found the most frequently. Moreover, in some sentences, the wrong pronouns or misused pronouns were used.

Examples:

We suggest you go to my settings select remove own accounts.

Regarding your inquiry about update mobile number.

The errors in the use of pronouns were not as common as singular and plural nouns, but there were numerous incidences of the omission or misuse of pronouns. While the impact of these individual errors did not change the meaning of the writing, such as in the examples provided; there should be a possessive *your* between *select* and *remove* and a possessive *your* between *update* and *mobile*. Such errors may not be disastrous for the bank, but a large amount of such small mistakes could harm its reputation.

Capitalization.

Capitalization errors were found in the ninth rank of all errors types at 57 errors (5.29%). These errors were either the used the capitalization of unnecessary words or not using capitalization in necessary words.

Examples:

...to improve our service. we will always use them to improve our service.

Our swift system is centralized by head office and our swift code...

The errors in the use of capitalization were found infrequently, but may have a small to large impact on the banking business, depending on the circumstances. As provided in the examples; there should be capital letter of *we* in the first example, and *SWIFT* should be in capitals because it is the financial term to represent the code for wire transfer. Such errors may not be critical for the bank, but a large amount could reflect the ability of the bank employees and could harm the reputation of the bank.

Spelling.

Spelling errors were found in fewer amounts at 23 errors (2.13%). This error type is about the wrong spelling of words used in sentences. These errors could affect the understanding of the reader.

Examples:

The beneficial Account name” and “the beneficial Account Number...

Customer Servic

The errors of misspelling in the first department were quite low-impact in terms of a general understanding of the content, and because these errors do not greatly affect the meaning of the writing, they did not result in much confusion for the recipients. In the second example, the difference between the misspellings of *customer service* as *customer servic* is one that could be easily understood by most second-language English speakers.

However, while some recipients may understand that the writer was confused regarding the correct usage of *beneficiary* and *beneficial*, others may be confused between similar words with different meanings, as a beneficiary is a personal noun meaning one who receives something and beneficial is adjectives meaning something that may be of benefit to someone. Therefore, e-mail writers should take care to be more consistent in their writing and use the same spelling throughout in order to avoid confusion.

Sentence fragment.

The errors in terms of sentence fragments identified only 17 errors (1.58%) from all of the written task samples.

Example:

We apologize the answer before email.

The errors in terms of sentence fragments are quite minor in terms of impact on the banking industry; however, these kinds of errors may lead the recipients to perceive the bank staff as unprofessional, lacking in English skills, or both. An example sentence was found in e-mails of both departments, which made the same exact error with a stock phrase used in business writing. Despite the fact that this is a minor error and while many bank customers may understand this sentence fragment, it may be confusing for some of the recipients and lead them to think of the bank staff and being less professional or less proficient in English.

The use of adverbs.

The errors found in the use of wrong adverbs in all writings at 16 errors (1.48%), which was less than the errors in sentence fragments by only one error. The errors found were used wrong adverbs as presented below:

Examples:

Present, you can adding the fixed account via online banking...

For security reason please urgent call XXXXXX Service.

Errors in the use of adverbs have a minor impact on the banking sector because of the infrequency of these types of errors and the limited impact that these errors may have on the understanding of the recipients. In the first example, the adjective *present* was used instead of *presently*. In the second example, *urgently*, the adverb form was used, rather than *urgent*, the adjective form. This error is low-impact because it does not create a great deal of misunderstanding, but may damage the reputation of the bank and result in lower revenue as these type of mistakes may indicate a lack of care and a degree of unprofessionalism among the staff.

The use of conjunctions.

The errors in the use of conjunctions were found in small numbers at 10 errors (0.93%). Most of the errors were omission of conjunction word as shown in the following examples:

Examples:

Letter of Recommendation issued from Embassy, International Organization.

We suggest you contact a beneficiary directly you unable to contact him/her.

Errors in the use of conjunctions may have a minor impact on the banking sector. In the first example, the error is the omission of *and* between *Embassy* and *International Organization*, which does not impact the understanding of the recipients too much. In other words, the errors were so minor and infrequent that it had a limited effect on the recipients. In the second example, between *directly* and *you*, there should be an *if*, but as in the first example, the omission does not affect the understanding of the recipients. Such infrequent and minor errors may have a limited impact on the reputation of the bank.

Subject omission.

Subject omission errors were found in all written tasks with only eight errors (0.74%). These errors omitted the subject of the sentences and could cause to confusion for readers.

Examples:

Due to the branch still not be received the desk calendar...

Regarding your inquiry about transferring from abroad...

The errors in subject omission were rare, but the errors were more high impact. In these cases, the omission of the subject and other errors made both sentences difficult to understand, which could lead to problems for the bank in terms of customer satisfaction. In the first example, the bank is the recipient of the desk calendar, while the sender is omitted; and in the second, the subject of the sentence, the money to be transferred is not explicitly mentioned. Again, this type of error has the potential to create confusion between the bank and its customers.

The use of adjectives.

The least errors found in the 100 written tasks of bank employees was errors in the use of adjectives, with only two errors (0.19%). The errors found used the wrong adjectives and confused with adverbs as illustrated below.

Examples:

...about your inquiry because the extra practice is under his consideration and responsibility.

After that you can use the XXXX card on the Internet safety.

There were few errors in the use of adjectives found in all of the e-mails. This may be due to the fact that adjectives are infrequently used in business correspondence, which tend to be more factual. This may also be due to the proficiency of the writers in terms of their use of adjectives.

The results of data analysis showed that there were 1,078 errors found in 100 e-mails performed by the bank employees and categorized by Ngangbam's 15 types of errors. The most common error type found was punctuation, followed by the use of verbs, nouns,

prepositions, articles, syntax, lexicon, pronouns, capitalization, spelling, sentence fragments, adverbs, conjunction, subject omissions, and adjectives, respectively. These errors found could cause misunderstandings among readers. Moreover, they reflect the ability of bank employees to use English writing skills, which could also impact on the business of the bank.

Research Question 2: Results

Research Question 2 of this study is “How did these errors have an impact on the bank as remarked upon by their supervisors working in the selected Thai bank from July to December 2016?” To answer the research question, a semi-structured interview was given to the participants who worked as bank supervisors. The semi-structured interview consisted of four questions to explore the importance of English writing in banking and the impact of the errors in business writing in the banking business. From now on, the researcher represents the supervisors with alphabet for easy understanding when the answers of the supervisors were mentioned, which include Supervisor A, Supervisor B, and Supervisor C.

A semi-structured interview were conducted to the participants and all of the answers were concluded. It was found that in the opinions of bank supervisors, the English writing errors found in the written tasks of their employees impacted the business of the bank in the following four ways, as follows:

1. The image of the bank
2. The reliability and reputation of the bank
3. The profits of the bank
4. Customer relations

The image of the bank.

Most of the supervisors said that writing errors could cause harm to the image of the bank in terms of ineffective training of employees or the failure to recruit proficient employees. In addition, inefficiently using English could create a bad image of the bank as

well. Furthermore, these errors could cause misunderstandings for customers and lead to complaints from customers.

Supervisor A:

English writing errors of Thai employees working in Thai bank impact the bank image and the bank expanding chance.

Supervisor B:

The employees should be excellent in writing skill to use in bank jobs because it affect to the bank image.

The reliability and reputation of the bank.

The answers obtained from the semi-structured interview were similar that the errors in English writing caused the reliability and reputation of the bank. In addition, the business of customers might be delayed by miscommunication, caused by the errors in written communication between the bank and their customers, which could lead to customer complaints. Furthermore, social media is a popular channel to spread news at the present time. Thus, these complaints could damage the reputation of the bank and could result in a loss of customers.

In terms of the impact on the bank reliability and reputation, Supervisor A considered that vocabulary errors had the most impact on bank business because the meaning of the messages delivered to the customers are very important and it must be correct. Using the wrong vocabulary may lead to the loss of the main point of the message. On the contrary, the other two supervisors considered that errors in delivered information were crucial for the banking industry. If their employees could not meet with the requirements of customers with the problem of ineffective English skills, in which case, the damage to the bank might be severe. Moreover, the bank could lose reliability and reputation, including compensation to customers.

Supervisor A:

The errors in English writing cause to the customers' business delay, and the bank reliability will be decreased.

The profits of the bank.

The impacts of the errors found in written tasks were linked to each other. A chain reaction might occur, such as the bank damaging its image, reliability, and reputation. If the image of the bank is negative, then the reliability and reputation of the bank are damaged, profits will fall accordingly. Writing errors could cause business delays from customers due to unclear messages, and it might take time in order to achieve the same objective. In this case, the bank might have to compensate customers and ultimately result in the loss of the bank. The errors in writing communication could cause dissatisfaction among bank customers and lead to service cancellation. When there are less customers, the bank might have to let some employees go in order to save costs.

Supervisor A:

...wrong vocabularies are affected to the meaning of the message delivered to the customers.

Supervisor B:

Mistakes in financial information are the most impact to the bank business in terms of losing profits and reputations...

Customer relations.

Effective communication in business is an important key to success. Written communication is important, especially for distance communication. In the banking business, customers are situated both domestically and overseas. Writing skills were used as a tool to connect the bank and their customers because the Internet and e-mail are popular contact channels at the present time. Therefore, writing efficiently is the best way to preserve good

relations between the bank and their customers in order to maintain mutual benefits. Writing errors are the problems of communication and can cause misunderstandings among readers. The error or mistake that has the most impact on the banking business is misinterpreted and a misunderstanding of the messages of customers. This problem leads to giving wrong information to customers and could finally lead to complaints from customers as said by Supervisor C.

Supervisor C:

Unable to understand the customers' need and cannot deliver the right information can cause complaints from the customers. Moreover, the bank will be put into bad image and cannot build a good relation with the customers.

Emerging Results

Interestingly, all supervisors mentioned that English writing skills were vital at the present time in the Thai banking sector during the interview session. In order to serve their customers properly, their employees should be fluent in English communication skills, especially writing. The supervisors considered that good English communication of bank employees was an advantage in terms of running a banking business. One of the supervisors answered this point, as follows:

Supervisor A:

The employees who have good English skills can serve the customers correctly and professionally. Moreover, the consequence from a good service can provide a good opportunity to expand the bank business in short time.

In addition, good English communication can affect good customer relations, including the reliability of the bank. Therefore, the use of English skills, especially writing skills, in the banking business, communication can be crucial.

Summary

This chapter reported the results of the study from the data obtained. The demographic surveys showed the general data of the participants and the data about English usage in the selected bank. The participants in this study were divided into two groups, 10 bank employees, and three supervisors. All of the 100 written tasks produced by bank employees from July to December of 2016 were randomly collected and analyzed according to Ngangbam's 15 types of errors. The results presented that the bank employees had problems with writing in English and performed errors in their written tasks. There were 1,078 errors from the total written tasks. The most commonly found errors were errors in punctuations. Moreover, the impact of the errors were explored from the point of view of the opinions of supervisors by using a semi-structured interview. The results displayed that punctuation errors in English writing did not have a critical impact on the banking business. While misunderstandings and misinterpretations in the English writing of the bank employees had a more critical impact on the bank in order to serve customers properly and gain their trust. Furthermore, any writing errors had the impact on the banking business in terms of the reliability and the reputation of the bank, including the professionalism of the bank staffs.

CHAPTER V

CONCLUSION, DISCUSSION AND RECOMENDATIONS

This study was conducted to survey the most common writing errors performed by Thai employees working in a Thai bank and the impact of those errors were also explored. This chapter was divided into four sections: the conclusion of the study, a discussion of the results, and the recommendations for further study.

Conclusion of the study

To answer the two research questions of this study, the written tasks produced by Thai employees working in a Thai bank were collected, and analyzed; and the error types were divided into categories, based on Ngangbams' 15 types of errors. All of the 100 written tasks from July to December of 2016 were randomly collected and analyzed. More than that, the impact of the performed errors on the business of the bank were explored using a semi-structured interview to obtain information and opinions on this issue from bank supervisors. The results were presented in tables form and as a percentage. The data from the semi-structured interview regarding the impact of writing errors were identified and described.

Summary of the Main Findings

For Research Question 1, all of the 100 written tasks were analyzed and organized into 15 categories. The results showed that the total errors found in the written tasks were 1,078 errors. The most errors found were punctuations with 193 errors (17.90%). The second rank of errors found was verbs at 137 errors (12.71%). The third rank of errors found was nouns with 131 errors (12.15%). The rest were prepositions, articles, syntax, lexicon, pronouns, capitalization, spelling, sentence fragment, and adverbs, respectively. The less numbers of performed errors were conjunctions with 10 errors (0.93%), subject omission with eight errors (0.74%), and the least errors performed was adjectives with only two errors (0.19%).

For Research Question 2, the data from the semi-structured interview were analyzed. The supervisors said that these errors could impact on the business of the bank in four ways, which were the image, reputation and reliability of the bank, as well as loss of profits, and customer relations. Therefore, the bank should be aware of the competence of employees in terms of writing skills and should establish a course to improve their employees in order to maintain good service to their customers.

Discussion

Research Question 1: What errors were most commonly found in written tasks produced by Thai employees working in the selected Thai bank from July to December 2016?

According to data analysis, in conjunction with the opinions of supervisors, it was found that all of errors types were not beneficial for business communication, especially in the banking industry. The impact on the business of the bank in terms of image and reputation could be caused by punctuation errors, the use of verbs, articles, lexicon, and syntax. The supervisors considered that these types of errors reflected the English language competence of their employees, including the bank recruitment processes. The errors in punctuation were found at 193 errors (17.90%). Most of the errors occurred in sentences which were missing punctuation marks. Moreover, there were some sentences which used the wrong punctuation marks.

The results of punctuation errors were in accordance with Ngangbam (2016). The errors in the use of punctuation occurred in high numbers in the written tasks. Ngangbam claimed that these types of errors might be caused by a lack of success in dividing sentences properly and meaningfully. Using punctuation marks in the wrong place could damage the meaning of the sentence. Moreover, according to Ponvarin (2007), users, who do not use English writing in their daily lives, and do not practice writing frequently, will have errors in their writing tasks. Even the people who use English writing in their routine job still commit

errors because they do not pay attention to their writing errors. Moreover, they do not know nor understand their mistakes and do not learn how to correct their mistakes in further writing.

The numbers of errors in the use of verbs were in ranked next to the errors in punctuations. There were 137 errors in the use of verbs (12.71%) committed in all of written tasks. It was found in this study that Thai employees could not use verbs correctly. They had problems with subject-verb agreement. This can be supported by Rungwaraphong's study (2014) that the participants could not correctly use verbs in sentences because of first language interference. There is no subject-verb agreement in the Thai language. Therefore, Thai people are unfamiliar with change the verb in accordance with the subject. Moreover, grammatical structure is difficult for Thai people who learned English as a foreign or second language. According to Ponvarin (2007), most of Thai people have opportunities to use English skills in their daily life, but do not focus on grammatical structure. For this reason, these errors frequently occur in their written tasks.

The results from a semi-structured interview also showed that the errors in written communication impacted on the business of the bank in terms of the bank profits and customer relations. The errors in the use of nouns were one of the worst errors in terms of damaging the business of the bank, as remarked upon by supervisors. The errors in the use of nouns consisted of 131 errors (12.15%), which can be considered a high mark. The causes of errors of this type were similar to the errors in the use of verbs and for the same reason of mother tongue interference. In the Thai language, there are no singular and plural words, and numbers and noun classifier words are used instead.

Interference from the mother language, which is Thai, was the main cause of the errors performed by these bank employees. This can be supported by the work of Watcharapunyawong and Usaha (2013). They investigated writing errors among Thai EFL

learners and found that there were 16 error types caused by first language interference. The same error types found in their study included the use of verbs, articles, prepositions, pronouns, sentence fragments, syntax, and the use of nouns (Kaweera, 2012). In the Thai language, there are no article in front of nouns. Therefore, Thai people are confused with the use of articles in English.

Research Question 2: How did these errors have an impact on the bank as remarked upon by their supervisors working in the selected Thai bank from July to December 2016?

In terms of the types of errors that affect the bank business the most, Supervisor A and Supervisor B agreed that the errors or mistakes that had the most impact on the banking business is a misinterpretation and a misunderstanding of the messages of the customers. This problem leads to giving the wrong information to customers and could lead to customer complaints. The impact could be much more severe because the bank could lose the cost or the compensation. Furthermore, social media is currently a popular channel to spread the news. Thus, these complaints can lead to the reputation and reliability of the bank and could cause the problem of losing customers. When there are fewer customers, the chain reaction might occur that the bank must let employees go to offset the cost to the bank.

The results were consistent with Buckley and Nixon (2009), who say that reputation is important for banking business because it needs to be trusted by their customers in order to run the business. All of the actions and decisions made by the representatives of the bank, reflected the idea that reputation matters. Reputation is the most sensitive risk for bank businesses as it reflects the character of the bank and could affect their future business and income, including customer relations.

Writing errors have been considered to be an important issue for the bank business. The profits of the bank more or less depends on the employees, because they directly contact customers. Writing errors could distort the meaning of the delivered messages or deliver

incomplete messages. Furthermore, it could lead to delay business between the bank and customers, including the business of customers. Complaints from customers affect the image of the bank and its reputation, followed by the profits of the bank, from losing compensation or the loss of customers.

Another important factor in the banking business are the customers. Customers are the major factor in running a banking business and making profit for the banks. Customer service is important in order to communicate directly with the customers and the bank representatives should be knowledgeable in both information about the bank products and communication languages. These two matters affect customer satisfaction in terms of knowledgeable and service quality, as claimed by Hokenson (as cited in Singh, 2006). Therefore, errors in writing communication can cause customer satisfaction and affecting the bank business in terms of losing customers. Errors in written communication could lead to misunderstanding for the readers, who are customers. Moreover, errors could lead to dissatisfaction from the customers because of delaying problem-solving and ultimately losing customers.

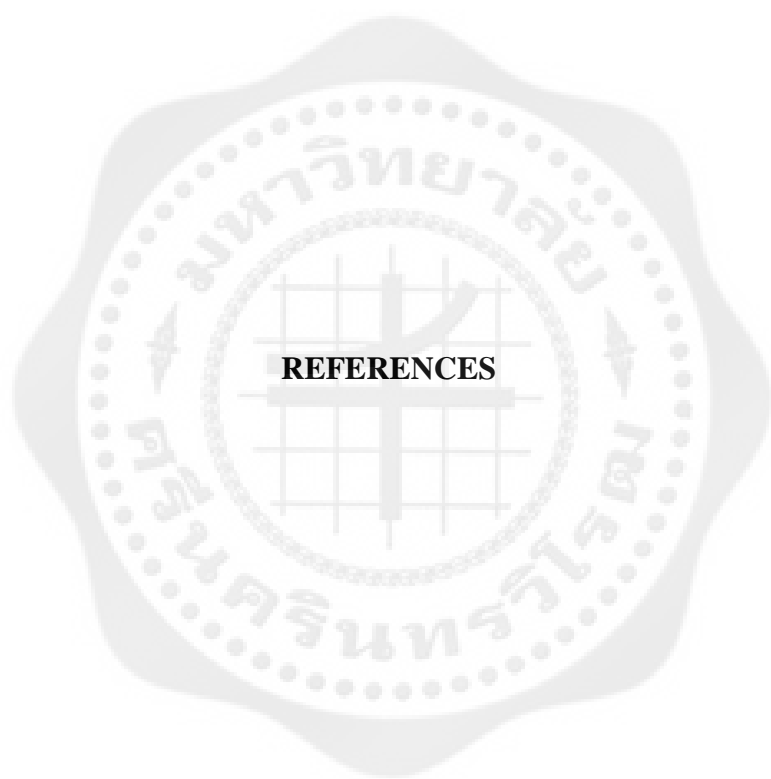
Recommendations for Further Study

This study aimed to explore the written errors produced by Thai employees working in Thai banks. There are some recommendations for further studies as follows:

1. Further studies should be conducted with larger groups of participants.
2. The specific features of writing errors in the banking industry should be investigated.
3. The impact of performed errors in the written tasks of the bank employees should be obtained from more participants, such as bank executives, supervisors in other departments and customers.

4. Bank employees should be interviewed in the further study to find more in-depth information about the causes of their errors, and what they would like to do to improve their writing abilities.





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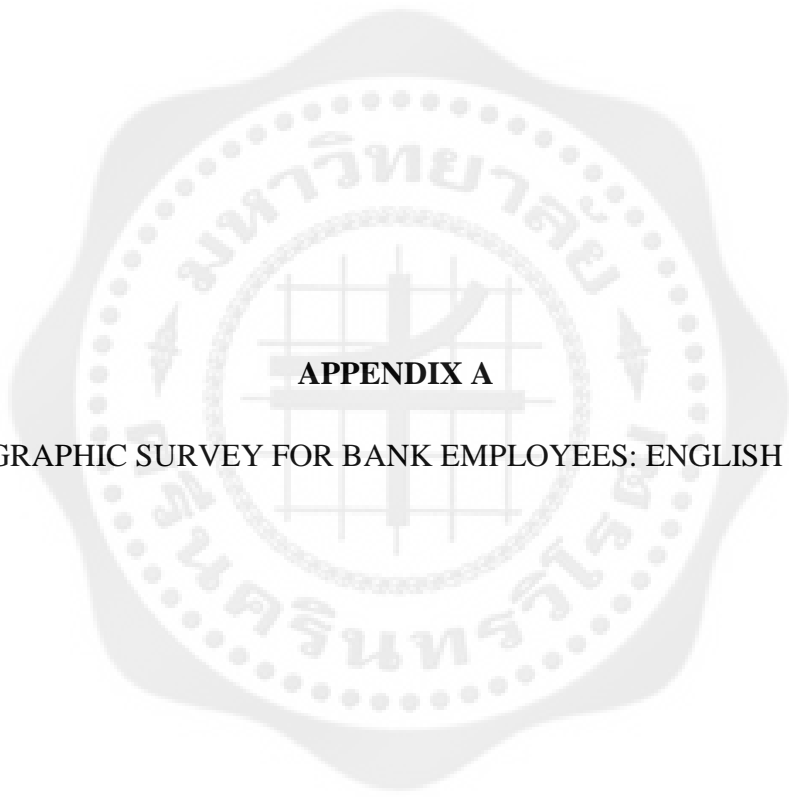
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APPENDICES



APPENDIX A

A DEMOGRAPHIC SURVEY FOR BANK EMPLOYEES: ENGLISH VERSION

Part 2: English use in current job

Instructions: Please check the box.

1. Which of the following language skills do you usually use in your workplace?

Listening Speaking Reading Writing

2. How often do you use the language skill in Number 1 in your daily job?

All the time Over 5 times a day

Less than 5 times a day Never

3. How do you rate your English proficiency?

Skills	(5)Excellent	(4)Good	(3)Fair	(2)Poor	(1)Very poor
Listening	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speaking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grammar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General Conversation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vocabulary related to your job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vocabulary in banking business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



APPENDIX B

A DEMOGRAPHIC SURVEY FOR BANK EMPLOYEES: THAI VERSION

การสำรวจประชากรสำหรับพนักงาน

เรื่อง ข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานธนาคารไทยและผลกระทบที่มีต่อธุรกิจของธนาคาร
แบบสอบถามนี้จัดทำขึ้นเพื่อสำรวจข้อมูลทั่วไปและการใช้ภาษาอังกฤษในการทำงานของพนักงานไทย
ที่ทำงานในธนาคารไทย ผู้วิจัยจะใช้ข้อมูลที่ได้เพื่อสนับสนุนงานวิจัย ข้อมูลจากแบบสอบถามที่ท่านตอบจะ
นำมาเพื่อวิเคราะห์ และเป็นแนวทางการพัฒนาบุคลากรในองค์กรให้สามารถปฏิบัติงานได้อย่างมีประสิทธิภาพ
สูงสุด

ขอความกรุณาท่านตอบคำถามทุกข้อตามความเป็นจริง เพื่อประโยชน์ต่องานวิจัยในครั้งนี้ ผู้วิจัยขอ
รับรองว่าคำตอบและข้อมูลของท่านจะถูกเก็บเป็นความลับ

ส่วนที่ 1 ข้อมูลทั่วไปของพนักงานคนไทยในธุรกิจธนาคาร

คำชี้แจง: โปรดทำเครื่องหมาย ลงในช่อง หรือเติมคำตอบที่เกี่ยวกับข้อมูลของท่าน

1. เพศ:

ชาย หญิง

2. ระดับการศึกษา

ปริญญาตรีหรือเทียบเท่า ปริญญาโท ปริญญาเอก

อื่นๆ (ระบุ).....

3. ชื่อสถาบันการศึกษา

1.....

2.....

4. สาขาวิชาเอก.....

5. ตำแหน่งงาน (ระบุ).....

6. ระยะเวลาที่ทำงานในธุรกิจธนาคาร.....ปี

7. ประวัติการทำงาน (โปรดระบุ)

ตำแหน่งงาน.....

สถานประกอบการ.....

ระยะเวลาในการทำงาน.....

ส่วนที่ 2 การใช้ภาษาอังกฤษในการทำงานปัจจุบัน

คำชี้แจง: โปรดทำเครื่องหมาย ✓ ลงในช่อง ที่กำหนด

1. ทักษะภาษาอังกฤษใดที่ท่านใช้เป็นประจำในงานของท่าน

ฟัง พูด อ่าน เขียน

2. ท่านใช้ทักษะภาษาอังกฤษในข้อที่ 1 บ่อยแค่ไหนในงานประจำวันของคุณ?

ตลอดเวลา มากกว่า 5 ครั้ง / วัน
 น้อยกว่า 5 ครั้ง / วัน ไม่ได้ใช้

3. ท่านคิดว่าระดับความสามารถในทักษะภาษาอังกฤษของท่านอยู่ในระดับใด

ทักษะ	(5)ดีมาก	(4)ดี	(3)ปานกลาง	(2)แย่	(1) ต้องพัฒนา
การฟัง	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การพูด	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การอ่าน	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การเขียน	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ไวยากรณ์	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การสนทนาทั่วไป	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
คำศัพท์ที่เกี่ยวข้องกับการทำงาน	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
คำศัพท์ที่เกี่ยวข้องกับงานธนาคาร	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



APPENDIX C

A DEMOGRAPHIC SURVEY FOR BANK SUPERVISORS: ENGLISH VERSION

8. Your English proficiency

Skills	(5)Excellent	(4)Good	(3)Fair	(2)Poor	(1)Very poor
Listening	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Speaking	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reading	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grammar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
General Conversation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vocabulary related to your job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vocabulary in banking business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

การสำรวจประชากรสำหรับหัวหน้างาน/ผู้บริหาร

เรื่อง ข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานธนาคารไทยและผลกระทบที่มีต่อธุรกิจของธนาคาร

แบบสอบถามนี้จัดทำขึ้นเพื่อสำรวจข้อมูลทั่วไปและการใช้ภาษาอังกฤษในการทำงานของพนักงานไทยที่ทำงานในธนาคารไทย ผู้วิจัยจะใช้ข้อมูลที่ได้เพื่อสนับสนุนวิจัย ข้อมูลที่ได้รับจากการแบบสอบถามที่ท่านตอบจะนำมาเพื่อวิเคราะห์ และเป็นแนวทางการพัฒนาบุคลากรในองค์กรให้สามารถปฏิบัติงานได้อย่างมีประสิทธิภาพสูงสุด

ขอความกรุณาท่านตอบคำถามทุกข้อตามความเป็นจริง เพื่อประโยชน์ต่องานวิจัยในครั้งนี้ ผู้วิจัยขอรับรองว่าคำตอบและข้อมูลของท่านจะถูกเก็บเป็นความลับ

ส่วนที่ 1 ข้อมูลทั่วไปของพนักงานคนไทยในธุรกิจธนาคาร

คำชี้แจง: โปรดทำเครื่องหมาย ลงในช่อง หรือเติมคำตอบที่เกี่ยวกับข้อมูลของท่าน

1. เพศ:

ชาย

หญิง

2. ระดับการศึกษา

ปริญญาตรีหรือเทียบเท่า

ปริญญาโท

ปริญญาเอก

อื่นๆ (ระบุ).....

3. ชื่อสถาบันการศึกษา

1.....

2.....

4. สาขา/วิชาเอก.....

5. ตำแหน่งงาน (ระบุ).....

6. ระยะเวลาที่ทำงานในธุรกิจธนาคาร.....ปี

7. ประวัติการทำงาน (โปรดระบุ)

ตำแหน่งงาน.....

สถานประกอบการ.....

ระยะเวลาในการทำงาน.....

8. ท่านคิดว่าระดับความสามารถในทักษะภาษาอังกฤษของท่านอยู่ในระดับใด

ทักษะ	(5)ดีมาก	(4)ดี	(3)ปานกลาง	(2)แย่	(1) ต้องพัฒนา
การฟัง	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การพูด	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การอ่าน	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การเขียน	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ไวยากรณ์	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
การสนทนาทั่วไป	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
คำศัพท์ที่เกี่ยวข้องกับการทำงาน	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
คำศัพท์ที่เกี่ยวข้องกับงานธนาคาร	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



APPENDIX E

A SEMI-STRUCTURED INTERVIEW FOR THE BANK SUPERVISORS:
ENGLISH VERSION

A SEMI-STRUCTURED INTERVIEW

English Writing Errors in the Written Tasks of Thai Employees Working in a Thai Bank and the Impact of Errors on the Bank's Business

This semi-structured interview is conducted for the purpose to obtain information about the impact of the errors produced in written task by Thai employees on the bank's business. The data obtained will be analyzed to explore the impact of writing errors on bank business. Results will be a guideline for the company to improve their employees' English writing skill.

Please answer all questions honestly for the best result of this research. Your personal information and answers will be kept confidential.

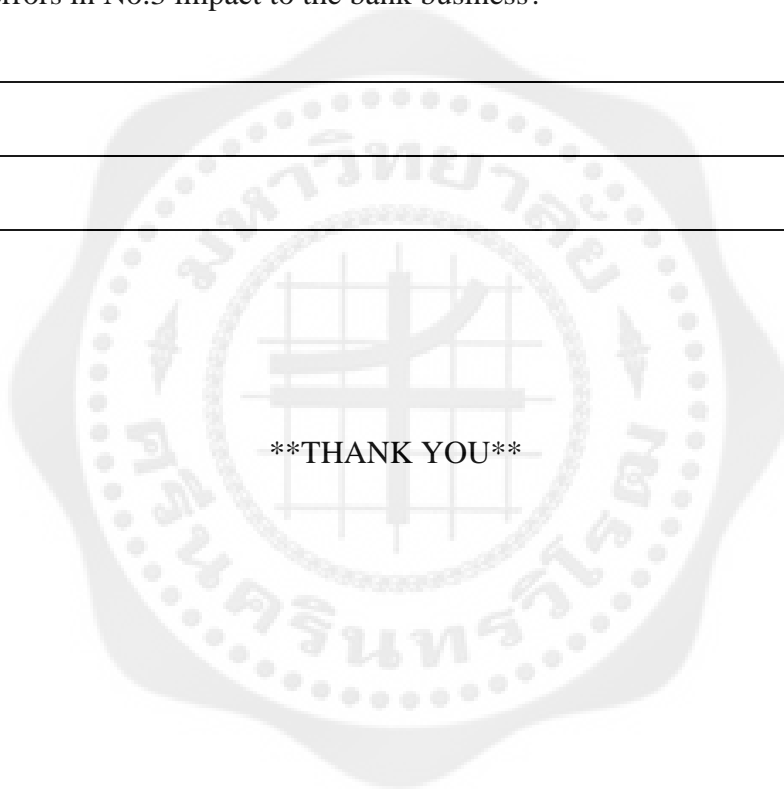
Instructions: Please answer the following questions.

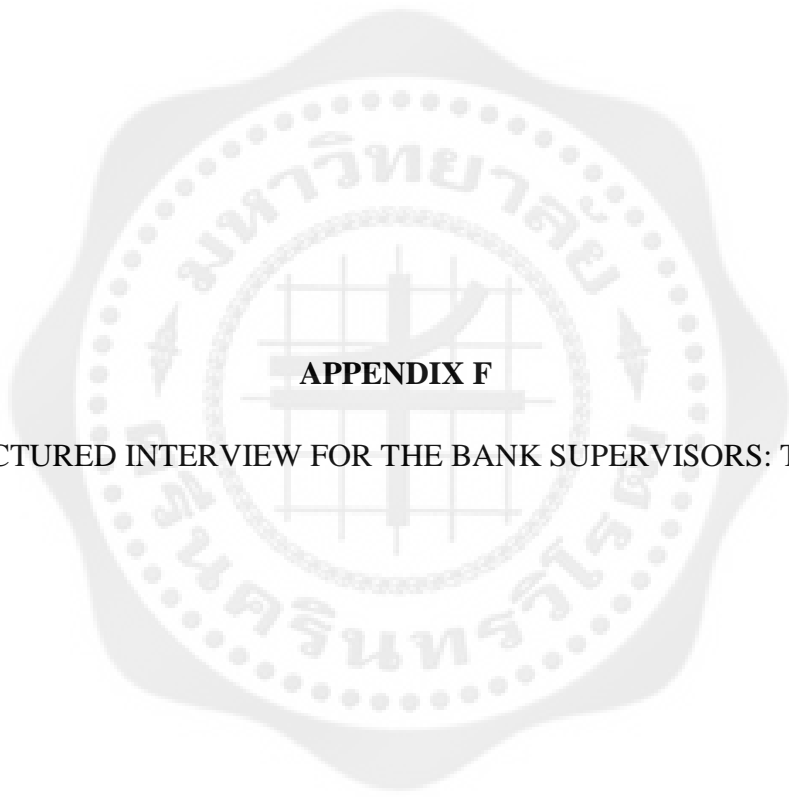
1. In your opinion, how are writing errors in written works of Thai employees working in Thai banks impact to the banks' business?

2. In your opinion, what kinds of writing errors have the most impact to the bank business? And how those errors impact to the business?

3. From the rank of errors types produced by your employees, do you think the errors found in the first rank impacts to the bank business the most? If not, what type of errors impacts to the bank business the most?

4. How does the errors in No.3 impact to the bank business?





APPENDIX F

A SEMI-STRUCTURED INTERVIEW FOR THE BANK SUPERVISORS: THAI VERSION

แบบสัมภาษณ์แบบกึ่งทางการ

เรื่อง ข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานธนาคารไทยและผลกระทบที่มีต่อธุรกิจของธนาคาร

แบบสอบถามนี้จัดทำขึ้นเพื่อสำรวจข้อมูลทั่วไปและการใช้ภาษาอังกฤษในการทำงานของพนักงานไทยที่ทำงานในธนาคารไทย ผู้วิจัยจะใช้ข้อมูลที่ได้จากแบบสอบถามเพื่อวิเคราะห์ และเป็นแนวทางในการพัฒนาบุคลากรในองค์กรเพื่อให้สามารถปฏิบัติงานได้อย่างมีประสิทธิภาพสูงสุด

ขอความกรุณาท่านตอบคำถามทุกข้อตามความเป็นจริง เพื่อประโยชน์ต่องานวิจัยในครั้งนี้ ผู้วิจัยขอรับรองว่าคำตอบและข้อมูลของท่านจะถูกเก็บเป็นความลับ

คำชี้แจง: กรุณาตอบคำถามต่อไปนี้ตามความเป็นจริง

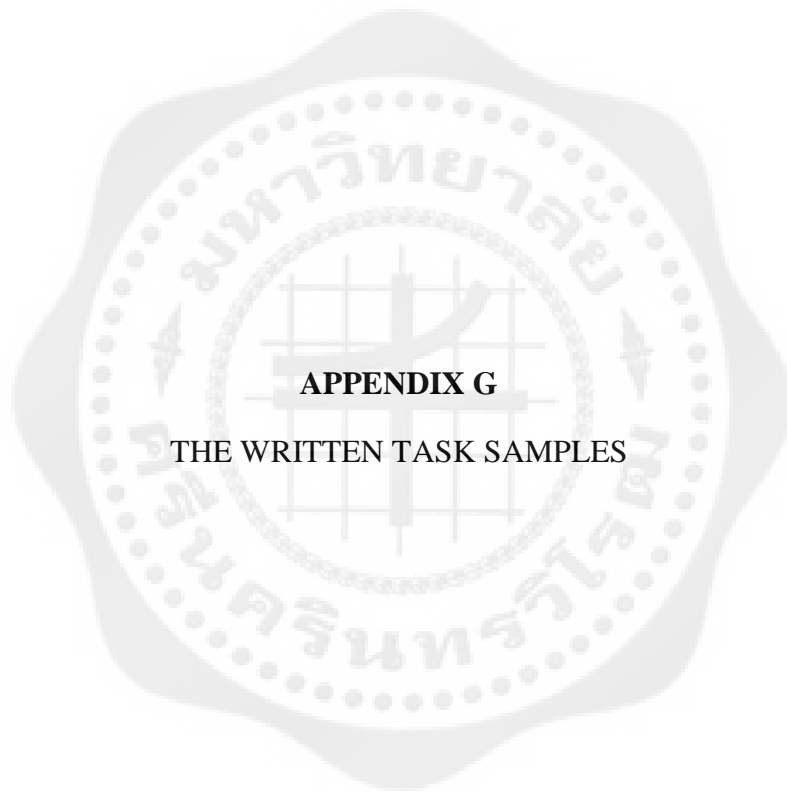
1. ในความคิดเห็นของท่าน ข้อผิดพลาดในการเขียนภาษาอังกฤษของพนักงานไทยที่ทำงานในธนาคารไทยส่งผลกระทบต่ออย่างไรกับธุรกิจธนาคาร

2. ในความคิดเห็นของท่าน ข้อผิดพลาดในการเขียนภาษาอังกฤษประเภทใดมีผลกระทบต่อธุรกิจธนาคารมากที่สุด และมีผลกระทบอย่างไร

3. จากลำดับของข้อผิดพลาดในการเขียนภาษาอังกฤษที่เกิดขึ้นโดยพนักงานของท่าน ท่านคิดว่าข้อผิดพลาดที่พบในระดับแรกส่งผลกระทบต่อธุรกิจธนาคารด้านใดมากที่สุด หากไม่ส่งผลกระทบ ท่านคิดว่าข้อผิดพลาดประเภทใดส่งผลกระทบกับธุรกิจธนาคารมากที่สุด

4. ข้อผิดพลาดในการเขียนภาษาอังกฤษจากข้อที่ 3 ส่งผลกระทบอย่างไรต่อธุรกิจธนาคาร

****ขอบคุณสำหรับความร่วมมือ****



APPENDIX G

THE WRITTEN TASK SAMPLES

The Written Task Samples

E-mail 1

Dear Sir,

Regarding for your inquiry, we would like to inform you that for security reasons, you can make a funds transfer between your account or other Bank account which must be register online through SMS service which are operated mobile handsets in Thailand only.

In this case of residing, if you apply to receiving SMS roaming for your mobile service. You will be able to receive SMS OTP from the Bank such as you are in Thailand.

However, you can transfer funds to your 3rd party account with our bank or other bank more than 500,000BTH per day. In case of the amounts more than 500,000BTH, may we suggest International Funds Transfer system is the most efficient channel to transfer funds from abroad as it is safe and fast. Please contact any of the banks in your country for the details.

For more information, please contact us at XXX Tel. XXXX or 0-2XXX-XXXX or send a message to us via Bank Mail.

Best regards,
Customer Service XXX

Dear Sir,

Regarding for your inquiry, we would like to inform you that for security reasons, you can make a funds transfer between your account or other Bank account which must be register online through SMS service which are operated mobile handsets in Thailand only.

In this case of residing, if you apply to receiving SMS roaming for your mobile service. You will be able to receive SMS OTP from the Bank such as you are in Thailand.

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For more information, please contact us at XXX Tel. XXXX or 0-2XXX-XXXX or send a message to us via Bank Mail.

Best regards,
Customer Service XXX

E-mail 2

Dear Sir,

Thank you for using XXXX Service.

Regarding for your inquiry, please be advise that Cashier's Order as known as Banker's Cheque .It is a check guaranteed by a bank, drawn on the bank's own funds and signed by a cashier. Cashier's Order are treated as guaranteed funds because the bank, rather than the purchaser, is responsible for paying the amount. They are commonly required for real estate and brokerage transactions.

Should you have any queries, please do not hesitate to contact us at XXXX Tel. XXXX or 0-2XXX-XXXX or send a message to us via xxxxx@xxxxx.co.th

Best regards
Customer Service XXX

Dear Sir,

Thank you for using XXXX Service.

Regarding for your inquiry, please be advise that Cashier's Order as known as Banker's Cheque. It is a check guaranteed by a bank, drawn on the bank's own funds and signed by a cashier. Cashier's Order are treated as guaranteed funds because the bank, rather than the purchaser, is responsible for paying the amount. They are commonly required for real estate and brokerage transactions.

Should you have any queries, please do not hesitate to contact us at XXXX Tel. XXXX or 0-2XXX-XXXX or send a message to us via xxxxx@xxxxx.co.th

Best regards

Customer Service XXX

E-mail 3

Dear Sir,

Regarding for your request us to change your mailing address,we regrettably cannot do as you requested via this Bank's email due to the bank's concern for customer security.

If you would like to change any other information about your XXXX membership such as address, mobile phone number, Please visit any of our branches in Thailand and fill out an Amendment/Cancellation XXXXXXXXX service form. Document required is your valid passport and account book.

In case of ATM card ,please be inform that to replace a new card, please contact at any branch of the Bangkok Metropolitan Area. Document required are you valid passport and account book.

We apologize for any inconvenience have caused.

For more information , please contact us at XXX Tel. XXXX or 0-2XXX-XXXX or send a message to us via xxxxxx@xxxx.co.th.

Best regards,
Customer Service XXX

Dear Sir,

Regarding for your request us to change your mailing address,we regrettably cannot do as you requested via this Bank's email due to the bank's concern for customer security.

If you would like to change any other information about your XXXX membership such as address, mobile phone number, Please visit any of our branches in Thailand and fill out an Amendment/Cancellation XXXXXXXXX service form. Document required is your valid passport and account book.

In case of ATM card ,please be inform that to replace a new card, please contact at any branch of the Bangkok Metropolitan Area. Document required are you valid passport and account book.

We apologize for any inconvenience have caused.

For more information , please contact us at XXX Tel. XXXX or 0-2XXX-XXXX or send a message to us via xxxxxx@xxxx.co.th.

Best regards,
Customer Service XXX

E-mail 4

Dear Customer

Referring your inquiry to close the saving account, we regrettably your request is unavailable via this bankmail due to the bank's concern for customer security and other obligations relating to the contract document which require us to witness your signature. So please contact the home branch to settle this only.

Anyway you could transfer money to another account at the counter of any XXXX Bank branch. After that, in case of there is no transaction during 1 year and the account balance is lower than 2,000 Baht, it has to be charged for the maintenance fee 50 baht per month. Moreover if your account has not had any activities for 2 years, our system will close your account automatically.

Should you have any queries, please do not hesitate to contact us at XXXXXX Tel. xxxx or 0-2xxx-xxxx or send a message to us via E-mail.

Best regards,
XXXX

Dear Customer

Referring your inquiry to close the saving account, we regrettably your request is unavailable via this bankmail due to the bank's concern for customer security and other obligations relating to the contract document which require us to witness your signature. So please contact the home branch to settle this only.

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Should you have any queries, please do not hesitate to contact us at XXXXXX Tel. xxxx or 0-2xxx-xxxx or send a message to us via E-mail.

Best regards,
XXXX

E-mail 5

Dear Customer,

Thank you for using XXXX.

Regarding for your request, we are already forward your case to the responsible section for checking.

However, may we suggest you register new international funds transfer again on Mar 09,2017.

We apologize for any inconvenience have caused.

Should you have any queries, please do not hesitate to contact us at XXXXX Tel. xxxx or 0-2xxx-xxxx or send a message to us via E-mail.

Best regards
XXXX

Dear Customer,

Thank you for using XXXX.

Regarding for your request, we are already forward your case to the responsible section for checking.

However, may we suggest you register new international funds transfer again on Mar 09,2017.

We apologize for any inconvenience have caused.

Should you have any queries, please do not hesitate to contact us at XXXXX Tel. xxxx or 0-2xxx-xxxx or send a message to us via E-mail.

Best regards
XXXX



VITAE

Name: Sukontha Foosuwan
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2009 Bachelor of Arts (Languages for Careers),
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2017 Master of Arts (Business English for International Communication),
Srinakharinwirot University

