English Language Needs in the Banking Sector in Malaysia, Thailand, Indonesia and Vietnam: A Systematic Review

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ABSTRACT

English literacy has become a vital ability for professionals in the banking sector, especially in today's globalised economy. This study examines eight publications from 2020 to 2024 on English for Specific Purposes (ESP) in the banking area, focusing on changes in research distribution, methodological characteristics, sample sizes, and language skill focus. The analysis uses quantitative data analysis methodologies, with descriptive statistics used. The majority of articles come from countries where English is spoken as a foreign language, particularly Indonesia. Research in banking focuses on interdisciplinary disciplines, with a preference for university settings. Writing skills are crucial for curriculum development. Future research should explore workplace needs, use triangulation from multiple stakeholder groups, consider banking professionals' demands, and develop appropriate modules and learning aids. The research provides valuable insights into the evolving ESP research landscape in the banking sector, offering recommendations for further research and enhancement of educational methods.

Keywords: English for Specific Purposes (ESP), Preferred Reporting Items for Systematic Reviews and Meta-Analysis (PRISMA), English for Banking Purposes (EBP)

1.0 INTRODUCTION

In today's increasingly globalised economy, English literacy has become a vital ability for professionals in various areas, including banking. Effective English communication is more important than ever in the banking industry as Southeast Asia continues to establish itself as a major player in global finance. Malaysia, in particular, stands out for its strategic geographic location and active engagement in global commerce and finance. As a result, English for Specific Purposes (ESP), particularly English for Banking Purposes, has evolved as an important field of study and practice. In global banking, English is the lingua franca and is frequently used in transactions, agreements, and contacts with foreign clients (Siti Zaidah Binti Zainuddin *et al*., 2019). Furthermore, compliance with international standards frequently demands learning and using

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legal and financial terms in English, highlighting the language's vitality. As a result, investing in English proficiency may give bankers considerable career rewards while contributing to their growth as individuals and as professionals. This indirectly helps people explore new markets, develop new relationships, and grow their businesses (Musrina *et al.*, 2024).

Despite the acknowledged significance of English literacy, there is still a disparity between the language abilities taught in present public education programs and the real communication needs experienced by banking professionals (Sylqa, 2021). For example, many bank employees in both regional and global commercial banks in Kuala Lumpur, Malaysia, still lack strong English language competencies, particularly when communicating with clients, working on computer systems, and overall performance (Ain Nadzimah Abdullah & Rosli Talif, 2002; Sylqa, 2021). Furthermore, banks in Taiwan are seeing a rise in demand for training programs, materials, and evaluation tools that are tailored to their English language needs (Wu & Chin, 2010). These disparities highlight the need for a targeted and thorough strategy for teaching English for banking purposes (Abdul Karim bin Madasa, 2016). Addressing this gap involves not just an understanding of banking professionals' specialised language demands, but also an assessment of existing educational methodologies and curricula.

Before implementing any ESP courses, a needs analysis (NA) must be conducted to verify that the language features, instructional methodologies, and lesson plans are adapted to the individual needs of the learners and fit with the requirements of their profession. Needs analysis is an information collecting procedure that is regarded as the key component of ESP (Robinson, 1991). Understanding the professional or academic discipline, work obligations, and communication requirements enables instructors to tailor course content appropriately. Many studies have demonstrated that needs analysis is an important tool for determining English language demands across diverse worldwide enterprises. However, earlier research in the needs analysis of ESP sector focused mostly on empirical studies rather than systematic literature analysis, notably in the needs analysis of ESP for banking.

This study seeks to critically analyse the literature on English for Banking Purposes, with an emphasis on research undertaken in Southeast Asia. English has been significant in the banking sector for a long time as many of the tasks in the bank require the English language such as communicating with the clients, handling clients' complaints, negotiating and participating in meetings (Alshayban, 2022). Using the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) to examine the efficacy of current ESP programs, this study seeks to summarise the various methods, settings, and research samples used in the selected inclusion articles to provide valuable insights into the trends and focus areas within ESP in the banking sector, opening up several avenues for future research and improvements in educational practices. Finally, the purpose of this study is to identify gaps in the field of study and techniques employed in previous studies, therefore adding to the overall efficiency and competitiveness of Southeast Asia's banking industry. The research questions of this study are formulated as follows:

RQ1: What are the trends in the needs analysis for developing ESP materials in the banking sector in Southeast Asia from 2020-2024?
RQ2: What insights do studies from 2020-2024 provide for enhancing ESP material production in the banking sector in Southeast Asia, with a limitation to Thailand, Indonesia, and Malaysia?

2.0   METHOD

This study's systematic literature review used a modified version of the PRISMA coding framework recommendations, separated into four steps: identification, screening, eligibility, and inclusion. The PRISMA criteria, which are generally recognised as a verifiable set of guidelines for conducting systematic reviews, were used to guide the selection of papers for the review. Unlike traditional narrative reviews, systematic reviews employ the "scientific method" to reduce systematic bias by identifying, assessing, and synthesising all construct-related research (Supunya, 2023). The researcher ensured the study's validity, transparency, and adaptability by adhering to PRISMA principles, as demonstrated by their critical importance in the study. Figure 1 depicts the modified PRISMA standards for article selection.
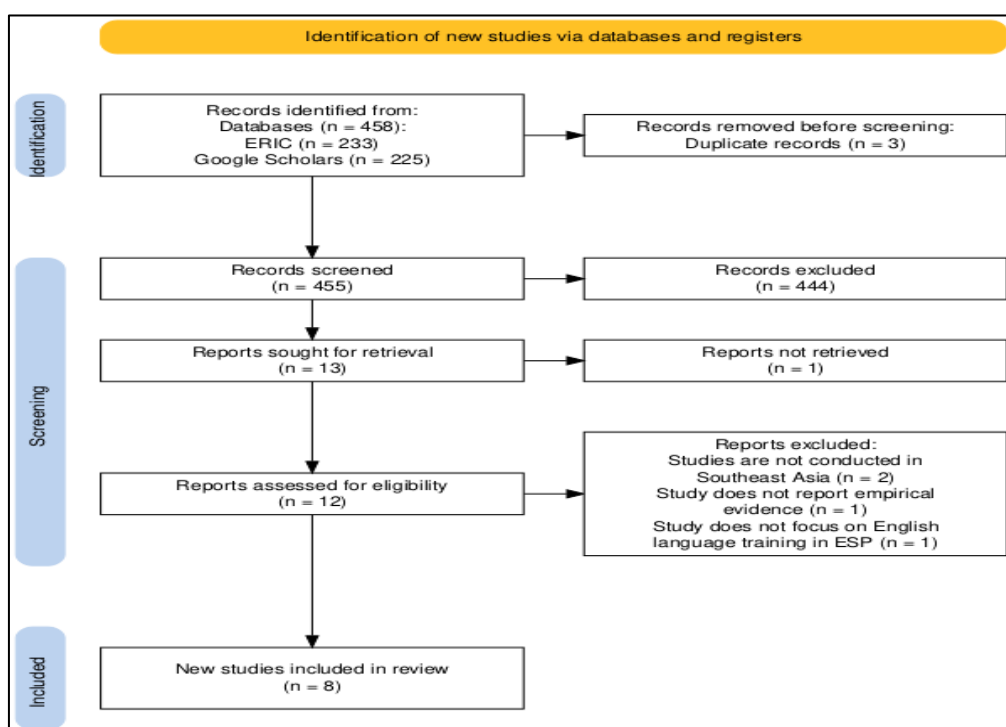

Figure 1 PRISMA guideline in article selection. *Source:* PRISMA 2020 guideline (Supunya, 2023)

2.1   Identification

The systematic review starts with the identification technique outlined in the PRISMA guidelines. Google Scholar and Education Resources Information Centre (ERIC) were chosen as databases since they were appropriate for the aim of this research. The key terms implemented in this systematic review were carefully selected to reflect the subjects being reviewed. Keywords such as needs analysis, banking industry, Southeast Asia, and English for Specific Purposes were used. Table 1 displays the search strings used in this research for each database.

Table 1 Search strings used in this study

Database	Search Strings
Google Scholar	"Needs Analysis" OR "Needs Analysis in ESP" OR "Needs Analysis for Banking Students" AND "English in Banking" OR "English for Specific Purposes" AND "Malaysia" OR "Thailand" OR "Indonesia" OR "Brunei" OR "Singapore" OR "Vietnam" OR "Laos" OR "Philippines" Or "Cambodia"
ERIC	"English for Banking Purpose" OR "English for Specific Purposes" OR "Needs Analysis" AND "Asia"

2.2   Screening

The articles were then examined with the first stage being to remove duplicate articles found in many databases. Screening processes were carried out with the goal of preserving quality and included the participation of two reviewers. According to the PRISMA flowchart, three duplicate articles were removed, leaving 455 articles eligible for further screening. These articles were chosen based on their title, abstract, and keywords, with the hope that they would be related to English for Specific Purposes and Needs Analysis. During the screening process, 444 articles were deleted because they were not appropriate for the objective of this investigation. Following removal, the remaining 13 papers were assessed according to the inclusion and exclusion criteria established in Table 2.

Table 2 Inclusion and exclusion criteria

Inclusion Criteria	Exclusion Criteria
Studies conducted between 2020 and 2024 (5 years timespan)	Studies conducted before 2020
Articles reported only on empirical evidence to achieve rich data.	Review articles, book chapters, reports, dissertations and thesis
The text was written in English	Text not written in English
Focused on needs analysis, banking sector and English for Specific Purposes	Not related to needs analysis, banking sector and English for Specific Purposes
Studies were conducted in Southeast Asia regions.	Studies conducted outside Southeast Asia regions.

Following meticulous selection based on the inclusion and exclusion criteria, the two reviewers determined that eight publications were potentially relevant to this systematic review. Book chapters, dissertations, and theses were excluded from the review since they were not as complete.

2.3   Inclusion

The research articles for this systematic review focused on English for Specific Purposes and English language requirements in the banking industry. The studies covered in this review are listed in Table 3. Table 3 shows two publications that were picked from the Education Resources Information Centre (ERIC), while the remaining six came from Google Scholar. These databases were chosen based on the quality of the content, particularly in the education industry. The objectives of all of these studies were to address the English language demands in banking-related industries throughout Southeast Asia.

Table 3 Summary of the selected studies

Studies/Countries	Databases	Aim	Samples	Method/Framework	Findings
Rimkeeratikul, Sucharat (2022) (Thailand)	ERIC	To gain insight into what the MA graduates really need in terms of the subject content and English language functions and skills after they graduate from the CEIC program and are exposed to the real world of the job market.	1. 42 MA students 2. 48 MA graduates 3. 35 prospective employers of MA graduates	Survey questionnaire and Interviews	-Writing duties include email, SMS, memos, meeting minutes, business reports, contract writing, and summary writing. -Speaking functions include negotiations, presentations, socialising, and dispute resolution.
Jitpanich, Tanassanee; Lai, Mei Leong; Shaik Abdul Malik, Mohamed Ismail (2022) (Thailand)	ERIC	To study the English writing needs of Thai undergraduate business administration students as an initial step of ESP writing course development	1. 12 Business Administration students 2. 16 stakeholders: Employers, employees, entrepreneurs, ESP lecturers and business lecturers.	Semi-structured interviews	-Writing duties include emails, describe products, and provide progress reports. -Students prefer teachers' feedback, business vocabulary, and a positive learning environment.
Wahyuni, Sahmar; Ampa, Andi Tenri; Bahrun, Amin (2022) (Indonesia)	Google Scholar	To find out the content of English materials need by students of Economic Department Universitas Muhammadiyah Makassar.	37 students of the second semester in Islamic Economic study program	Questionnaires	The materials need to cover English skills such as: -Listening to customers -Explaining account opening processes -Reading Islamic bank brochures -Writing emails, replying to letters, and sending faxes.
Suryaningsih, Ruliq (2021) (Indonesia)	Google Scholar	To investigate the English language needs for business English course for the students of the Islamic banking department.	130 English for Business students, the vice-dean of academic, the lecturers who teach Business English course, the Head of Islamic Banking Department of and 3 bank employees.	Questionnaires and Interviews	-Interview revealed the students desire to enhance their vocabulary, listening, speaking, reading, and writing skills for effective workplace communication, understanding business English, and general economic and banking terms, as

Studies/Countries	Databases	Aim	Samples	Method/Framework	Findings
					well as practical business skills. -Questionnaires indicate that students desire to acquire practical business skills, language proficiency, business conversation, and business knowledge.
Putra, Purnama; Adara, Reza Anggriyashati; Tirtajaya, Mas Deden; Primasari, Winda (2024) (Indonesia)	Google Scholar	To redesign and improve the language skills of employees and prospective employees of Islamic banking through learning plans and learning objectives that suit the industry needs.	Students, lecturers who teach English for Islamic Banking course, Islamic Banking lecturers, graduate users, graduates & Islamic Banking guilds	Interviews	-The English for Banking course covers Islamic banking products, office environment, banking activities, financing, customer service, and communication strategies. -Participant emphasises speaking skills and recommending need analysis for students.
Suningsih, Sri; Ciptawaty, Ukhti; Nabila, Nuzul Inas; Waziana, Winia (2021) (Indonesia)	Google Scholar	To explore employee's attitudes and perceptions towards learning English in business setting.	17 professionals who work in the economic fields.	Open-ended questionnaire	-Learning English enhances communication and confidence in the sector, but time constraints and work responsibilities pose challenges.
Effendi, Haji Abdullah; Rabiatul Adhabiyyah, Sayed Abudhahir; Mahanum, Mahdun (2020) (Malaysia)	Google Scholar	To investigate the English language needs for postgraduate studies in Muamalat.	5 participants include lecturers and postgraduate students	Semi-structured individual interviews	-Muamalat postgraduate students require adequate English proficiency for their studies, and there is no resistance to using English, and they find resources easily.

Studies/Countries	Databases	Aim	Samples	Method/Framework	Findings
Chau, Nguyen Ngoc Bao (2020) (Vietnam)	Google Scholar	To explore the language needs for labour export of labourers in Thua Thien Hue province, Vietnam.	12 factory workers, 9 office workers, 4 workers in the service centre, 10 farmers, 2 nurses, and 3 construction workers	Semi-structured interviews and questionnaires	-The study identifies language needs in various sectors, including restaurant, post office, and bank. -The bank requires specific language skills for account opening, closing, withdrawals, transfers, and reporting lost or stolen credit cards, among other sectors.

2.4 Data Analysis

All of the articles were imported into Mendeley, a reference management tool. The articles were then classified based on their countries of origin, years of publication, and research methodology. This study, which aims to evaluate, describe, and quantify the qualitative content of these articles, uses descriptive content analysis. During the analytical phase, quantitative data analysis methods were employed, with a focus on descriptive statistics like frequency and percentage. According to Carmines & Zeller (1979), quantitative analysis allows researchers to improve the reliability and accuracy of their findings by decreasing subjectivity and bias via the use of standardised techniques and numerical measures. As a consequence, the important findings are discussed alongside the tables and data presented in the next section.

3.0 RESULTS

3.1 The trends in needs analysis on ESP material for banking sector

Figure 2 above displays the articles' distribution by years from 2020 to 2024 published by other researchers and identified by the authors of this article. The figure above depicts the distribution of papers focusing on English for Specific Purposes studies connected to needs analysis in the banking industry throughout the given years. The distribution is illustrated by a line chart, which shows the number of papers published each year. As shown in Figure 2, eight (N=8) research studies were published between 2020 and 2024 to explore various elements of ESP in the banking industry. The number of research publications published varies within this time period. In 2020, just two (N=2) papers were identified and published in this domain. Following this discovery, two (N=2) articles were published the next year, in 2021. However, by 2022, the tendency has marginally risen. Three (N=3) articles were successfully published in this field. Unfortunately, the year 2023 recorded a significant decline, with no (N=0) articles were published in ERIC and Google Scholar. Interestingly, one (N=1) new article was published the next year, in 2024, and is still running today, completing this study catalogue. Figure 3 illustrates the distribution of articles per country.
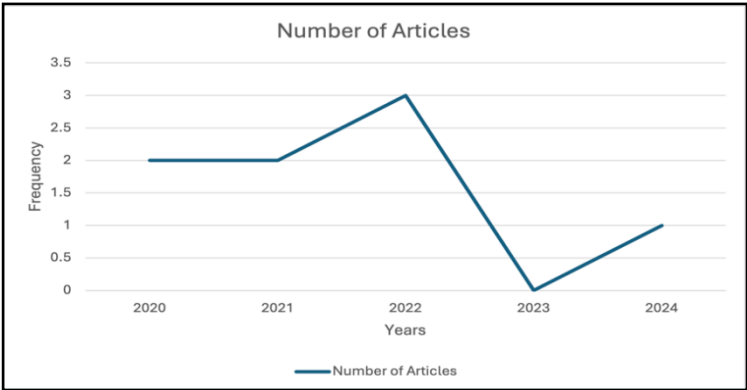
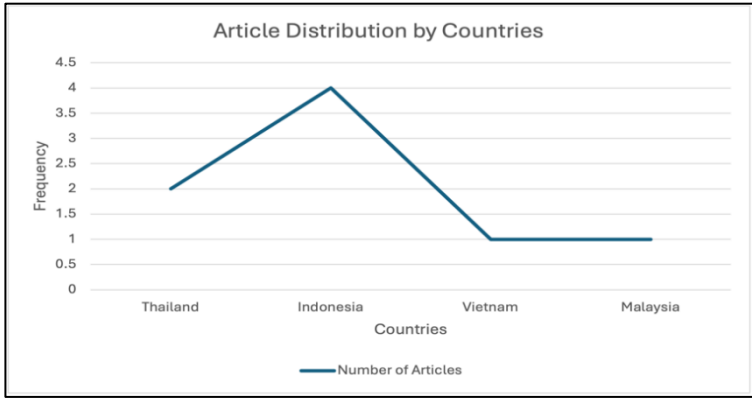**Figure 2** Articles distribution by years

Figure 3 Articles distribution by countries

Indonesia had the most relevant articles (N=4) across the chosen years. This was followed by two (N=2) Thai publications and one (N=1) publication from Vietnam and Malaysia, respectively. Interestingly, Malaysia is the only country that recognises English as the business language, whereas the other three consider it a foreign language (EFL) (Nair-Venugopal, 2000). This demonstrates a considerable emphasis on the needs analysis material for the banking industry in these locations.

Further assessment of these investigations revealed a tendency in the samples obtained. Figure 4 shows the distribution of research samples and the frequency of studies undertaken in various environments. Samples include firm stakeholders and employees (25%), associations (5%), heads of school departments (5%), vice-deans of academics (5%), alumni (10%), lecturers (20%), postgraduate students (10%), and undergraduate students (20%). The analysis reveals that the majority of the studies sought input from both industry practitioners and higher education institutions. While this is a good practice, only a few studies attempted to triangulate the viewpoints of numerous stakeholders, including those done by (Jitpanich *et al*., 2022), (Suryaningsih, 2021), and (Putra *et al*., 2024). Many needs analysis proponents agree on the practice of triangulation (Brown, 2016; Hutchinson & Waters, 1987). To achieve better results, researchers must triangulate the data.
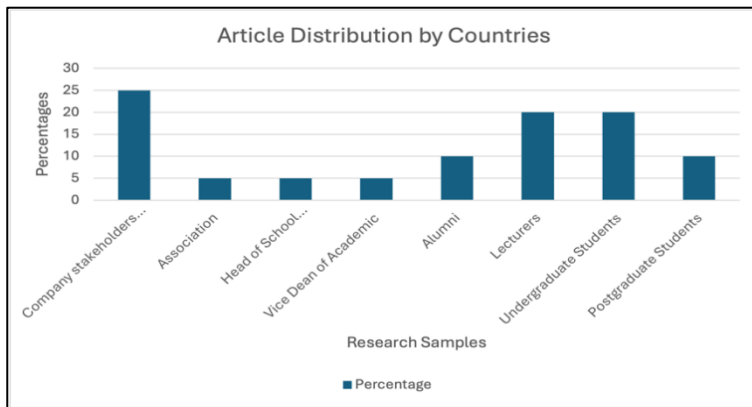
Figure 4 Articles distribution by research samples

Figure 5 depicts the study methodologies in three primary dimensions: qualitative, quantitative, and mixed methods. The statistics in the pie chart above shows that quantitative and qualitative research techniques were the most popular, where each methodology received 37.5% (N=3) of the papers, followed by mixed methodology, which accounted for 25% (N=2) of the publications. The data also demonstrates the prevalence of survey questionnaires and interviews in the majority of research completed during this period. The material provides useful insights into the established research procedures and data-gathering strategies used in the publications published.
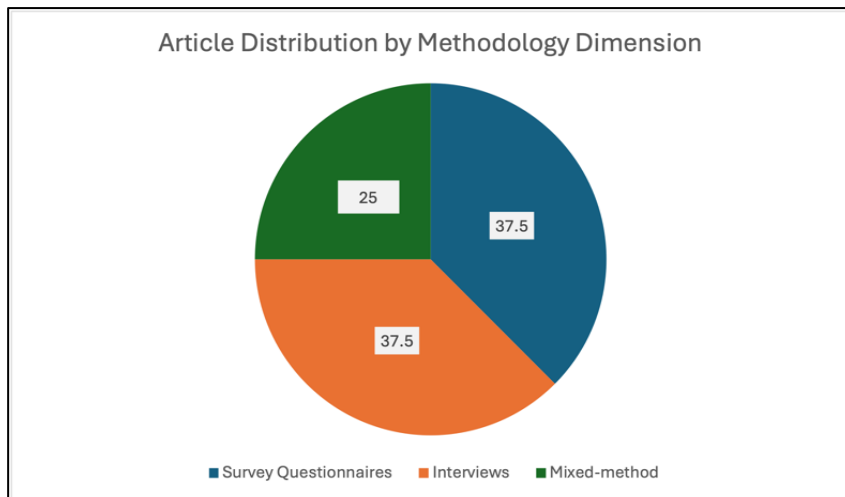

Figure 5 Articles distribution by methodology dimension

3.2   The trends in the recent findings on ESP materials for the banking sector

a. The findings concerning the most significant language skills and language component

Figure 6 depicts the distribution of focus on various language skills among English for Specific Purposes learners, particularly in the banking industry. According to the statistics shown in the bar graph above, writing ability was regarded the most important, with 75% of articles (N=6) emphasising its significance. Speaking ability followed closely behind, with 62.5% (N=5) articles highlighting its importance. Reading came in third with 50% (N=4). Furthermore, listening and vocabulary were identified as the least important abilities in 25% (N=2) of articles. However, one research by Effendi *et al.* (2020) did not identify any of the talents listed above.
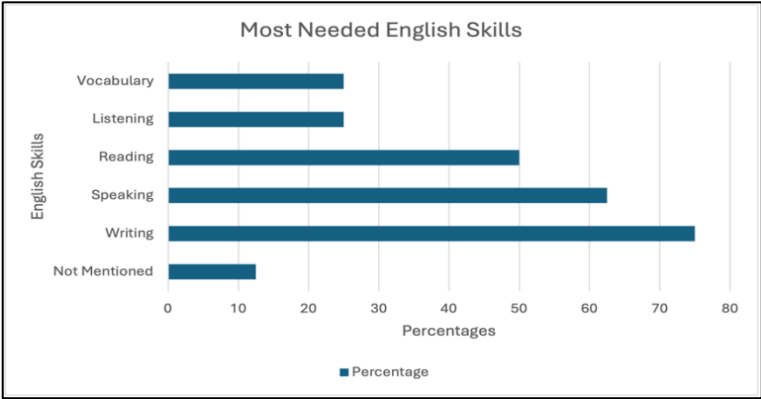

Figure 6 The most needed English skills

b. The findings concerning the most essential skills in the bank

The data in Figure 7 indicates the distribution of the most important abilities required by bank workers. Writing emails was identified as the most significant skill in the banking business by three (N=3) studies. Two (N=2) surveys found that writing business reports, responding to letters, and opening and closing accounts were the second most important abilities in the workplace. Attending meetings, making presentations, group discussions, listening to clients, and reporting a stolen credit card were ranked as the least critical abilities, yet they were nevertheless required in the banking industry since they were only cited once (N=1) in five studies. This indicates that previous researchers recognised the importance of studying specific useful skills in the workplace in their research and agreed with the definition of ESP, which is a subfield of English language teaching that prepares students to use English in professional settings (Musrina *et al.*, 2024).
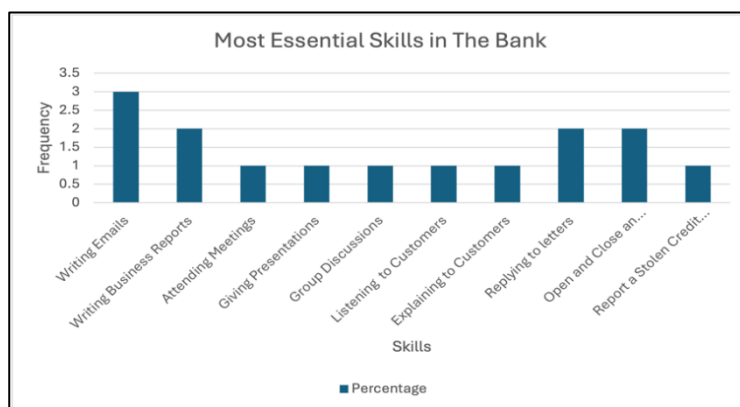
Figure 7 The Most Essential Skills in The Bank

4.0 DISCUSSION

This study analysed eight prior articles on English Needs Analysis for Specific Purposes in the Banking Sector. Because of the scarcity of systematic literature reviews in this field, this systematic review focused heavily on the trend in needs analysis from 2020 to 2024.

4.1 The trend in the use of needs analysis on ESP materials production in the banking-related sector

The distribution of papers by year reflects the shifting environment of scholarly effort in ESP studies that focus on needs analysis in the banking industry. The oscillations in article distribution over time give useful insights into the changing research goals and interests within the particular area of study. This review might inform future research paths and emphasise the importance of continuous discovery and study in the field of ESP for banking students.

According to the findings of this study, all past research employs needs analysis. Most of the studies were published in nations with an English for Foreign Language (EFL) environment, except for Malaysia, which recognises English as a second language (ESL). The majority of the studies were conducted in Indonesia, accounting for 50% of the total. This is due to Indonesia's business community being bigger compared to Malaysia where the English language has been more established in the country (Musrina *et al.*, 2024). However, the ESP publication in Malaysia is not far behind. Although just one study was undertaken in the banking industry, it demonstrates the relevance of research into the requirements for banking materials in ESP within the ESL setting. This is consistent with the Ministry of Education Malaysia's (MOE) position, which emphasizes that English is the second most important language for Malaysians to learn and will remain so throughout the education system. According to the Malaysian Education Blueprint 2013-2025, English is critical to ensure that Malaysian youths are well-equipped to participate on a global scale (Tengku Shahriza, 2016). This is especially true in light of globalization, which requires young graduates to fully participate in professional and academic life to optimize their employability in the global workforce.

Furthermore, English language is 100 percent relevant in the banking sector based on the eight articles presented in Table 3. This is because, in this literature review, the authors discovered that the amount of research that has been conducted on ESP needs analysis in the banking sector is significant and uses various

educational contexts. However, based on the reviews, the number of research looking at the demands of bank or ESP professionals in the banking sector remains alarming. Based on the data obtained, Châu (2020) performed the sole research that examined the ESP needs of bank personnel, whereas the other studies focused on students in higher education institutions. This is very concerning because needs analysis is a fundamental first step in the ESP approach, so it is necessary to incorporate the diverse ideas, opinions, experiences, and suggestions of all stakeholders, including students, lecturers, practitioners, supervisors, experts, professionals, administrative figures, and even secretarial figures (Dag Akbas, 2021). As a result, this understanding should be included in the design of all language instruction programs.

In terms of research method, researchers in the ESP disciplines, notably in the banking industry, appear to have been increasingly interested in qualitative over quantitative research in recent years. Several variables may inspire researchers to choose qualitative research, such as its greater exposure and inductive nature (Ghonsooly *et al*., 2022). Second, it gives non-numerical data like pictures and words, as well as factual and descriptive information. Quantitative research design, on the other hand, does not involve or foster creative and critical thinking since it is structured around predetermined variables, hypotheses, and designs (Creswell, 2009). Furthermore, statistics, components, and quantitative statistics can be examined and guided by a processor, saving significant energy and resources (Connolly, 2007). However, Phakiti *et al*. (2018) suggested that mixed-method research is superior since it improves study efficacy by using the qualities of both quantitative and qualitative research. Furthermore, mixed method research helps the researcher gain a thorough and precise understanding of the phenomenon under study (Brown, 2016). Despite the indicated benefits, the number of research that used a mixed method approach was quite low. Nonetheless, when it comes to quality concerns (Briner & Denyer, 2012), none of the research provided arguments for why one design was chosen over another.

4.2   The focus findings of the reviewed journals

The majority of the study focused on the English language abilities required in the banking sector. The statistic from Figure 6 shows that some language skills are more important than the others. Writing is the most important ability, while listening receives the least attention. Speaking was voted second most essential, while reading came in third. A study conducted by (Rimkeeratikul, 2022) revealed that Thai MA graduates agreed that English writing skills should be included in their ESP textbooks, with topics such as email writing, social media writing, memo writing, meeting minutes, business reports, and a few others. This was further corroborated by (Jitpanich *et al*., 2022), who declared that composing emails and reports were the most crucial abilities for persons in business in Thailand. The study also stated that writing product descriptions is a crucial talent in the industry. Another research done by Suryaningsih (2021) found that writing is one of the most important skills for the Indonesian Islamic economic students. The researcher emphasised that students must perfect their English writing abilities in order to understand business English letters and communications to avoid future difficulties. Writing was also required in the banking industry in Indonesia to answer emails, compose essays, create savings accounts, and prepare financial reports (Suningsih *et al*., 2021).

Vocabulary was also recognised as an important language component to master, but to a lower extent than the other abilities. Overall, the data emphasise the importance of writing abilities for ESP students in the financial industry. The data gained from the previous studies offers useful information on the priority within the ESP classes. This information can help the curriculum designers and instructor ensure that students receive adequate support in mastering their English language abilities, particularly their writing skills.

Next, the data shows which sorts of talents are most important in the banking industry. According to the report, composing emails is the most popular talent in the industry. Rimkeeratikul (2022) did a study on the demands of MA students in Thailand and discovered that all prospective employers believed that composing emails was the most significant ability in the job. The report also stated that email is the primary medium for employees to communicate in the workplace. In their study, Jitpanich *et al*. (2022) found that both stakeholders and students in Thailand wrote emails the most frequently. Sahmar *et al*. (2022) then conducted additional research on the demands of Indonesian economic students while designing their ESP materials, and they discovered that more than half of the students felt that sending emails should be included as one of the themes covered in the materials.

Despite the findings of earlier research, one study from Malaysia, Effendi *et al*. (2020)did not indicate any sorts of skills required for muamalat students. This has resulted in a gap in the study since the researcher did not describe the abilities required in the job. In this situation, future researchers in the country may use the chance to do more research on the specific abilities necessary at work, notably in the banking industry. This validates Abdul Karim (2016) argument that the Malaysian banking industry needs to focus more on their English language abilities. Overall, the findings emphasised the need to know the required abilities in a certain sector so that curriculum authors, practitioners, and instructors may design and provide information and skills that are relevant to the industry's current needs.

5.0 CONCLUSION

In conclusion, this systematic review examined eight articles on English language demands in the banking sector. The evaluation focusses on developments in needs analysis from 2020 to 2024. The data show that the bulk of research were undertaken in nations with an EFL setting, with Indonesia having the most publications published. Malaysia, on the other hand, only published one article in the aforementioned field. It is vital to note that all of the papers included in the study were formally stored in the ERIC and Google Scholar databases and were open access. As a result, the researchers limited their review to papers that were searchable using the stated keywords. This is owing to the large number of prior research undertaken, and selecting precise keywords may result in the exclusion of studies with a similar topic. To retain the review's credibility, the researcher chose to employ broad and popular keywords that encompassed the overarching themes pertinent to the issue of interest.

Based on the facts supplied, various recommendations and implications for further research or teaching approaches arise. To begin, a more thorough needs analysis should be undertaken, with triangulation as one of the methodologies. It is critical to triangulate the viewpoints of several stakeholders while doing needs analysis in ESP. Next, while the majority of research was done at higher learning institutions, a lesser fraction focused on the working world. Furthermore, future research might look at the special demands of banking professionals in the workplace, offering insights on how to align academic training with industry standards. Future studies might also look at developing suitable modules and learning aids to meet the needs of students and improve their communicative ability.

Overall, despite the limitations that pave the way for future research, this systematic review makes a significant contribution to the English language needs in ESP, particularly in the banking sector, and benefits practitioners in related fields. Finally, this review contributes to the knowledge gap in promoting lifelong learning using ESP.

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CONFLICTS OF INTEREST

The authors declare that there is no conflict of interest regarding the publication of this paper.

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