

English For Islamic Banking: What English Need of Indonesian Syariah Bank Employees in Bengkulu City

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Abstract

This research aims to determine the English language needs of Indonesian sharia bank employees in Bengkulu City. The research design in this research is qualitative research, while the research subjects are 10 Indonesian sharia bank employees in Bengkulu City. This research data was collected using interviews technique. Research findings show that: (1) Islamic bank employees need English language materials related to banking, accounting and computer applications; and (2) Islamic bank employees need more reading skills than listening, speaking and writing skills because they work more with written documents in English. Bank employees also work with computer programs, so all instructions and terms on the computer use English. Based on these needs, employees should have a good pronunciation in banking, accounting and computer English terms. They also need skills in correspondence via electronic mail or email.

Keywords: English need, English materials, and Indonesian sharia bank employees.

INTRODUCTION

Many crucial regulations and procedures must be communicated to customers by bank workers. English phrases and concepts used in the policies and processes can be challenging to understand. To support their jobs, however, Sharia bank personnel must speak English. In dealing with foreign consumers, comprehending new electronic administration needs, dealing with English documents and endorsements, and using foreign knowledge in enhancing banks' work, Salameh and Olfat (2015) discovered a pressing demand for English. According to Mohammdzadeh, Barati, and Fatemi (2015), banks are shifting toward an electronic environment these days, thus bank personnel must be fluent in English if they hope to improve their offerings and outperform rival banks.

In welcoming the current 5.0 era and in order to achieve the Golden Indonesia in 2045, the readiness of human resources must be equipped with other skills from an early age, especially for the younger generation. Other skills and expertise that support the younger generation today include mastery of English language skills. It is also needed for young workers to prepare themselves to compete in the world of work both at the national and international levels so that they can better adapt to the times. One of them is banking employees.

Bank employees believe that having good English abilities is necessary for them to support their jobs, but they also believe that their English proficiency is lacking. According to Mohammdzadeh, Barati, and Fatemi (2015), Saderat bank employees in Mashhad thought that all four English language skills—listening, speaking, reading, and writing—were highly challenging for them. According to Chew (2005), financial substance and linguistic

demands were the main causes of difficulties for bank personnel in performing their job duties. Input and output are both written in English. Their use of English is where their writing problems began. After that, other bank workers must work extensively in English because it is standard banking practice to write memos and reports in English. Additionally, they must interpret spoken material from their native tongue into English.

It is crucial to do an analysis of the English requirements of sharia bank personnel before putting together English training for them. The results of the analysis can also be used to create English curricula and teaching resources for students enrolled in study programs for sharia economy and accounting. According to their roles, duties, and tasks, bank employees' English demands vary, according to research by Adewumi & Owoyemi from 2012. Then, according to Wijewardene et al. (2014), it is essential to develop a market-driven tertiary education system that combines need analysis and equips graduates with the skills they need to be employable and advance their organizations in the business world. The evaluation of graduates' fitness for profitable employment heavily relies on their ability to communicate effectively in English.

In the pre-observation process did by the research team, several Indonesian Sharia Bank employees admitted that they often had to use English in their daily work in the banking world. However, they could not confirm the details of the type of English language or the main skills that were frequently used with the research team, because basically they only followed the standard operating procedure (SOP) instructions that existed at their institution. Therefore, the research team assumed to study this problem further through scientific research. In this study, the researchers have two research objectives: (1) To find out the English language resources that required for sharia bank employees to do their duties? (2) To find out what English language skills are needed by sharia bank employees to support their work?

THEORY

English for Employability

English is now often regarded as the language of the world due to its extensive acceptance as the means of communication that can cross all frontiers. Learning the language and becoming proficient in it is therefore essential, especially for those who are about to enter the work force. Fitzpatrick & O'Dowd (2012) stated that it is becoming more and more common to find English as a foreign language programs being refocused to enable learners not only to develop their English proficiency, but also to learn how to master and integrate other competences such as digital competence and cultural awareness, into their repertoire of skills. There is no denying English's significance in Indonesia, particularly in the commercial sector. Owing to this issue, some Indonesian companies and governmental organizations offer their staff training in English classes relevant to their jobs (Adnan et al, 2020). This will enable the staff members to communicate in English more effectively while at work. Employers now look for communication abilities in addition to academic credentials.

Being proficient in English is surely a potent instrument that may promote growth and advancement on both a personal and a global scale. A good English language proficiency amongst graduates enhances their employability and is a gateway to the world of work-readiness which will attract the attention of prospective employers (Wijewardene et al: 2014). In same line, Chew (2005) stated that the importance of English in gathering information from written sources such as research report, brokers' reports, Bloomberg Financial Services

and other such sources needs to be understood. When their search content is international nature or deals with international companies, their reading materials are in English.

English for Banking

In order to promote economic integration and deeper networking in the global business environment, English has been promoted to the status of a common corporate language (Wijewardene et al: 2014). The necessity for better English communication skills has been acknowledged by banking professionals on the rise of marketing and trading. To improve their goods and compete with other banks, bank workers will need to speak English. Bank personnel should read latest books and journals about financial trading to keep their understanding of the banking industry current. English proficiency is now required because banks are moving toward the electronic world (Mohammadzadeh et al, 2015).

English Training for Employees

Wijewardene et al (2014) stated that skills such as computer skills, experience/ training, leadership and decision-making skills, team work and interpersonal skills, and problem solving and analytical skill, and communication skills in English are important to graduate to display work-readiness. When determining whether graduates are qualified for gainful employment, the ability to communicate effectively in English is crucial. In order to release graduates who are employable and can communicate in a way appropriate to the graduate's discipline, the audience, and the purpose into the job market, it is up to institutions of higher education to place a focus on this important and vital attribute in their course curricula. Given the significance of English proficiency for bank employees, conducting efficient English language training is absolutely required to equip bank personnel for successful job performance.

Chew (2005) stated that the employees' interest in receiving language training is somewhat stronger for speaking skills than writing skills. In terms of speaking abilities, they are interested in receiving instruction in corporate dialogues, oral English for daily use, social engagement, and presenting skills. The personnel are interested in developing their writing abilities by learning to produce reports, business letters, minutes, and bank papers. She also discovered a number of explanations for the bank employees' increased focus on speaking abilities. The new bank staff may be interested in receiving additional oral English instruction, which is the first justification. The second issue is that they don't have much opportunity or need to communicate with their coworkers in English at work. Therefore, when they consider improving their English, they frequently consider having more time and opportunities to speak in English, which they do not do outside of the classroom. Duration makes up the third factor. It can appear that speaking can produce results more quickly than writing sometimes, and students may prefer the satisfaction of seeing more results quickly rather than working carefully to improve their writing skills over a longer period of time.

Some institutions offer courses which have conventionally been called "business English" and "English for specific purposes" have mainly focused on developing future workers' skills in the classic business tasks of formal presentations, letter and email writing, formal negotiations, etc. (Adnan et al, 2014). Bathia and Bremner (2012) created the EBP (English for Business Purpose) Program in light of the significance of English for business. The EBP program's syllabus includes an intensive course that will be useful to students in their professional lives, a communicative course where students can adapt their existing general English knowledge for use in business situations, a course that addresses cultural

issues when communicating with foreign businesspeople, and three realistic (authentic) examples of language..

METHOD

The researchers used qualitative research for the purpose of this research. The subject of the research was 10 employees of Indonesian sharia banks in Bengkulu City. The researchers used interview technique to collect data (Freeman, 1998). The interview consists of 30 questions related to English materials and skills that employees need to support their job. The questions addressed to the informant were a form of semi-structured, which means that the questions adjust to the needs of this research (Saputra et al, 2022). The Data analysis consists of some steps: reading or memorizing data, categorizing or coding data, organizing and interpreting data (Kotu & Deshpande, 2014).

Instruments

In qualitative research, an instrument refers to the tools or methods used to collect data and gather information about the research subject (Astari et al, 2022; Abdu et al, 2022). The instrument of this research namely: Observation, Interview and Document analysis. (1) Observation involves systematically watching and recording behaviours, interactions, and events in real-life settings. Researchers may use field notes, audio or video recordings, or structured observation checklists to document their observations. (2) Interviews are a fundamental instrument in qualitative research. The researchers conduct semi-structured interviews to gather detailed information from participants. These interviews can be face-to-face, over the phone, or even conducted via email or video conferencing. (3) Document analysis involves examining written or recorded materials, such as texts, transcripts, articles, reports, and historical documents. Researchers analyse these documents to identify patterns, themes, and meanings relevant to their research questions.

Procedures

In this research, the procedures carried out start from researchers observing the learning process of students to interviewing students who are samples in this research. At the end, the researcher analysis the documents that have been obtained, so that they become data that can guide the implementation of this research.

Data analysis

This research data analysis in qualitative research involves systematically organizing, interpreting, and making sense of the data collected from various sources, such as interviews, observations, and documents. The qualitative data analysis in this research focused on identifying patterns, themes, and meanings within the data (Sirajuddin, 2015). Here's an overview of the steps involved in qualitative data analysis of this research: (1) Data Preparation, because before analysis began, researchers must organize and prepare the data for analysis. This may involve transcribing interviews, organizing field notes, and categorizing documents. Data preparation ensures that the data is accessible and manageable for analysis; (2) Data Interpretation, after the data preparation, researchers interpret the meaning of the data within the context of the research questions and objectives. This involves critically examining the relationships between themes, considering alternative explanations, and drawing conclusions based on the evidence presented in the data; (3) Member checking involves returning to participants with the analysed findings to validate or corroborate the interpretations. This helps ensure the trustworthiness and credibility of the findings by confirming that they accurately represent participants' perspectives and experiences; (4)

Triangulation involves comparing and contrasting data from multiple sources or methods to validate findings and enhance the reliability and validity of the research. Triangulation can involve using different data sources, researchers, or theoretical perspectives to gain a more comprehensive understanding of the research topic; (5) Reflexivity involves reflecting on the researcher's role, biases, and assumptions throughout the research process. Researchers critically examine how their backgrounds, perspectives, and values may have influenced the data collection and analysis. Reflexivity enhances the rigor and transparency of qualitative research by acknowledging and addressing potential sources of bias; (6) Reporting: Finally, researchers write up their findings in a clear and coherent manner, presenting the key themes, interpretations, and conclusions drawn from the analysis. The research report should provide sufficient detail to allow readers to assess the trustworthiness and credibility of the findings and should include quotations or examples from the data to support the interpretations.

Overall, qualitative data analysis is a systematic and iterative process that involves moving back and forth between the data and the research questions to uncover rich and nuanced insights into the phenomena under study.

FINDINGS AND DISCUSSION

Analysis of English Materials of Sharia Bank Employees

The analysis of semi-structure interview data showed that Indonesian sharia bank employees need English materials that related to: (1) banking and accounting and (2) computer program. Interview data was administered below:

“Biasanya kan komputer itu menggunakan istilah-istilah bahasa inggris, terus terdapat juga pada istilah-istilah perbankan atau akuntansi, sama biasanya ada juga pada program-program di aplikasi bank di komputer”. (Translation: “Usually the computer uses English terms, then there are also banking or accounting terms, and usually there are also programs in bank applications on computers”).

The other interview data is below:

“Paling Cumaitupak, kita biasa menggunakan istilah-istilah Bahasa Inggris perbankan, akuntansi atau komputer”. (Translation: “We use English for terms of banking, accounting, and computer”).

Based on the result of interview above, Indonesian sharia bank employees found almost all financial and accounting terminology written in English. The phrases apply to both bank-related activities like payments, funds, taxes, investments in money, loans, insurance, etc. as well as professions like teller, customer service, manager, etc. The balance sheet or bookkeeping of a business is related to accounting. The earliest uses of accounting information, according to Leiwy (2015), were to measure and record financial transactions and to offer information for stewardship. English phrases related to banking accounting include terminology such as assets, balance sheet, capital, cash flow, etc. So, it is also possible to program computers according to employee needs. This allows users to store various data and then 'process' that data by performing operations on it, such as arranging or calculating numbers or words (Roper, 1999). According to Salameh and Jarad (2015), English has a connection to the needs of contemporary electronic administration. It is because of several reasons: (1) English is essential for global communication using a variety of modern technology means; (2) English is a crucial tool for communication between banks

and foreign societies; (3) English is widely used through the internet and other electronic shopping websites; (4) English through electronic tools promotes globalization; (5) modern office tools call for proficient English; (6) good use of English through electronic programs is important for communicating with customers, (7) majority or computerized programs at the bank they work in are prepared in English and (8) English is vital communication tool between the customer and the bank.

In this case, the employees who have alumni backgrounds in study programs studying Islamic economics or banking get a great benefit from having knowledge of computers, sharia banking, and sharia accounting, which helps them in doing their work and understanding the terms in sharia economics and computer banking, so that they only need to strengthen more optimal in English language skills. However, there are many phrases and concepts in computer applications, accounting terms, and sharia banking terms that are acknowledged by the subjects as still difficult to understand, especially for employees who come from study programs other than sharia banking, because most of the Indonesian Islamic Bank employees come from various study backgrounds.

Related on this, Chew (2005) reported that banks employees in HongKong cite financial or banking content as their source difficulties to carry out their various tasks. Gaye (2015) also reported that among the 74% of bank or post-office workers face difficulties communicating in their jobs. This situation is due to a lack of adequate vocabulary. Indeed, they do not find the appropriate terms needed to effectively express themselves. Then, Salameh and Olfat (2015) reported that the relationship between English language and modern electronic administration requirements is highly developed and appreciated and well rewarded by Palestinian banks employees despite the Arabization of software's used at their niches as most programs and software's are originally English, which requires employees to be qualified users of English in order to deal with those software's and electronic administration tools and aids as well. Therefore, to help students of Islamic economics succeed in their studies and careers, English language related to banking, accounting, and computers should be taught to them.

Analysis of English Skills of Sharia Bank Employees

The order of skills in English such as reading, speaking, listening and writing is based on how important each of these skills is in relation to Islamic banking and economics. First is about their reading skill, employers at banks work with written documents. The majority of the documents feature banking and accounting terminology written in English. To understand the documents, they must be able to read English. Besides that, bank employees also use computers in their daily work. Most of all computer instructions and terms used in English. The second ability is the speaking skill. Bank employees' demands for speaking skills are in the area of pronunciation. They must be able to pronounce English accounting and banking phrases correctly, especially important terms in English, which will have an impact on their performance as bankers. After the speaking skill, listening materials for Islamic economics students are identical to speaking materials. They are accounting terminology, banking terms, and bank professions.

Furthermore, the urgency of writing skills for Indonesian Sharia bank employees in Bengkulu was about financial correspondence. The correspondence is normally carried out via electronic letter or email and whatsapps. English is also acknowledged to be often used in many banking vocabulary in correspondence work with customers at Indonesian sharia banks.

The findings indicate that bank employers in Indonesian Sharia Bank required more English reading skills to support their employment. Speaking, listening, and writing skills are less useful for them because their customers and colleagues are both native Indonesians. They normally communicate using the Indonesian language or *Bahasa Indonesia*. The follow up interview data with the subject is administered below:

“Sebenarnya kemampuan bahasa Inggris yang paling kami butuhkan sebagai karyawan bank itu adalah reading, karena kita sebagai karyawan bank dituntut harus biasa membaca dokumen-dokumen penting yang terdapat istilah-istilah yang lumayan banyak muncul dalam bahasa inggris. Lalu, dalam mengoperasikan komputer, kami juga biasanya menggunakan Bahasa inggris melalui istilah yang ada dikomputer kami, sehingga jika kami tidak mengerti bahasa inggris sama sekali, maka akan sangat sulit bagi kami untuk mengoperasikan komputernya.” (Translation: “In fact, the English skill that we need most as bank employees is reading, because as bank employees we are required to be used to reading important documents that contain quite a lot of terms that appear in English. Then, when operating a computer, we also usually use English through the terms on our computer, so if we don't understand English at all, it will be so difficult for us to operate the computer.”).

The next interview related to speaking skill to the research subject can be seen detail below:

“Kalau untuk kemampuan berbicara dalam bahasa Inggris secara penuh, kami hampir tidak pernah menggunakan, karna nasabah juga rata-rata orang dari Bengkulu (Indonesia). Terbilang sangat jarang kami mendapatkan nasabah yang berasal dari negara luar Indonesia. Sehingga untuk penggunaan Bahasa Inggris di kantor, sering digunakan untuk memanggil teman-teman yang mana jabatan teman sekantor kami rata-rata sudah menggunakan bahasa inggris seperti BO (Branch Officer), Customer Service (CS), office boy (OB), manager, dll.” (Translation: “As for the English speaking skill, we almost never use it in our office, because the customers are mostly coming from Bengkulu (Indonesian). It is said that it is very rare for us to get customers from countries outside Indonesia or foreigners. So for the use of English speaking in the office, it is often used to address friends whose positions our office mates generally use English such as BO (Branch Officer), Customer Service (CS), office boy (OB), manager, etc.”).

While for the interview to the research subject that focused about writing skill can be seen below:

“Untuk penggunaan kemampuan writing Bahasa Inggris di kantor (Indonesian Sharia Bank), kemungkinan digunakan hanya untuk menulis surat elektronik atau pada whatsapp, hal tersebut juga terbatas pada istilah-istilah perbankan atau akuntansi saja dan tergolong jarang.” (Translation: “For the use of English writing skills in the office (Indonesian Sharia Bank), it is likely to be used only for writing electronic letters or on WhatsApp, this is also limited to banking or accounting terms and is relatively rare.”).

The last interview is related to listening skills that can be seen below:

“Untuk kemampuan listening, kami juga hampir tidak pernah menggunakan secara aktif. Biasanya kami menggunakan kemampuan tersebut jika mendengar ucapan

bahasa Inggris ketika terdapat panggilan untuk teman- teman sekantor atau istilah-istilah tempat di kantor seperti pantries atau customer service atau teller.” (Translation: “As for listening skills, we also almost never use it actively. Usually we use this ability if we just hear English words when there are some calls to office friends (Office boy, manager, branch director, costumer service) or terms in office places such as pantries or teller.”).

The findings are consistent with Chew's findings (2005) who noted that practically all written communicative tasks are completed in English by bankers or bank employers, but the majority of oral communicative tasks are completed in Cantonese, the language of the majority of Hong Kong residents. To summarize, much of the reading and almost all of the writing is done in English, whereas the oral activities and assignments are done in Cantonese unless they involve non-Chinese individuals. Communication skills are essential for professional success. The ability to communicate verbally and in writing is an essential talent for any career. Finance professionals must deal with several critical policies and processes that must be communicated to their clients. They must handle the management's fiscal problems as well as resolve consumer complaints, for which they must have the necessary communication skills. A variety of banking roles need continuous communication with consumers and answering their questions. Meetings, presentations, and conferences are all significant parts of most managerial responsibilities in these industries, therefore the Indonesian sharia bank employees must have strong English communication skills as well. To support the findings above, Gaye (2015:10) found that almost all the business professional (87%) need or use English in their jobs, including in banking. Employees in banks need to be fluent in English if they wish to improve their career promotion and compete with other banks. Bank employees should read financial trading books and publications in English to keep their understanding of banking professions up to date. Banks are increasingly shifting toward an electronic environment, which need the knowledge of English. With the growth of marketing and commerce, banking professionals are becoming more aware of the need to develop their English communication skills. In other words, useful English language instruction is highly necessary to do the job effectively (Mohammad zadeh, Barati, & Fatemi, 2015).

CONCLUSION

In this research article, the researchers reached two conclusions. The first take out is that the use of English for Indonesian sharia bank employees in Bengkulu includes vocabulary related to financial and accounting terms as well as reading materials on computer software. Banking and accounting terminology not only refers to bank activities, such as payments, funds, taxes, money investment, loans, and insurance, but also to professions such as teller, customer service, and management. Computer applications are computer software that allow users to store various types of information or data or perform actions on that information, such as calculating numbers or organizing text. The second is the order of importance of English language skills in Islamic finance and banking, namely reading skills, speaking skills, listening skills, and finally writing skills. The findings show that recruits to work in banks especially in Bengkulu need to test their English reading competency more strongly than other abilities to support their work. Speaking, listening and writing skills are sometimes less useful in their daily work processes.

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