

**An investigation into the difficulties of learning reading English for ESP of students of Finance and Banking on Hui Nghe An Campus = Tìm hiểu những khó khăn trong việc học đọc tiếng Anh chuyên ngành của sinh viên ngành tài chính - ngân hàng tại trường Đại học Công nghiệp thành phố Hồ Chí Minh - cơ sở Nghê An. M.A. Thesis Linguistics: 60 14 10 / Nguyễn Thị Nga ; Supervisor : MA. Đỗ Bá Quý**

**PART A: INTRODUCTION**

**1. Rationale for the Study**

English is a compulsory subject at Ho Chi Minh city University of Industry ( HUI ) Nghe An campus. As a consequence ESP is also an importantly compulsory subject for students who passed the GE courses. Having a good knowledge of GE and especially ESP is considered to be necessary means for any graduates who wish to find a good job, better in foreign companies or banks. Therefore, there is a growing and wide demand to learn English at universities. As for the second year students at HUI Nghe An campus, ESP in general , and English for Finance and Banking in particular is extremely important because the students are expected to become people who work in the local banks and the international banks. Thus, in the curriculum for Banking English there are parts for four language skills. However, in this training base the teacher does realize that reading is given the greatest account of the four skills in the course books. Moreover, in

comparison with writing, speaking and listening, it is reading that will be used most often in the students' future jobs.

To meet the demand of the learners, many ESP programmes have been designed. Together with the worldwide trend to learn ESP, the teaching staff of Finance and Banking Department at HUI collected documents and designed some ESP programmes for Finance and Banking students at HUI. Therefore, to improve reading English skill in Finance and Banking by working out some problems which may negatively have influence on students' learning reading English for Finance and Banking and then suggest some possible solutions to overcome those problems.

**2. Aims of the Study:** With the above rationale, my study was conducted with the following aims:

-To investigate the difficulties that HUI students meet when they learn reading English for Finance and Banking.

-To recommend some suggestions for teachers and learners to overcome these difficulties.

**3. The research questions :** The research is carried out with an attempt to find out the answers to the following research questions:

1. What are the difficulties of students of Finance and Banking at HUI Nghe An campus in learning to read ESP ?
2. What solutions can be offered to help students overcome the difficulties in learning to read English of Finance and Banking ?

#### **4. The scope of the study**

This study is limited to the area of investigating in learning reading English for Finance and Banking learning faced by the second-year students of Banking and Finance at HUI Nghe An campus. More importantly, it tries to serve the purpose of finding out the most common problems in the students' learning reading English for Finance and Banking and seeking for possible solutions to deal with the found problems.

#### **5. The method of the study**

With the aims of finding out the area of difficulties in learning reading English for Finance and Banking at HUI Nghe An campus, this study adopts a survey approach. To achieve the aims of the study, the survey questionnaire is used as the main method to collect the needed data from the learners as well as the researcher's observation and interviews and informal discussion with the students and the colleagues.

## **6. Design of the study**

The thesis was designed with three parts: Introduction, Development and Conclusion. In the development part, it has three chapters. The first part, the Introduction is an brief overview of the study with more details of the rationale, the aims, the methods as well as the design of the study. The second part, the Development includes three chapters: Chapter one is a literature review. This chapter presents the theoretical background of the thesis ; Chapter two is methodology. It deals with the current situation of teaching and learning English for ESP of Finance and Banking at HUI Nghe An campus. This chapter also focus on background information of the subject of the study, the instruments used to collect data and the procedure of data collection as well. Chapter three will presents a description of data analysis and dicussions. With the description of data analysis through two instruments: questionnaire and the semi- interview, I explored some interpretations of the findings. The last part, the Conclusion, is devoted to the summary of the findings and some pedagogical suggested recommendations to help teachers and students HUI to overcome difficulties in learning and teaching reading English for Finance and Banking. This part also provides the limitations of the study as well as some recommendations for further

## **PART B: DEVELOPMENT**

### **CHAPTER I: LITERATURE REVIEW**

#### **1.1 The nature of reading comprehension**

##### **1.1.1. What is reading and reading comprehension?**

###### **1.1.1.1 What is reading?**

###### **1.1.1.2 What is reading comprehension?**

##### **1.1.2 Reading comprehension process**

###### **1.1.2.1 The Schema Theory**

###### **1.1.2.2 Bottom – up and Top-down processing**

### **1.1.2.3 Interactive processing**

## **1.2. An Overview of ESP**

### **1.2.1 What is ESP ?**

### **1.2.2 English in Finance and Banking**

### **1.2.3. Purposes of teaching and learning reading English for Finance and Banking at HUI Nghe An campus:**

## **1.3 Approaches to teach reading**

### **1.3.1 Grammar – Translation Approach**

### **1.3.2 Communicative Language Teaching Approach**

#### **1.3.2.1 Content-Based approach**

#### **1.3.2.2 Task-Based approach**

## **1.4. Techniques to teach English for Finance and Banking reading**

### **1.4.1 In Pre-reading**

### **1.4.2 In While-reading**

### **1.4.3 In Post-reading**

## **1.5. Challenges in ESP reading comprehension**

### **1.5.1 Language problems**

### **1.5.2 Reading skill problems**

## **CHAPTER 2: METHODOLOGY**

### **2.1. Research context**

Ho Chi Minh city University of Industry ( HUI ) is originated from College of Industry IV, which dated in 2004 with six different branches from Thai Binh province to Ho Chi Minh city. HUI in Nghe An province is one of its branches. With the same training programs as in HUI in Ho Chi Minh city and other provinces , HUI Nghe An campus with the principle objective is to train students with varieties of faculties such as: accounting and auditing, information and technology, mechanic engineering, banking...

At HUI Nghe An campus, English is not regarded as the main subject. However, it is considered as a means to communicate and complete the students' certain activities at work in their future career. ESP at HUI Nghe An campus consists of three different fields such as: English in Economics, English in Electrical Engineering, English in Petrochemical engineering and English in Automotive engineering technology . Before

taking part in ESP course, students had experienced General English in the first year and they had been equipped with certain knowledge of their major.

### **2.1.1 The teachers**

At HUI Nghe An campus, there are 5 teachers of English currently working at the age from 27 to 30. Their experience in teaching English varies from 4 years to 8 years. Three of them graduated from Ha Noi Foreign Languages University, one was from Hue Foreign Languages University and one was from Vinh University. Two of them are M.A, and the rest are taking M.A courses. It is proved that all of them are qualified and experienced English teachers. All the teachers here are willing to devote their time and enthusiasm to language teaching: researching and debating to find out an appropriate and progressive way to teach English effectively. Beside the textbooks, teachers always use supplementary materials or adapt materials to make the lessons more interesting and authentic. They all understand the importance of communicative activities in the class and always try to apply them in their lessons

### **2.1.2 The students**

There is one class of vocational training college of Finance and Banking at HUI in Nghe An campus. They come from different parts of the province. Some of them are from the rural or remote areas, where there are no good opportunities for studying English, these students commonly did not spend much time learning English at high school before. The others come from cities, who, theoretically, have all finished three years or seven years of learning English at secondary schools before entering the HUI Nghe An campus. To some extent, there are some students whose English is very good, but generally the target students' English proficiency is still low level. Most of them learn English to read specialized documents rather than speak English to foreigners. Some have strong pressure to pass exams with high mark; the others would prefer ESP enhance their specialized knowledge, which is required in their future jobs. However, specialized knowledge in Vietnamese makes it easy for them to learn English for Finance and Banking, and, on the other hand, brings them high motivation in learning ESP. In addition, it helps students feel more confident to interact with teacher in ESP class.

### **2.1.3 The teaching materials**

### 2.1.3.1 The course books

- Banking transaction by Radice,F., Macmillan Professional English, 1989
- English for Banking and Finance, compiled by Associate Professor Phan Thi Cuc, Ph.D. and Ho Nguyet Thanh, M.A., edited by Scott Brantley, M.S.O.M

### 2.1.4 Teaching facilities

All teachers are supplied with cassette recorder to use for their class contact when necessary. Most of classrooms have modern devices such as overhead projector and projector, so it is convenient for students to learn. There is one library with some sort of materials for reference like English books, magazines, newspapers but it mainly provides book of Bank and Finance in Vietnamese, not English books, especially ESP books. **2.2.**

## 2.2. The study

### 2.2.1 Research questions

### 2.2.2 The participants

In order to achieve the aims of the thesis and answer the above research questions, the main subjects of the study include a group of 5 teachers of English currently teaching at HUI Nghe An campus. All of them are female. They have at least 3 –years experience in teaching English. And 50 second- year students of Banking and Finance. The number of participants is limited to only 5 teachers and 50 students because there are only 5 teachers teaching in HUI Nghe An campus at the time the study was being carried out.

### 2.2.3 Research instruments

#### 2.2.3.1 Questionnaire

| Question items   | Contents  |
|------------------|---|
| Question1        | Students' attitude in ESP reading                                     |
| Question 2       | Students' perception about the purpose of learning ESP reading        |
| Question 3       | Students' expectation about four language skills in their future work |
| Question 4,5,6&7 | Students' perception of ESP reading difficulties                      |
| Question 8       | Students' expectation in terms of teaching methods                    |

*Table 1: Description of survey questionnaire*

#### 2.2.3.2 Informal interviews with ESP teachers

| Question items | Contents   |
|----------------|--|
| Question 1     | Teachers' perception about the purpose of teaching ESP reading |
| Question 2     | Teachers' difficulties in teaching reading Banking English     |
| Question 3     | Teachers' ways in enriching specialized knowledge              |
| Question 4     | Teachers' attitude toward the course books                     |
| Question 5     | Teachers' ways in teaching vocabulary and terms                |
| Question 6     | Teachers' using extra materials in teachign ESP reading        |

*Table 2: Description of interview questions*

#### 2.2.4 Procedure of data collection

The process of data collection was carried out during the first semester of the school year 2011-2012. The collection of data was carried out through two stages.

\* Stage 1: At the beginning of the semester, the selected participants were invited to cooperate in the collection process. The questionnaires were delivered to the students in their classroom in the first class hour.

\* Stage 2: The author invited 5 teachers and asked for their permission to carry out the informal interviews (about 8-12 minutes). They were carried out during short breaks or after lessons focusing on their teaching methods, comments on teaching difficulties for Finance and Banking , and their solutions

#### 2.2.5 Procedure of data analysis

The data collected was analyzed in different procedures:

- ❖ For the questionnaire: Data was processed by means of descriptive statistical analysis. The collected data were firstly calculated, analyzed in percentage term and grouped in different categories. With a purpose to present the data in a clear and straightforward way, useful tables were then employed to compare and contrast figures.
- ❖ For the interviews: Interviews were recorded and the author proceeded to transcribe the tape in narrative form. Item analysis was employed to gain the findings from interviews.

### CHAPTER III: RESULTS AND DISCUSSIONS

#### 3. 1 The students' questionnaires

##### 3.1.1 The students' attitude toward ESP reading at HUI Nghe An campus

There was 80 % agree and strongly agree and 20 % of the students disagreed this question.Most of the students put banking terminology and vocabulary to their foremost

priority whereas ideas in reading texts and specialized knowledge concerned draw focuses 27/50 students. Only three students paid their attention to types of texts.

It is clearly seen from the study that most of the students supposed that speaking skill (56%) would be used more than reading (26 %) in their future work. In contrast, there was only 18 % of students choosing listening and writing as their frequent skills in their job in the future.

### **3.1.2 The students' perception of ESP reading difficulties at HUI Nghe An campus**

#### **3.1.2.1 In terms of vocabulary**

Nearly the same number of respondents ( 74 % and 98 % respectively) considered that understanding Finance and Banking vocabulary and terminology and memorizing them was difficult. This was probably due to inadequacy of professional knowledge and infrequency of applying those banking terms in students' daily communication. However, these two items showed how important banking terms were in reading for Finance and Banking and how much difficulty they caused to students. The two following items investigated students' skills in guessing meaning of unknown words. Clues for guessing meanings of those words might come from context or their word-formation. Again, the data showed nearly the same figures. 94 % and 80 % respectively were stuck in item 4.c and item 4.d. This partially reflected students' reading comprehension as well as their ability of lexicology and semantics. This proved that not only lacking professional knowledge, respondents in this study were rather weak in general English practice skills.

#### **3.1.2.2 In terms of types of texts**

To the question about students' difficulties in the area of types of texts, most of the students found difficult when reading a type of text. Texts about a certain specified banking business was the most difficult to students ( 80 %). The type of text which students often met difficulty was the text about a specified banking businesses like factoring services, interbank electronic services, etc because these texts required profound knowledge on banking profession. Therefore, students had to adapt to the requirement of the study by enriching their knowledge of banking.

#### **3.1.2.3 In terms of reading skills:**

The highest item was chosen is 6.a ( skimming with the main idea ) with 72 % of the participants finding it “ difficult” and “ very difficult”, and 3 % found it “ very easy”. Followed by this item were item 6.b (scanning to get the specific information ) ,6c (guessing the new words in the context), and 6.d ( summarizing the main idea of the text ) had equal rate in “difficult”, then 6.e ( translating in Vietnamese). Item 6.f provided that a considerable number of the students had no difficulties in answering the comprehension questions (70 % rated it “ easy ” and “ very easy”).

### **3.1.2.4 In terms of the reading texts**

Most of the students claimed that they had no idea about the reading texts in the course books ( 54 %), and 20 % of the students admitted that the reading texts were too difficult. The idea from students was that: there were some banking operation in the reading texts which were non- applicable in Viet Nam or which they had not studied so they could not understand. This is due to the fact that most of the books used in teaching reading English for Banking at HUI Nghe An campus were completely adopted from foreign sources such as the US and Great Britain. That was, the books were not designed for Vietnamese students whose banking system was a lot less modern in comparison with those the book were intended. This of course created difficulties to both students and teachers at HUI Nghe An campus who are almost strangers in real banking field and they surely need some proper adjustment.

### **3.1.2.5 The learners’ expectation in terms of teaching methods**

The result shows that 90 % of students expected the teacher to give and carefully explain the Banking terminologies found in the text before reading and 70 % of the students preferred to be provided more exercises to remember vocabulary more easily (8.d). We know that how important the new words are. So it is very necessary for the students to know what a word or a terminology means. Therefore, they expected the teacher to teach the new words or terminologies in the ways that the students were not only able to know the meaning of words but also retained them in memory.

Another finding was that 60 % expected to be taught suitable reading strategies for each reading text (8c).

We also can see in table 8 that 70 % of the students expected the teacher to explain more carefully unfamiliar grammatical structures in the texts (8b). It is very necessary

for the students to have a good knowledge of grammar so that they can understand the text well. And there were 70 % expected the teacher to examine them more often about the new words and translation.

### **3.2. The teachers' interviews**

#### ***1. What is your purpose of teaching reading English for Finance and Banking ?***

Most of the teachers highly appreciated the importance of banking reading teaching, for they thought that it was quite necessary for the students 'future work. Most of the teachers bared in their mind that teaching and learning Banking English was the teaching and learning terminologies.

#### ***2. What difficulties do you find in teaching reading Banking English ?***

All the teachers said that they met difficulties when dealing with the texts about a specified banking businesses like factoring services, interbank electronic services, etc.

#### ***3. What have you done to enrich your specialized knowledge?***

All the teachers said that in order to enrich their specialized knowledge they had to do self- study on the other Finance and Banking materials in Bilingual (in English and Vietnamese), and some books were written by other universities.

#### ***4. Are you satisfied with the course book (you are using) with regard to the teaching of English for Finance and Banking ?***

Most of the teachers claimed that the reading texts in the course book were too difficult and they preferred the content did not involved so much in specialized banking operation.

#### ***5. How do you often explain new vocabularies and terminologies ?***

Putting them in the contexts, using definitions in dictionaries, using synonym and antonym were techniques that the teacher often used when dealing with new vocabularies and terms in teaching Banking reading.

#### ***6. Do you use other materials in teaching your reading ?***

They sometimes gave their students extra reading but they did not have any specific purpose, just to interest students.

### **3.3. Findings**

Through the findings from survey questionnaire to students and the interview to ESP teachers, the difficulties of the student and teacher have been revealed. The collected data and the interpretation have been analyzed carefully some main problems as follow.

### **3.3.1. Teachers' problems in teaching English reading for Finance and Banking at HUI Nghe An campus**

Most of the English teachers at HUI Nghe An campus were sharing the same problem with other ESP teachers: their lack of specialized banking knowledge. This lead to their ineffective class performance in giving their students explanation of unfamiliar words and terminologies, choosing extra reading texts to their students etc...Besides, the teaching and learning reading English for Banking at HUI Nghe An campus might not obtain its possible result owing to the teachers' unawareness of their students 'reading habits and weakness. As a result, their explanation of unfamiliar words and terminologies, pre-reading activities...did not receive positive response from their students.

### **3.3.2. Students' difficulties in learning Reading for Finance and Banking at HUI Nghe An campus**

Bearing in mind the idea that they were not going to read English much in their future, the students at HUI Nghe An campus did not devote much time and energy to the skills. And this hindered them from achieving the possible reading ability.

In addition, the students showed their passive learning habits that prevented them from bringing their banking knowledge to the interpretation of the texts. Moreover, students' learning were in an ineffective ways.

Through the analyzed difficulties above, it is necessary to have solutions to overcome these above difficulties.

### **3.4. Possible solutions**

#### **3.4.1 Raising the students' awareness of the importance of reading in their future job.**

Students should be aware of the fact that most of them will work in Vietnamese banks and have contacts with Vietnamese customers, and therefore, speaking and listening skills in English is not of frequent use... To do this the teachers should make their students aware of its importance by showing them that this will help them enrich their vocabularies ,knowledge of English language as well as understand the way of life, behaviors, thought, etc..of English speaking countries.

### **3.4.2 Improving teachers' specialized knowledge of Finance and Banking at HUI Nghe An campus**

An effort should be made to provide teachers of English at HUI Nghe An campus with some further in-service training banking field. Such training could take the form either of individual self-study, or attendance at lectures given by banking specialists who are sympathetic to the aim of Banking English programs. These would help the teachers to become familiar with course books, with the language of the subject and then improve their class performance in giving pre-reading activities, explanation of unfamiliar words ,and extra reading materials selection so as to better their students' reading skills.

### **3.4.3 Improving reading purpose of students**

From the study, we can see that students seem to miss the major purpose of any reading: information from reading passages. Besides, the students appear to be confused in adopting a proper reading skill for different types of text. All are brought by their lack of a purpose of getting specific information. Therefore, teachers should improve pre-reading activities, for example setting questions before the text, so that their students are more curious about the contents of the texts and they gradually get the habit of setting purposes before reading.

### **3.4.4 The teachers should be aware of the students' needs**

When the teachers are aware of students' reading habits and weakness, the teachers would give their students more appropriate activities. Encouraging students to ignore unknown vocabulary by telling them not to look up a dictionary unless the sense of the reading passage is unclear, or to make the context in the reading passages clear so that their students can work out of the usage of the words with their knowledge.

### **3.4.5 Improving reading course books**

It should be a good idea to make course books more teacher-friendly with texts that Therefore, to obtain this goal teachers of English at HUI Nghe An campus should do some adjustment to their current course books in collaboration with subject specialists. These specialists will help to select the materials for analysis in identifying a range of topics, characteristics of the target banking disciplines, which deserve the attention of both language teachers and students.

## **PART C: CONCLUSION**

## **1. Conclusions**

Based on the study's finding, some solutions are suggested to overcome those difficulties including encouraging students to develop their self-studying in order to become active learners, improving learning reading interest and motivation, improving specialized knowledge for ESP teachers, improving teacher's activities in teaching reading, and adapting course books. It can be seen that the most important difficulty is that the ESP teachers should try to develop their professional competence and be flexible in the new teaching fields.

## **2. Limitations and suggestions for further study**

Firstly, the study has worked out general problems in learning reading Banking English of second-year students at HUI Nghe An campus. It has not dealt with that of the students in different university periods, different departments and different course books because the students' training curriculum for other subjects are different in accordance with their majority.

Secondly, taking only one class of students of Finance and Banking into consideration, the study has not investigated the difficulties in learning banking of other students -other major learners at HUI Nghe An campus.

The researcher's hope that she would go further with the investigation of the following issues:

- improving writing skills for the students at HUI Nghe An campus
- teaching banking terminologies for the students at HUI Nghe An campus.

