



A TRIANGULATED STUDY ON OCCUPATIONAL ENGLISH LANGUAGE NEEDS OF IRANIAN BANK CLERKS

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Abstract:

Nowadays, English for Specific Purposes (ESP) is a major area of interest worldwide. The researchers believe that ESP is an enterprise involving education, training and practice; it draws upon three major realms of knowledge: language, pedagogy and the students' specialist areas of interest. This study attempts to investigate the present and target occupational English needs of Iranian bank clerks and also find a significant difference between Iranian bank clerks' and English for Occupational Purposes (EOP) teachers' perceptions of present and target occupational English needs. For this purpose, two groups (a total of 60 participants) were studied. The first group included 40 bank clerks out of 10 banks in Rasht, Iran, and the other group included 20 EOP teachers from two Iranian universities in Rasht (Islamic Azad University and University of Guilan). They were MA and PhD holders in English Teaching and Applied Linguistics. The data were collected through two semi-structured interviews and two questionnaires for both EOP teachers and bank clerks. The data were analyzed using the SPSS software, and the results

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obtained through descriptive and inferential statistics, including the Mann-Whitney U Test, revealed a significant difference between bank clerks' and EOP teachers' perceptions of present and target occupational English needs. Therefore, it is proposed that stakeholders consider these perceptual mismatches, as they influence the effectiveness of EOP classes and courses to a great extent.

Keywords: ESP, EOP, needs analysis, present needs, target needs

1. Introduction

English for Specific Purposes (ESP) is claimed to be relevant to the needs of an identifiable group of learners. This relevance is virtually achieved through needs analysis by which one can come up with what the individuals or learners already know, what they need to know and finally, what they want to know. ESP courses are usually designed to serve stakeholders with different learning goals and aim to train students to use English in a specific discipline or context. ESP courses are offered in all academic disciplines, aiming to provide learners with the essential knowledge and skills of the target language. After passing these courses, students are expected to achieve an acceptable English proficiency level. According to Bachman and Adrian (2022), terminological and conceptual difficulties arise when dealing with language needs.

The present research attempts to investigate Iranian bank clerks' occupational English language needs. As a matter of fact, in Iran, many bank activities require the use of English as a lingua franca, which is determined by commercial factors for external and internal communication purposes. Some Iranian banks often try to compensate for their insufficient English proficiency by using external and internal resources for translating or interpreting. So, in this regard, knowledge of English communication skills (language use) is essential for Iranian bank clerks associated with foreign clients. Knowing English is regarded as a prerequisite for economic success extensively and exclusively, and unawareness of it is an obstacle to producing and selling financial services and the comprehension of the financial terminology of banking services effectively.

Overall, in the late 1970s and early 1980s, there was a period of consolidation in ESP, and the view of ESP maintained by Anthony (2018) is to tell what you need English for, and then you are told the English you need. They divide needs into target needs and learning needs. The former means what the learner needs to do in the target situation, and the later what the learner needs to do in order to learn. According to Chauvin *et al.* (2020), English is necessary to obtain a job, get promoted and perform effectively in the world of work. This demand has generated the incursion of a new linguistic branch within the field of ESP, namely, English for Occupational Purposes (EOP).

Nowadays, in a time of technological revolutions, bank employees need to learn English effectively. With more personal computers and e-mail and less secretarial support, more business people must compose their own correspondence. Furthermore, bank clerks should be able to focus on English as a foreign and international language appropriately in order to overcome the difficulties of applying English to do their duties

successfully, for instance, new computerized systems, awareness of online suitable websites, new technologies, to have familiarities with exchange department documents and to a professional extent; answering the international official letters, moreover, reading and understanding letters of credit. Little research has been done on the ESP needs analysis of Iranian bank clerks. Despite some efforts, bank clerks have a number of problems. They often find themselves unable to use what they have learned practically. One possible explanation might be that they do not cover these crucial needs and that there is a mismatch between the employees' needs and what the syllabus offers. Likewise, working in financial services, especially banking sectors, requires a high level of interaction, functions, and responsibilities. The present triangulated study aims to explore the occupational English language needs of Iranian bank clerks (so far, little attention has been paid to the knowledge of English communication of bank clerks with their foreign clients). This study attempts to show an understanding of ESP among Iranian bank clerks concerning their EOP needs. It aims to enable the bank clerks to make contact with their language system (L1) and English (L2) at the communicative level. The instruction of EOP teachers for the bank clerks (regarding their perceptions of their present and target occupational English needs) should facilitate the bank clerks' EOP education; consequently, their full service for banking affairs will be improved.

Moreover, considering the emphasis and importance placed on EOP, the researchers of the present study felt the urge and need to investigate the occupational English language needs of Iranian bank clerks by finding the answers to the following questions:

RQ1: What are the present occupational English needs of Iranian bank clerks?

RQ2: What are the target occupational English needs of Iranian bank clerks?

RQ3: Is there any statistically significant difference between Iranian bank clerks and EOP teachers regarding their perceptions of bank clerks' present and target occupational English needs?

2. Literature Review

ESP has been influenced by developments in education, business and technology (Gramley *et al.*, 2020). The original flowering of the ESP movement resulted from general developments in the world economy in the 1950s and 1960s: the growth of science and technology and the increased use of English as the international language of science, technology and business. Contributing to the sophisticated picture of ESP are more methodologically, technologically, and theoretically enriched assessments of language use and learner needs and a growing array of means to meet them in a globalized world (Dou *et al.*, 2023).

Practically speaking, ESP deals with preparing the learners to be able to use English in various settings, for example, academic (students of different fields), professional (people of different professions such as doctors, engineers, and bank clerks), or workplace (technicians). As it is about specific individuals and proficiencies, therefore, it must be tailored to the needs of them. This coordination is accomplished through what

is called Needs Analysis (NA). Although ESP has attracted much attention within the teaching of English as a foreign or second language, the dominant focus of early needs analysis in ESP is occupational / EOP which was also changed to academic language / EAP. ESP is a branch of applied linguistics that focuses on relating the teaching and learning process to learners' needs. Language teaching is firstly viewed as a process of analyzing the communicative needs of learners in order to determine what the learners need to do with the language. Thus, needs analysis relates communicative competence development to the materials and activities used in the classroom.

Although, determining the students' needs is a challenging task because of various perspectives in defining needs, numerous studies have been conducted to pinpoint the various needs of different students on different courses. One of the fields that the researchers have paid much attention to is tourism. Vinchristo (2022) studied the use of English by tourism and banking personnel and attempted to examine the communication needs of the personnel in the workplace by seeking their opinions on their perception of what constituted their needs, lacks, and attitudes toward English, which was deemed adequate to the workplace. Another excellent example of a study on EOP was done on the students of hotel and catering by Blue and Harun (2003) on the use of hospitality language in the front office of four hotels in Britain. The study focused on the need for a specific language for first speakers of English. They concluded that the hospitality industry entails a specific type of language: hospitality language. They have initiated the issue of language use in the hospitality industry. They also stated that the hospitality language can be regarded in the area of EOP, with a substantial overlap with English for General Purposes (EGP).

Mazdayasna and Tahriran (2008) investigated the development of a profile of the ESP needs of Iranian nursing and midwifery students. The results of their study indicated that the course of their studying does not fully prepare those students to embark on their studies because it does not sufficiently take into account their learning needs: present level of English proficiency, the objective of the course, resources available in terms of staff, materials, the skill of the teachers and the teacher's knowledge of the specific area in medical sciences.

2.1. EOP as One of the ESP Categories in Needs Analysis

English Language Teaching can be divided into two main categories: ESP and EGP (English for General Purposes), which are then divided into various divisions. The concern of this research is only with ESP, which also has two main divisions, EAP and EOP, a valuable division of English courses when they take place in the ESP program. These distinctions are very important as they will affect the degree of specificity appropriate to the course (Dudley-Evans & St. John, 2013). Additionally, these kinds of ESP divisions have their sub-divisions. As Kharatova (2021) pointed out, they divided ESP into two categories: 1) EAP, it is taught in an academic context, in a target situation according to the learner's needs and sponsor's targets as a school subject (independent or integrated) and as a discipline-based (pre-study /pre-sessional or in-study /in-sessional). 2) EOP, it is taught in a professional framework. Learners learn English

according to their professional needs which are sometimes before starting their profession as a pre-experience or mid their work as a simultaneous, or after starting their work as a post-experience. Much of the demand for ESP has come from scientists and technologists who need to learn English for a number of purposes concerned with their specialism. It is natural, therefore, that English for Science and Technology (EST) should be an essential aspect of the ESP program. The term EST presupposes a stock of vocabulary items, grammatical forms, and functions which are common to the study of science and technology.

The influences described under trends in EAP were also present in the EOP courses of the late 1960s and early 1970s. Courses were at that time largely concerned with written language. In this regard, Dudley-Evans and St. John (2013, pp. 28-30) explain:

The early commercial correspondence courses taught standard letter formats for business transactions ranging from *general complaints* and *requests for information or data* to specifics such as *import/export arrangements*. The underlying construct (the product approach) involved model letters to copy, specialized vocabulary and the standard, formal cliché phrases of the time. The emphasis on specialized vocabulary was also seen in other materials where texts, including dialogues, were accompanied by glossaries of difficult terms and a few comprehension questions. The approach was definitely based on the linguistic system rather than the use of the language.

They added that, rightly or wrongly, the assumption at this stage was that learners had a good grasp of language forms, so words and expressions were needed in work situations. An interesting point is that these texts were usually genuine. The debate as to whether materials should be simplified, simple versions or genuine seems to have been confined to EAP, EST and the academic world, and the relationship between EOP and needs analysis returned to language and linguistics 'needs' and 'lacks' of practitioners in their daily work use of English of target situations. From the mid-1970s into the 1980s, the focus shifted more towards spoken interactions based first on a grammatical, then gradually a more functional construct. Materials were based on functions such as greetings, making introductions, making arrangements, agreeing and disagreeing. Formulaic language and gambits were taught and practised in dialogues and role plays (Dudley-Evans & St. John, 2013).

2.2. Present Needs vs. Target Needs in ESP

Needs analysis is a process that trainers, teachers, and course designers undertake to ascertain the prerequisites for developing a course and its implementation. Turning to the definition of 'needs' in ESP, it would be evident that these are 'necessities', 'lacks' and 'wants' of a learner. Using 'needs' as a term in ESP, its definition differs according to approaches. In target centered approach it is the ability to comprehend and or to produce the linguistic features of target situation Anthony (2018). Using learner-centered approach 'needs' means the lacks and wants of a learner. At what level that learner is at present and what are his / her motives concerning language learning. A 'necessity' can be defined as a something that is necessary.

Moreover, in an ESP context, the meaning of needs is as follows; ‘necessities’ is the type of need determined by the demands of the target situation, that is, what the learner must know to function effectively in the target situation. These linguistic features – discursal, functional, structural and lexical- are used in target situations. The fact or state of not having something or enough of something or that which is missing is also used in target situations (Bolender, 1993). Hence, in needs analysis, it is compulsory to know the necessities of the target situation and to be aware of the deficiencies of learners to fill the gap between the former and the latter. The target proficiency, in other words, must be matched against the learners’ existing proficiency. The gap between the two can be referred to as learners’ lack. Otherwise, they divide needs into target needs (i.e. what the learner needs to do in the target situation) and learning needs (i.e. what the learner needs to do in order to learn). The analysis of target needs can look at necessities, lacks, and wants. According to Anthony (2018), “target needs” is an umbrella term, which in practice hides a number of important distinctions. It is more helpful to look at the target situation in terms of *lacks* (the starting point), *necessities* (the destination) and *wants* (what the destination should be).

3. Method

The method and design for this study are based on a triangulated study in terms of instrumentation (e.g., the questionnaire and the interview) and sources (e.g., the bank clerks and the teachers). Therefore, both quantitative measures (i.e., the two questionnaires) and qualitative instruments (i.e., the two semi-structured interviews) were utilized in this study. The questionnaires for the teachers and bank clerks probed their perceptions of bank clerks’ present and target needs in EOP. All the questionnaire items were designed based on five-point Likert scales to elicit the problematic areas of English teaching/learning for the teachers and bank clerks in an EOP course. Also, all items in the semi-structured interviews aimed to elicit the problematic areas of EOP teaching/learning as well as the corresponding respondents’ possible solutions for them. As for the psychometrics of the questionnaires, their content validity was estimated through panel discussions involving EOP experts. The questionnaires for bank clerks and teachers were piloted with 15 bank clerks and 15 teachers. The results were used to estimate the reliability of different parts of the questionnaires through Cronbach’s alpha, which was .83 for the teachers’ questionnaire and .95 for the bank clerks’ questionnaires, which were considered good values according to the reliability standards suggested by Barker and Pistrang (2021).

3.1. Participants

This study was conducted with two groups (a total of 60 participants). The first group included 40 bank clerks out of 10 banks in Rasht (who were at counters or windows or working occupationally with records, accounts, letters, etc., and keeping track of financial transactions). The other group included 20 EOP teachers at two Iranian universities in Rasht (Islamic Azad University and University of Guilin). The bank clerks and teachers

were chosen through a convenient sampling procedure, i.e., from among informants available and willing to participate (Firoozi *et al.*, 2019). The EOP teachers were EFL teachers from the English language departments. They were MA and PhD holders in English Teaching and Applied Linguistics with 6 and more than 12 years of experience in teaching ESP courses. The participants of this study (clerks and teachers) were males and females with an age range of 24 to 54 years old; they were monolingual Persian. The group of bank clerks graduated in different majors (English and non-English), holding no academic degree, BA and MA degrees. The bank clerks had passed a general English course during their educational life, but some had taken an EOP course previously. To achieve the aim of this research, two semi-structured individual interviews were held with 26 out of 60 participants of this study. Among the 26 interviewees (males and females), 13 were EOP teachers, and 13 were bank clerks. Also, two questionnaires were conducted with all 40 bank clerks and all 20 EOP teachers (males and females). The teachers were between 30 and 54 years old, and their working experience was between six and 12 years, while the bank clerks were younger and less experienced; most of them were between 24 and 50 years old, and their working experience was between three and 12 years in banking/finance sectors.

3.2. Materials and Procedure

Despite all the efforts in the field of ESP, few researchers have tried to go through an in-depth target situation needs analysis of Iranian bank clerks by using questionnaires and conducting interviews with the bank clerks and the EOP teachers. Materials of this study were based on the bank clerks and teachers' scope and dimensions of the ESP (EOP needs) through two semi-structured interviews and two questionnaires for both EOP teachers and bank clerks developed based on Atai and Shoja (2011). It should be mentioned that both questionnaires and interviews were conducted in July and August 2016. The method of gathering the data from interviews was different from that of gathering data from questionnaires.

Each of the interviews consisted of five open-ended questions and took 25 to 30 minutes for each interviewee. It should be mentioned that the bank clerks' interview was conducted in their first language, in which the interview items were translated in Persian by the researchers to respondents, and their answers were recorded on a cell phone and then converted into English. The analysis of two interviews was interpreted based on a comparison between the bank clerks' and EOP teachers' responses. In this research, the questionnaires were composed of two parts: part one included six head questions and 45 sub-questions, and part two included six questions (totally 51) to be answered by bank clerks and EOP teachers. Both parts of the questionnaires were based on five-point Likert scales. The results of the questionnaires were analyzed through descriptive and inferential statistics, including the Mann-Whitney U test (using SPSS software). Also, the analysis of two interviews was interpreted based on a comparison between the bank clerks' and EOP teachers' responses.

4. Results

The non-parametric Mann-Whitney U Test was used to test for the possible differences between the two independent groups on their attitudes towards present and target occupational English needs of bank clerks. In other words, it was run to determine if the bank clerks and EOP teachers differed in terms of their perceptions of bank clerks' present and target occupational English needs. The scales selected by the respondents for the attitude questionnaire items were considered to rank across the two groups. Then, the ranks for the two groups were evaluated to see if they differed significantly. In order to provide answers to the first and second research questions, descriptive statistics, including mean and standard deviation, were computed for every individual item of the questionnaire (concluding two main parts, part one composed of seven sections). It is worth mentioning that the blue numbers among the numbers tables mean the lowest, and the red numbers mean the highest mean ranks of both groups. The results are available in the following tables. Tables 1 to 7 indicated the results obtained from the first part of the questionnaire (45 items), and Table 8 presented the results for the second part (six items) of the questionnaire. The first section (Table 1) examined respondents' perceptions of English language skills used most frequently in banking service or EOP courses.

Table 1: Item statistics for the language skills
 used most frequently in banking service/ in EOP course

Items	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
1) Reading	2.17	3.25	1.25	.85	40	20
2) Listening	1.12	2.35	.96	1.03	40	20
3) Speaking	1.17	3.00	.95	1.07	40	20
4) Writing (translation not included)	1.92	2.05	1.32	1.09	40	20
5) Translating technical texts (English-to-Persian)	1.67	2.65	1.20	1.22	40	20
6) Translating technical texts (Persian-to-English)	1.30	1.75	1.06	1.25	40	20

The second section of the questionnaire asked about the communication tasks most often performed in English in banking services and the communication tasks the bank clerks needed to use in English, as shown in Table 2.

Table 2: Item statistics for the self-perceived level of English competence/ EOP learners' level of English competence

Items	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
14) Writing (grammar and spelling)	3.22	2.60	.80	.82	40	20
15) Reading (comprehension and vocabulary)	3.50	3.30	.71	.65	40	20
16) Speaking (pronunciation and vocabulary)	3.12	2.30	.88	.92	40	20
17) Listening (comprehension and vocabulary)	3.15	2.30	.94	.97	40	20

The third section of the questionnaire assessed the respondents' ratings for the bank clerks' self-perceived level of English competence and English teachers' perceptions of EOP learners' level of English competence, as shown in Table 3.

Table 3: Item statistics for the self-perceived level of English competence/ EOP learners' level of English competence

Items	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
14) Writing (grammar and spelling)	3.22	2.60	.80	.82	40	20
15) Reading (comprehension and vocabulary)	3.50	3.30	.71	.65	40	20
16) Speaking (pronunciation and vocabulary)	3.12	2.30	.88	.92	40	20
17) Listening (comprehension and vocabulary)	3.15	2.30	.94	.97	40	20

Regarding the fourth section of the questionnaire, English language skills needed for improving language learning in banking services from the point of view of bank clerks were inspected, as shown in Table 4.

Table 4: Item statistics for the English language skills needed for improving in banking service/ skills suggested for improving EOP learners

Items	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
18) Oral production	2.67	3.70	1.09	1.08	40	20
19) Listening	2.70	3.70	1.11	.80	40	20
20) Reading	3.07	4.25	.99	.78	40	20
21) Report writing	3.07	3.30	1.02	.97	40	20
22) General English writing	3.25	3.70	.98	.86	40	20
23) Pronunciation	2.85	3.15	1.23	1.13	40	20
24) Knowledge of technical vocabulary	3.35	4.10	1.05	.64	40	20
25) Knowledge of grammar	2.82	3.50	1.10	.94	40	20
26) Business letter writing	3.25	3.90	1.08	.64	40	20

27) Summary writing	2.95		1.10	.75	40	20
28) Comprehending (financial documents)	3.27	4.10	1.06	.71	40	20
29) Persian-to English Translation	3.05	3.45	1.06	1.14	40	20
30) English-to-Persian Translation	3.17	3.80	1.15	1.05	40	20

The fifth section of the questionnaire scrutinized the respondents' views concerning the experiences bank clerks needed with learning English in banking service (EOP learners' need) in terms of (General English Courses) as shown in Table 5.

Table 5: Item statistics for the experiences (General English Courses)

Items	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
31) Free conversation	2.92	3.50	1.16	1.05	40	20
32) Listening	2.87	3.45	1.09	.82	40	20
33) Reading	3.25	4.10	1.00	.71	40	20
34) Writing	3.17	3.70	.95	.65	40	20
35) Grammar	2.92	3.50	1.02	.88	40	20
36) Vocabulary	3.40	4.25	.92	.71	40	20

The sixth section of the questionnaire included two subparts (Tables 6 and 7) that inspected the respondents' attitudes towards experiences needed by bank clerks for their banking service when learning English through EOP courses.

Table 6: Item statistics for the experiences (EOP Courses)

Items	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
37) Business English conversation	3.22	3.80	1.20	.83	40	20
38) Reading financial documents	3.45	4.20	1.13	.69	40	20
39) Business report writing	3.25	3.55	1.17	.88	40	20
40) Banking technical vocabulary	3.67	4.65	1.11	.48	40	20
41) Translation (letter of credit)	3.55	4.05	1.17	.94	40	20
42) Reading and writing SWIFT	3.65	4.25	1.27	.63	40	20

Table 7: Item statistics for the clerks and teachers' preference of learning and teaching EOP by ESP teachers

		Frequency	Percent
Clerks	Remedial and close	10	25.0
	Remedial and in-distance	1	2.5
	Intensively	6	15.0
	Supportively	8	20.0
	Depends	15	37.5
	Total	40	100.0
Teachers	Remedial and close	13	65.0
	Intensively	2	10.0
	Supportively	2	10.0
	Depends	3	15.0
	Total	20	100.0

Table 8 represents the results calculated for the second part of the questionnaire, which included six items.

Table 8: Item statistics for the main features of language teaching for the EOP course

	Mean Rank		Std. Deviation		N	
	Clerks	Teachers	Clerks	Teachers	Clerks	Teachers
1. Be related to the specialized subjects that are part of EOP learners' target professional jobs.	2.67	2.95	1.22	1.05	40	20
2. Assist EOP learners in acquiring a level of English proficiency that will allow them to evaluate their knowledge and performance.	2.77	3.05	.97	.88	40	20
3. Promote the acquisition of a level of English proficiency that will allow the EOP learners to use English independently for their occupational goals and needs (e.g., reading and writing letters, memos, working with computer and fax, sending and receive.	2.65	3.05	1.18	.99	40	20
4) Assist EOP learners in acquiring autonomous language use in communicating transactional and interactional contexts in their workplace.	2.57	3.15	1.10	.93	40	20
5) Foster EOP learners' attitudes towards linguistic and sociolinguistic knowledge.	2.32	2.60	1.40	.94	40	20
6) Focus on language components such as vocabulary, pronunciation, and grammar.	2.50	2.70	1.17	1.03	40	20

As the data were ranked, the actual distribution of the scores did not matter. The following Table 9 illustrates the total mean ranks obtained from the bank clerks'

questionnaire data (2.65) and total mean ranks obtained from the EOP teachers' questionnaire data (3.19) to compare the two groups in terms of their total rating for the attitude questionnaire.

Table 9: Descriptive statistics for the bank clerks and EOP teachers

Groups	N	Total Mean Ranks	Std. Deviation	Variance
EOP Teachers	20	3.19	.88	.7744
Bank Clerks	40	2.65	.97	.9409

Table 10 illustrates the results of the Mann-Whitney U Test for the attitude questionnaires of both groups:

Table 10: Mann-Whitney U Test for the bank clerks and EOP teachers

	Mann-Whitney U	Z	Asymp. Sig. (2-tailed)
1) English language skills used most frequently in banking service	153.00	-3.88	.000
2) Communication tasks most often performed in English in banking service	168.00	-3.64	.000
3) Self-perceived level of English competence	207.00	-3.05	.002
4) English language skills needed for improving banking service	216.00	-2.88	.004
5) Experiences needed with learning English banking service	227.50	-2.70	.007
Total attitude questionnaire (part one)	243.00	-2.46	.014
6) Necessary features of language teaching for EOP course (part two)	291.00	-1.72	.085
Total attitude questionnaire	174.00	-3.54	.000

The Z value (Asymptotic) and the significance level (Asymp., Sig.) were presented in the above table. In Table 10, the Z value for the total attitude questionnaire was (- 3.54) with a significance level (p) of ($p = .000$). The probability value (p) was less than (.05), so the result was significant for the total attitude questionnaire. There was a statistically significant difference in the rating made by bank clerks and EOP teachers for the total attitude questionnaires. Additionally, the Z values for different categories of the attitude questionnaire were computed. The Z value for the first section of the questionnaire (- 2.46) with a significance level (p) of ($p = .014$). The probability value (p) was less than (.05), implying that the result was also significant for the first section of the questionnaire, too. There were statistically significant differences in the ratings made by bank clerks and EOP teachers for the attitude questionnaires in terms of English language skills used most frequently in banking service and Communication tasks most often performed in English in banking service. Furthermore, statistically significant differences were reported between teachers and bank clerks concerning their self-perceived level of English competence, English language skills needed for improving banking services, and Experiences needed to learn English banking services ($p < .05$).

Nevertheless, the Z value for the second section of the questionnaire was (- 1.72) with a significance level (*p*) of (*p* = .085). The probability value (*p*) was higher than (.05), which indirectly suggests that the result was not significant for the second section of the questionnaire. There was no statistically significant difference in the ratings made by bank clerks and EOP teachers for the attitude questionnaires in terms of the main features of language teaching for EOP courses. In order to determine the effect size for the Mann-Whitney U Test, the value of Z that was reported in Table 10 was used to calculate the approximate value of effect size or (*r*). The effect size was computed through this procedure: (Effect size) $r = Z / \text{square root of } N$ (*N* = total number of cases).

In this study, Z total questionnaire = (- 3.54) and *N* = 60; therefore, the (*r*) value was (.457). This was considered medium effect size using Cohen’s (1988) criteria of .1= small effect, .3=medium effect, >.5 = significant effect. Consequently, the Mann-Whitney U Test revealed a significant difference in the attitudes of bank clerks (*Md* = 2.58, *N*= 40) and EOP teachers (*Md* = 3.17, *N* = 20), *U* = 174.00, *Z* = - 3.54, *p* = .000, *r* = .457. Thus, the research null hypothesis was rejected, implying a statistically significant difference between Iranian bank clerks and EOP teachers regarding their perceptions of bank clerks’ present and target occupational English needs. Table 11 represents the results of the answers of the interview questions of both groups, which are also interpreted below.

Table 11: The answers to the interview questions of both groups

Five Interview Questions	EOP Teachers’ Answers			Bank clerks’ Answers		
	Yes	No	No idea	Yes	No	No idea
1. Existing of EOP problems and challenges	76%	0 %	24%	84%	0%	16%
- Credit devoted to the EOP course	0%	76%	24%	0%	84%	0%
2. Adequacy of EOP materials and textbooks and using them in EOP course	0 %	76%	24%	0%	92%	8%
3. Needs for English social-cultural norms	64 %	36%	0%	76%	8%	8%
4. Needs for English language skills and components	84%	8%	8%	100%	0%	0%
5. Plausible EOP teaching methods:			8%			16%
- Task-Based Language Teaching	8%			24%		
- Interactive Learning Teaching	0%			16%		
- Participatory Approach	0%			0%		
- Integration of all	84%			44%		

Moreover, the interviews for the first question revealed that many EOP teachers (*p* = 76%) and many bank clerks (*p* = 84%) supported the existence of such problems in EOP learning. Both groups emphasized that EOP teachers’ limited competence and lack of compatible equipment were the main problems and challenges of teaching and learning EOP in Iran. Moreover, many bank clerks (*p* = 84%) and EOP teachers (*p* = 76%) also reflected that the number of credits devoted to EOP courses for banking affairs was inadequate.

The second question in the interview asked the respondents about the extent of academic materials or textbooks available in English for banking affairs. Both groups stated that the specialized materials and textbooks attainable in English for banking affairs were poor.

The third interview question asked about the necessity of bank clerks knowing English socio-cultural norms in their transactional and interactional communication. 36% of teachers expressed that bank clerks did not need to know English socio-cultural norms, while 76% of bank clerks indicated the importance of knowing socio-cultural norms.

The fourth interview question asked the respondents about their perceptions towards the importance of being familiar with all English language skills and language components. The majority of teachers ($p = 84\%$) and all of bank clerks (100%) viewed that there was a need to learn all language skills (reading, writing, listening and speaking) and language components (pronunciation, grammar, especially banking technical vocabulary items).

At last, the answers to the fifth question revealed that 84% of EOP teachers and 44% of bank clerks believed that integration of three methods, namely, Task-Based Language Teaching (TBLT), Interaction Learning Teaching (ILT) and Participatory Approach (PA) is highly effective for bank clerks (between 20 to 30 sessions in 1:45 minutes for each) to be mastered. Whereas 8% of teachers and 24% of bank clerks agreed with TBLT, and 16% of bank clerks viewed ILT as more effective than others. According to the teachers, EOP course for bank clerks depends on their level of language proficiency.

5. Discussion

One of the most popular concepts advanced by Vygotsky (1978) was the notion of a Zone of Proximal Development (ZPD) in every learner (as explained in Chapter Two, p. 16 of this study). According to him, ZPD is the distance between learners' existing developmental state and their potential development. The central core of Vygotsky's theory is "scaffolding"; he believed that there is a difference between what a learner can do alone and what s/he can do in collaboration (mediation and intervention to the future progresses) with others like a teacher. The main point that this study explored was that the actual level of bank clerks is their present needs, and their potential level is their target needs. EOP course (teachers' instruction) dialectically acts as mediation or intervention to move Iranian bank clerks from their actual level to their potential level of English occupational development, to their independent performance of communication tasks in their banking affairs toward a dynamic development in their future occupational use of overall English skills automatically, accurately and proficiently, but this level needs scaffolding.

In addition, according to Christison and Murray (2021), ESP involves four interrelated elements, which requirements are located at the center of these elements as the main factor of other ESP factors, namely, needs, wants and purposes. In this regard, they proposed a goal-oriented needs analysis that enables teachers to be flexible and tailor the course to the learners' needs to achieve purposes based on their wants. This

research found that the elements of the EOP course involve nine steps, and each step has a priority to another step, which moves regularly from present needs (first step) to target needs (last step). The other steps are wants, purposes, facilities (such as materials, tasks, assessments, teaching and learning strategies), method, syllabus design, EOP teachers' knowledge and EOP learners' knowledge, which Firoozi *et al.* (2019) pointed out. According to him, it is the role of method which acts as a determiner to achieve the EOP goals successfully; this researcher suggests Figure 1:

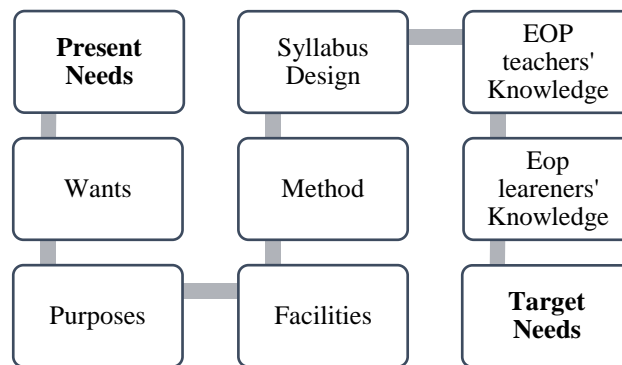


Figure 1: The main elements of the EOP course

To put this figure in briefly, the starting point in the EOP course is *present needs* (before an EOP course starts) obtained from ESP learners' *wants* and *purposes*. Purposes can be related to achieving a purpose and an EOP course's end purpose. The EOP course prepares the learners to use English in various settings in their future professional jobs; hence, applying a plausible *syllabus design* based on an appropriate *method* may direct effectively and effectively the EOP learners' needs, wants and purposes towards successful teaching and learning. In this regard, the role of *facilities* such as materials (authentic or ready-made), tasks (real-world activities), assessments (traditional or dynamic), and teaching and learning strategies contributes to achieving the EOP goals. However, from one side, *EOP teachers*, as conductors, helpers, and facilitators, can pave the way when they are competent and knowledgeable. On the other side, the collaboration of *EOP learners* regarding their knowledge and abilities facilitates learning and teaching processes considerably towards *target needs*, which is the ending point (after an EOP course ends), that is the last step in which the EOP learners are satisfied with their abilities and assumed competence. In sum, the last step is the EOP learners' target proficiency (target needs and their potential level) against learners' existing proficiency (first step / present needs and their actual level), and the main point is the gap between them, which is filled with the other steps regularly (see Figure 3). This research also found there is a need to analyze teachers' and learners' goals, which leads to goal analysis. Goal analysis is as vital as need analysis in ESP courses, and it involves both teachers' and learners' goals. Likewise, it should be considered that goal analysis in EOP classes would facilitate teachers in designing the teaching/syllabus plans, various tasks, and types of assessments in a common agreement with learners.

6. Conclusion

This study aimed to examine the present and target needs of EOP learners as well as the learners' (bank clerks) and EOP teachers' perceptions of it. It is proposed that Iranian ESP practitioners design a curriculum for EOP learners who aim to acquire the best possible English skills, prepare them for the job market, gain confidence, gain satisfaction in multinational work opportunities, and gain a prosperous career path. The results obtained through present and target needs analysis in this study demonstrated that a set of objectives for an EOP course must be designed for the bank clerks as EOP learners based on their proficiency, needs and goals. So, it was supposed that the learners (bank clerks) would need features of different writing styles, apply the appropriate technical vocabulary in given situations, recognise the ways how to initiate, maintain and terminate a conversation with foreign clients and know banking terminology. Consequently, in this modern technical era, without the knowledge of English, nobody can search on the Internet to get information, and nobody can work with a computer, Automatic Teller Machin, or even a cell phone to send or receive messages. These necessities will be more significant and considerable when an employee, such as a bank clerk, needs English to write or read SWIFTS, when a doctor needs English to present a lecture or participate in a conference, when a lawyer needs English to inspect an international lawsuit, and so on. Therefore, identifying EOP learners' needs (need analysis) and their goals (goal analysis) are two essential factors for achieving the purposes of either EOP learners or EOP teachers comprehensively.

Conflict of Interest Statement

The authors declare no conflicts of interest.

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