

ความพร้อมของพนักงานธนาคารไทยในการเขียนอีเมลภาษาอังกฤษ เพื่อธุรกรรมการเงินการค้าระหว่างประเทศ: โอกาสและความท้าทาย

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Readiness of Thai Banking Employees for English Email Correspondence in International Trade Finance: Opportunities and Challenges

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บทคัดย่อ

เนื่องจากภาคธนาคารของประเทศไทยกำลังบูรณาการเข้าสู่เศรษฐกิจโลก ความสามารถในการใช้ภาษาอังกฤษจึงกลายเป็นทักษะสำคัญสำหรับการสื่อสารที่มีประสิทธิภาพ โดยเฉพาะอย่างยิ่งในการดำเนินงานด้านการเงินระหว่างประเทศ งานวิจัยนี้ศึกษาความพร้อมของพนักงานธนาคารไทยในการใช้ภาษาอังกฤษสำหรับการติดต่อทางอีเมลในกระบวนการดำเนินงานด้านการเงินระหว่างประเทศ โดยใช้ระเบียบวิธีวิจัยแบบผสมผสาน ประกอบด้วยแบบสอบถาม การทดสอบสมรรถนะ และการสัมภาษณ์แบบกึ่งโครงสร้าง เพื่อประเมินความสามารถทางภาษาของพนักงาน ปัญหาในการเขียนอีเมลและผลกระทบของทักษะภาษาอังกฤษต่อประสิทธิภาพการทำงาน ผู้เข้าร่วมการวิจัยประกอบด้วยพนักงานธนาคารจำนวน 35 คนที่ได้รับการคัดเลือกแบบเจาะจงตามวัตถุประสงค์ ผลการวิจัยระบุว่าพนักงานตระหนักถึงความจำเป็นของภาษาอังกฤษในการดำเนินงานด้านการเงิน อย่างไรก็ตามยังพบปัญหาอย่างต่อเนื่อง ด้านไวยากรณ์ ศัพท์เฉพาะทาง และความเข้าใจโครงสร้างประโยคที่ซับซ้อน การวิเคราะห์ทางสถิติแสดงให้เห็นถึงความแตกต่างของระดับความสามารถทางภาษาโดยพิจารณาจากปัจจัยประชากร ประสบการณ์ทำงาน และการมีส่วนร่วมในธุรกรรมระหว่างประเทศ แม้จะมีอุปสรรคดังกล่าว พนักงานส่วนใหญ่ยอมรับว่าอีเมลเป็นช่องทางหลักในการสื่อสารในภาคธนาคาร ซึ่งสะท้อนถึงความจำเป็นเร่งด่วนในการพัฒนาทักษะการเขียนเพื่อเพิ่มความแม่นยำและความเป็นมืออาชีพ งานวิจัยนี้เสนอให้ธนาคารจัดทำโครงการฝึกอบรมภาษาอังกฤษที่เน้นทักษะการเขียนและความเข้าใจเฉพาะทางสำหรับการทำงาน ซึ่งจะช่วยให้ประสิทธิภาพการดำเนินงานและเสริมสร้างขีดความสามารถของธนาคารไทยในการแข่งขันในโลกสมัยใหม่ การลดอุปสรรคทางภาษาเป็นปัจจัยสำคัญในการส่งเสริมธุรกรรมระหว่างประเทศให้เป็นไปอย่างราบรื่นและเป็นไปตามมาตรฐานสากล

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ความพร้อมในสถานที่ทำงาน

Abstract

As Thailand's banking sector becomes increasingly integrated into the global economy, English proficiency has emerged as a vital skill for effective communication especially in international trade finance. This study investigated the readiness of Thai banking employees to use English for email

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communication in trade finance operations. Employing a mixed-methods approach, the research incorporated questionnaires, competency tests, and semi-structured interviews to assess language proficiency, challenges in written correspondence, and the impact of English skills on professional performance. The study involved 35 purposively selected banking employees. The findings indicated that while employees recognized the importance of English in their roles, they faced persistent difficulties with grammar, technical vocabulary, and complex sentence structures. Statistical analyses showed differences in language proficiency based on demographic factors, work experience, and exposure to international transactions. Despite these challenges, participants affirmed that email was the primary mode of workplace communication, highlighting the urgent need for improved writing skills to enhance clarity and professionalism. The study recommends the implementation of targeted English training programs, with a focus on writing and specialized vocabulary relevant to banking operations. Enhancing employees' English proficiency can boost operational efficiency and support Thailand's competitiveness in the global financial landscape. Addressing language barriers is therefore essential for ensuring smooth and internationally compliant trade finance transactions.

Keywords: internationalization, banking communication, English proficiency, business correspondence, workplace readiness

Introduction

In today's globalized economy, effective communication is fundamental to business success, particularly in the banking and finance sector, where cross-border transactions, multinational collaborations, and trade finance operations require precision and clarity (Khaled & Bani-ahmad, 2018). English, as the global lingua franca of business (Melitz, 2016; Ai et al., 2018), plays a crucial role in facilitating international trade, ensuring compliance with regulatory standards, and enabling seamless interactions between financial institutions across different countries (Zang et al. 2023). The importance of English proficiency extends beyond verbal communication to written exchanges, particularly in email correspondence, which remains the dominant mode of business communication in banking (Hejazi & Ma 2011). As global financial markets become increasingly interconnected, the ability to draft and interpret emails with clarity, professionalism, and accuracy is vital for ensuring smooth operations, reducing transaction errors, and maintaining trust between stakeholders (Mohammed & Bunyaminu, 2021; He & Li, 2021; Agustina et al., 2024). English proficiency plays a vital role in ensuring clear, accurate, and professional communication across borders. However, a persistent language proficiency gap among non-native English-speaking professionals, including Thai banking employees, continues to pose challenges in executing international trade finance operations. Additionally, cultural and contextual differences in language use can create further communication barriers. Moreover, the rise of technological tools including translation software, email templates, grammar-checking applications, and AI-driven writing assistants has transformed how professionals approach language use in the workplace.

Thailand, as a key player in ASEAN's economic landscape, faces significant challenges in adapting to the linguistic demands of the international banking sector (Wright, 1983). Despite its growing role in global trade and finance, the country has consistently ranked low in English proficiency assessments, such as the EF English Proficiency Index, where it was placed 53rd out of 54 non-native English-speaking



nations (Nuttall, 2019). This linguistic gap creates barriers for Thai banking professionals engaged in international transactions, limiting their ability to effectively communicate with foreign clients, interpret financial documents, and comply with international trade regulations. The demand for enhanced English proficiency in Thailand's financial sector has grown even more critical following the expansion of multinational banking operations in the country (Chalapati, 2007), including mergers such as the acquisition of Bank of Ayudhya (Krungsri) by Mitsubishi UFJ Financial Group (MUFG). This integration has led to the widespread use of English in internal communications, regulatory documentation, and trade finance operations, necessitating a workforce that is proficient in business English writing (Walden, 2019). The role of email communication in trade finance is particularly significant, as it facilitates document exchanges, regulatory compliance, and transactional approvals between domestic and international financial institutions (Boutellier et al., 2008). Studies have highlighted that Thai professionals often struggle with key aspects of English email writing, including grammar, tone, and technical terminology, which can result in misinterpretations, delays in processing, and potential financial losses (Noom-Ura, 2013). The challenges underscore the need for targeted training programs and strategic language development initiatives to enhance the English writing skills of banking professionals (Briguglio, 2005). Despite the growing need for English in international trade finance, Thai banking employees continue to face challenges related to grammar, sentence structuring, and the use of technical terminology. These challenges can impede effective communication and lead to operational inefficiencies.

However, these challenges also present opportunities. The identification of specific English language needs among employees highlights areas for targeted training and development. Improving employees' English proficiency particularly in writing professional emails can enhance not only individual performance but also the global competitiveness of Thai banks. Recognizing these training needs provides a strategic opportunity for banks to invest in language development programs that support their broader goals of international integration.

This study aims to assess the readiness and proficiency of Thai banking professionals in using English for workplace communication (Finsel et al., 2021), with a specific focus on email correspondence in international trade finance (Oliveri & McCulla, 2019). By examining the linguistic barriers, training needs, and policy recommendations, this research contributes to the broader discussion on global workforce readiness and Thailand's positioning in the international banking sector. Addressing these challenges will not only improve individual professional development but also strengthen the competitiveness of Thai financial institutions in the global market.

Research objectives

1. To examine the English language proficiency of Thai banking employees involved in international trade finance operations, with a focus on communication and email response.
2. To identify specific linguistic challenges encountered by banking employees in composing and interpreting English emails in a professional context.
3. To explore employees' perceptions of their English language needs and propose targeted strategies for enhancing professional communication in international trade finance.

Methodology

Research design

This study employs a mixed-method research design, combining both quantitative and qualitative approaches to gain a comprehensive understanding of the readiness of Thai banking employees to use English in email correspondence for trade finance operations. The integration of these methods allows for a more in-depth exploration of both measurable competencies and subjective experiences (Hamilton, 2013). The quantitative component consists of structured surveys and competency tests designed to assess English proficiency levels (Manalastas, 2023) while the qualitative aspect involves semi-structured interviews to capture participants' perspectives, challenges, and attitudes toward English communication in the workplace. By using this approach, the study ensures that both statistical trends and individual insights are considered, providing a well-rounded analysis of employee preparedness (Omer et al., 2025).

The survey includes sections on demographic information, English language proficiency, frequency of English usage in work-related emails, and challenges in English communication (Farneste & Pašinska, 2019). Meanwhile, the competency test focuses on reading and writing skills pertinent to trade finance operations, such as understanding financial statements, processing banking documents, and drafting professional emails. To validate the accuracy and relevance of these research instruments, the Item Objective Congruence (IOC) Index is employed. The IOC method ensures that each test item aligns with the study's objectives and effectively measures the intended constructs validity (Jusoh et al., 2018). The content validity of the questionnaire and competency test is assessed by three language and subject matter experts specializing in business communication and trade finance. Each expert evaluates the relevance of each item on a scale ranging from -1 (irrelevant) to +1 (highly relevant), with an IOC score of ≥ 0.75 considered acceptable for inclusion (Hernandez-Nieto, 2002). This methodological framework ensures a robust analysis that aligns with the study's objective of evaluating and enhancing English proficiency for international trade finance communication.

Data collection

The study population comprised employees working in the International Trade Finance Operations department of Bank of Ayudhya (BAY), Thailand, across three units: Export and Import Payment, Documentary Examination, and Documentary Credit. Using purposive sampling, 35 participants were selected from a pool of 120 eligible employees based on their regular involvement in English-language communication, particularly through email, in their daily trade finance duties.

Data were collected in three sequential phases. First, a structured questionnaire was administered in printed form during a scheduled professional development session. This questionnaire gathered demographic data, self-evaluation of English proficiency, and perceptions of communication challenges (Pan & Patel, 2018). Second, participants completed a customized competency test developed according to the TOEIC framework, assessing workplace-relevant reading and writing skills. Lastly, all 35 participants were invited to participate in face-to-face semi-structured interviews, which were conducted over the course of two weeks in private meeting rooms within the bank. These interviews provided deeper insights into employees' English usage, specific challenges, and workplace communication experiences (Brad Shuck et al., 2011).



This sequential mixed-method data collection process ensured triangulation and a rich understanding of both objective proficiency and subjective experience in professional English use within the international trade finance context.

Questionnaire development

The questionnaire was developed as a primary quantitative instrument (Hejazi & Ma, 2011) to evaluate the participants' English language proficiency, frequency of English usage in workplace settings, perceived challenges in communication, and training needs related to international trade finance operations. It was systematically structured into three main sections, each designed with a clear objective and appropriate item formats to ensure comprehensive data collection and analytical clarity.

The first section focused on collecting demographic information, including age, gender, educational background, job position, years of professional experience, and departmental affiliation. These items were presented in multiple-choice and short-response formats to facilitate accurate classification of participant characteristics relevant to language use in banking.

The second section addressed English language proficiency and usage. Participants were asked to self-assess their proficiency across core skills listening, speaking, reading, writing, grammar, pronunciation, and use of technical terminology using a five-point Likert scale (1 = lowest, 5 = highest). This section also captured data on the frequency with which participants engaged in English-language tasks at work, such as composing emails, making phone calls, and processing documents, providing a contextual understanding of how language skills were applied in their daily roles.

The third section examined the participants' needs for professional English communication. It explored specific linguistic challenges they faced in the workplace, the perceived importance of various English skills in trade finance operations, and their willingness to participate in future English training programs. This section also employed Likert-scale items and included selected open-ended questions to allow for elaboration on individual experiences and recommendations.

The questionnaire was adapted from Eugenio (2010), with modifications tailored to the context of English communication in the banking sector. To ensure content validity, the instrument was reviewed by three academic and industry experts specializing in English for Specific Purposes (ESP) and international business communication. Each item was evaluated using the Index of Item-Objective Congruence (IOC) method, and only those with an IOC score of 0.75 or higher were retained for the final version. The structured format and expert validation helped to ensure the reliability and relevance of the questionnaire in capturing the intended constructs.

Data analysis

The data from this mixed-methods study were analyzed using both quantitative and qualitative techniques. Quantitative data from the questionnaires and competency tests were analyzed using SPSS Version 26. Descriptive statistics (mean, standard deviation, frequencies) were used to summarize demographic information, self-reported English proficiency, and perceived training needs. Inferential statistics, including t-tests and one-way ANOVA, were used to compare English proficiency and communication effectiveness across demographic groups (e.g., gender, age, position, department, and experience).

For the qualitative data, responses from the semi-structured interviews were transcribed verbatim and analyzed using thematic analysis (Braun & Clarke, 2006). Thematic coding was employed to identify

recurring patterns, perceptions, and challenges related to English email communication. Initial codes were developed inductively from the data and grouped into themes such as “email composition challenges,” “technical terminology use,” and “training needs.” Triangulation of findings across both qualitative and quantitative sources were applied to enhance the validity and provide a comprehensive understanding of the participants’ English language readiness in the context of international trade finance.

Results

Sociodemographic Profile of Participants

The sociodemographic profile of banking professionals in this study reveals key characteristics that influence English proficiency and communication effectiveness in international trade finance. A workforce predominantly composed of female employees (80%) suggests potential gender-related linguistic trends, particularly in professional writing. The age distribution indicates that a significant proportion (34.3%) falls within the 31–35-year range, representing mid-career professionals who have substantial exposure to financial transactions but may still require targeted linguistic training. Job position analysis highlights that over half of the participants (54.3%) hold officer-level roles, while 17.1% are in managerial positions. This distribution underscores the necessity of improving English proficiency at both operational and supervisory levels to ensure effective communication in global banking operations. The largest departmental representation comes from document examination (42.9%), emphasizing the need for precise English comprehension in trade verification processes.

Work experience data shows that 40% of participants have been in the field for more than 15 years, indicating strong institutional knowledge but potential stagnation in linguistic skill development. Furthermore, while 45.7% hold a master’s degree, continuous professional language training remains essential to bridge existing competency gaps. Strengthening workplace English proficiency can enhance Thailand’s banking sector’s competitiveness in global trade finance. See Table 1.

Table 1

Sociodemographic of participants (N=35).

General background information	N	Percentage
Gender		
Male	7	20.00
Female	28	80.00
Age		
25 years old and below	2	5.70
26-30 years old	1	2.90
31-35 years old	12	34.30
36-40 years old	7	20.00
41-45 years old	5	14.30
46 years old and over	8	22.90
Position		
Officer 1-3	9	25.70
Officer 4- manager	19	54.30
AVP	6	17.10
FAVP	1	2.90

**Table 2**

Sociodemographic of participants (N=35). (Continue)

General background information	N	Percentage
Section department		
Documents Examination	15	42.90
Documentary Credit	10	28.60
Export Payment	5	14.30
Import Payment	5	14.30
Work experiences that use English language		
1-5 years	6	17.10
6-10 years	8	22.90
11-15 years	7	20.00
More than 15 years	14	40.00
How long have you been working at Bank of Ayudhya PCL.?		
1-5 years	13	37.10
6-10 years	8	22.90
11-20 years	5	14.30
More than 20 years	9	25.70
Education Degree		
Bachelor's degree	19	54.30
Master's degree	16	45.70

English Language Proficiency of Banking Employees

A comprehensive self-evaluation of English language proficiency among banking employees engaged in international trade finance operations. The findings reveal a moderate level of proficiency across various linguistic skills, with reading ($M = 3.29$, $SD = 0.622$) and writing ($M = 3.17$, $SD = 0.664$) ranking higher than grammar ($M = 2.89$, $SD = 0.631$) and pronunciation ($M = 2.86$, $SD = 0.494$). This suggests that while employees can comprehend and produce written content, grammatical accuracy and verbal articulation remain areas for improvement. Notably, technical proficiency ($M = 3.23$, $SD = 0.490$) indicates familiarity with domain-specific terminology, underscoring the role of industry-relevant linguistic training, as shown in Table 2. Although participants self-reported moderate proficiency across all language skills, there was a slight tendency toward greater confidence in reading and writing compared to speaking and listening. Given the higher reported frequency of email use and lower reliance on spoken communication such as phone calls, it may reflect a greater comfort or reliance on written English in professional settings rather than an explicit preference.

Table 3

English language proficiency.

English Language Background	Mean	S.D.
Listening	3.06	0.482
Speaking	3.03	0.514
Reading	3.29	0.622
Writing	3.17	0.664
Grammar	2.89	0.631
Pronunciation	2.86	0.494
Technical	3.23	0.490
Total	3.07	0.557

Note; 1 = Lowest, 2 = low, 3 = moderate, 4 = high, 5 = highest

English Language Proficiency and Workplace Communication Practices

Table 3 presents valuable insights into the English language background and communication practices of Thai banking professionals engaged in international trade finance. The data reveal that a significant majority (68.6%) of participants have never taken a standardized English proficiency test, indicating a lack of formal assessment and potentially limited awareness of their actual language competence. Among those tested, TOEIC emerged as the most common exam, which reflects its perceived relevance in professional settings. Email usage in English is widespread, with 65.7% writing 1–5 emails per day and 74.3% using email for both internal and external communication. This underscores the centrality of email as a preferred mode for professional interaction. In contrast, phone-based communication in English is notably limited, suggesting a workplace preference for written correspondence—likely due to the clarity, documentation, and precision required in trade finance. These findings highlight both the growing reliance on English email communication and the urgent need for enhanced training in writing skills.

Table 4

English Language Background.

English Language Background	N	Percentage
Have your English language skills ever been tested to determine your proficiency?		
Yes	11	31.40
No	24	68.60
Which standardized English test(s) have you taken?		
IELTS	2	5.70
TOEIC	9	25.70
other (specific)	24	68.60
How many emails do you write and respond in English per day?		
1-5 mails	23	65.70
5-10 mails	7	20.00
More than 10 mails	5	14.30
Do you use email in English to contact internal or external?		
Only Internal	9	25.70
Only external	26	74.30
How often do you use phone calls for communication in English per day?		
5-10 calls	34	97.10
10-15 calls	1	2.90
How often do you use phone calls for communication in Thai per day?		
5-10 calls	18	51.40
10-15 calls	13	37.10
More than 15 calls	4	11.40
Do you use phone calls for contact with internal or external?		
Internal	8	22.90
External	1	2.90
Both	26	74.30



Analysis of Linguistic Challenges and Professional Competency Requirements in Banking Email Communication

According to analysis of linguistic challenges and professional competency requirements in banking email communication. Tables 4, 5, and 6 provide critical insights into the linguistic challenges, workplace language requirements, and areas for professional development among Thai banking employees engaged in international trade finance operations. These findings contribute to understanding the intersection of language proficiency and job performance in a globalized banking environment.

Thematic analysis of interview responses revealed recurring concerns with grammar and technical terminology. One employee remarked,

"I often find it difficult to write emails because I'm not sure if my grammar is correct, especially when using passive voice or conditional sentences."

Another participant noted the challenge of understanding and applying domain-specific language:

"Sometimes, the terms used in trade documents are very technical, and I don't always know the correct English word to use in my reply."

These narratives align with the survey results in Table 4 illustrates the predominant difficulties that employees face when composing and interpreting English-language emails. The highest-rated challenge pertains to English grammar ($M = 3.46$, $SD = 0.701$), signifying a pervasive issue in structuring grammatically accurate sentences. Additionally, respondents reported challenges in composing sentences for email responses ($M = 3.23$, $SD = 0.770$) and using technical terms effectively ($M = 3.14$, $SD = 0.648$). These findings highlight a crucial need for targeted interventions aimed at enhancing grammatical precision and the use of domain-specific terminology, both of which are essential for professional correspondence in the banking sector. According to the role of English in workplace communication. Table 5 underscores the indispensable role of English proficiency in banking operations. Employees identified reading and writing as the most critical language skills for their daily tasks ($M = 4.46$, $SD = 0.657$), followed by the importance of English in education, career advancement, and learning ($M = 4.51$, $SD = 0.612$). Furthermore, the ability to comprehend trade agreements ($M = 4.40$, $SD = 0.736$) and use technical financial terms ($M = 4.29$, $SD = 0.710$) were recognized as fundamental competencies. These findings reinforce the argument that English proficiency is a core competency in global banking, influencing efficiency, compliance with trade regulations, and professional growth.

Moreover, assessment of factors related to areas for performance improvement. Table 6 identifies key areas where employees require further training to enhance their workplace performance. Writing email responses ($M = 3.77$, $SD = 0.731$) and understanding English content in emails ($M = 3.86$, $SD = 0.648$) emerged as top priorities, followed closely by reading shipping documents ($M = 3.97$, $SD = 0.822$) and technical manuals ($M = 3.86$, $SD = 0.810$). Additionally, respondents highlighted the need for improved listening and speaking skills, particularly for phone calls with clients ($M = 3.43$, $SD = 0.739$) and negotiations ($M = 3.37$, $SD = 0.731$). These insights emphasize the necessity of comprehensive English training programs focusing on written and verbal communication, particularly in high-stakes financial interactions.

Table 5

Factors associated with problems of using email in English language.

Factor	Description	Mean	S.D.
A1	You have problems of using English grammar in emails.	3.46	0.701
A2	You have problems in using the English technical terms for emails.	3.14	0.648
A3	You have problems in understanding the English contents in emails.	3.03	0.707
A4	You have problems in translating the English complex sentences in emails.	3.03	0.618
A5	You have problems in composing sentences in English for email responses.	3.23	0.770
Total		3.18	0.689

Table 6

Factors associated with abilities are crucial for effective work performance.

Factor	Description	Mean	S.D.
B1	English is the main language used to communicate in the workplace.	3.71	1.073
B2	Reading and writing in English are the most significant uses in daily work.	4.46	0.657
B3	Listening and speaking in English are the most significant uses in daily work.	3.94	0.938
B4	Technical terms in Banking and Financial are important.	4.29	0.710
B5	English is a part of education, career growth, and learning.	4.51	0.612
B6	English proficiency is key for comprehending trade agreements.	4.40	0.736
Total		4.22	0.788

Table 7

Factors associated with Needs for Performance Improvement Indicate how the following abilities are crucial for effective work performance.

Factor	Needs for Performance Improvement	Mean	S.D.
C1	Writing email responses in English.	3.77	0.731
C2	Understanding English context in email messages.	3.86	0.648
C3	Translating English contents on the documents.	3.71	0.710
C4	Listening skills in English when in contact with clients via phone call.	3.43	0.739
C5	Speaking skills in English for internal and external negotiations via phone call.	3.37	0.731
C6	Listening in English for conferences.	3.57	0.778
C7	Reading email in English.	3.94	0.725
C8	Writing reports and memos in English.	3.46	0.950
C9	Reading shipping documents in English.	3.97	0.822
C10	Reading manuals and procedures in English	3.86	0.810
Total		3.69	0.764

Statistical Analysis of Gender and Participant Characteristics in Communication and Email Responsiveness.

The statistical analysis in Tables 7 and 8 provides insights into the relationship between participant demographics and their communication proficiency, particularly in email responses. Communicate refers to the participants' overall perceived ability to use English for verbal and written workplace communication, as assessed through Likert-scale items related to listening, speaking, and general communication competence. While email responses specifically reflect participants' self-assessed



ability to write and respond to emails in English, based on targeted items in the questionnaire that measured writing proficiency and comfort with composing email content.

A t-test was conducted to assess whether gender differences influence communication skills and email responsiveness among Thai banking employees. The results indicate that there is no statistically significant difference between male and female participants in both communication ($p = 0.976$) and email responses ($p = 0.191$). Although female respondents exhibited a slightly higher mean score for email responses (3.71) compared to males (3.63), the lack of statistical significance suggests that gender does not play a critical role in determining communication proficiency in this context. This finding aligns with previous research indicating that workplace communication skills, especially in written correspondence, are more influenced by professional training and experience rather than gender-based differences.

To further explore the determinants of communication and email responsiveness, an ANOVA test was performed, analyzing multiple demographic variables, including age, job position, department, years of experience, and workgroup classification. The results reveal that none of these factors significantly influence communication proficiency, as all p-values exceed the 0.05 threshold. Interestingly, the highest F-statistics ($F = 1.828$, $p = 0.163$) corresponds to departmental differences, suggesting that certain job functions may require more refined communication skills, although the effect is not statistically significant.

Regarding email responsiveness, the analysis indicates a marginally significant association between departmental roles and email performance ($F = 2.621$, $p = 0.068$). Employees involved in document examination and trade finance operations may demonstrate better email proficiency due to the technical nature of their responsibilities, which require regular written communication. However, the findings suggest that email responsiveness is largely a function of professional experience rather than demographic variables.

Table 8

Result of t-test classified by genders.

	Gender	N	Mean	Std. Deviation	t-stat	Sig.
Communicate	male	7	4.1667	0.500	-0.290	0.976
	female	28	4.2321	0.541	-0.305	
Email responses	male	7	3.6286	0.386	-0.315	0.191
	female	28	3.7107	0.658	-0.428	

Table 9 ANOVA testing on communication and email responsive vs participant characteristics.

	Between Groups	Sum of Squares	df	Mean Square	F-stat	Sig.
Communicate	Age	1.065	5	0.213	0.738	0.601
	Position	0.818	3	0.273	0.982	0.414
	Section	1.418	3	0.473	1.828	0.163
	Experience	0.612	3	0.204	0.717	0.549
	Working groups	0.333	3	0.111	0.378	0.770
Email responses	Age	0.864	5	0.173	0.425	0.827
	Position	1.269	3	0.423	1.153	0.343
	Section	2.558	3	0.853	2.621	0.068
	Experience	0.802	3	0.267	0.700	0.559
	Working groups	2.006	3	0.669	1.95	0.142

The rationale for conducting inferential statistical analyses (t-test and ANOVA) across demographic groups including gender, job position, department, and years of experience was to explore potential correlations between participant characteristics and English language communication skills. While the results did not yield statistically significant differences, the intention was to uncover whether factors such as job seniority or departmental function influence email writing performance and overall communication competence. This approach is aligned with existing studies suggesting that contextual variables (such as role-specific language exposure) may shape workplace language readiness (Zeng et al., 2023; Pan & Patel, 2018). Although no significant patterns emerged, the marginal p-value observed in departmental differences ($p = 0.068$) in Table 8 suggests that banking professionals in sections like Document Examination and Trade Finance may face unique linguistic demands. These initial insights can inform future research that stratifies training programs based on job function, rather than applying a uniform approach.

Discussion and Conclusions

This study investigates the readiness of Thai banking employees to engage in trade finance operations through English email correspondence, a critical component of international banking. The findings underscore the increasing reliance on English for financial communication and the linguistic challenges that persist among professionals in this sector. Despite the acknowledgment of English as an indispensable tool for cross-border transactions, gaps in grammar, technical terminology, and sentence structuring continue to hinder effective communication.

Discussion

The findings of this study indicate that while Thai banking employees acknowledge the necessity of English proficiency for international trade finance operations, their competence remains at a moderate level. The most significant linguistic challenges include grammatical accuracy, sentence structuring, and the use of industry-specific terminology. These results align with Noom-Ura (2013), who highlighted that Thai professionals often struggle with grammar, tone, and technical terminology in business communication, leading to potential misinterpretations and delays. Similarly, Chalapati (2007) emphasized that the integration of English in professional domains in Thailand remains limited, necessitating structured language training programs.

Regarding English language skills, the study found that reading and writing proficiency among banking professionals was higher than their speaking and listening abilities, consistent with the observations of Pan and Patel (2018). Their study indicated that Thai professionals often rely more on written communication in workplace settings, particularly in industries requiring high levels of precision, such as banking. This preference for written over spoken English is further supported by Hejazi and Ma (2011), who argued that English's role in global business is more prominent in written forms, particularly email communication, which is the dominant medium in multinational financial operations. In addition to self-assessments, the competency test results provide a more objective measure of the participants' English proficiency. These results confirmed the moderate proficiency levels reported in Table 2, particularly in reading and writing skills relevant to trade finance. However, lower performance in grammar and complex sentence construction was evident, reinforcing the need for targeted training in these areas.



The alignment between self-perception and test outcomes highlights employees' awareness of their linguistic limitations, which is critical for designing effective language development programs.

While the study reveals notable challenges such as low confidence in grammar use, difficulty with complex sentence structures, and limited exposure to technical terminology, it also uncovers significant opportunities. The willingness of employees to participate in training and their awareness of skill gaps demonstrate a readiness for growth and institutional improvement. These language needs represent more than deficiencies they are opportunities for capacity building. Structured English training programs focused on professional correspondence can bridge these gaps, resulting in improved operational performance and international communication efficiency. Therefore, addressing these needs should be viewed as a proactive step toward enhancing Thailand's banking sector in the global financial landscape.

Interestingly, the statistical analysis revealed that demographic factors such as gender, job position, and work experience did not significantly influence English proficiency levels. This result contrasts with Jusoh et al. (2018), who found that years of experience and exposure to international clients often enhance linguistic competency. However, our study aligns more closely with Zeng et al. (2023), who argued that workplace linguistic competency is more dependent on structured training and professional engagement than on demographic characteristics alone. Interestingly, most participants had never taken a formal English proficiency test, indicating a lack of systematic assessment in workplace settings. This aligns with Nuttall (2019), who reported that Thailand consistently ranks low in English proficiency indices, partly due to a lack of systematic assessment and training programs in professional environments. Additionally, the study found that employees in departments heavily engaged in document examination and trade finance exhibited higher levels of email responsiveness, suggesting that frequent exposure to English-language transactions enhances linguistic competence. This finding is consistent with the argument made by Hamilton (2013) that real-world application of language skills is more impactful than passive learning defined here as language exposure through non-interactive methods such as reading or listening without practical usage or feedback.

A significant implication of this study is the urgent need for structured, industry-specific English training programs tailored to the banking sector. The data indicate that employees recognize the importance of English in career advancement, echoing the findings of Brad Shuck et al. (2011), who suggested that linguistic competency is a crucial factor influencing employees' confidence and job performance. Additionally, Braun and Clarke (2006) emphasized that targeted interventions focusing on grammatical precision, technical language acquisition, and professional writing skills are essential for improving workplace communication in globalized industries.

Conclusions

This study explored the readiness of Thai banking employees to use English in email correspondence within the context of international trade finance operations. The findings reveal that while employees recognize the importance of English proficiency in their daily work, particularly in email-based communication, challenges remain in grammar, sentence structuring, and the use of technical terminology. The self-assessed proficiency levels suggest moderate competency overall, with higher comfort in reading and writing than in speaking and listening. These gaps may impact the clarity and effectiveness of workplace communication, particularly when accuracy and professionalism are crucial.

Although the study utilized a small, purposively selected sample from a single institution and focused specifically on email-related tasks, the results indicate the need for focused workplace English training. Such training should prioritize written communication skills relevant to trade finance operations, including email writing, understanding financial documents, and using technical language accurately. Importantly, the study does not attempt to generalize findings to the entire Thai banking sector but rather highlights specific areas of concern for professional development within the studied group. The insights gained can inform tailored language support programs and guide future research.

Limitations and Future Work

This study acknowledges several limitations that may affect the generalizability of its findings. First, the relatively small sample size of 35 participants limits the ability to draw broad conclusions about the English proficiency of banking professionals across Thailand. Although purposive sampling ensured participants had relevant experience in international trade finance, a larger and more diverse sample would enhance the representativeness of the results. Second, the study focused exclusively on employees from a single financial institution Bank of Ayudhya potentially limiting the applicability of findings to other banks or financial entities with different organizational cultures, training practices, or client profiles. Third, the research concentrated primarily on email communication as a form of professional English usage. While email is a dominant mode of communication in trade finance, other important channels such as reports, meetings, and verbal exchanges were not explored in depth.

Future research should aim to expand the participant base across multiple banks and regions to offer a more comprehensive view of language use in the banking sector. Additionally, longitudinal studies could assess the impact of English training programs on employee performance. Incorporating more varied communication contexts would also help uncover a fuller picture of English proficiency needs in international financial operations.

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