

**BANKS' EMPLOYEES' ATTITUDES TOWARDS THE ROLE OF ENGLISH LANGUAGE IN BANKS' WORK: A CASE STUDY OF THE COMMERCIAL BANKS OPERATING IN TULKARM/ PALESTINE**

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**ABSTRACT:** *This study aimed to determine the banks' employees in Tulkarm district attitudes towards the importance of English language at banks' work and answered the following main question: What is the role of the English language in banks work as viewed by Tulkarm banks' employees? The study also examined the following null hypothesis :There are no significant differences at ( $\alpha \leq 0.05$ ) in Tulkarm banks employees attitudes towards the importance of English language at bank work due to :language of study, age , experience, university of study , level of English , and level of education variables. From the previous survey for the importance of mastering English in banks' environments ,through which we may find an urgent need for English for dealing with foreign customers, understanding new electronic administration requirements, and dealing with English documents and endorsements and getting use of some foreign experience in developing banks' work, we can interfere the following:*

*1- There is high awareness for the need of English at bank's environment among banks of Tulkarm district employees.*

*2- There is a distinctive motivation among employees of Tulkarm district banks towards spending time learning English through courses or workshops.*

*According to the results and findings of the studies and the statistical analysis of the questionnaire, the researchers recommend the following:*

*1- Banks' administrations should give high importance for English Language fluency as an important criterion for choosing bank employees in various fields of work.*

*2- There should be English courses sponsored by banks' administration to be given to employees to enhance their ability to use English with others fluently.*

*3- A system of reinforcement for taking these courses and developing English use ability should be accredited and considered as an urgent requirement for the bank.*

**KEY WORDS:** English language, Commercial banks, Bank employee,

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## INTRODUCTION

There is no doubt that the importance of English as a second language has exceeded all expectations and then gave us a broaden pace to state that more than " 1.400 million people are living in countries where English has official status", in addition to the idea that "one out of five of the world's population speak English to some level of competence".( Graddol , 2000, p2).If we like to have a clear point view about the importance of English as a second language here in Palestine , it is wise then to investigate the role of English in commercial banks since they need in banks' several tasks , such as banks' deals , dealing with customers , on line transactions between local and foreign banks and electronic administration to name but a few.According to previous facts it has been suggested that "the relationship between globalization and the English language implicates employability in the job market" as stated by ( Chowdhury,2013,,p68).

And according to a survey about the impact of Multilanguage's upon economy and trade in gulf countries, English was considered as the superior language among other dominant languages concerning its use in the internet to express economical and commercial issues ;by the extent (36.8%),followed by European languages together that reached (35.6%); so commercial banks administration found themselves obliged to give the same importance to the linguistic speech on the internet in which English language proved itself again to have the superiority on other languages to an extent reached to the third of the whole linguistic deal in its different aspects (commercial , cultural,...etc).

Generally speaking, good communication skills are the main core of success of any job in all work places; they represent the main key of competition towards employment market, so English as an international language and as a basis of communication all over the world highly " influences prospects of employment, especially in contributing to the possibility of "secure" and "better" jobs." As exactly stated by( Chowdhury and Roshid. 2013, p68)

It can be clear from the previous introduction that English language controls communication all over the world, and has two main functions which are: providing a vehicular language for international communication and forming the basis for constructing cultural identities . English also plays a vital role in economy and trade of any country ; that two aspects which can be considered as main part of the country's cultural identity. " ( Graddol , 2000,p56). Stemming out of that importance of English language as a tool of communication in the job market, a job specific English as a second language (ESL) courses have appeared in many communities all over the world; with the aim of developing trainees' language proficiency in business communication (Chinatown Manpower,1987-1988).

### Purpose of the Study

Since English as a second language (ESL) is widely imposed all over the world in all aspects of life especially economy and commerce and particularly commercial banks , the researchers have found it beneficial to spot the light on the high benefits gained by involving English language in various banks' works as a superb communication tool, electronic dealings language and global understanding tool between nations. And because English language acts as the spirit of transactions as exports and imports that need documentary credits , letter of credit arrangements , bank guarantees, electronic trade , and mail order shopping ,at an age of prosper globalization .

### **Statement of the problem:**

It can be argued that English is the main criterion in the preference of one applicant on the other according to the job market in general; and in Tulkarm job market of private sector specifically. Worldwide ,it was found that English is probably the most used language of business across Europe in small and medium- sized businesses.(Hagen,1993).

Along with high qualifications and experience, English language proficiency represents the passport for employment, so this study aimed to find out the extent to which this proficiency affects employment in the banking sector in Tulkarm district.

### **Importance of the study:**

We may arouse the high importance of mastering English language by quoting phillipson's view of it as a door opener for prosperity and glamorous hedonism that the privileged in this world have access to as he literally stated.(Phillipson,1996,p2).

Non-native English countries have met serious challenge which is the urgent need for English as business lingua Franca(Desai,2009, p36) , as "it plays an influential role in career opportunities with higher earnings according to (Tsui and Tollefson, 2007).

Many people referred the loss of better jobs opportunities back to their poor English or lack of proficiency in it according to the former study mentioned(ibid). Here in Palestine, English plays the same vital role in business also; in addition to its being the language of computer and internet applications. So , the researchers found it beneficial to go through the situation of English language fluency among Tulkarm banks' employees by surveying their attitudes towards this international language spoken all over the world, (English)

### **Objectives of the study:**

The study's main objective is to survey Tulkarm banks' employees attitudes towards the importance of English Language at their work. Other sub-objectives are:

- 1- To pay commercial banks attention in general to the importance of English language as an international tool of communication spoken all over the world.
- 2- To indicate the necessity of considering English fluency as a criterion of choosing banks' employees due to its vital role in banks' work and deals.

### **Questions of the study**

The study aimed to answer these questions:

- 1- To what extent are Tulkarm banks' employees aware of the importance of English at their work?
- 2- What is the relationship between English fluency and modern electronic administration requirements?

- 3- What are the difficulties that bank employees meet in the use of English language at their field of work?
- 4- To what extent is bank administration aware of the importance of English proficiency at their work?

### **Hypothesis of the study:**

The main hypothesis of the study can be stated as :

There are no significant differences at ( $\alpha \leq 0.05$ ) in Tulkarm banks' employees' attitudes towards the importance of English language at their work due to : gender, age, level of study, experience, university of study, and English proficiency variables.)

### **Methodology of the analysis:**

The researchers used the descriptive survey method for the purposes of the study. The population of the study consisted of all male and female Tulkarm banks' employees who were (91) . The questionnaire was applied to the total sample of (88) employees .

To achieve the objectives of the study , the researchers used the questionnaire as a study tool which they developed themselves and consisted of (35) items, and distributed on (4) levels, after ascertaining validity and over all reliability by computing Chronbah Alpha which has total reliability of (89%).

To answer the questions of the study ,the researchers adopted the following statistical analysis: arithmetical average, standard deviation, percentage of each item, and etc. They also used (one way analysis of variances ) , (L.S.D) dimensional comparisons , and (T-Test) for independent groups to test the study hypothesis.

### **Limitations of the study:**

The study was restricted to Tulkarm banks' employees (male and female) and from different ages. The population of the study consisted of (91) employees, while (88) of them responded to the questionnaire.

Lack of Arabic studies and lack of studies restricted to the situation of English fluency in banks environment in general is one of the main limitations that faced the researchers.

## **REVIEW OF RELATED LITERATURE**

By surveying the findings of (Arkoudis, et al. ,2009) study , we can interfere that Australia employers' second concern is graduates personal features including English language skills.

In a study conducted on some European countries, India and south Africa , it was found that English is a dominant language spoken as a mother tongue by some colonial settlers from UK , but as a second language by the local population; it was imposed as an administrative language. (British Library ,English as a Global Language, Minority Ethnic)

Within the same field, a study was conducted to survey the role of English in the Australian Job Market by Sheilds & Price (2002) and found that occupational success is associated with speaking fluency. But she argued that not all participants were in agreement as to the importance of communication skills in English; contrary to this study which argued that all respondents agreed on that high importance of English.

Another study by Roshid and Chowdhury about English language proficiency and employment tried to reveal the impact of mastering English language by Bangladeshi immigrants upon their employment in the Australian job market; in this study they showed participants' of the interview insistence on the important role of English proficiency on their chances at the Australian job market to an extent that six of them gave this importance (90%) from the total importance of all criteria needed to have jobs. (Chowdhury,2013,p68)

A study by Fleishman and Howard (1987-1988) in vocational Education services and policies for limited English proficient adults found that English as a second language (ESL) programs are highly offered and used by adults with limited English proficiency in: Arizona, California, Florida, Illinois, New York, and Texas. These programs were given as a training to gain a very important employability skill as stated by the study researchers.

A training project in automated book keeping (Chinatown Manpower project, 1987-1988) concentrated on job specific English as a second language to adults whose first language is Chinese and found that developing this language proficiency developed their business Communication skills also.

Recent American studies, according to "the future of English suggested that American English has become the world's transnational language in various aspects; among them are: commerce and banking; and it was the world's unchallenged lingua franca since 2000 (Graddol,2000,)

According to (Crystal,1997), an estimation of (99%) of European organizations listed in a year book adopt English as a working language. (ibid)

In a study about Minority Ethnics (the British Library Board), it was suggested that the increasing Commercial and economic power of countries like India means that Indian English will begin to have its influence beyond its own borders.([www.bl.uk/learning/langlit/sounds/case-studies/minority-ethnic/](http://www.bl.uk/learning/langlit/sounds/case-studies/minority-ethnic/))

According to (Sue,1998,p4) What is good about a working English is good for all students and they argue that there is time in the English curriculum for both working English and traditional humanistic studies in addition to that, school –to- work programs have expanded the English curriculum with both required and elective courses in work place communication.

Also the study conducted on a sample of south Asian country which is India found that 47% of unemployed graduates went to works having a course in English language and cognitive skills according to their job (recruitment) market demand. (Aspiring Minds,2013, p:7)

A study by Menon Smita and others titled "Importance of English language in corporate world" took India as an example where English language has become a criterion to prosper in all spheres and to be more visible in the global world.(Smita,etal,2012,p43).

A study for (Kassim ,2010) indicated the need for the university of Malaya to supply graduates with workplace requirements ,especially communication skills represented by English language fluency. The study was conducted on engineers of 10 multinational chemical companies all around Malaysia . In general, the findings involved pedagogical implications that indicated the need for a module design that take into consideration the incorporation of workplace scenarios as the basis for activities.

Jixian and others indicated the impact of China's entry into the world trade organization (WTO) on business professionals and college English instruction .The sample of the study was (400) people in (126) business and trade companies from five cities in Zhejiang province , the people's republic of China who were polled on issues related to the learning and teaching of English with reference to China's entry into (WTO) . The study indicated a high commitment to English learning as a factor of success in (WTO). (Pang,2002)

Another study for (Erling et al. ,2007) with a survey of seven multinational companies in Germany which stated a dramatic change in the structure of many large European companies has led to a side effect of the rise of their corporations which was that English has become a key language of international business , among these companies and corporations ,banks of course.

In a study by (kossoudji et al,1995) aimed to survey level of English competency between US. Immigrants, it was found that there is a difference between men and women in English skills for the sake of men according to the idea that those women immigrate to join their spouses rather than for economic reasons one of the reasons stated by kossoudji is that some female immigrants stay home and don't have contact with the native like those at work place.

Within the same area, (Bleaklely, 2004) in his study entitled "language skills and earnings: Evidence form childhood immigrants" found that there is a positive effect of English proficiency on wages among adults who immigrated to the united states as children and acquired the language at young age.

Chiswik (1995) studied the endogeneity between language and earnings and found that Dominant language fluency is hypothesized to be a function of three variables: exposure to the language, efficiency in second language acquisition, and economic benefits from language fluency. Earnings are hypothesized to be a function of language skills, among other variables.

## **RESULTS ANALYSIS**

The study aimed to :

- 1- Identify the bank employees' attitudes towards the importance of English language in the bank's fields of work .
- 2- Identify the impact of : university of study, language of study, experience, education, age ,and English proficiency level on their attitudes.

For statistical analyses ,statistical package for social sciences (SPSS) was used.

Firstly: Results related to the first question:

( To what extent are Tulkarm banks' employees are aware of the importance of English Language at their work?)

To answer this question arithmetic means , standard deviation , the percentages of each paragraph and each field, and total degree for the questionnaire were used.( as shown in tables (1),(2),(3),(4), (5) .

In order to interpret the results, these percentages were adopted :

The Degree of Importance Percentages

Very Low less than 50%

Low 50%-59.9%

Medium 60%-69.9%

High 70%-79.9%

Very High 80% and over

**First Question:** The extent to which Tulkarm banks' employees are aware of the importance of English at their work:

**TABLE ONE:**

**Arithmetic averages, standard deviation, and percentage and the degree of importance to The extent to which Tulkarm banks' employees are aware of the importance of English at their work.**

Rank	Item no. in the question naire	The extent to which the bank employees are aware of the importance of English	Mean	St.d	%	Degrees Important
1	4	English is a mean of connecting to and communicating with different cultures .	4.47	0.69	89.32	very high
2	3	Mastering English language enables me to do my job better.	4.22	0.76	84.32	very high
3	1	English is considered to be business language .	4.18	0.89	83.64	very high
4	8	English proficiency shares in achieving high competition for the bank .	3.91	0.85	78.18	high
5	2	English plays a vital role at me work .	3.90	0.88	77.95	high

<b>6</b>	<b>10</b>	Employee who is fluent in English is more distinctive than that who is not .	3.75	1.09	75.00	high
<b>7</b>	<b>5</b>	English is a tool for success and superiority in carrying out works	3.72	1.04	74.32	high
<b>8</b>	<b>6</b>	English is a vital criteria in choosing the tank employees .	3.70	1.02	74.09	high
<b>9</b>	<b>7</b>	Corporation's development and effectiveness depend on choosing employees who are fluent in English .	3.56	1.03	71.14	high
<b>10</b>	<b>9</b>	Employee's ability to use fluent English is used as a criteria to measure employee's work development .	3.55	1.04	Phones exported	high
		<b>Total Score</b>	<b>3.89</b>	<b>0.67</b>	<b>77.80</b>	<b>high</b>

Table (1) shows that the degree of importance was very high for paragraphs (1,3,4) in which the percentage of response reached 80% or higher , which clarifies that there is high awareness by Tulkarm banks' employees towards importance of English as an international language for different cultures and it improves banks' employees' performance through globalization if we take into consideration that English is the business language nowadays.

Paragraphs (2,5,6,7,8,9,10) show (high) degree of importance ; where the percentage ranged between (70%-79.9%). It is clear from responses that fluency in using English gives the employee a positive point to be considered in his progress and his ability to be a distinctive communicator.

**Second Question:** The relationship between English and modern electronic administration requirements:

**TABLE TWO:**

**Arithmetic averages, standard deviation, and percentage and the degree of importance to The relationship between English and modern electronic administration requirements .**

<b>Rank</b>	<b>Item no. in the questionnaire</b>	<b>The relationship between English and modern electronic administration requirements .</b>	<b>Mean</b>	<b>St.d</b>	<b>%</b>	<b>Degrees Important</b>
<b>1</b>	<b>18</b>	English is a key for global communication through various modern technological means .	4.35	0.73	87.05	Very high
<b>2</b>	<b>13</b>	English is vital communication tool between the bank and the foreign society ..	4.33	0.67	86.59	Very high
<b>3</b>	<b>14</b>	Means and tools of modern electronic technology needs English language skill.	4.18	0.72	83.64	Very high
<b>4</b>	<b>20</b>	Despite software's Arabizing, we still widely need English .	4.14	0.70	82.73	Very high
<b>5</b>	<b>15</b>	English is widespread through the internet and other electronic shopping websites .	4.09	0.83	81.82	Very high
<b>6</b>	<b>17</b>	English through electronic tools meet with globalization ..	4.05	0.74	80.91	Very high
<b>7</b>	<b>19</b>	Modern office tools require good English .	4.01	0.72	80.23	Very high
<b>8</b>	<b>16</b>	Good use of English through electronic programs is important for communicating with customers .	3.93	0.88	78.64	High
<b>9</b>	<b>21</b>	Majority of computerized programs at the bank I work in are prepared in English .	3.61	1.09	72.27	high
<b>10</b>	<b>11</b>	English is vital communication tool between the customer and the bank .	3.43	1.18	68.64	medium
<b>11</b>	<b>12</b>	English is vital communication tool between the bank and the local society ..	3.23	1.09	64.55	medium
		<b>Total Score</b>	<b>3.94</b>	<b>0.50</b>	<b>78.80</b>	<b>high</b>

Table(2) shows that extent of importance is (very high) for items (13,14,15,17,18,19,20) which is (80% or more) while it is (high) for the items (16,21); where percentage of response ranged between (70%-79.9%) and it is (medium) for the items (11,12) with a percentage of response between (60%-69.9%). Concerning the total degree for the relationship between English and modern electronic requirements, the extent of importance is (high) with a percentage of response (78%-80%) which means that the relationship between English language and modern electronic administration requirements is highly developed and appreciated and well rewarded by Palestinian banks' employees despite the arabisation of software's used at their niches as most programs and software's are originally English , which requires employees to be qualified users of English in order to deal with those software's and electronic administration tools and aids as well.

**Third Question:** Challenges that bank employees face in using English language

**TABLE THREE:**

**Arithmetic averages, standard deviation, and percentage and the degree of importance to Challenges that bank employees face in using English language**

Rank	Item no. in the questionnaire	Challenges that bank employees face in using English language	Mean	St.d	%	degree importance
1	22	Lack of English practice at my work environment .	4.15	0.67	82.95	very high
2	26	English is considered minor and unnecessary in the bank's various dealings .	3.93	0.81	78.64	High
3	23	Lack of conducting	3.89	0.92	77.73	High
4	27	Communication and connection between the bank's administrator and employees don't occur in English .	3.88	0.96	77.50	high
5	29	High price of English courses prevents employees from having them .	3.64	1.03	72.73	high
6	24	English learning workshops by the bank administration.	3.48	1.07	69.55	medium
7	25	Ability in using English is not a criteria of promotion at the bank .	3.28	1.02	65.68	medium
8	28	Communication and connection between employees themselves don't occur in English .	3.11	1.07	62.27	medium
		<b>College class</b>	<b>3.67</b>	<b>0.54</b>	<b>73.40</b>	<b>high</b>

Table(3) shows that extent of importance is (very high) for item (22) which is (82.95%) while it is (high) for the items (23,26,27,29); where percentage of response ranged between (70%-79.9%) and it is (medium) for the items (24,25,28) with a percentage of response between (60%-69.9%). Concerning the total degree for the challenges that bank employees face in using English language ,the extent of importance is (high) with a percentage of response (73.40%).

They see that most bank dealers or stockholders ,customers, job colleagues, or bank administration itself don't use English in their dealings with the bank .Also they agreed that courses conducted by banks' administrations are in Arabic language not English; in addition to the fact that English competency is not within the criteria of promotion .

**Fourth Question:** Bank administration belief in English language for business

**TABLE FOUR:**

**Arithmetic averages, standard deviation, and percentage And the degree of importance to Bank administration belief in English language for business.**

Rank	Item no. in the questionnaire	Bank administration belief in English language for business .	Mean	St.d	%	degree importance
1	30	Bank administration highly appreciates using English at various aspects of work .	3.67	1.03	73.41	high
2	34	Among the criteria that the Bank administration cares in choosing the employees in English fluency .	3.51	1.08	70.23	high
3	31	Bank administration distinguishes the employee who is fluent in English positively .	3.44	1.07	68.86	medium
4	35	Bank administration gives high importance for marketing it's services electronically via social communication websites .	3.36	1.15	67.27	medium
5	32	Bank administration carries out English language learning courses for the employees regularly .	3.17	1.21	63.41	medium
6	33	The official language of communication between the bank , customers ,and the surrounding environment is English .	2.75	1.27	55.00	low
		<b>College class</b>	<b>3.32</b>	<b>0.86</b>	<b>66.40</b>	medium

Table(4) shows that extent of importance is ( high) for items (30,34) which is (70%-79.9%) while it is (medium) for the items (31,32,35); where percentage of response ranged between (60%-69.9%) and it is (low) for the item (33) with a percentage of response (55%). Concerning the total degree for bank administration belief in English language for business ,the extent of importance is (medium) with a percentage of response (66.40%).

It is clear that respondents highly believe in banks administrations awareness of the importance of English and its use in business ;on the other hand, their responses were (low) on item(33) that bank administrations use English as official language in dealing with customers and rounding environment at the bank ,and this is natural in Palestinian banks that work in Arabic speaking society ,so the total response for this field is medium which is natural also.

### RESULTS OF THE FIRST HYPOTHESIS

There are no significant differences at level ( $\alpha \leq 0.05$ ) in the extent of the importance of English for commercial banks in Tulkarm, depending on the language of study variable.

To examine the hypothesis T-test for two independent groups was used . Results are shown in table (5)

#### TABLE FIVE:

**Test table of the extent of the importance of English for commercial banks in Tulkarm, according to language of study variable**

language Areas	Arabic No.=58		English No.=30		T value	sig
	mean	St.d	mean	St.d		
The extent to which the bank employees are aware of the importance of English	3.82	0.71	4.03	0.59	1.40	0.16
The relationship between English and modern electronic administration requirements .	3.88	0.49	4.05	0.52	1.49	0.14
Challenges that bank employees face in using English language	3.65	0.48	3.71	0.65	0.49	0.63
Bank administration belief in English language for business .	3.28	0.85	3.40	0.89	0.64	0.53
<b>Total degree</b>	<b>3.71</b>	<b>0.43</b>	<b>3.86</b>	<b>0.45</b>	<b>1.50</b>	<b>0.14</b>

The critical value of  $t = 2$  ( $\alpha \leq 0.05$ )

It is shown in table (5) that calculated (t) for the fields ( the extent to which the bank employees are aware of the importance of English, the relationship between English and modern electronic administration requirements, challenges that bank employees face in using English language, banks' administrations belief in English language for business and the total degree was as follows:(1.40,1.49,0.49,0.64,0.15) and all these values are less than the critical value (2) which means that there are no significant differences ( $\alpha \leq 0.05$ ) in Tulkarm banks' employees' attitudes

towards the extent of importance of English language according to language of study variable and on these fields . Then (Null hypothesis ) is taken into consideration here. The researchers justify that by showing that employees' awareness of the importance of English as an international language in an era of globalisation and communication development ,and its high importance for business success and for achieving the widest participation in the global market which forms competitive feature for establishments whatever nature of business they have.

### Results of second hypothesis

There are no significant differences at level ( $\alpha \leq 0.05$ ) of the extent of the importance of English for commercial banks in Tulkarm, depending on the age variable.

To examine the hypothesis,(Anova) test was used . Results of table (6) shows that

**TABLE SIX:**

**The results of the analysis of variance of the importance of English for commercial banks in Tulkarm, according to age variable**

Areas	Source of variation	Degrees of freedom	Total square deviations	Average deviation	F value	Sig
The extent to which the bank employees are aware of the importance of English	Between groups	2	2 440	1 220	2.82	<b>0.07</b>
	Within groups	85	36.827	0.433		
	Total	87	39.267			
The relationship between English and modern electronic administration requirements .	Between groups	2	1 157	0.579	2.34	<b>0.10</b>
	Within groups	85	20.976	0.247		
	Total	87	22.133			
Challenges that bank employees face in using English language	Between groups	2	1 094	0.547	1.92	<b>0.15</b>
	Within groups	85	24.251	0.285		
	Total	87	25.345			
Bank administration belief in English language for business .	Between groups	2	4 115	2 057	2.88	<b>0.06</b>
	Within groups	85	60.643	0.713		

	Total	87	64.758			
Total degree	Between groups	2	1 617	0.809	4.49	<b>0.01 *</b>
	Within groups	85	15.326	0.180		
	Total	87	16.943			

Critical value of F (3.11)

\*Sig. at the level of 5%

It is shown from table (6) that the F value for calculated fields (The extent to which the bank employees are aware of the importance of English , The relationship between English and modern electronic administration requirements. , Challenges that bank employees face in using English language , Bank administration belief in English language for business . ) Were respectively (2.82, 2.34, 1.92, 2.88) and all these values are smaller than the indexed value (3.11) then it is clear that there are no significant differences at level ( $\alpha \leq 0.05$ ) in The importance of English for commercial banks in Tulkarm, according to the age variable and on those areas, thereby taking the null hypothesis on the premise that there are no significant differences, while the value of the calculated area (total degree) is (4.49) and this value is greater than value indexed (3.11) so it is clear that there are significant differences at level ( $\alpha \leq 0.05$ ) of the importance of English for commercial banks in Tulkarm, according to age variable and on this area , And thus we reject null hypothesis and take the alternative assumption that there are significant differences. To determine for the sake of whom were the differences ,the researcher used LSD test results were as follows:

Total degree

**TABLE (6.1)**

Results of LSD test between means for the importance of English for Tulkarm banks employees according to age variable

Age	20-30	30-40	Older than 40
20-30		<b>0.19</b>	<b>*0.33</b>
30-40			<b>0.14</b>
Older than 40			

It is clear from table (6.1) that:

- There are significant differences at ( $\alpha \leq 0.05$ )

- (20-30) and (older than 40) for the sake of (older than 40)

-No statistical differences at the same level between other groups

The researchers return that to the fact that this age has its own experience which is longer than the others ,and more awareness for the importance of using English in banks

Results related to the third hypothesis which says:

- there are no significant differences at( $\alpha \leq 0.05$ ) in the importance of English for Tulkarm banks' employees according to level of education variable

In order to test this hypothesis ANOVA test was used . Means will be shown in table (7) while table (7.1) will show ANOVA results:

### TABLE SIX

Means for the importance of English for Tulkarem banks employees according to level of education

<b>Education level</b>	<b>Fields</b>	<b>Diploma or less NO.= 23</b>	<b>Bachelor 60 NO.=</b>	<b>Master or higher NO.= 5</b>
	The extent to which the bank employees are aware of the importance of English	<b>3.62</b>	<b>4.02</b>	<b>3.62</b>
	The relationship between English and modern electronic administration requirements .	<b>3.88</b>	<b>3.98</b>	<b>3.69</b>
	Challenges that bank employees face in using English language	<b>3.63</b>	<b>3.69</b>	<b>3.60</b>
	Bank administration belief in English language for business .	<b>3.41</b>	<b>3.26</b>	<b>3.57</b>
	<b>Total degree</b>	<b>3.67</b>	<b>3.80</b>	<b>3.63</b>

**Table (7.1)****ANOVA results for the importance of English for Tulkarem banks employees according to level of education**

<b>Education level fields</b>	<b>Source of variation</b>	<b>Level indication</b>	<b>F value</b>	<b>Average deviation</b>	<b>Total square deviations</b>	<b>Sig</b>
The extent to which the bank employees are aware of the importance of English	Between groups	2	<b>3.058</b>	<b>1.529</b>	<b>3.59</b>	<b>*0.03</b>
	Within groups	85	<b>36.209</b>	<b>0.426</b>		
	Total	87	<b>39.267</b>			
The relationship between English and modern electronic administration requirements .	Between groups	2	<b>0.510</b>	<b>0.255</b>	<b>1.00</b>	<b>0.37</b>
	Within groups	85	<b>21.623</b>	<b>0.254</b>		
	Total	87	<b>22.133</b>			
Challenges that bank employees face in using English language	Between groups	2	<b>0.083</b>	<b>0.042</b>	<b>0.14</b>	<b>0.87</b>
	Within groups	85	<b>25.262</b>	<b>0.297</b>		
	Total	87	<b>25.345</b>			
Bank administration belief in English language for business	Between groups	2	<b>0.662</b>	<b>0.331</b>	<b>0.44</b>	<b>0.65</b>
	<b>Within groups</b>	<b>85</b>	<b>64.095</b>	<b>0.754</b>		
	<b>Total</b>	<b>87</b>	<b>64.758</b>			
<b>Total degree</b>	<b>Between groups</b>	<b>2</b>	<b>0.397</b>	<b>0.199</b>	<b>1.02</b>	<b>0.37</b>
	<b>Within groups</b>	<b>85</b>	<b>16.546</b>	<b>0.195</b>		
	<b>Total</b>	<b>87</b>	<b>16.943</b>			

- Critical Value of F (3.11)
- Significant at 5% level

It is clear from the table(7.1) that the calculated F value for (The relationship between English and modern electronic administration requirements , Challenges that bank employees face in using

English language ,bank administration belief in English language for business, and total degree) was respectively (1.00, 0.14, 0.44, 1.02) all these values are less than the critical value, thus, it is clear that there are no significant differences at 5% level in the importance of English for Tulkarem banks employees according to the level of education. Null hypothesis is adopted here then, while the F value for the aspect (the extent to which the bank employees are aware of the importance of English ) was (3.59) which is greater than (3.11) thus there are significant differences at 5% for the importance of English for Tulkarem banks employees according to age variable on this field ,thus, null hypothesis is rejected. To determine for the sake of whom were the differences, the researchers used LSD test for comparisons between means . Results were as follows:

The extent to which the bank employees are aware of the importance of English

**TABLE (7.2)**

LSD results for the importance of English for Tulkarem banks employees according to their education level

<b>Level of education</b>	<b>Deploma or less</b>	<b>B.A</b>	<b>M.A or above</b>
Deploma or less		<b>*0.40-</b>	<b>0.01</b>
B.A			<b>0.40</b>
M.A or above			

It is clear from table (7.2) that : - There are significant differences at 5% between deploma or less and B.A for the sake of B.A

There are no significant differences between other groups.-

Fifth: results related to the forth hypothesis: There are no significant differences at ( $\alpha \leq 0.05$ ) in the importance of English for Tulkarem banks employees according to experience variable: in order to test the hypothesis ANOVA test was used as table (8) shows means while table (8.1) shows ANOVA results

**TABLE (8)**

<b>Experience</b>	<b>Less than 5 years NO.=41</b>	<b>6-10 NO.=16</b>	<b>More than 10 years NO.=31</b>
The extent to which the bank employees are aware of the importance of English	<b>4.16</b>	<b>3.64</b>	<b>3.68</b>
The relationship between English and modern electronic administration requirements .	<b>4.07</b>	<b>3.86</b>	<b>3.81</b>
Challenges that bank employees face in using English language	<b>3.81</b>	<b>3.59</b>	<b>3.52</b>
Bank administration belief in English language for business .	<b>3.58</b>	<b>3.11</b>	<b>3.08</b>
<b>Total degree</b>	<b>3.95</b>	<b>3.61</b>	<b>3.58</b>

**TABLE (8.1)**

ANOVA test results for the importance of English for Tulkarm banks employees according to experience variable

Experience Fields	Source of variation	Level indication	F value	Average deviation	Total square deviations	Sig
The extent to which the bank employees are aware of the importance of English	Between groups	2	<b>5.376</b>	<b>2.688</b>	<b>6.74</b>	<b>*0.002</b>
	Within groups	85	<b>33.891</b>	<b>0.399</b>		
	Total	87	<b>39.267</b>			
The relationship between English and modern electronic administration requirements .	Between groups	2	<b>1.364</b>	<b>0.682</b>	<b>2.79</b>	<b>0.07</b>
	Within groups	85	<b>20.769</b>	<b>0.244</b>		
	Total	87	<b>22.133</b>			
Challenges that bank employees face in using English language	Between groups	2	<b>1.677</b>	<b>0.839</b>	<b>3.01</b>	<b>0.055</b>
	Within groups	85	<b>23.668</b>	<b>0.278</b>		
	Total	87	<b>25.345</b>			
Bank administration belief in English language for business.	Between groups	2	<b>5.331</b>	<b>2.665</b>	<b>3.81</b>	<b>*0.03</b>
	Within groups	85	<b>59.427</b>	<b>0.699</b>		
	Total	87	<b>64.758</b>			
Total degree	Between groups	2	<b>2.935</b>	<b>1.467</b>	<b>8.90</b>	<b>*0.000</b>
	Within groups	85	<b>14.009</b>	<b>0.165</b>		
	Total	87	<b>16.943</b>			

\*Critical Value of F (3.11)

\*Significant at 5% level

it is clear from table (8.1) that the calculated F value for aspects (The relationship between English and modern electronic administration requirements, challenges that bank employees face in using English) was respectively (2.79, 3.01) and all these results are less than (3.11) so it is

clear there are no significant differences at 5% in the importance of English for Tulkarem banks employees according to experience variable on these aspects. Thus null hypothesis is adopted. While the calculated F value for the aspects( the extent to which the banks employees are aware of the importance of English ,bank administrations belief in English language for business, and total degree) was respectively (6.74,3.81,8.90) and all these values are greater than (3.11) thus there are significant differences for the importance of English for Tulkarem banks employees according to experience variable on these aspects. Then null hypothesis is rejected.

To determine for the sake of whom are the differences the researchers used LSD test for post comparisons between means. Results were as follows:

- 1) The extent to which the bank employees are aware of the importance of English

**TABLE(8.2)**

**LSD results for the importance of English for Tulkarem banks employees according to their experience level**

<b>experience</b>	<b>Less than 5 years</b>	<b>6-10</b>	<b>More than 10 years</b>
Less than 5		<b>*0.52</b>	<b>*0.48</b>
6-10			<b>0.04-</b>
More than 10			

It is clear from table (8.2) that : - There are significant differences at 5% between less than 5 years and 6-10 for the sake of less than 5 years

- between less than 5 years and more than 10 years for the sake of less then 5 years. That may be explained by saying that this period(less than 5) will be at its utmost activity and energy and tries firmly to prove its ability and personality also by owning distinctive skills.

There are no significant differences between other groups.-

- 2) Bank administration belief in English language for business .

**TABLE (8.3)**

**LSD results for the importance of English for Tulkarem banks employees according to experience variable**

<b>experience</b>	<b>Less than 5</b>	<b>6-10</b>	<b>More than 10</b>
Less than 5		<b>0.47</b>	<b>*0.51</b>
6-10			<b>0.04</b>
More than 10			

It is clear from table (8.3) that : - There are significant differences at 5% between less than 5 years and more than 10 for the sake of less than 5 years.

There are no significant differences between other groups

3) Total degree

**TABLE (8.4)**

LSD results for the importance of English for Tulkarem banks employees according to experience variable

<b>experience</b>	<b>Less than 5 years</b>	<b>6-10</b>	<b>More than 10 years</b>
Less than 5		<b>*0.35</b>	<b>*0.38</b>
6-10			<b>0.03</b>
More than 10			

It is clear from table (8.4) that : - There are significant differences at 5% between less than 5 years and 6-10for the sake of less than 5 years

- between less than 5 years and more than 10 years for the sake of less then 5 years. That may be explained by saying that this period(less than 5) will be at its at most activity and energy and tries firmly to prove its ability and personality also by owning distinctive skills.

There are no significant differences between other groups.-

**Results related to fifth hypothesis**

There are no significant differences at 5% in the importance of English for Tulkarem banks employees according to university variable: in order to test the hypothesis ANOVA test was used as table( 9) shows means while table (9.1) shows ANOVA results

**TABLE( 9)**

Means for the importance of English for Tulkarem banks employees according to university variable

<b>University</b>	<b>Local NO.= 59</b>	<b>Arabic NO.= 26</b>	<b>Foreign NO.= 3</b>
<b>Fields</b>			
The extent to which the bank employees are aware of the importance of English	<b>4.04</b>	<b>3.62</b>	<b>3.50</b>
The relationship between English and modern electronic administration requirements .	<b>4.01</b>	<b>3.79</b>	<b>3.82</b>
Challenges that bank employees face in using English language	<b>3.69</b>	<b>3.67</b>	<b>3.29</b>
Bank administration belief in English language for business	<b>3.42</b>	<b>3.18</b>	<b>2.61</b>
Total degree	<b>3.84</b>	<b>3.61</b>	<b>3.40</b>

**TABLE(9.1)**

ANOVA test results for the importance of English for Tulkarem banks employees according to university variable

<b>University Fields</b>	<b>Source of variation</b>	<b>Level of indication</b>	<b>F value</b>	<b>Average deviation</b>	<b>Total square deviations</b>	<b>Sig</b>
The extent to which the bank employees are aware of the importance of English	Between groups	2	<b>3.695</b>	<b>1.848</b>	<b>4.42</b>	<b>*0.02</b>
	Within groups	85	<b>35.572</b>	<b>0.418</b>		
	Total	87	<b>39.267</b>			
The relationship between English and modern electronic administration requirements .	Between groups	2	<b>0.950</b>	<b>0.475</b>	<b>1.91</b>	<b>0.16</b>
	Within groups	85	<b>21.183</b>	<b>0.249</b>		
	Total	87	<b>22.133</b>			
Challenges that bank employees face in using English language	Between groups	2	<b>0.450</b>	<b>0.225</b>	<b>0.77</b>	<b>0.47</b>
	Within groups	85	<b>24.895</b>	<b>0.293</b>		
	Total	87	<b>25.345</b>			
Bank administration belief in English language for business .	Between groups	2	<b>2.556</b>	<b>1.278</b>	<b>1.75</b>	<b>0.18</b>
	Within groups	85	<b>62.202</b>	<b>0.732</b>		
	Total	87	<b>64.758</b>			
Total degree	Between groups	2	<b>1.404</b>	<b>0.702</b>	<b>3.84</b>	<b>*0.03</b>
	Within groups	85	<b>15.539</b>	<b>0.183</b>		
	Total	87	<b>16.943</b>			

\*Critical Value of F (3.11)

\*Significant at 5% level

It is clear from table (9.1) that F value for aspects (The relationship between English and modern electronic administration requirements, challenges that bank employees face in using English, bank administration belief in English language for business) was respectively (1.91, 0.77, 1.75) and all these results are less than the critical value (3.11) thus it is clear there are no significant differences at 5% in the importance of English for Tulkarem banks employees according to experience variable on these aspects. Thus null hypothesis is adopted. While the calculated T value for the aspects( the extent to which the banks employees are aware of the importance of English ,bank administrations and total degree) was respectively (4.42, 3.84) and all these values are greater than critical value (3.11) thus there are significant differences for the importance of English for Tulkarem banks employees according to university variable on these aspects. Then null hypothesis is rejected.

To determine for the sake of whom are the differences, the researchers used LSD test for post comparisons between means. Results were as follows:

- 1) The extent to which the bank employees are aware of the importance of English

**TABLE (9.2)**

**LSD results for the importance of English for Tulkarem banks employees according to university variable**

<b>university</b>	<b>Local</b>	<b>Arabic</b>	<b>Foreign</b>
local		<b>*0.42</b>	<b>0.54</b>
Arabic			<b>0.12</b>
foreign			

It is clear from table (9.2) that : - There are significant differences at 5% between local and Arabic universities for the sake of local universities.

There are no significant differences between other groups-

- 2) Total degree:

**TABLE (9.3)**

**LSD results for the importance of English for Tulkarem banks employees according to university variable**

<b>university</b>	<b>local</b>	<b>Arabic</b>	<b>Foreign</b>
local		<b>*0.42</b>	<b>0.44</b>
Arabic			<b>0.21</b>
foreign			

It is clear from table (9.3) that : - There are significant differences at 5% between local and Arabic universities for the sake of local universities.

There are no significant differences between other groups-

The researchers return that to the fact that Palestinian universities are aware of the value of English language as a passport for success in the modern administrative environment since it is considered as the best way for effective communication in job market and its needs in the age of globalization and technological development.

results related to sixth hypothesis:

There are no significant differences at ( $\alpha \leq 0.05$ ) in the importance of English for Tulkarem banks employees according to English proficiency variable: in order to test the hypothesis ANOVA test was used as table(10) shows means while table (10.1) shows ANOVA results

**TABLE (10)**

Means for the importance of English for Tulkarem banks employees according to English proficiency variable

<b>English proficiency</b> <b>Fields</b>	<b>Very good</b> <b>NO.=30</b>	<b>good</b> <b>NO.=41</b>	<b>accepted</b> <b>NO.=17</b>
The extent to which the bank employees are aware of the importance of English	<b>3.84</b>	<b>3.97</b>	<b>3.82</b>
The relationship between English and modern electronic administration requirements .	<b>3.90</b>	<b>4.04</b>	<b>3.77</b>
Challenges that bank employees face in using English language	<b>3.70</b>	<b>3.60</b>	<b>3.76</b>
Bank administration belief in English language for business .	<b>3.19</b>	<b>3.29</b>	<b>3.60</b>
Total degree	<b>3.72</b>	<b>3.79</b>	<b>3.75</b>

**TABLE NO. (10.1)**

**ANOVA test results for the importance of English for Tulkarem banks employees according to English proficiency variable.**

<b>English proficiency Fields</b>	<b>Source of variation</b>	<b>Level indication</b>	<b>F value</b>	<b>Average deviation</b>	<b>Total square deviations</b>	<b>Sig</b>
The extent to which the bank employees are aware of the importance of English	Between groups	2	<b>0.424</b>	<b>0.212</b>	<b>0.46</b>	<b>0.63</b>
	Within groups	85	<b>38.843</b>	<b>0.457</b>		
	Total	87	<b>39.267</b>			
The relationship between English and modern electronic administration requirements .	Between groups	2	<b>0.967</b>	<b>0.483</b>	<b>1.94</b>	<b>0.15</b>
	Within groups	85	<b>21.166</b>	<b>0.249</b>		
	Total	87	<b>22.133</b>			
Challenges that bank employees face in using English language	Between groups	2	<b>0.368</b>	<b>0.184</b>	<b>0.63</b>	<b>0.54</b>
	Within groups	85	<b>24.977</b>	<b>0.294</b>		
	Total	87	<b>25.345</b>			
Bank administration belief in English language for business .	Between groups	2	<b>1.817</b>	<b>0.909</b>	<b>1.23</b>	<b>0.30</b>
	Within groups	85	<b>62.940</b>	<b>0.740</b>		
	Total	87	<b>64.758</b>			
Total degree	Between groups	2	<b>0.101</b>	<b>0.051</b>	<b>0.26</b>	<b>0.78</b>
	Within groups	85	<b>15.539</b>	<b>0.198</b>		
	Total	87	<b>16.943</b>			

\*Critical Value of F (3.11)

\*Significant at 5% level

It is clear from table (10.1) that F value for aspects ( the extent to which Tulkarem banks employees are aware of the importance of English, The relationship between English and modern electronic

administration requirements, challenges that bank employees face in using English, bank administration belief in English language for business and total degree) was respectively (0.46, 1.94, 0.63, 1.23, 0.26) and all these results are less than critical value (3.11) thus it is clear there are no significant differences at 5% in the importance of English for Tulkarem banks employees according to experience variable on these aspects. So null hypothesis is adopted.

## **CONCLUSION: FINDINGS AND RECOMMENDATIONS**

From the previous survey for the importance of mastering English in banks' environments ,through which we may find an urgent need for English in dealing with foreign customers, understanding new electronic administration requirements, and dealing with English documents and endorsements and getting use of foreign experience in developing banks' work, we can interfere the high awareness for the need of English at bank's environment among banks of Tulkarm district employees.

According to the results of empirical studies which have shown high importance for English language in commercial sector and bank works , the researchers hope that this study will contribute to the awareness of bank administrators and employees towards a vital skill that develops bank works in the broadest sense of the word , achieves a competitive edge for banks that gain English proficiency at their work, in addition to capturing a remarkable position in worldwide commerce market . Also , it adds to the responsible' awareness towards supplying English courses and syllabuses that serve to use English effectively in all aspects including politics and culture.

All that previously mentioned have led the researchers to recommend the following:

- 1- Banks' administrations should give high importance for English Language fluency as an important criteria for choosing bank employees in various fields of work.
- 2- There should be English courses sponsored by banks' administration to be given for employees to enhance their ability to use English with others fluently.
- 3- A system of reinforcement for taking these courses and developing English use ability should be accredited and considered as an urgent requirement for the bank.
- 4- Preparing studies related to the same topic that may add more for the field knowledge.

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