

## NEEDS ANALYSIS ON ENGLISH PROFESSIONAL SKILLS FOR STUDENTS OF ISLAMIC BANKING DEPARTMENT

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### ABSTRACTS

This research aims to identify professional English language skill requirements for students in Islamic Banking program and to propose an optimal English learning concept tailored for students at UIN Fatmawati Sukarno Bengkulu. The goal is to adequately address the professional needs of students in their future work environments. Employing a qualitative approach, the study involved interviews with Islamic Banking students, Islamic Banking lecturers, stakeholders from the Islamic Banking authority in Bengkulu Province, and English lecturers. The findings indicate that English proficiency is crucial for Islamic Banking students, as their future professions involved using English banking terminology and meeting requirements for advancement to managerial positions. Communication targets in the professional realm encompass correspondence, banking applications, managerial-level managers, and handling foreign customers. English language situations in banking affairs predominantly occur at the managerial level, involving transaction handling in large and foreign companies, report preparation, and central-level reporting processes. A learning situation analysis reveals that proficiency in all English language skills is imperative in the profession within Islamic financial institutions. Considering the workplace needs in Islamic Banking institutions, the ideal English learning concept involves mastering language elements and skills, coupled with activities supporting productive professional communication through authentic audio-visual teaching materials. Learning activities span from listening and learning Islamic Banking vocabulary to practicing their use in dialogues and delivering presentations in English. Employing communicative learning methods, peer learning, and role play is essential to motivate students to regularly practice English and become accustomed to it, as well as the use of constructivism learning models.

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### INTRODUCTION

Foreign language learning in specialized study programs, such as Sharia Banking, must involve an analysis of students' communication needs. English lecturers in specialized study programs need to consider the concept of English language learning in specific contexts, teaching materials that align with the scientific field being studied, and the appropriate use of

language in every learning activity to support students' English skills. This aligns with Navarro's view that English for Specific Purposes (ESP) must correspond to curriculum goals, modeled in the form of standard competencies, basic competencies, and learning indicators (Blanco et al., 2024). In the context of ESP teaching, English is not only for current needs but also for future employment purposes (Cunningham, 2015; Martín-González and Chaves-Yuste, 2024). Therefore, the accuracy in using teaching materials in the Sharia Banking Program that align with students' needs based on their future job contexts is crucial, as it will help students pursue their future professions as Sharia Bankers after completing their education.

Research on English for Specific Purposes (ESP) has been a focus for many researchers previously. For instance, Asrifan, A., Vargheese, K. J., Syamsu, T., & Amir (2020) conducted a study titled "ESP Course Design: The Need Analysis on Tourism Department in Indonesia Vocational High Schools." The results of this study indicated that the content to be included in the English materials for the tourism program at SMKN 1 Pangsid in Sidenreng Rappang Regency includes speaking and pronunciation skills, the use of video and image media, and question-and-answer techniques in teaching. The English materials consist of several speaking practice presentations, many videos for listening, speaking, and reading, readings and documents, and information that tourism program students need to know.

Additionally, Syakur, Zainuddin, and Hasan (2016) conducted ESP research titled "Needs Analysis English for Specific Purposes (ESP) for Vocational Pharmacy Students." Their findings indicated that the English content in the pharmacy study program includes active communication skills, grammar, reading ability, basic pharmacy materials, prescription pharmacy, health and medication, healthy lifestyle, and microbiology and pharmacy. These topics are integrated into learning activities using methods such as crosswords, content dialogues, and multiple-choice questions.

Pranoto and Suprayogi (2020) also conducted ESP research titled "A Need Analysis of ESP for Physical Education Students in Indonesia." The findings indicated that the needs of physical education students include English for sports journalism and English for athletes, referees, or professional coaches. From the lecturers' perspective, students' speaking and writing abilities need to be well developed to compete internationally as professional athletes, coaches, journalists, and others. This research highlights the importance of ESP for physical education students.

In a broader context, previous research indicates that the need for ESP varies significantly depending on the field of study and the targeted profession. This underscores the importance of specific needs analysis in designing ESP programs, including in the field of Sharia Banking. In this field, English language skills relevant to future job contexts are crucial to support the professional success of students as Sharia bankers. This research aims to fill the gap in the literature by focusing on the specific needs of Sharia Banking students and how instructional materials can be tailored to meet these needs based on an in-depth analysis of their professional contexts.

Although the development of English for Specific Purposes (ESP) teaching in Indonesia is ongoing, there is a significant gap in its implementation. Most instructors still rely on teaching English for General Purposes (EGP) rather than adapting their teaching to the specific needs of various professional or academic contexts (Ouarniki, 2019). This trend persists even in specialized study programs, where the primary focus of English language instruction often lies in achieving general language proficiency and passing exams. Such an

approach does not align with the professional or academic needs of students, indicating a mismatch between teaching practices and the expected goals of ESP education (Fadlia et al., 2020; Bolton and Jenks, 2022).

In the context of Sharia Banking, this gap becomes even more apparent. Instructors often use instructional materials that do not reflect the specific requirements of an ESP framework tailored to Sharia Banking. The main issue lies in the lack of relevance in the teaching content, which fails to meet the specific needs of students aspiring to pursue careers in this field (Hyland, 2006; Putri, 2018; Tërnavá-Osmani and Brestovci, 2024). This highlights a significant disparity between classroom instruction and the practical language skills required for success in the Sharia Banking sector. Therefore, there is a pressing need for deeper research to bridge this gap.

Furthermore, the general approach to ESP teaching requires substantial improvement to better support student success. Mačianskienė and Bijeikienė (2018) emphasize the need for improvements in ESP teaching methods to encourage active student engagement through effective and relevant activities. ESP teaching methodology should be tailored and functional, enabling instructors to motivate students and provide opportunities for collaborative work and the integration of Information and Communication Technology (ICT) (Belabcir, 2024; Dudley-Evans T and St.John, 1998; Kakoulli-Constantinou, 2021).

In a broader context, previous studies have shown that the need for ESP varies significantly depending on the field of study and the targeted profession, emphasizing the importance of specific needs analysis. In the field of Sharia Banking, English language skills that are relevant to future job contexts are crucial to support students' professional success as Sharia bankers. This research aims to fill the gap in the literature by focusing on the specific needs of Sharia Banking students and how instructional materials can be tailored to meet these needs based on an in-depth analysis of their professional contexts. This research contributes new knowledge by demonstrating the importance of contextualizing ESP instructional materials in Sharia Banking programs, ultimately enhancing the relevance and effectiveness of English language teaching in this field.

Conducting this research is crucial as it will make a significant contribution to improving the quality of teaching English for Specific Purposes (ESP) in the field of Sharia Banking. Through in-depth analysis of communication needs and the development of contextual instructional materials, this research can help bridge the gap between classroom instruction and the skills required in the workplace. This more specific and relevant approach will not only enhance students' overall English language skills but also better prepare them for their professional careers as Sharia bankers. Furthermore, this research aligns with the views of Esp et al. (2024) and Martín-González and Chaves-Yuste (2024), emphasizing the importance of ESP that aligns with curriculum goals and students' future needs. Thus, this research will not only fill gaps in the literature but also provide a strong foundation for curriculum improvement and ESP teaching methods in Indonesia, particularly in Sharia Banking study programs.

This research will be conducted with the aim of analyzing students' communication needs, identifying the English language skills required in the context of their future careers as Sharia bankers. The results of this research are expected to determine the professional English language proficiency needs and offer an ideal concept of English language learning for students in the Sharia Banking study program at UIN Fatmawati Sukarno Bengkulu, thereby fulfilling the professional needs aspect related to students' future work environments.

Thus, this research aims to bridge the gap between classroom instruction and professional needs in the field, as well as make a significant contribution to improving ESP curriculum in Indonesia.

## RESEARCH METHOD

### Research Design

This study used a qualitative method, research that focuses on the quality of a particular activity that investigates the quality of relationships, activities, situations, or materials (Fraenkel et al., 2012). Through qualitative methods, researchers can learn the meaning of a real condition and provide insight into emerging concepts to explain human social behavior, and try to use multiple sources of evidence rather than relying on just one source (Yin, 2011). Thus, it can be limited to collecting data that is natural by using various data sources and processes of meaning through holistic participant responses (Creswell, 2014).

### Research Subject

The participants of this study comprised individuals affiliated with the Islamic Banking program of UIN Fatmawati Sukarno Bengkulu and Islamic Banking field work.

Table 1  
Research Subjects

No.	Subjects	Number of Subject
1	Islamic Banking students	30
2	Head of Islamic Banking study program	1
3	Lecturers of Islamic Banking study program	5
4	The authorities of the Bengkulu Islamic Bank/financial institution/Stakeholders.	5
5	English lecturers	3
Total number of the research subjects		44

The study encompassed a total of 44 individuals, consisting of Islamic Banking students, the Head of Islamic Banking study program, lecturers, authorities from the Bengkulu Islamic Bank/financial institution, stakeholders, and English lecturers, as detailed in Table 1.

### Instruments

Instrument employed in this study consisted of structured interviews conducted by the primary researcher, guided by carefully crafted interview protocols. These interviews served as the primary means of gathering rich qualitative data pertaining to the professional English communication needs of Islamic Banking students and the associated implications for their future career prospects.

### Data Analysis

In the data collection process, the researcher interviewed all respondents in order to obtain data regarding students' professional English communication needs from the perspective of educational institutions and the world of work. Researchers also interviewed Islamic Banking lecturers who teach in Islamic Banking study programs to clarify the needs of professional English communication for Islamic Banking students which include material and methods. Interviews were also conducted to explore the contribution of these aspects to students' English skills and their real contribution to student professional development in the future work environment. Thus an analysis of the communication needs of the English language profession for Islamic Banking students will be produced in accordance with the demands of the job market/stakeholders.

The interview data underwent transcription and interpretation. Textual data were processed through several stages. First, the data is reduced based on thematic. Second, the level of analysis used is: restatement, description, and interpretation. Third, the analysis technique used is content analysis. Finally, this process yielded the emergence of new meanings.

## **RESEARCH FINDINGS AND DISCUSSION**

### **Research Findings**

#### **1. English Professionals Needs for Students of Islamic Banking**

This section discusses the results of the analysis of target situations involving students, lecturers of the Islamic Banking Study Program, and stakeholders. In target situation analysis, it describes the professional English needs of Islamic Banking Study Program students through interviews. The aspects discussed are the importance of English for Islamic Banking Students, the target of English communication in the world of Islamic Banking, where English is used in the world of work, and situations that require English communication in the world of work.

##### **a. The Importance of English for Islamic Banking Students**

Based on the results of interviews with 5 stakeholders from various Islamic Banks, they have views on the importance of English for Islamic Banking Students.

“In my opinion it is very important, especially for staff with a managerial rank.

We just get promoted, we have to be able to speak English, because we have to present in English, meetings in English. Mastering English is not only to explain to customers but also for rank. Apart from that, there are many terms in Islamic Banking in English. So, students who want to work in banking must know English.” (Respondent 1 Stakeholder, Human Capital Support BTN Syariah; and Respondent 2 Stakeholder, Relationship Manager of Bank Muamalat).

Banking uses most of the terms in English that must be used in every banking activity. Islamic Bank employees are inseparable from understanding English terms and explaining or using these terms to all parties, customers, superiors, and colleagues. Obviously, at least Islamic Bank employees must be literate in English. Then, Managerial level staff must be able to speak English. Even good English skills are a requirement for promotion to manager level. So, mastering English is not only for serving customers, but mastering English is a requirement for promotion or a condition for holding a position at the manager level.

To complete the data, the researcher interviewed 30 students of the Islamic Banking Study Program at UIN Fatmawati Sukarno Bengkulu, most of the students said that:

“English is important for Islamic Banking students to master for several reasons, namely: Work in the banking world is a job serving customers, both local and international customers; make it easier for employees of Islamic Banks or Islamic Financial institutions to understand various foreign terms used by global information media; encourage the business or business to be more advanced; make it easier for employees to continue their education or attend international standard training.”

##### **b. The Target of English Communication in the World of Islamic Banking**

After interviewing 5 stakeholders from various Islamic financial institutions in Bengkulu City, they believed that:

“There are no targets in the Bengkulu area, but for example meetings with superiors we usually use English, meetings and presentations use English.”

(Respondent 1 Stakeholder, Human Capital Support BTN Syariah; Respondent 2 Stakeholder, Relationship Manager of Bank Muamalat; and Respondent 3 Stakeholders, Branch Sales Support at Bank Muamalat).

The target of English communication in the world of Islamic banking is in the following situations: being in a letter; banking applications use English as the command; leadership meetings - conducting communications, meetings, and presentations in English; and interact with Large Companies, Manager Level Management, and Foreign Customers.

### **c. The Utilization of English in Islamic Banking Professional Environment**

Based on the results of interviews with the Islamic Bank authorities, according to them there are three places to use English in banking activities, namely: first, in the correspondence system which includes e-mails, financial reports, and correspondence to the center; second, Board of Directors and GM meetings, both offline and zoom meetings; and third, to be promoted, candidates must be able to speak English.

“Usually emails and correspondence are already in English, besides those also if there are foreign customers or meetings with superiors. Usually in the central area the use of English is used, in Bengkulu at most if there are foreign customers or correspondence to the center. Then the financial reports also use English.” (Respondent 1 Stakeholder, Human Capital Support BTN Syariah; and Respondent 2 Stakeholder, Relationship Manager of Bank Muamalat).

Based on the explanation above, the place of use of English in Islamic Banks is in the correspondence to the center, both correspondence, e-mail, and financial reports. So, the use of the English language is not only limited to serving foreign customers, but in terms of reports, the Islamic Financial Institution has used English, especially reports to the central government. Another place in the use of English as a means of communication is at Board of Directors and GM Meetings and also Zoom Meetings with head office. So English is indeed used for management activities Manager and above. The most important thing is to be promoted must be able to speak English.

### **d. Situations Require English Communication in the Work Field**

Based on the results of interviews with 5 people from the Bengkulu Islamic Bank authorities, they said that there were 4 main situations in the use of English in Islamic Banking activities, namely: Managerial Level Meetings, When Handling foreign customers, preparing and submitting reports, and presentations at the managerial level.

“Usually in meetings or meetings, then if there are foreign customers, we need to use English. For ordinary staff, for example, if there are foreign customers, we need to communicate in a foreign language, then make a financial report, the report will be in English. Then for staff who are already in the managerial stage, usually meetings, meetings, presentations are in English.” (Respondent 1 Stakeholder, Human Capital Support BTN Syariah; Respondent 2 Stakeholder, Relationship Manager of Bank Muamalat; Respondent 3 Stakeholder, Branch Sales Support at Bank Muamalat; Respondent 4 Stakeholders, Staff at BSI, and Respondent 5 Stakeholders, Assistant Financing Service at BTM Syariah).

Based on the opinion of all Bank authorities that English is used in situations relating to banking affairs at the managerial level and handling transactions in large companies and foreign companies only, including preparing reports and reporting processes at the central level, use English.

## **2. An Ideal Concepts of English Learning for Students of Islamic Banking**

This section discusses the results of the analysis of learning situations involving students, Islamic Banking Study Program lecturers, stakeholders, and English lecturers. In this target situation analysis, it describes the ideal concept of offering English language learning for Islamic Banking Study Program students through interviews. Aspects discussed are: English Language Skills Required as Professional Support, English Language Skills that are the Most Difficult for Students to Master, Learning Methods that Students Prefer, Weaknesses in Mastery of Language Elements, Activities that Assist in Learning English,

English Language Skills that Students Must Master Islamic Banking, and effective learning method for Islamic Banking students.

#### **a. English Language Skills Required as Professional Support**

The ability of the English language used in banking activities may differ according to the level of position. However, based on the results of interviews with the Bengkulu Islamic Bank authorities consisting of 5 respondents, they are of the opinion that:

“All skills are needed. Because reading, writing, listening, speaking are components in a performance, so it is needed in becoming an employee, especially if you are already a top-level staff. Everything is because of mutual continuity with each other, we must know how to speak English, then write in English such as for correspondence or making reports and must be a good listener too. Anyway, everything is mandatory.” (Respondent 1 Stakeholder, Human Capital Support BTN Syariah; Respondent 2 Stakeholder, Relationship Manager of Bank Muamalat; and Respondent 3 Stakeholder, Branch Sales Support at Bank Muamalat).

Based on the opinion of the Bengkulu Islamic Bank authorities above, all English skills must be mastered especially for staffs have entered the managerial level. All English skills are mutually sustainable. In one activity such as meetings, giving reports, and presentations in English, we must speak, listen, read, and write. So, all English skills must be mastered to play an active role in work activities in Islamic Banking environment.

#### **b. English Language Skills that are the Most Difficult for Students to Master**

Based on the results of interviews with 30 students of the Islamic Banking Study Program at UIN Fatmawati Sukarno Bengkulu, most students said that listening, speaking, and writing were the most difficult English skills to master.

“Listening was difficult because I was not used to speaking at a speed that was different from that of Indonesians in general, such as English with lots of foreign words and meanings I didn't understand.” (Student Respondents 1, 14, 21, and 27).

The students find listening difficult to master due to several factors, namely: limited mastery of English vocabulary, accent differences between native speakers and teachers or lecturers that students hear when learning English, pronunciation that is much different between pronunciations they usually do with the pronunciation they hear in audio, and students are not used to speaking and listening to English.

“Speaking is difficult for me to master because speaking English is very difficult, writing and pronunciation are much different. I am not confident to speak English in public for fear of mispronunciation which is also wrong in meaning.” (Student Respondents 5, 8, 11, 16, 24 and 30).

The students have difficulty in mastering English-speaking skills because of several factors, namely: the writing of English words is very different from the pronunciation; do not master the important elements in English, namely: Grammar, English vocabulary, and English pronunciation; and rarely practice speaking English either in everyday life or in class.

“I find it difficult to write English because in addition to my inadequate vocabulary mastery, I also don't master English grammar well so I can't string words into sentences let alone into paragraphs.” (Student Respondents 3, 7, 12, 21, and 29).

That the students have difficulty mastering English writing skills because of some factors, namely: not mastering enough vocabulary and understanding good grammar; lack of creativity in developing ideas into a paragraph and lack of understanding regarding the use of standard punctuation in writing.

### c. Learning Methods that Students Prefer

After interviewing 30 Sharia Banking students at UIN Fatmawati Sukarno Bengkulu, they said that the most preferred English learning methods were peer learning and role play.

“Learning English that I like the most is Peer Learning because we can freely share information in working groups and help each other to solve challenges given by lecturers.” (Student Respondents 2, 9, 19, 25, 29 and 30).

“I like learning English when the lecturer uses the Role play method. This method gives my friends and I the opportunity to show our performance in English practice so that we directly experience the uses of English in the right and real context.” (Student Respondents 2, 5, 7, 11, 18, 23, and 28).

Based on the students' explanation above, they like the Peer Learning Method in learning English because they can help each other and have the flexibility to complete assignments given by lecturers and peers so that they can exchange ideas and contribute to each other without feeling awkward; giving them space to practice English repeatedly with their peers without feeling awkward and being able to correct each other directly so that when students appear in front of the lecturer for assessment, they can minimize mistakes; and can train cooperation between students and provide mutual input to peers so that learning becomes more meaningful because students of the same age have no burden to discuss with each other in completing assignments given by lecturers. Then, Role Play Method is also an English learning method that is preferred by Syari'ah Banking students at UIN Fatmawati Sukarno Bengkulu because they feel given the space to show their work in the form of real English conversation applications.

### d. Weaknesses in Mastery of Language Elements

After interviewing 30 Sharia Banking students at UIN Fatmawati Sukarno Bengkulu, it is found that at the level of mastery of language elements, students have difficulties in mastering three language elements which are very important in learning English, namely: grammar, pronunciation, and vocabulary.

Students find it difficult to understand the detailed rules of English grammar which consequently makes it difficult for students to structure the English sentences they will produce. This weakness makes students unable to produce English at the sentence level.

Students find complex problems in mastering English pronunciation, from the sound system of English, which is much different from their mother tongue, fast accent, many sounds that don't exist in Indonesian, written English is so much different from the reading, and lack of assistance from lecturer in terms of learning pronunciation.

Students have complex difficulties in mastering English vocabulary. They have difficulty remembering writing, pronouncing, remembering the meaning, and changing the new English words they encounter. Thus, students have difficulties in getting to know new English vocabulary.

### e. Activities that Assist in Learning English

Based on the results of interviews with 30 Islamic Banking students at UIN Fatmawati Sukarno Bengkulu, they described various activities that helped them learn English. These activities can be summarized in the following activities, namely: listening to songs, watching movies, and Tiktok videos in English; practice with friends, and read books.

“Activities that help in learning English are listening to English songs by listening to and listening to the lyrics of English songs to make me accustomed to pronouncing English words correctly.” (Student Respondents 1, 2, 3, 7, 8, 11, 12, 14, 15, 18, 26, and 30).

Based on the results of interviews with 3 English lecturers who teach at the Islamic Banking study program at UIN Fatmawati Sukarno Bengkulu, they describe various activities that help students learn English:

“Almost all the English lessons that I encountered in class tended to be more about answering questions. My suggestion is that activities that can help Islamic Banking students learn English are productive activities, real activities using authentic learning materials, such as: listening to dialogue regarding banking activities and making the same dialogue and continuing to practice it with classmates.; reading texts and then responding and/or presenting them (Communicative Language Learning); watch videos related to Sharia Banking and then learn vocabulary and apply it in dialogue.” (English Lecturer Respondent 1)

The lecturer above suggested that students be active in carrying out activities that support them in learning English for professional communication in the field of Islamic Banking, namely: activities that are productive in language with authentic teaching materials. Learning activities start from listening, making dialogues and practicing them, conducting presentations in English, learning Islamic Banking English vocabulary through videos, and applying them in dialogues regarding Islamic Banking.

#### **f. English Language Skills that Students Must Master Islamic banking.**

Based on the results of interviews with 3 English lecturers who teach in the Sharia Banking study program at UIN Fatmawati Sukarno Bengkulu, they explained that:

“In order that English mastered by Islamic Banking students at UIN Fatmawati Sukarno Bengkulu to truly become a communication tool that supports their future profession as someone engaged in the world of global banking, they must master English completely, starting from mastering Language elements: pronunciation, vocabulary, and grammar; to Language skills: Listening, speaking, writing, and reading. And don't forget, after learning all of this you must practice a lot everywhere because without practice, it feels like a student will find it difficult to be familiar with communicating in English.” (English Lecturer Respondent 1).

English Lecturer 1 explained that Sharia Banking students at UIN Fatmawati Sukarno Bengkulu must fully master English from mastering the language elements, namely: pronunciation, vocabulary, and grammar to mastering the four English skills, namely: Listening, speaking, writing, and reading . The most important thing is not only mastering the language elements and the four English skills, but consistently practicing English in academic life and daily life is an added value for students because students can get used to English-speaking activities.

#### **g. Effective learning method for Islamic Banking students**

Based on the results of interviews with 3 English lecturers who teach in the Islamic Banking study program at UIN Fatmawati Sukarno Bengkulu, they explained that:

“Communicative Language Method, namely learning with communicative methods so that students practice more English in everyday life and English Banking materials so that they are accustomed to English. For this practice, students can also use the role play method so that they can practice all kinds of dialogue situations in everyday life and the world of banking with peers so that they are familiar with the use of English.” (English Lecturer Respondent 1).

English Lecturer 1 suggests an effective learning method for Islamic Banking students at UIN Fatmawati Sukarno Bengkulu is a Communicative Language Method and Practice in pairs or groups (Role Play). The communicative method motivates students to practice every day English material and Islamic Banking English material more often in daily academic life and the practice method in pairs or groups (role play) encourages students to want to try practice until they become accustomed to speaking English. These two methods make students often practice and get used to the use of English.

English lecturers also recommend the use of interactive and constructivist learning models in teaching ESP, especially English for Islamic Banking class:

“English Banking learning should utilize a learning model that emphasizes student engagement in constructing their own knowledge, activities that foster creative thinking, critical thinking, and effective collaboration in building knowledge.” (English Lecturer Respondent 2 & 3).

The data from the interviews with English lecturers strongly suggests a consensus on the preference for interactive and constructivist learning models, particularly in the context of teaching English for Islamic Banking. According to the respondents, there is a shared belief that English learning within the banking sector should transcend traditional methods. Instead, it should focus on learning models that actively involve students in constructing their knowledge. This emphasis on student engagement aligns with the principles of constructivism, promoting the idea that students learn best when they actively participate in the learning process.

Moreover, the lecturers stress the importance of activities that stimulate creative and critical thinking among students. This indicates a recognition of the need for learners to develop not only language proficiency but also the ability to think critically and creatively, essential skills in the dynamic field of banking. The call for effective collaboration in knowledge-building underscores the significance of teamwork and cooperative learning within the English for Islamic Banking class.

In conclusion, the insights gained from the interviews highlight a consensus among English lecturers regarding the need for an interactive and constructivist approach in teaching English within the specific context of Islamic Banking. This approach, focusing on student engagement, creative and critical thinking and collaborative learning, is deemed essential for preparing students to excel in the complex and ever-evolving landscape of the banking sector.

## Discussion

The goal of this study is to recognize the necessary English language skills for students in the Islamic Banking program and suggest a suitable English learning approach for UIN Fatmawati Sukarno Bengkulu students. The results show that proficiency in English skills is vital for Islamic Banking students, given their future career requirements in using English Banking terms and aiming for managerial roles. Thus, the recommended English learning approach emphasizes mastering language skills and elements. It includes using authentic audio-visual materials, focusing on Islamic Banking terminology and context. Employing constructivism, communicative methods, peer learning, and role-playing can motivate students to practice English regularly and feel comfortable using it.

The present research findings seem in contradiction with those of Madkur (2018), who asserted that communicative skills are the most crucial language aspect for students in the banking context. The data analysis results of the present study revealed that a balance in learning the four English language skills, including listening, speaking, reading, and writing, is essential. Moreover, attention to language elements such as pronunciation and vocabulary is equally crucial. Madkur (2018) stated that communicative skills are paramount in the context of banking, whereas the current study emphasizes the need for a comprehensive approach that includes proficiency in all language skills and elements.

This inconsistency between the present findings and those of Madkur (2018) reveals a notable divergence in perspectives regarding the prioritized language skills within the realm of banking education. While Madkur (2018) specifically underscores the significance of communicative skills, the present study contends that a more balanced approach, encompassing all four language skills (listening, speaking, reading, and writing), is

imperative. The current research goes further by emphasizing the importance of additional language elements, such as pronunciation and vocabulary, which were not explicitly addressed in Madkur's (2018) assertions. This analytical observation suggests that differing pedagogical perspectives exist concerning the language competencies deemed essential for success in the banking domain, warranting a nuanced understanding of the diverse linguistic requirements within this field of study.

One of the possible reasons for the difference is that Madkur's (2018) emphasis on communicative skills as the most crucial aspect might be rooted in a specific educational philosophy or context. The present study, on the other hand, takes into account a broader perspective, considering the multifaceted nature of language competencies necessary for success in the Islamic Banking sector. The discrepancy could be attributed to the different objectives and contexts of the studies. While Madkur (2018) might have focused on immediate communicative proficiency, the present study addresses the need for a comprehensive language learning approach to cater to the varied linguistic demands in the dynamic field of banking education. Additionally, variations in the demographic characteristics of the participants or the specific methodologies employed in the studies could contribute to the contrasting findings.

The conflict resolution attempts to shed light on the possible reasons behind the contradiction between Madkur's (2018) emphasis on communicative skills and the present study's advocacy for a more comprehensive language learning approach. The suggested explanation posits that the discrepancy may arise from differences in educational philosophies, study objectives, or participant demographics. Recognizing the contextual nature of language education, the present study contends that the diverse linguistic requirements within the banking sector necessitate a broader approach, thus offering a potential reconciliation of the conflicting research findings.

However, the findings of this research align with the studies conducted by Mačianskienė and Bijeikienė (2018), and Hilman (2022), which assert the necessity of methods, strategies, and learning models that prioritize student engagement in the learning process and support them in developing critical thinking skills.

The alignment of the findings from this research with the studies conducted by Mačianskienė and Bijeikienė (2018) and Hilman (2022) may be attributed to several shared principles and pedagogical perspectives in contemporary educational research. The commonality in emphasizing the importance of methods, strategies, and learning models that prioritize student engagement and foster critical thinking suggests a broader recognition within the academic community of the efficacy of these approaches in enhancing the learning experience. Additionally, the convergence of these research outcomes might be indicative of a global shift towards student-centered learning paradigms, where active participation and critical thinking are regarded as integral components for effective knowledge acquisition. This alignment could also stem from the shared challenges and educational objectives faced by institutions worldwide, fostering a collective emphasis on methodologies that enhance student involvement and critical thinking skills as essential elements for a holistic and effective learning process.

The qualitative nature of this study involves subjectivity, particularly in interpreting interview data, potentially leading to biases. Reliance on the primary researcher for data collection and interpretation may introduce personal biases. The study's sample size of 44 participants limits generalizability. Focusing on individuals affiliated with the Islamic Banking program at UIN Fatmawati Sukarno Bengkulu may not reflect the experiences of students at other institutions. Structured interviews, while insightful, may not capture the full range of experiences. The reliance on self-reported data introduces the risk of social

desirability and recall biases. The context-specific nature of the research limits applicability, and the complex data analysis process increases the risk of misinterpretation.

Despite these limitations and weaknesses, the study's systematic approach, including the use of structured interviews, thematic analysis, and content analysis, contributes to a comprehensive understanding of the professional English communication needs of Islamic Banking students. The inclusion of multiple perspectives from various stakeholders enhances the richness of the data and provides valuable insights for educational and professional development.

The main implication of the research is the need for a comprehensive English language learning approach for Islamic Banking students. The findings emphasize the importance of comprehensive English proficiency, including listening, speaking, reading, writing skills, and other language elements. The learning approach should accommodate all these aspects to prepare students for career demands in the Islamic Banking sector. Adjusting the learning approach to the specific context and demands of the Islamic Banking sector is also crucial, differing from the general approach in previous studies.

## CONCLUSION

It can be concluded that proficiency in English skills is crucial for Islamic Banking students, given their future career needs in using English Banking terms and their goals of achieving managerial roles. Therefore, the recommended English learning approach emphasizes mastering language skills and elements. This approach includes using authentic audio-visual materials, focusing on Islamic Banking terminology and context. Implementing constructivism, communicative methods, peer learning, and role-playing can motivate students to practice English regularly and feel comfortable using it. This approach is expected to significantly enhance students' English skills, making them better prepared to meet professional demands in the field of Islamic Banking.

The implications derived from this research carry substantial significance for the domain of banking education, specifically contributing to the advancement of language instruction methodologies and the formulation of curriculum designs. The conflict resolution segment of this study, which delves into potential reasons for the observed disparity, accentuates distinctions in educational philosophies, study objectives, and participant demographics. Moreover, the study aligns with shared principles and pedagogical perspectives within the current landscape of educational research.

Recommendations for future research include in-depth investigations into the specific linguistic demands of various banking subfields, exploration of the impact of cultural and contextual factors on language learning in banking education, and longitudinal studies tracking language proficiency and career success. Additionally, investigating the integration of technology and innovative teaching methods to enhance language skills in banking education is a promising avenue for future research. Overall, continual exploration and refinement of language instruction methodologies in banking education will contribute to the development of tailored and effective language programs preparing students for success in the evolving global banking landscape.

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