

Measuring English Proficiency of Indonesian Banks' Front-liners

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Abstract

The industrial revolution and the free market policy agreement among the countries in the world brings severe impacts in many sectors, especially economics. As one of the supporting economics systems, the banking sector also faces the most significant challenge ever. The banks should provide their best services to the customers; otherwise, they will quickly leave them. This study determines how the front-liners' (Customer Services and Tellers) can speak English to support their workplace activities. There are ten customer services and eight tellers from four banks as the respondents. The method used is quantitative, with a structured interview as the instrument to collect data. The researcher then measured the result of the talks by using a scoring rubric. The study's development reveals that those front-liners have different English proficiency levels, ranging from relatively high to low. The banks where they work and the universities where they learned are responsible for overcoming this. It could be by restricting the new employee's entrance examination, especially English tests, providing training programs for the employees, and updating the universities' curriculum with the latest material to prepare the graduates to face the job market, which is very demanding today.

Keywords: *English proficiency, banks, front-liners, Indonesia*

INTRODUCTION

The bank is one of the economic supporting systems for the country. The condition of the bank has a close relation to the shape of the economy in a country. As long as the state of the bank is good, so does the economy of the country. In a narrower context, the bank should compete with other banks to give its customers the best services. In a tight competition like nowadays, each bank pushes their limit to make the customers feel satisfied with everything; otherwise, they will move to other banks who give better treatment. The bank's ability to maintain the customer will result in the customer's loyalty, which, in turn, significantly affects their profit.

Many pieces of research explained the importance of customer satisfaction as the only way to maintain customer loyalty. Sugiri (2018) presented a healthy and positive relationship between customer service services to customer satisfaction in research taken at Bank Central Asia Bekasi Branch. Reni and Asmawati (2016) revealed a positive and significant relation between front-liner service quality and customer satisfaction at Bank SyariahMandiriCikupa branch. Hoang (2011) argued that communications impact customers' satisfaction directly, even it helped the bank tellers cope with problems in emotional displays and avoid discriminatory

service. The last, research in the bank Riau KepriPanamPekanbaru Branch about the activities done by the customer services describe the positive relationship with both the customers' satisfaction and loyalty (Hariyanti&Utari, 2013).

Kiling (2016) defined front-liners as a category of work in a company; usually, banking and other services with the duty are to serve customers directly; while the position in the front-liners category is customer services, receptionist, sales, etc. Front-liners are considered as the representative of the company. The front-liners get much more time attached to the customers than any other employees. The front-liners give nearly all of the services the banks' have. This condition makes the demands and the expectation for qualified front-liners are increasing all over time. At the forefront, the front-liners have a big responsibility to make the customers feel satisfied with their services.

The relation between English, front-liners, and the bank are inseparable. Many terms in manual guidelines or the computer systems of the bank are derived from English. Runde and Nealer (2017) stated that English is the language of business, growth, and economic prosperity. Further, they said that employees with higher English ability would have exponentially higher salaries than other employees. In a bigger context, countries with high literation of English usage will have more chances to get prosperous. This claim makes sense because, from hundreds of countries with different languages, it needs a third language to unite them in communication and cooperatives. These conditions bring consequences that only the employees with enough English proficiency would able to give their best in the workplace.

However, the conditions are quite challenging, especially for the Asian context. Muthiah (2003) described how employers in Malaysia complain about their employees' lack of ability to communicate using English, especially graduates. The same condition also revealed by Chew (2005) about the frustration faced by Hong Kong employers to the English language standards of the university graduates they employ. Both conditions emphasized the new graduates' ability to use English as their primary concern.

Abdullah and Talif (2002) have researched the comparison between Melayu and the English language to enhance the banking industry employee's capacities and opportunities. The result shows that English is used for meetings, correspondence (internally and externally), and communication with clients. Further, the respondents said that the candidates who have English ability have a better chance of being employed in the banking industry. This study also implies that since banking is a service-based industry, the front-liners must have necessary language proficiencies to achieve a professional, competent, honest, and responsible workforce and maintain the institution's image. Kornharutai and Clarke (2015) investigated the perception of using English to the banks' tellers at the Bangkok bank. The study concluded that bank tellers at Bangkok bank consider that using English will increase their self-confidence and career development.

Wu and Chin (2010) investigated the English language needs of banking and professionals in Taiwan, which resulted in reading and listening considered to be more critical for Taiwan's finance professionals. The result of a study from Wu and Chin is a bit different from the research conducted by Mohammadzadeh, Barati, and Fatemi (2015), where they researched the English language needs of bank employees of Saderat Bank in Mashhad, Iran. Their research results show that the bank employees have problems with all English skills; speaking, reading, writing,

and listening. The employees also stated that the management of the bank should provide English language training courses for them.

The research about the English proficiency of the banks' employees in Indonesia, especially in scientific articles, is quite hard to find. One of the rare investigations is done by Zulfah and Mujahidah (2018), who studied the English need of sharia bank employees in Parepare South Sulawesi. One of their findings is that the employees need more reading skills than other skills to support their job.

Based on the conditions above, this study's overarching goals are to investigate further the English proficiency of the banks' front-liners in Semarang, Central Java, and enrich the literature about Indonesian bank employees' ability to use English.

METHOD

This research used the quantitative method by measuring the front-liners' interview results (customer services and tellers) from four banks in Semarang, Central Java, using a simple calculation. The researcher chooses the Semarang area bank because Semarang is one of Indonesia's biggest province capitals, and the banks are relatively complete. The researcher also believes that those banks must have foreign customers. So, the researcher wants to know further how front-liners use English to communicate and give their foreign customers services.

There are eight customer services and ten tellers in total from those four banks. In determining the numbers of the respondent, the researcher used Non-probability sampling with convenience sampling. This due to the different numbers of customer services and tellers provided in each bank. Amirullah (2015) explained that convenience sampling is a sampling technique in which the samples are easy to find and reach. Each respondent then interviewed in private using structured questions and recorded. Next, the answers measured by using a scoring rubric made by Underhill (1977).

RESULTS AND DISCUSSION

The Research Stage

Applying for a research permit in the banks somehow is a long and challenging process. For the first time, the researcher asked permission to research ten banks in Semarang, consisting of five conventional banks and five sharia banks. Finally, only five banks giving confirmations. The rest are refused or did not answer until the specified time limit. However, in the end, the researcher only took four banks, two conventional banks, and two sharia banks, due to a hard-fulfilled requirement from one bank.

Collecting Data

After the permissions are given, the researcher then makes an appointment for the interview session with the bank's front-liners. The researcher asked the same questions to those front-liners. For the ethical reason, both the name of the banks and the front-liners are kept pseudonyms. The list of items are in the table below:

No.	Questions
1.	Tell me about yourself!
2.	Describe your job desk as a front-liners!
3.	Tell your experience during your working here!
4.	Have you ever met an international customer? If yes, describe the situation!
5.	Did you find problems in taking handle that international customer? What are they?

Table 1. List of Questions

To evaluate the English proficiency of the front-liners, the researcher uses the scoring rubric from Underhill (1977) as could be seen in the table below:

Focus/Rating	1	2	3	4	5	6
Speaking	Begins to name concrete objects	Begins to communicate personal and survival needs	Begins to initiate conversation; retells a story or experience; asks and responds to simple questions	Initiate and sustains a conversation with descriptors and details; exhibit self-confidence in social situations; begin to communicate in classroom settings	Speaks in social and classroom settings with sustained and connected discourse; any errors do not interfere with meaning	Communicates competently in social and classroom settings
Fluency	Repeats words and phrases	Speaks in single-word utterances and short patterns	Speaks hesitantly because of rephrasing and searching for words	Speaks with occasional hesitation	Speaks with near native fluency; any hesitations do not interfere with communications	Speaks fluently
structure			Uses predominantly present tense verbs; demonstrate errors of omission (leave words out, word endings off)	Uses some complex sentences; applies rules of grammar but lacks control of irregular forms (e.g: runned, mans, not never, higher)	Uses a variety of structure with occasional grammatical error	Masters a variety of grammatical structures

Vocabulary		Uses functional vocabulary	Uses limited vocabulary	Uses adequate vocabulary, some words used irregularities	Used varied vocabulary	Uses extensive vocabulary but may lag behind native speaking peers
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Table 2. Scoring Rubric

First Bank (1stConventional Bank)

There are six front-liners in the first conventional bank, comprised of three customer services and three tellers. All of them are women. The result of the first conventional bank is shown in table 3 below:

No.	Initial	Speaking	Fluency	Structure	Vocabulary	Total	Average
1.	A1	4	4	4	4	16	4
2.	A2	5	5	5	5	20	5
3.	A3	3	3	3	3	12	3
4.	A4	4	4	4	3	15	3,75
5.	A5	5	5	4	5	19	4,75
6.	A6	4	3	3	3	13	3,25

Table 3. The Result of The First Conventional Bank

Second Bank (2ndConventional Bank)

There are five front-liners in the second conventional bank comprised of two customer services and three tellers. The result of the second conventional bank is shown in table 4 below:

No.	Initial	Speaking	Fluency	Structure	Vocabulary	Total	Average
1.	B1	3	3	3	3	12	3
2.	B2	4	4	4	4	16	4
3.	B3	4	3	4	3	14	3,5
4.	B4	3	3	3	3	12	3
5.	B5	4	3	4	3	14	3,5

Table 4. The Result of The Second Conventional Bank

Third Bank (1st Sharia Bank)

There are three front-liners in the first sharia bank, comprised of one customer service and two tellers. All of them are women. The result of the first sharia bank is shown in table 5 below:

No.	Initial	Speaking	Fluency	Structure	Vocabulary	Total	Average
1.	C1	5	5	5	4	19	4,75
2.	C2	4	4	4	3	15	3,75
3.	C3	5	5	5	5	20	5

Table 5. The Result of The First Sharia Bank

Fourth Bank (2nd Sharia Bank)

There are four front-liners in the second sharia bank, comprised of two customer services and two tellers. All of them are also women. The result of the second sharia bank is shown in table 6 below:

No.	Initial	Speaking	Fluency	Structure	Vocabulary	Total	Average
1.	D1	4	4	4	4	16	4
2.	D2	3	3	3	3	12	3
3.	D3	4	3	3	4	14	3,5
4.	D4	4	4	3	3	14	3,5

Table 6. The Result of The Second Sharia Bank

The tables above depict that the average ability of the front-liners is not so high. Some of them have high scores individually based on their performance during the interview where they can speak fluently; however, most of them are in contrary condition. Even though they know the questions being asked, but they seem hesitant in answering the questions. They repeat some words many times. Their body gesture, such as waving both hands, looking up at the roof, and shaking the head, describes that they are trying hard to find the right words to say, but it is often ended in Bahasa Indonesia. Their average speed in answering the questions also low.

For question number one, most respondents can answer quickly, even though some of them mispronounce their age or need more time to mention their age in English. Question number two and number three become the most challenging part to answer. Some respondents spent most of the time to answer those two questions. Question number four and five are the easiest to reply to. Few respondents said they never got the chance to serve them yet even though they know that they have foreign customers. When the foreign customers come to the bank, many customers are queuing in front of them while other front-liners are

free, so the foreign customers choose other front-liners. Here, they will answer “no” to the questions.

The respondents who ever served foreign customers said that only one or two customers need the English language as the medium of communication. Few foreign customers understand and can speak Indonesia. In other circumstances, those foreign customers come to the bank together with their local or Indonesian wives. Usually, their wives will dominantly communicate to the front-liners. So, there will be no obstacles for the front-liners in serving foreign customers.

The last important point is the information from a few respondents that no English test was taken when joining the new employees' entrance examination. At least one person in charge of the general affairs department of one bank approved this confession. The absence of English tests then makes the English proficiency of the new employees unknown and immeasurable.

CONCLUSION

The research conducted revealed the actual condition, which seems contradictory among the front-liners of the banks. The ability among the front-liners, even in the same bank, is different. Some front-liners have relatively high proficiency in using English, some moderate ability, while the rest seem a little harder to say a short sentence. This condition requires proper attention from the management because the front-liners, as the name, are the bank's face. The front-liners' ability to handle the customer would determine the customer's destiny or prospective customer, either to be or not to be a customer.

To overcome this problem, many parties could work together. The universities should always update their curriculum to prepare their students for the competition in the job market after graduation. The banks' management should tighten the new employee's selection test by properly testing English. Further, the banks can also improve their employees' abilities by providing the course. An example of this is Bank Central Asia (BCA), where the bank offers English and Mandarin classes for its employee in cooperation with a third party. These essential steps were taken by BCA's management to prepare their employee to adapt to future business conditions and challenges and also to prepare for leadership succession (BCA Annual Report, 2016). If all of the banks can do these steps, in the future, the front-liners could have better ability in English and, in the end, able to give the best services to their customers.

This research was only conducted to know the front-liners' ability to use English related to their job description with simple measuring criteria and conditions. It is better to measure their ability by observing their daily activities, mainly when the front-liners serve foreign customers. It is also essential to test the knowledge of the English of the banks' management.

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