

English for Banking Training to Improve Communication Skills for Bank Jateng KCP UNNES Semarang Employees

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Abstract

Communication skills, particularly those encompassed in the 4C skills framework, are vital for individuals in the 21st-century workforce. In the digital era, where information is exchanged rapidly and extensively, effective communication is crucial for improving job performance and fostering relationships with external parties. This is especially relevant in the service sector, where employees frequently interact with diverse individuals from various cultural and linguistic backgrounds. The training is designed to enhance employee confidence, professionalism, and ability to serve a diverse customer base effectively. Implementing the English for Banking training at Bank Jateng KCP UNNES has resulted in several significant achievements that have contributed to enhancing employees' English language proficiency. These include an enhanced understanding of banking terminology in English, improved active communication skills in English, increased proficiency in handling English-language documents, greater confidence in interacting with foreign customers, the ability to apply English in daily work processes, and strengthened teamwork and collaboration.

Keywords: training, English for Banking, communication skills, bank employees

INTRODUCTION

Communication is the act of sending and receiving information that enables a person to be understood by others (Uqoiziah, 2023). It is a dynamic process that involves not only the transmission of messages through verbal or nonverbal means, but also the interpretation and response to those messages. The primary goal of communication is not simply to convey facts, ideas, or emotions, but to ensure that the intended meaning is fully understood by the recipient (Mailani et al., 2022). For communication to be complete and comprehensible, the recipient must interpret the message as the sender originally intended. This requires clarity, context, active listening, and mutual understanding (Rahman et al., 2019). In today's increasingly interconnected world, strong communication skills are more critical than ever.

As one of the core components of the 4C skills—alongside critical thinking, collaboration, and creativity—communication has become an essential competency for individuals of productive working age in the 21st century (Babu Chiruguru, 2020). The ability to clearly express thoughts, articulate opinions with precision, provide well-structured and logical instructions, and inspire others through motivating language is highly valued in both professional and social settings (Roekel, 2016). These skills are not only necessary for effective teamwork and leadership but also for conflict resolution, customer service, and fostering innovation within organizations (Asri, 2022). Effective communication is often regarded as an art, requiring a combination of emotional intelligence, empathy, adaptability, and technical skills (Tegegne & Wondimu, 2024). It is not an innate ability for most, but rather one that must be continuously practiced and refined. Within the workplace, particularly in fast-paced and diverse environments, the ability to communicate clearly and persuasively can have a significant impact on productivity, employee morale, and the achievement of organizational objectives (Banu et al., 2023). As such, developing strong communication skills is a vital investment for anyone seeking to succeed and thrive in today's professional landscape (Poláková et al., 2023).

In the digital era focused on Society 5.0 and Industrial Revolution 4.0, where the exchange of information occurs rapidly and massively, having good communication and language skills is considered one of the key aspects in improving employee performance and building relationships with external parties (Guritno, 2020). This is especially true for those working in the service sector, where communication poses a significant challenge for employees, as they are responsible for providing information that leads to efficient and effective organizational performance (Zulfah & Mujahidah, 2018). Employees are required to meet and communicate with many people from different backgrounds, languages, and cultures. One such service sector that requires employees to interact with many people frequently is the banking sector. Bank employees are expected to be able to communicate various important policies and procedures to their clients (Trisnawati & Sari, 2019). Moreover, some policies and procedures may contain terms and concepts in English that could be difficult to understand. English language proficiency is a necessity for bank employees to support their work (Bris et al., 2021).

Salameh and Olfat (Salameh & Abu Jarad, 2016) identified an urgent need for English in serving foreign customers, understanding new digital-based administrative requirements, and handling English-language documents to advance work in the banking sector. As we all know, we are now in the era of Society 5.0 and the Industrial Revolution 4.0. Today, banks are transitioning into the digital world, making it essential for bank employees to master English if they want to improve their products and compete with other banks (Mohammadzadeh et al., 2015).

Bank Jateng KCP UNNES is one of the banks located around Semarang State University. Located approximately 1 km from UNNES, Bank Jateng KCP UNNES has been a partner of UNNES since 2009. As one of the partners with the closest location, Bank Jateng KCP UNNES continues to strengthen ongoing cooperation and synergy with UNNES. Bank Jateng KCP UNNES comprises three divisions: the Service Division, Marketing Division, and Micro Service Unit Division, with a total of 22 employees. As a partner committed to the principle of helping and complementing each other, and based on an analysis of initial needs and situations, it was found that employees in the Bank Jateng KCP UNNES environment require assistance to enhance their performance and ability to communicate in English. This is because Bank Jateng's goal is to expand and reach more customers, not just those in the local area.

METHOD

This community service activity took place at Bank Jateng KCP UNNES in 2024. The Communication Skills Improvement Program, conducted through English for Banking Training for Bank Jateng KCP UNNES Semarang Employees, is planned to be implemented using two methods: lecturing or presenting material by the Community Service Team and practicing or simulating the material previously given.

Preparation Stage

At this stage, the community service team, together with its partners, prepares a schedule for implementing this community service activity, which is then followed up with socialization to Bank Jateng KCP UNNES Semarang employees. At this stage, training and workshop modules, as well as an inventory of supporting needs for implementing the community service program, are also prepared.

Implementation Stage

At the implementation stage of this activity, the community service team prepares an action plan to address problems identified through the presentation method and simulation method.

Presentation Method

In this method, the community service team communicates verbally with Bank Jateng KCP UNNES employees in English to assess their initial understanding and abilities. The topics used to communicate between the service team and Bank Jateng KCP UNNES employees are related to their respective divisions. Afterwards, the service team divided Bank Jateng KCP UNNES employees into several groups based on their respective divisions and presented the training materials. During the process of providing the materials, Bank Jateng KCP UNNES employees actively practiced the training materials given in pairs.

Simulation Method

In this method, the service team prepared several example scenarios where Bank Jateng KCP UNNES employees could practice the materials they had received during the training. During the implementation of the training materials, the service team accompanied the training participants to observe and provide constructive input.

Evaluation Stage

The third stage is the evaluation stage, during which the community service team assesses the program's implementation, determining whether it has been successful or not. The evaluation was conducted through the analysis of pre-tests and post-tests, an interview with participants at Bank Jateng KCP UNNES, and group discussions during and after the program. The evaluation stage aimed to measure the enthusiasm and improvement of participants as they engaged in a series of activities and programs. Additionally, it also assesses the extent of their improvement in understanding and skills related to the use of English in the banking sector that has been provided. The results of this evaluation are essential input materials for the improvement and development of the program in the next stage.

RESULT & DISCUSSION

Based on initial findings, there are two significant issues related to the English language proficiency of employees at Bank Jateng KCP UNNES. These issues have become increasingly important in light of efforts to enhance the bank's performance, service quality, and competitiveness, especially as the banking industry becomes more integrated with global and digital systems. In an era where digital transformation and cross-border interactions are becoming the norm, strong English communication skills are crucial for banking professionals to meet the demands of the evolving financial landscape.

This analysis aims to identify the English training needs of the employees thoroughly and to develop a targeted approach that strengthens their language capabilities. By addressing these needs, the goal is to better equip employees with the skills required to handle both routine and complex tasks in a modern banking environment, particularly those involving international clients, documents, and technologies.

The first major issue identified is the limited knowledge and understanding of basic English, particularly in professional and banking-related contexts. Many employees at Bank Jateng KCP UNNES have been observed to struggle with basic English terminology frequently used in day-to-day operations, especially when dealing with foreign customers or processing documents that use English as the primary language. This includes standard banking terms, customer service phrases, and ordinary administrative language. The inability to comprehend and use these terms effectively can lead to communication breakdowns, misunderstandings, and inefficiencies. For example, employees may experience delays in processing documents, reduced confidence in customer interactions, and difficulty interpreting English-language instructions or regulations. This limitation not only affects internal operations but also negatively impacts the bank's image and service delivery, especially in interactions with international clients who do not speak Bahasa Indonesia. Without sufficient English proficiency, employees may struggle to deliver a high level of customer service, which can in turn hinder customer satisfaction and loyalty.

The second issue is the insufficient number of employees who can actively communicate in English, both verbally and in writing. This limitation becomes a significant barrier when it comes to engaging with foreign clients, understanding digital banking protocols written in English, and managing international correspondence or transactions. In today's digital era, banking procedures, user interfaces, and regulatory information are increasingly available in English. Employees must be able to navigate these platforms, understand their content, and respond accurately and promptly to inquiries.

Furthermore, writing skills are just as crucial as speaking skills. Employees are often required to compose professional emails, prepare written reports, or complete banking documents in the English language. Inadequate writing skills can lead to unclear communication, errors in documentation, and delays in task completion, all of which can impact the bank's credibility and efficiency. To address these challenges, an English for Business training program was implemented at Bank Jateng KCP UNNES. The program consisted of seven comprehensive sessions, each designed with specific learning objectives tailored to the needs of banking professionals. The training was aimed not only at improving general English proficiency but also at equipping participants with practical communication skills relevant to the banking sector.

Each session was carefully structured to cover key aspects of English usage in banking, such as customer service dialogues, banking terminology, business writing, handling inquiries and complaints, and understanding financial documents. The training incorporated interactive methods, including role-playing, group discussions, and case studies, to ensure that participants could practice their language skills in realistic scenarios.

The training was conducted over seven sessions, each designed with a specific objective to provide a comprehensive understanding and practical skills related to the use of English in the banking sector. The training begins with an Introduction to the training program, which aims to introduce participants to the objectives, structure, and benefits of English for Business training and explain its relevance in the context of everyday work in the banking sector. The activities include the Introduction of participants and presenters, presentation of training objectives and the outline of the material to be covered, and an explanation of

training methods, schedule, and final evaluation. The second and third meetings focus on providing participants with an understanding of English terms and phrases commonly used in banking environments. These activities include the presentation of material related to banking terms in English and focus group discussions on the role of English in communicating with foreign customers and managing banking administrative documents.

The fourth to sixth meetings focused on enhancing participants' practical communication skills in real banking contexts. These sessions served as the core of the English for Banking training, allowing participants to actively apply the language structures, vocabulary, and expressions they had learned in previous sessions. Meeting 4 emphasized dialogue practice in everyday banking situations. Participants engaged in role-play simulations involving customer interactions such as explaining banking products, assisting loan applications, and handling customer complaints in English. The main goal was to build fluency, confidence, and clarity in spoken communication. Meeting 5 and 6 moved to guided observation and mentoring, where participants performed more advanced dialogue simulations with foreign customers, such as dealing with English-language documents or explaining financial policies to international clients. The facilitator provided direct feedback on the accuracy of banking terminology, sentence structure, and communication techniques, helping participants refine both their language use and professional demeanor, and strengthen their overall communicative competence in professional banking settings.

The final meeting served as an evaluation and consolidation session, aiming to assess participants' progress throughout the English for Banking training and reinforce their understanding of the materials covered.

During this session, participants took part in a comprehensive final simulation test designed to measure their English communication skills within authentic banking contexts. The assessment evaluated both linguistic competence and professional interaction abilities. Following the test, a group discussion was held to provide detailed feedback and reflection, where the facilitator offered insights into participants' strengths and areas that required further improvement.



Figure 1. English for Banking training program

The implementation of the English for Banking training program at Bank Jateng KCP UNNES has produced several significant achievements that have contributed to the improvement of employees' English proficiency. The main outcomes of the program are as follows:

1. Improved Understanding of Banking Terminology in English

After completing the training, employees demonstrated a stronger understanding of technical terms commonly used in the international banking industry. Terms such as loan, interest rate, savings account, transaction, and many others that frequently appear in documents and daily communication are now better understood by participants. This improvement has helped employees interact more confidently and accurately with foreign customers and handle English-language documents effectively.

2. Enhanced Active Communication Skills in English

There has been a notable improvement in employees' ability to communicate actively, both orally and in writing. Employees who previously struggled to speak in English are now more capable of engaging in conversations with foreign customers, explaining banking products, and responding to complex questions. Through dialogue simulations and conversation practice, they have learned to construct clearer sentences, use appropriate intonation, and overcome nervousness when speaking English.

3. Improved Skills in Handling English-Language Documents

Employees who once found it difficult to comprehend English-language banking documents—such as contracts or product manuals—are now better equipped to handle such tasks. The training has helped them understand document formats, specific terminology, and the proper way to write or respond to formal business correspondence in English. These skills have improved work efficiency, particularly in

administrative tasks involving international documents.

4. Increased Confidence in Serving Foreign Customers

Beyond technical improvements, the training also significantly enhanced employees' confidence when interacting with foreign customers. They are now better prepared to handle various situations, such as explaining banking policies, addressing customer complaints, and providing product information in English. This confidence is crucial for maintaining positive customer relations and improving service quality.

5. Application of English in Daily Work Processes

Employees have begun to apply the English skills they learned in their daily work routines—for instance, when communicating with customers via email or phone, and when presenting product or service information. The training has provided a strong foundation for employees to continue refining and developing their English communication skills in the future.

6. Strengthened Team Synergy and Collaboration

Throughout the training process, employees participated in group discussions and simulations that required active teamwork and collaboration. This not only enhanced their English proficiency but also strengthened their ability to work together in solving problems. The shared experience fostered closer professional relationships among staff, creating a more supportive and productive work environment.

CONCLUSION

The English for Banking training has provided a strong foundation for Bank Jateng KCP UNNES employees to continue developing their English communication skills. Although the training results were highly positive, the final evaluation indicated that some employees still require further guidance in specific areas—such as advanced business writing or the use of English in more technical banking situations. This finding opens opportunities for more specialized and in-depth follow-up training programs tailored to individual needs.

The program has made a significant impact on improving employees' English proficiency across various aspects, including understanding banking terminology, active communication, professional writing, and comprehension of digital documents. With increased confidence and enhanced skills, employees are now better prepared to face the challenges of globalization and digital transformation in the banking sector. These improvements not only strengthen the quality of service provided to foreign customers but also enhance overall work efficiency and reinforce the competitive position of Bank Jateng KCP UNNES in the global market.

DECLARATION OF CONFLICTING INTERESTS

The authors states that there is no conflict of interest in the publication of this article.

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