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TEACHING BUSINESS ENGLISH AT RRIF COLLEGE OF FINANCIAL MANAGEMENT IN ZAGREB, REPUBLIC OF CROATIA

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ABSTRACT

The knowledge of the English language has become an inseparable part of one's education today. The English language is a universal language of understanding among most people in the world. The article explains the differences between the terms General English and Business English and stresses the importance of learning Business English in today's globalized business world, where it is used by most people when they *do business*. The article presents the 10-year-experience of teaching Business English at the RRiF College of Financial Management, comprising the syllabus, the students' questionnaire, the topics, the levels of students' knowledge of English at the beginning and at the end of their study and the corresponding teaching methods. It also stresses the motivation as one of the leading factors of learning Business English, including the students' interests in the course and the problems encountered in teaching Business English.

Key words: *RRiF College of Financial Management, Business English, teaching methods, syllabus, students, motivation.*

1. INTRODUCTION

The knowledge of a foreign language in today's globalized world is certainly very important. English has become *lingua franca* and has to a certain extent suppressed the use of other languages. Most of the business activities are

performed in English and this is one of the main reasons why the knowledge of Business English has become essential. All the higher institutions offering study programmes in economics have therefore introduced Business English as the obligatory course. Accordingly, the syllabus should be adapted to all the students' needs, comprising not only teaching of new vocabulary, new expressions and some typical business idioms, but also a lot of cultural differences which students should become aware of. The Business English teacher is therefore faced with a lot of challenges. One of the most important tasks of the teacher is to use the appropriate teaching materials. The world of business is constantly changing, and the teacher should always be acquainted with these changes and update teaching materials. However, the primary objectives of the course should always be taken into consideration.

1.1. DIFFERENCE BETWEEN GENERAL ENGLISH AND BUSINESS ENGLISH

A large number of students do not actually know the difference between the terms General English and Business English. They are rarely aware of the fact that their ability to communicate in English in some everyday situation does not mean that they will be equally successful in the communication in the business world. Business English does not only comprise the differences in vocabulary and phraseology, it comprises a wide range of issues, such as business etiquette, business correspondence, reading and understanding of professional and scholar articles, listening and comprehension of communication in English by native speakers and foreign speakers with a wide variety of accents, as well as development of critical thinking in the English language.

Teaching Business English does not mean teaching a new foreign language but teaching English in the professional and business context. The skills to be mastered are in most cases the skills which are important in one's mother tongue, as well. The emphasis is actually on good communication skills, which should in most cases be acquired in a very short time.

2. EXPERIENCE OF BUSINESS ENGLISH TEACHING AT RRIF COLLEGE OF FINANCIAL MANAGEMENT

Due to the fact that there is a rising number of companies which operate on the global level, the need to know Business English is also growing. Accordingly, the courses in Business English have become obligatory at every higher education institution which offers study programmes in economics. Besides, a large number of working people enrol into courses of Business English at various foreign language schools or their companies organize such courses within the organization.

The RRiF College of Financial Management offers study programmes for full time and part time (working) students. Although, both have the same need to master Business English, their environment is different. Full time students are usually younger people who have just finished their secondary education and have been learning English for more than ten years. Most of them do not have significant problems in everyday communication, since they have continuously been in contact with the English language. However, they do have problems with understanding the concept of business, since they do not have any working experience. Therefore, one of the important goals in teaching full time students is to try to make them understand *how to do business* through Business English.

Part time (working) students are usually in their thirties, which means that most of them completed their secondary education ten years ago. In the period of ten years just a few of them used the English language (possibly, only in everyday communication), and even less at work. Accordingly, they have to *recover* their knowledge of English at first, find the *courage* to speak without being afraid of making mistakes and to acquire the basic grammar rules again. There is a certain number of them who use English at their work and are fluent in English. Since most part time students have knowledge and skills in the business area, learning Business English should reflect their understanding of business practice and business reality. Therefore, one of the important goals in teaching part time students is to try to *make* them *do business* using Business English.

2.1. BUSINESS ENGLISH SYLLABUS

The RRiF College of Financial Management offers courses in Business English in all the three years of the undergraduate study programme in accounting and finance. The topics of the Business English courses should be adjusted to the business events which the students can encounter in their working environment. In the first two years the courses on Business English comprise various business topics, such as companies (legal types, alliances), management, business strategy, salaries, development of companies, marketing and advertising, outsourcing, accounting and finance, recruitment, communication, project management, information technology, markets, law, branding, competitiveness, banking, consulting. In the third academic year the course is focused strictly on accounting topics: basic accounting terms, jobs in accounting, CPA, financial statements (profit and loss account, cash flow statement, balance sheet, ratio analysis), types of taxes, depreciation, auditing, management accounting and investment. Since most students will or already work as accountants they should be able to use the specific accounting vocabulary at their work.

In the academic year of 2016/17 a questionnaire was conducted among the second and third-year students of the undergraduate programme of accounting and finances regarding Business English Teaching/Learning with the aim of obtaining their opinion on the course and thus improve the lectures.

The question: What is your opinion about the students' book (Trappe/Tullis: Intelligent Business – Intermediate, Pearson Longman and Trappe/Tullis: Intelligent Business –Upper Intermediate, Pearson Longman) you use in the courses Business English?

The most common responses:

- *'I like the book because it has the topics in the fields of economics and my profession.'*
- *'... interesting, good, the texts are not too difficult to comprehend, appropriate for my future profession. "*
- *'I like the book because it offers many discussion points, dialogues and interaction.'*
- *'The book should have more grammar exercises.'*
- *'The book should have more vocabulary exercises.'*
- *'The texts are intelligent, interesting, educative, but too difficult for some students.'*
- *'Although the texts are several years old, they are still up-to-date.'*
- *'You can learn many technical words and expressions from the texts.'*
- *'It is rather difficult to learn from such professional articles.'*

The sample responses have shown that most of the students are satisfied with the coursebook. The texts are the articles from the magazine *The Economist* and therefore may be challenging for some of them. Most students' responses are focused on the texts, although the coursebook offers a wide variety of topics for mastering reading, speaking, listening and writing skills.

The students were also asked to state their perception of a good coursebook for Business English.

The question: How do you imagine a good coursebook for Business English?

The most common responses:

- *'It should have more grammar exercises than the one we use.'*
- *'It should have more examples of dialogues and corresponding exercises.'*
- *'It should present more business meetings.'*
- *'It should have more topics from accountancy profession.'*

- *'It should have more interesting vocabulary exercises.'*
- *'No, idea. The coursebook we use is very good.'*
- *'More vocabulary exercises, less grammar exercises.'*
- *'Everyday situations which would provide more motivation to speak. I don't use English at work and can practice it only during the lectures.'*
- *'It should contain instructions on business correspondence.'*
- *'The texts should be more interesting than those we deal with'*
- *'Grammar should be explained in a better way.'*

The obtained responses certainly represent a great challenge to the teacher when selecting the appropriate coursebook. There is a wide selection of coursebooks for Business English on the market. The best insight into the teaching outcomes is obtained after using the same book for at least two to three years. The students are also different every academic year, their interests and expectations change constantly. Again, the teacher is the one who should adapt to the students' requirements and needs regardless of the coursebook which is used in the particular year.

2.2. COMMON EUROPEAN FRAMEWORK OF REFERENCE FOR LANGUAGES

According to the Common European Framework of Reference for Languages the learners of a foreign language are divided into three divisions, each of them comprising two levels. The Table below presents a simplified version of the levels indicating what a learner is supposed to be able to do in reading, listening, speaking and writing.

Table 1. Common European Framework of Reference for Languages

Level group	Level group name	Level	Level name	Description
A	Basic user	A1	Break-through or beginner	<ul style="list-style-type: none"> • Can understand and use familiar everyday expressions and very basic phrases aimed at the satisfaction of needs of a concrete type. • Can introduce themselves and others and can ask and answer questions about personal details such as where he/she lives, people they know and things they have. • Can interact in a simple way provided the other person talks slowly and clearly and is prepared to help.
		A2	Waystage or elementary	<ul style="list-style-type: none"> • Can understand sentences and frequently used expressions related to areas of most immediate relevance (e.g. very basic personal and family information, shopping, local geography, employment). • Can communicate in simple and routine tasks requiring a simple and direct exchange of information on familiar and routine matters. • Can describe in simple terms aspects of their background, immediate environment and matters in areas of immediate need.
B	Independent user	B1	Threshold or intermediate	<ul style="list-style-type: none"> • Can understand the main points of clear standard input on familiar matters regularly encountered in work, school, leisure, etc. • Can deal with most situations likely to arise while travelling in an area where the language is spoken. • Can produce simple connected text on topics that are familiar or of personal interest. • Can describe experiences and events, dreams, hopes and ambitions and briefly give reasons and explanations for opinions and plans.
		B2	Vantage or upper intermediate	<ul style="list-style-type: none"> • Can understand the main ideas of complex text on both concrete and abstract topics, including technical discussions in their field of specialization. • Can interact with a degree of fluency and spontaneity that makes regular interaction with native speakers quite possible without strain for either party. • Can produce clear, detailed text on a wide range of subjects and explain a viewpoint on a topical issue giving the advantages and disadvantages of various options.

Level group	Level group name	Level	Level name	Description
C	Proficient user	C1	Effective operational proficiency or advanced	<ul style="list-style-type: none"> • Can understand a wide range of demanding, longer clauses, and recognize implicit meaning. • Can express ideas fluently and spontaneously without much obvious searching for expressions. • Can use language flexibly and effectively for social, academic and professional purposes. • Can produce clear, well-structured, detailed text on complex subjects, showing controlled use of organizational patterns, connectors and cohesive devices.
		C2	Mastery or proficiency	<ul style="list-style-type: none"> • Can understand with ease virtually everything heard or read. • Can summarize information from different spoken and written sources, reconstructing arguments and accounts in a coherent presentation. • Can express themselves spontaneously, very fluently and precisely, differentiating finer shades of meaning even in the most complex situations.

Source: Common European Framework of Reference for Languages (<https://www.coe.int/en/web/common-european-framework-reference-languages>)

Most of the students enrolled at the RRiF College of Financial Management are between the level B1 and B2, which often leads to a number of problems during the lectures. While some of them have problems with reading and understanding the text, the other ones are fluent in speaking and would like to use their knowledge in discussions and presentations, rather than analysing and explaining the new vocabulary. Unfortunately, this is usually the case when the groups are formed according to the academic year they have enrolled, not according to the level of their knowledge of English. The classes are often relatively large, with learners with widely disparate language levels and skills. Some students feel that learning English is not as high priority as other courses. They usually do not know how exactly they will be using their English in future and therefore is it difficult to focus on specific target needs.

3. CHALLENGES OF TEACHING BUSINESS ENGLISH

When an English teacher is faced with the fact that he/she has to teach Business English, a number of questions usually arise: "What should I teach them?", "What should be the content of the syllabus?", "What do they already know?" and various other questions, which can only be properly answered by the forthcoming years of experience in teaching Business English. In most other fields the teacher usually knows more about the subject than the learner, but in the case of business, this is mostly not the case. The teacher knows more

about the language and communication, but the learner often knows more about the job and the content. Accordingly, the teacher should adapt to a particular teaching context and be willing to learn a lot and thus help the learners to develop their English skills in a business context.

At the beginning of the course it is important to try to find out what the students want to achieve. The usual responses are to be skilful in telephone conversation, to speak fluently at presentations, to write more coherent emails, to behave *businesslike* and many other issues. After a few years of teaching Business English it turned out that, besides these general topics in Business English, the students at the RRiF College of Financial Management should learn the specific terms and expressions in the field of Accounting and Finance. Accordingly, the course Business English V taught in the third academic year is focused on these topics. Since many students work as accountants, they find this course very useful because they can immediately apply the knowledge of the new vocabulary at their work. The problem is terminology. In many cases there are terms which are not used in accounting in Croatia, which then requires additional explanations and discussions. The reasons to this are various – different regulations, different legislation and different ways of translating the same term into English and Croatian. The students then become aware that it is not always possible to directly translate a specific word either into English or Croatian.

3.1. MOTIVATION

One of the most important factors in learning a foreign language is motivation. Basically, there are two types of motivation: intrinsic and extrinsic.

Intrinsic motivation supports us to act in order to satisfy our physical and psychological needs, such as the need for socialising, the need for self-determination, the need to achieve a certain goal. In such a case, an individual learns in order to obtain new knowledge, to enjoy and does not expect any material rewards. Such a type of motivation enables faster acquisition of knowledge, which is easier to remember.

Extrinsic motivation encourages us to act under the influence of external factors, such as events, working conditions, working environment, culture, rewarding. The latter plays an important role in this type of motivation. However, an individual in such a case often learns superficially, achieves unsatisfactory goals, which results in the decrease of extrinsic motivation.

It is important to know which of the above types of motivation is prevailing among the students, in order to adapt the syllabus and the teaching methods to them and eventually turn the extrinsic motivation into the intrinsic motivation.

Below are some students' responses given in the questionnaire regarding motivation.

Question: What motivates you to learn Business English?

Common responses:

- *'One of the requirements when looking for a job is the knowledge of English.'*
- *'I can manage better in the world of business if I speak English.'*
- *'I can get a job in a foreign company, if I speak English.'*
- *'You can't do anything, if you don't speak English...'*
- *'If don't speak English, we cannot achieve our goals, especially those outside the Republic of Croatia.'*
- *'The knowledge of English is important in the private and business life.'*
- *'The knowledge of English has become a part of common knowledge.'*
- *'I learn English because I like it.'*
- *'I'm going to need English in the future.'*
- *'I learn Business English because it is an obligatory course at the College.'*
- *'English represents a guarantee for the safe understanding, due to the fact that we have become a part of the multi-lingual environment.'*
- *'The way of teaching is the main motivation for learning English.'*
- *'The lectures in Business English are very interesting.'*

The above stated responses point to the fact that most students have an extrinsic motivation for learning English. Obviously, their motivation for learning Business English is primarily conditioned by external factors (better job, higher salary, living in a foreign country, etc.).

4. CONCLUSION

In the past twenty years the knowledge of English has become a necessary part of education. Millions of people in the world use English in their business activities, whether they buy, sell, exchange information or exploit resources. It can thus be stated that the knowledge of Business English helps develop economy of a certain country. Accordingly, many people are interested in learning Business English because they are aware of the fact that the knowledge of General English is not sufficient if they wish to use it in the business environment. They have to know how to behave and speak *businesslike*, which comprises the specific vocabulary, the specific phraseology, business etiquette and even tactics. A Business English teacher is therefore faced with a lot of challenges, such as the content of the lectures, the specific registers used in the specific profes-

sion and at least the basic concepts of the specific profession. "English teaching can be very interesting and rewarding. Although it requires a variety of skills and techniques, it mostly boils down to good preparation and a professional approach." (Gabrielle Jones: Five Tips for Teaching Business English - <https://www.britishcouncil.org/voices-magazine/five-tips-teaching-business-english>)

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POUČAVANJE POSLOVNOG ENGLESKOG JEZIKA NA RRIF VISOKOJ ŠKOLI ZA FINACIJSKI MENADŽMENT U ZAGREBU, REPUBLIKA HRVATSKA

SAŽETAK RADA:

Znanje engleskog jezika postalo ne sastavni dio obrazovanja. Engleski jezik predstavlja univerzalan jezik sporazumijevanja u svijetu. U članku se navode razlike između pojmova općeg engleskog jezika i poslovnog engleskog jezika, te se naglašava važnost učenja poslovnog engleskog jezika u današnjem globaliziranom svijetu, gdje ga koristi većina ljudi u obavljanju svog posla. Članak predstavlja desetogodišnje iskustvo poučavanja poslovnog engleskog jezika na RRiF Visokoj školi za financijski menadžment u Zagrebu, uključujući izvedbeni plan i program, odgovore studenata iz ankete vezanoj za nastavu Poslovnog engleskog jezika, teme koje se obrađuju na predavanjima, razinu znanja studenata, kao i odgovarajuće metode poučavanja. Članak naglašava motivaciju kao jednog od glavnih čimbenika učenja Poslovnog engleskog jezika. U članku se također navode interesi studenata za kolegij i problemi prilikom poučavanja Poslovnog engleskog jezika.

Ključne riječi: *RRiF Visoka škola za financijski menadžment, poslovni engleski jezik, metode poučavanja, izvedbeni plan i program, studenti, motivacija.*

