# Evaluation of English for Banking Purposes (EBP) Courses Using Stufflebeam's Context, Input, Process and Product (CIPP) Model

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| Article info | Abstract |
|---|---|
| | The present study employed the context, input, process, and product (CIPP) model of program evaluation to assess the effectiveness of Bank Melli Iran (BMI) English for banking purposes (EBP) programs and identify the pedagogical challenges associated with these courses in terms of goals, current status, teaching methods, and training materials. Data were collected through interviews and questionnaire surveys, involving 244 BMI bank employees working in foreign exchange (FX) branches and international departments. The data were analyzed using quantitative and qualitative methods. Employees' language learning and communicative needs were assessed by identifying their workplace routine tasks performed in English, qualitatively, and measuring the frequency and priority of identified tasks, quantitatively. The strengths and weaknesses of the courses as well as the main barriers to meeting the assessed needs were identified through interviews and questionnaire surveys. Tasks which should be performed in English, by BMI employees, in the workplace, were identified and classified into major groups and their frequency was measured. The participants' feedback on the priority of language skills in the workplace and barriers to the implementation of the courses indicated that BMI EBP courses should be redesigned to incorporate appropriate pedagogical principles of English for specific purposes (ESP), ensuring alignment with employees' specific needs. The findings of this study can be utilized by Iranian banks to evaluate the appropriateness and effectiveness of their EBP programs.<br><br>***Keywords***: Bank Melli Iran (BMI), foreign exchange (FX) branches, international departments, training programs, program evaluation |

# 1. Introduction

Effective and efficient training is key to organizational success and can serve as one of the most important solutions for managing the operational risk of financial organizations, including banks (Central Bank of Iran, 2007; Iran Banking Institute, 2020; Takrousta et al., 2022). Standard employee training programs can benefit both the organization and its staff, influencing the company culture as well as short- and long-term goals (Arwab et al., 2022; Kumar et al., 2023). It is essential for bank employees to be sufficiently fluent in English to operate effectively within the banking context (Pirmoradian et al., 2023; Takrousta et al., 2022). Consequently, many banks have developed English language training programs to assist their employees in improving their communication skills and meeting the demands of the global banking marketplace (Abugre, 2018).

BMI, as one of the leading Iranian banks, has been offering ESP courses for several years. The training department of BMI has made significant progress since its establishment in Tehran in 1940. The department now offers approximately 1,300 courses and workshops annually, in banking-related fields. Additionally, it offers EBP training programs for the employees working in FX branches and international departments and provides international banking courses, which cover subjects such as international chamber of commerce (ICC) rules and regulations. These training programs should be evaluated periodically to ensure optimal results, maintain standards systematically, and provide stakeholders with practical information regarding the merit, worth, value, and significance of the programs they are planning or implementing (McGrath, 2002; Patton, 2008). However, limited research has been conducted on ESP courses in the Iranian banks (Pirmoradian et al., 2023, 2024; Taghipour Bazargani et al., 2024), and recent studies indicate that there is a discernible lack of comprehensive and organized structures in this context (Afzal et al., 2020; Farahian & Rajabi, 2022; Pirmoradian et al., 2023, 2024; Takrousta et al., 2020, 2022). The quality of ESP courses in the Iranian banks is not considered satisfactory, and learners cannot apply their language knowledge in their work properly. According to researchers, Iranian bank EBP courses cannot address the employees' language needs because curriculum developers have not adequately recognized these needs in the context of international banking. Researchers also state that ESP programs in Iran do not have an organized and systematic evaluation framework (Mostafaei Alaei & Ershadi, 2016; Takrousta et al., 2022), and there is a need for such evaluation frameworks to evaluate the efficacy of EBP courses (Ahour & Omrani, 2019; Pishghadam et al., 2021).

Based on this premise, the current study evaluated the EBP courses offered in BMI, utilizing Stufflebeam's (2003) CIPP Model. This method of program evaluation was applied for the first time in this bank to provide the

necessary information to determine the effectiveness of EBP courses and their impact on BMI employees. The ultimate purpose of the study is to provide useful information for BMI program managers and decision makers to evaluate decision alternatives and relevant policies, and improve the quality of EBP courses and training materials in the banking network. In doing so, the study aimed to make a positive contribution to the previous studies, in this area, which have more focused on needs analysis (e. g., Mohammadzadeh et al., 2015; Pirmoradian et al., 2023; Takrousta et al., 2022; Zarrin, 2013). The present study aimed to place greater emphasis on elements such as assessing the learning environment and teaching methods, reviewing the curriculum and course materials, and collecting feedback from the stakeholders including learners, experts, and course administrators on the efficacy of the programs. The following research questions were addressed in the present study:

1. What are the learners' language needs in BMI EBP programs?
2. What are the strengths and weaknesses of the existing programs?
3. What are the main barriers that prevent these programs from fully meeting the assessed needs?

## 2. Literature Review
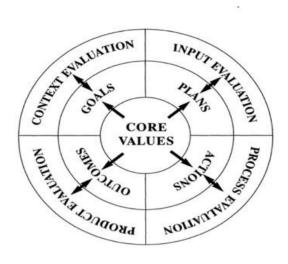
### 2.1. Theoretical Framework

ESP focuses on learners' language needs in specific fields and professions (Anthony, 2018), and this focus is a defining characteristic of ESP and has made it a valuable and effective approach to language teaching in a wide range of settings, where content and methods are both at the service of the learner's needs and goals (Woodrow, 2018). In addition to needs analysis, text analysis and preparing learners to communicate effectively in the tasks prescribed by their study or work settings have always been the main concerns of ESP (Anthony, 2018; Nickerson & Planken, 2016). The present status of ESP reflects a dynamic and evolving field shaped by advances in technology, a deeper understanding of learners' specific needs, and evolving teaching methodologies (Amerian, 2024; Mostafavi et al., 2021; Movahhedi et al., 2024). Advanced technology in the incorporation of information and communication technology (ICT) tools has revolutionized ESP teaching. Technologies such as multimedia packages, online platforms, and interactive applications facilitate authentic language use and enhance learner engagement (Dou et al., 2023). Moreover, the use of blended learning approaches and massive open online courses (MOOCs) has expanded access to ESP resources (Basturkmen, 2022; Constantinou & Papadima-Sophocleous, 2020). ESP is experiencing changing learner needs and is increasingly focused on the specific needs of learners in various professional fields. This requires ongoing needs analysis to ensure that the curriculum is relevant and aligned with the learners' goals (Azarnoosh et al., 2018). Learners are seeking practical

language skills that can be immediately applied in their careers (Taghipour et al., 2019) and this necessitates a focus on authentic tasks and scenarios that reflect real-world challenges faced by professionals in fields. Concerning teaching methodologies, there is a growing emphasis on task-based teaching methods that promote active learning through real-life tasks. This approach helps learners develop not only language skills but also critical thinking and problem-solving abilities relevant to their fields (El Arbaoui, 2024; Georgy, 2023). Given this dynamic landscape, the evaluation of ESP programs has become increasingly vital to ensure that they effectively meet the evolving needs of learners and align with the standards.

ESP program evaluation is essential for assessing the effectiveness and relevance of language instruction in specific contexts (Canaran et al., 2020). By employing comprehensive evaluation frameworks, such as the CIPP model, educators can collect critical data that inform curriculum development and instructional practices, ultimately enhancing learner outcomes. Evaluating ESP courses and careful monitoring are necessary to ensure their effective execution and future betterment and should be an integral part of training policies and practices (Stufflebeam & Zhang, 2017). Program evaluation can be conducted through various models and approaches. One of the most widely applied evaluation models is the CIPP model, developed by Stufflebeam and colleagues in the late 1960s. CIPP stands for context, input, process, and product. It is distinguished by its focus on guiding both evaluators and stakeholders through systematic assessments at various stages of a program. This model emphasizes utility, feasibility, propriety, and accuracy, making it a preferred choice according to a survey by the American society for training and development (Zhang et al., 2011). Originally intended for educational program evaluation, the CIPP model has been successfully applied across various fields and disciplines globally (Aziz et al., 2018; Stufflebeam & Zhang, 2017; Ulum, 2016; Warju, 2016; Zhang et al., 2011). The key components of this model are presented in Figure 1.

**Figure 1**

*Key Components of CIPP Evaluation Model and Associated Relationships With Programs* (Stufflebeam, 2003, p. 33)



## 2.2. Empirical Studies

ESP programs are offered in all academic disciplines in the Iranian universities, providing students with the required knowledge and skills in the target language. Similarly, companies and organizations, including banks, pay special attention to their employees' language proficiency. They offer pre-service and in-service ESP courses to enhance their employees' language proficiency and improve the quality of their work performance. Some Iranian researchers (Mohammadzadeh et al., 2015; Zarrin, 2013) investigated the language needs of bank employees. More recent studies (Pirmoradian et al., 2023; Takrousta et al., 2022) focused on the bank employees' needs, wants, and lacks. They indicated that the courses did not satisfy learners as they were not effective enough, dealing with problems such as limited and inappropriate training materials for EBP. These studies suggested that new courses of EBP, in which localized textbooks are employed, should be designed and developed and recommended to conduct further studies on developing appropriate EBP materials, and implementing and evaluating such courses, especially in other banks.

Studies conducted in Iran have focused on some specific Iranian institutions and banks, such as Zarrin (2013) and Pirmoradian et al. (2023, 2024) on BMI, Takrousta et al. (2020, 2022) on Export Development Bank of Iran (EDBI), and Mohammadzadeh et al. (2015) and Khorshidi et al. (2012) on Bank Saderat Iran (BSI). This restricts the findings to the unique context of specific banks. Additionally, these studies have been limited to needs analysis and have not evaluated other aspects of ESP programs, including their

evaluation. Therefore, the current study was conducted to assess the effectiveness of existing EBP programs and identify the areas for improvement.

## 3. Method

### 3.1. Research Design

The present study employed a multifaceted approach to evaluate the EBP courses offered within BMI. Data were collected and analyzed across several key dimensions of the courses. A mixed-methods design was employed, incorporating both quantitative and qualitative data collection techniques.

### 3.2. Setting

BMI offers a wide range of international banking services categorized into commercial and noncommercial sectors through its FX branches and foreign-affair departments with over 3,300 branches nationwide. Approximately 420 provide FX services, varying in grade from Premium A and Premium B to grade 5. Among the various departments, three focus on international banking: the international department, foreign guarantees department, and overseas investment and network expansion (OINE) department. Premium branches are crucial for BMI, as they cater to more significant customers and typically have more experienced staff.

BMI training department has come a long way through its history since it was established in Tehran in 1940. The department has grown substantially and now offers approximately 1,300 courses and workshops annually. The bank has made concerted efforts to maintain the quality and effectiveness of its training programs, as evidenced by its achievement of ISO certifications in 2017 (ISO 29993) and 2019 (ISO 10015). It has also recognized the importance of e-learning and has implemented a learning management system (LMS) since 2009 to provide more convenient training opportunities for its employees. BMI employees believed that the courses have made significant progress over the years, yet there are still challenges and room for improvement.

### 3.3. Participants

Data were collected through both insiders (observers) and outsiders (domain experts) to enhance reliability and minimize misinterpretation of information. This approach provided a fresh perspective on the issue. Insiders may lack the necessary expertise and can be too involved in the situation, while outsiders might not fully understand the context (Fleming, 2018; Liu & Burnett, 2022). The number of participants and their working sections have been presented in Table 1 below.

Participants were selected from FX branches, international departments, and training department. Among the 420 FX branches, 109 were classified as Premium A (24) and Premium B (85), serving a larger clientele, often prestigious companies. The participants included deputy branch managers from Premium branches, heads of the three international departments, and their respective deputies and assistants. Additionally, the head of the Training Department, course designers, administrators, and five instructors were involved. Lastly, learners from the three most recent ESP courses conducted in the BMI Training Department (2021-2024) were included, totaling 90 employees in various roles, from bank tellers to managers. Participants were divided into two main groups: "supervisors or domain experts" who were experienced managers (Group A) and "performers of the tasks" who provided customer services (Group B).

**Table 1**

*The Participants of the Study*

| | Group A (Experts) | Group B (Performers) | Total |
|---|---|---|---|
| **Branches** | Deputies of premium A branches (24) | Learners (65) | 174 |
| | Deputies of premium B branches (85) | | |
| **Departments** | International Dpt. (4) | Learners (15) Other employees 12 | 60 |
| | Foreign guarantees Dpt. (4) | Learners (5) Other employees (6) | |
| | OINE Dpt. (4) | Learners (5) Other employees (5) | |
| **Administrators** | Managers & experts (5) Course instructors (5) | - | 10 |
| **Total** | 131 | 113 | 244 |

## 3.4. Materials and Instruments

### 3.4.1. Instrument 1: Semi-Structured Interviews

Two separate interviews were conducted with two groups of interviewees, Group 1 including 36 experts and Group 2 including 10 program administrators. Specific protocols were considered to ensure consistency, neutrality, and the collection of meaningful data. The key components included preparation before the interview, conducting the interview, debriefing after the interview, and documentation and analysis. Interviewers maintained a neutral demeanor throughout the conversations. This included avoiding leading questions or expressing personal opinions that could influence participant responses. A structured set of questions were utilized to cover critical aspects

of the program's effectiveness. By interviewing the participants, the tasks carried out in English were identified, and the structure and content of the questionnaires were designed. The interviews were divided into three main sections: personal information, banking tasks performed in English, and banking English courses.

### 3.4.2. Instrument 2: Questionnaires

Several key steps were involved in a structured approach to design two questionnaires. They were developed by utilizing close-ended and open-ended questions. For close-ended questions, 5-point Likert scales were used to measure frequency and importance of tasks which should be done in English and satisfaction with various aspects of the program, such as course materials and teaching effectiveness. For open-ended questions, respondents were asked to provide feedback on their experiences and suggestions for improvement. Sample questions were:

1. How relevant did you find the course materials to your banking needs?
2. What aspects of the program did you find most beneficial?
3. What improvements would you suggest for future iterations of the program?

An attempt was made to keep the questions clear and concise to avoid confusion. Technical jargons that might not be familiar to respondents were avoided, and each question was designed to focus on a single aspect. Before deployment, a pilot test was conducted with a small group of bank employees, representative of the target audience. This helped identify the unclear questions and allowed for adjustments based on the received feedback. The questionnaires were reviewed by several bank experts who had the knowledge of the tasks performed in English in BMI to ensure that the key and essential points were included. The Cronbach's alpha reliability coefficient for the whole questionnaire was .82 and over .80 in each group of subtasks (subsections), implying a good internal consistency.

### 3.5. Procedure

The study employed CIPP model program evaluation to assess the effectiveness of banking English training programs in BMI. A mixed-methods approach was utilized, combining qualitative and quantitative data, to evaluate the program. A total of 244 participants were selected based on their involvement in the programs, ensuring a diverse representation of backgrounds and experiences, including learners of three most recent EBP courses, employees working in related sections and departments, instructors, and the programs administrators. Data collection took place through multiple sources, including questionnaire surveys, course material reviews, interviews, and expert review panels. The combination of the instruments, as well as

consultation and discussions with employees and analyzing authentic banking documents such as SWIFT messages and letter of credit (LC) shipping documents, helped to have a triangulation approach to enhance the robustness and reliability of findings by integrating multiple perspectives (Donkoh & Mensah, 2023; Haydn, 2019).

Two different semi-structured interviews were conducted with 46 participants considered to be domain experts. The first group included Premium A branch deputy managers (24 respondents) and international department managers (22 respondents). The second group consisted of ESP course administrators including BMI training department managers, experts, course designers and instructors. Pilot interviews were conducted with five experienced colleagues who were familiar with the programs. At the end of each interview, a brief debriefing session lasting 5-10 minutes was conducted. This allowed participants to share their thoughts on the interview process. All responses were recorded with participant consent. After conducting multiple interviews, responses were analyzed for common themes or patterns regarding the programs' strengths and areas for improvement.

The questionnaires were administered to 198 participants. Questionnaire 1 was administered to 85 participants of group A (experts) and questionnaire 2 was completed by 113 participants of group B (task performers), including 90 learners of three most recent EBP courses and 23 employees who had previously taken the courses. They were distributed at the conclusion of each course to assess learners' perceptions, attitudes, and self-reported learning outcomes. The instrument included Likert-scale items and open-ended questions. Depending on the participants' preferences and accessibility, the questionnaires were distributed online and on paper.  Once responses were collected, the data were analyzed quantitatively (for close-ended questions) and qualitatively (for open-ended responses), for finding trends, common themes, and areas of concern for the evaluation.

In the context evaluation, the needs and problems were assessed in the ESP courses offered periodically in BMI. The feedback from this evaluation was employed to examine the extent to which the outcomes effectively addressed the intended assessed needs of the beneficiaries. The context evaluation initiated before and after three courses in the period of 2021-2023. The evaluators interviewed the administrators to identify the goals and priorities. The evaluation was conducted after the course to find out whether the goals were achieved and the beneficiaries' needs were met. An expert review panel was engaged with the learners' representatives, teachers, administrators and some of the training department managers to visit and identify the needs and problems. The checklists applied in this study were adapted from CIPP evaluation model checklists (Stufflebeam, 2007, 2015).

In input evaluation, according to Stufflebeam (2015), the evaluation involved identifying and rating relevant approaches and strategies in designing and performing the ESP courses in BMI. The process included reviewing the relevant literature, consulting experts, and interviewing the EBP teachers and administrators about different aspects of the courses including teachers, learners, teaching methods, and training materials. Table 2 presents information regarding the participants involved in the interviews and questionnaire surveys.

**Table 2**

*Participants in Interviews and Questionnaire Surveys*

|  | Group A (Experts) | Group B (Performers) | Total |
|---|---|---|---|
| Interview 1 | 36 | - | 36 |
| Interview 2 | 10 | - | 10 |
| Questionnaire 1 | 85 | - | 85 |
| Questionnaire 2 | - | 113 | 113 |

Forty-six participants of Group A, including the courses administrators, deputy managers of Premium A branches, and managers of international department, foreign guarantees department, and overseas investment and network expansion (OINE) department were interviewed. Some of the interviews were conducted face-to-face and some by voice or video telephone calls. The remaining participants of this group (85) were asked the same questions in writing. Based on the information provided in the interviews and written responses, a questionnaire was developed and administered to the 113 participants of Group B, i.e. the performers. At the end of each course, the strengths and weaknesses of the program were discussed with learners, teachers, and administrators.

### 3.6. Data Analysis

The collected data were analyzed using a combination of quantitative and qualitative methods. The combined analysis provided a holistic view of the effectiveness of banking English program. While quantitative data revealed patterns in task frequency and their importance in terms of risks, job promotion, and services quality, qualitative insights offered deeper understanding into participants' experiences and suggestions for improvement. This integrated approach can inform future curriculum development and training strategies tailored to the needs of banking professionals.

### 3.6.1. Quantitative Analysis

The quantitative data were collected through a questionnaire administered to 113 banking employees. The questionnaire assessed the frequency and importance of various tasks performed in English as well as learners' feedback on their satisfaction and the effectiveness of the EBP programs. The mean ratings for each task were calculated to summarize the overall frequency of English language use. Respondents rated their satisfaction with the courses on a scale from 1 (very dissatisfied) to 5 (very satisfied). The mean satisfaction score was calculated to gauge overall contentment with the program. Effectiveness ratings assessed how well the program met the participants' needs in improving specific language skills relevant to their banking roles, using a 1 to 5 scale. Standard deviations were calculated for both task frequency and satisfaction ratings to assess variability in responses.

### 3.6.2. Qualitative Analysis

Qualitative data were gathered through semi-structured interviews with 46 bank employees and the questionnaire surveys. The collected data were coded and thematically analyzed to identify key themes. The qualitative data were analyzed using Braun and Clarke's (2006) thematic analysis framework, which involved the following steps (Byrne, 2021; Dawadi, 2020; Naeem et al., 2023):

- Familiarization with data: Transcripts and notes were reviewed to gain an understanding of the content.
- Coding: Initial codes were generated based on significant statements related to participants' experiences.
- Theme development: Codes were grouped into broader themes such as relevance of content, teaching effectiveness, and student engagement.

## 4. Results and Discussion

### 4.1. Results

The findings derived from the analysis of the data are reported in this section.

### 4.1.1. Results for the First Research Question: Examining Learners' Language Needs

In order to identify learners' language needs in BMI EBP training programs, the tasks which are performed in English in this bank were identified, their frequencies were measured and, ultimately, the priority of the language skills, in relation to the most frequent tasks, was assessed.

**4.1.1.1. Identifying the Tasks Performed in English in BMI**. The tasks were identified in 10 major task categories which are crucial for employees to navigate their roles successfully and include a range of activities for effective communication and operational efficiency within the banking environment. The identification of these tasks highlighted the diverse range of activities that require English language skills within BMI. The identified tasks are listed below in Table 3.

**4.1.1.2. Measuring the Frequency of Identified Tasks**. After identifying the tasks, their frequency was measured and the language skills related to them were examined. Participants did not refer to any tasks specifically related to listening skill. Table 4 presents the mean rating and the standard deviation of the tasks related to speaking skill.

**Table 3**

*Banking English Tasks Identified in Needs Assessment*

| | Main Target Tasks |
|---|---|
| 1 | Writing emails (customers, banks, auditing companies) |
| 2 | Writing SWIFT messages (letter of credit, letter of guarantee, etc.) |
| 3 | Writing letters (letter of credit, letter of guarantee, etc.) |
| 4 | Preparing documents (shipping documents schedules, etc.) |
| 5 | Conversations (face-to-face conversation, negotiations, phone calls) |
| 6 | Taking business trips and missions |
| 7 | Interpretation in meetings |
| 8 | Translation (reports, contracts, documents, etc.) |
| 9 | Reading texts in English (SWIFT, emails, letters, ICC brochures, etc.) |
| 10 | Studying English sources for banking exams and courses |

The descriptive analysis of the tasks related to speaking skill revealed that *face-to-face conversations* was the most frequently performed task with a mean frequency rating of 1.92, suggesting that while conversations in English are part of their roles, they may not be as frequent or important compared to other tasks.

**Table 4**

*Frequency of Tasks Related to Speaking Skill*

| Tasks | Mean frequency rating | Standard Deviation |
|---|---|---|
| Face-to-face conversations | 1.92 | 1.48 |
| Negotiations | 1.62 | 0.99 |
| Business trips | 0.30 | 0.62 |
| Interpretation | 0.84 | 0.89 |

The tasks involved in reading skill across different activities can be seen in Table 5. Among the tasks which required reading skill, examining documents had the highest mean rating at 2.56, indicating that it is a common activity among employees, performed between *Sometimes* and *Often*. The moderate standard deviation suggests a reasonable consensus among respondents regarding the relevance of this task in their roles. The lowest mean rating for translation tasks implies that employees may not view this skill as essential in their daily responsibilities. The relatively high standard deviation reflects considerable variability in responses, indicating that while some employees rarely engage in translation, others may not use it at all.

**Table 5**

*Frequency of Tasks Related to Reading Skill*

| Tasks | Mean frequency rating | Standard deviation |
|---|---|---|
| Translation | 1.14 | 1.11 |
| Reading texts in English | 2.25 | 1.12 |
| Examining documents | 2.56 | 1.14 |
| Studying for banking exams | 2.05 | 0.74 |

Regarding the tasks related to writing skill, eight major tasks were identified, which are presented in Table 6.

**Table 6**
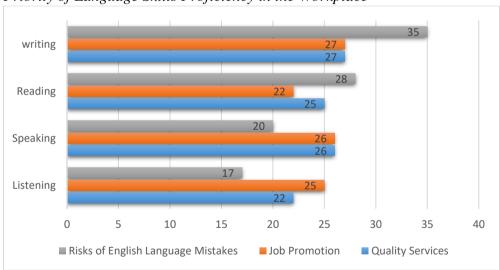
*Frequency of Tasks Related to Writing Skill*

| Tasks | Mean frequency rating | Standard deviation |
|---|---|---|
| Import L/C correspondence | 3.01 | 1.14 |
| Export L/C correspondence | 2.80 | 1.23 |
| Money transfer | 3.45 | 0.71 |
| Correspondence with banks | 0.38 | 0.89 |
| Correspondence with customers | 2.20 | 1.17 |
| L/G | 0.40 | 0.97 |
| Credit cards | 0.69 | 1.20 |
| Reports and contracts | 0.95 | 1.06 |

Given the high engagement in money transfer (3.45) and import LC correspondence tasks (3.01), targeted training programs should be developed to enhance writing skills specifically for these areas to ensure accuracy and professionalism in communications. Since money transfer tasks show the highest mean, resources should be allocated to improve tools and templates for these communications to ensure efficiency and compliance with regulations. For tasks like correspondence with banks (0.38), letters of guarantee (LG)

(0.40), and reports/contracts (0.95), it may be beneficial to clarify roles and responsibilities within the organization to ensure that employees understand their involvement in these less frequently performed tasks. Regarding encouraging consistent practices, implementing standardized procedures for writing customer correspondence can help improve consistency across the organization, particularly since this task is essential for maintaining client relationships. Establishing feedback mechanisms for written communications can help identify areas for improvement in both customer correspondence and internal documents like reports and contracts, leading to enhanced clarity and professionalism.

**4.1.1.3. Assessing the Language Skills Priority in Relation to the Identified Tasks**. The present evaluation helped identify the skills which were considered critical for enhancing operational efficiency and customer satisfaction. The priority of language skills, in relation to three factors of risk management, job promotion, and quality of provided services is presented in Figure 2.

**Figure 2**
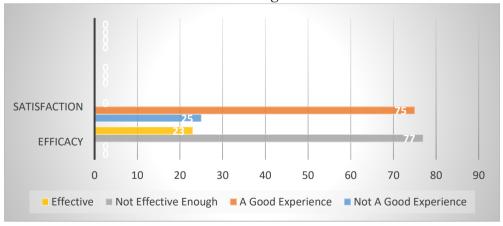*Priority of Language Skills Proficiency in the Workplace*



Regarding the risks associated with language skills, the highest risk was associated with writing, indicating that mistakes in written communication are perceived as the most detrimental to operations. The second one was reading skill, highlighting the importance of comprehension in understanding documents and communications. Lower risks were associated with speaking and listening, suggesting that while these skills are important, they are not seen as critical sources of risk compared to writing and reading. Concerning the job promotion opportunities, the mean scores for job promotion indicate that all

four skills are valued, with writing (27%) and speaking (26%) being particularly important. Quality of services provided, and its relation with the language skills, was the third examined factor. Writing (27%) again emerged as a key skill for delivering quality services, emphasizing its role in ensuring competence and clarity in communications with clients. Speaking (26%) was also crucial for service quality, indicating that effective verbal communication is essential for positive customer interactions. Reading (25%) and listening (22%) contributed to service quality, but they were seen slightly less critical than writing and speaking.

### 4.1.2. Results for the Second Research Question: Strengths and Weaknesses of BMI EBP Programs

Another section of the interviews and questionnaire surveys addressed the second research question to examine the strengths and weaknesses of the existing programs. There were 234 respondents who were asked about the quality and effectiveness of EBP courses they had taken in BMI. Ninety participants took the courses within the period of the study (2021-2023), and the remaining 144 had taken the courses in the previous years. The feedback collected from learners regarding their experience with the courses revealed significant insights into their satisfaction levels and perceived effectiveness (Figure 3).

**Figure 3**

*Learners' Feedback on BMI EBP Training Courses*



A substantial majority of participants (75%) reported satisfaction with the courses, perceiving the atmosphere as friendly and appreciating the introduction of important conceptual points. However, a significant proportion of the respondents (77%) expressed skepticism regarding the effectiveness of the course in enhancing their English language proficiency for banking-related

work. These learners stated that the course did not adequately address their language needs, or result in a notable improvement in their banking English skills. They added that the course primarily familiarized them with certain grammatical structures and terminology, without sufficiently developing their overall language competence for application in the workplace. While the learners appreciated the informative content of the course, they remained unconvinced of its ability to effectively prepare them for the linguistic and communicative demands of their banking-related tasks and interactions.

Following the assessment of participants' satisfaction with the courses and their perceived efficacy, respondents were asked to identify the strengths and weaknesses of the programs in terms of course content, instructional design, delivery method, learning environment, and instructor competence (Table 7).

**Table 7**

*Strengths and Weaknesses of EBP Courses*

|  |  |  |
|---|---|---|
| Strengths | Friendly and non-stressful learning environment | 81% |
|  | Motivating | 77% |
|  | Appropriate only for elementary levels | 71% |
| Weaknesses | Lack of needs-responsive and customized textbooks | 93% |
|  | Lack of effective teaching methods | 83% |
|  | Insufficient training time | 81% |
|  | Instructors lacking dual expertise in general English and EBP | 72% |
|  | Inconvenient class venue | 64% |
|  | Medium of instruction | 52% |

Findings indicated that a significant majority of the participants (81%) viewed the ESP courses positively, appreciating the warm and stress-free classroom environment. Additionally, 77% reported feeling motivated to continue improving their English proficiency after completing the courses. Seventy-one percent recognized the effectiveness of the course in establishing a solid foundation in essential grammatical structures. Regarding the weaknesses, 93% of respondents identified the absence of a customized textbook tailored to the specific needs of Iranian bank employees as the most significant shortcoming. They found the use of diverse excerpts from books, articles, and magazines distracting and misaligned with the tasks they perform in English at work. Another weakness, mentioned by 83% of the participants, was ineffective teaching methods. They stated that BMI EBP courses rely on traditional teaching methods that leads to passive learning and often fails to engage them actively. Some participants also mentioned that teachers in EBP courses do not adequately incorporate real-world banking scenarios or tasks that reflect the challenges faced by banking professionals. They believed that

without opportunities for application, it would be difficult for employees to transfer their knowledge into practice.

### 4.1.3. Results for the Third Research Question: Main Barriers of BMI EBP Programs From Fully Meeting the Assessed Needs

Participants were asked to refer to the main barriers that prevent BMI EBP programs from meeting the assessed needs. Five major ones are presented in Table 8 below.

**Table 8**
*Main Barriers of EBP Programs From Meeting the Assessed Needs*

| | |
|---|---|
| Lack of needs-responsive and customized textbooks | 93% |
| Language barriers | 81% |
| Lack of customized curriculum | 79% |
| Insufficient instructor expertise | 75% |
| Time constraints | 67% |

A major issue identified by 93% of the respondents was the lack of customized training materials, particularly a dedicated textbook, for EBP courses. While the department has developed banking-related books in Persian, such as *Local Banking* and *International Banking*, it does not have an EBP textbook tailored to the language needs of Iranian bank employees. Another significant barrier that was stated by 81% of the respondents was the language barrier which affects non-native English speakers' ability to access banking services effectively. Many employees with limited English proficiency struggle to understand financial terminology, documentation, and procedures, making it difficult for them to engage with banking services confidently. This barrier limits their ability to utilize EBP programs designed to enhance their financial literacy and banking skills. The third most serious problem, emphasized by 79%, was the lack of customized curriculum. EBP programs may not adequately address the specific needs of diverse learner populations within the banking sector. Seventy-five percent claimed insufficient instructor expertise is another issue. They believed that instructors of EBP programs are either experienced bank employees who lack general English proficiency or English teachers who lack expertise knowledge in banking terminology and practices. Another problem, mentioned by 67% of the participants, was time constraints. Many learners stated that they face time constraints due to work and personal commitments, limiting their ability to practice and participate actively in EBP programs.

## 4.2. Discussion

The present study assessed the effectiveness of EBP programs in BMI in meeting the needs of banking employees. The findings provide valuable insights into the language needs of learners, the strengths and weaknesses of existing programs, and the barriers that hinder these programs from fully addressing assessed needs. The first research question sought to identify the language needs of learners in EBP programs at BMI. The findings indicated that while foundational language skills are essential, there is a critical need for application tailored to the specific contexts in which employees operate and without a comprehensive analysis of employees' language learning requirements, the educational goals of the courses do not adequately reflect what learners need to perform their professional duties effectively. This misalignment suggests that a thorough needs analysis is imperative to inform curriculum development and ensure that course objectives are relevant to employees' actual tasks (Alshayban, 2022; Purwanto & Mauludin, 2023; Tyas & Salwa, 2021). While needs analyses in previous studies investigated the bank employees' language needs in EBP courses (e.g. Afzal, 2020; Khorshidi, 2012; Mohammadzadeh et al., 2015; Pirmoradian et al., 2023, 2024; Taghipour Bazargani, 2024; Takrousta et al., 2020, 2022; Davoudi Sharifabad et al., 2023), a more precise assessment can be achieved, by identifying the detailed employees' tasks which are performed in English in different sections of the banks, including commercial and non-commercial services in FX branches and international departments, as the first step of identifying their needs.

The second research question focused on evaluating the strengths and weaknesses of current EBP programs. While some aspects of these programs successfully met basic language requirements, several weaknesses were identified, including the lack of needs-responsive and customized textbooks, outdated teaching methods which primarily relied on traditional lecture formats, and instructors lacking expertise in both general English and EBP. These weaknesses restricted active participation and failed to promote essential communication skills required in banking contexts. The lack of alignment between instructional methods and learners' needs highlights a need for program administrators to adopt more interactive and learner-centered approaches that foster engagement and facilitate effective learning (Tzenios, 2022; Zaman, 2024). While previous studies focused more on lesson plans and syllabi (e. g., Takrousta et al., 2022), training materials (e.g. Takrousta et al., 2020), and language skills in the work environment (e.g. Taghipour Bazargani et al., 2024; Mohammadzadeh et al., 2015; Pirmoradian et al., 2023), or on limited subset of employees (managers and mid-rank directors) (e.g. Afzal et al., 2020; Khorshidi et al., 2012), the present research investigated the courses from the view point of more stakeholders including learners, experts,

instructors, and administrators and in relation to more detailed tasks in their workplace.

The third research question addressed the main barriers preventing EBP programs from fully meeting assessed needs. The lack of needs-responsive and customized textbooks emerged as a significant barrier, limiting the relevance and applicability of course materials. Additionally, the predominance of traditional teaching methods indicates a pressing need for a shift towards more innovative instructional strategies that incorporate contextualized learning experiences. It seems the absence of clear, specific, and measurable goals within BMI's EBP programs limits their effectiveness in targeting the language skills required for professional purposes (Pirmoradian et al., 2023; Taghipour Bazargani et al., 2024). Establishing clear objectives informed by a thorough needs analysis will enable program developers to create courses that are more aligned with the linguistic demands faced by employees (Bazhutina & Tsepilova, 2024; Takrousta et al., 2022). To enhance the effectiveness of EBP programs in BMI, it is recommended that banks adopt an integrated curriculum emphasizing practical application through simulations, role-playing exercises, and relevant case studies (Hariyanti et al., 2024; Rahman, 2022). Developing, or sourcing, customized textbooks that address specific learner needs is crucial for making course content more applicable (Baleghizadeh & Rahimi, 2011). By fostering an environment conducive to active learning and communication practice, banks can better equip their employees to navigate complex customer interactions effectively.

## 5. Conclusion and Implications

The present study implemented the CIPP model for program evaluation in EBP courses in BMI. The research aimed to illuminate pedagogical challenges associated with EBP programs, particularly concerning educational goals, current status, instructional methods, and training materials. The findings revealed a significant misalignment between the design of these programs and the identified needs of employee learners. Specifically, the educational objectives of the courses were not grounded in a comprehensive analysis of employees' language learning requirements. This lack of clarity regarding the specific skills and competencies necessary for effective job performance may result in course objectives that inadequately address learners' needs. Furthermore, the instructional methods employed in the EBP courses appeared to lack a foundation in systematic needs assessments.

The findings have implications for BMI and other Iranian banks seeking to enhance their EBP programs. They suggest an urgent need for a comprehensive review and refinement of course design processes. By conducting thorough needs analyses, establishing needs-based goals, selecting appropriate instructional methodologies, and curating relevant training

materials, EBP courses can be optimized to better support the professional development of employees. These adjustments will not only improve employee engagement but also enhance their ability to communicate effectively within their professional roles. Additionally, curriculum designers and course developers must remain attuned to the evolving needs of employees as assessed in this study, ensuring that program objectives align with the tasks performed in English.

This study is subject to some limitations that may affect the generalizability of its findings. The research was conducted within a single banking institution (BMI), which may not fully represent the diversity of EBP programs across different contexts or institutions. Additionally, BMI participants were selected only from the branches inside Iran while there are overseas branches in the Middle East and Europe with different banking services. Furthermore, participants were selected only from Premium A and Premium B branches and the employees from other FX branches were excluded due to limitation of time.

Future research should explore best practices in EBP program design across various banking contexts to identify effective strategies for enhancing learner engagement and language acquisition. Longitudinal studies assessing the long-term impact of EBP training on employee performance and customer satisfaction would further contribute to understanding the efficacy of these programs. Additionally, further investigations should focus on the development of customized, needs-responsive EBP textbooks that align with the specific language requirements of banking professionals, ensuring that educational materials effectively support their learning and professional growth.

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