

**“NICE, REFRESHING, EXCELLENT THAT [IT] IS OUR CORPORATE
LANGUAGE”:**

A case study on self-efficacy and EFL
in a Nordic online trading bank

Bachelor's thesis
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Tiivistelmä – Abstract <p>Englannin kielen merkitys suomalaisessa yhteiskunnassa on kasvanut viime vuosikymmenten aikana nopealla tahdilla. Se näkyy monella eri osa-alueella: niin kulttuurissa, politiikassa kuin työmarkkinoilla. Nykyään englannin kielen osaaminen on edellytys työntekijälle. Moni suomalainen yritys toimii kansainvälisellä tasolla, mikä tarkoittaa, että englannin kielen käyttö on monelle jokapäiväistä. Kielen rooli voi jopa olla suurempi kuin suomen kielen. Kommunikointi ulkomailla sijaitsevien työntekijöiden ja toimistojen välillä, samoin kuin asiakaspalvelu, käydään usein englanniksi. Tämän vuoksi on syytä tutkia, millä tavoin englannin kielen rooli ilmenee yritystasolla ja kuinka työntekijät kokevat kielen moninaiset vaikutukset työpäivään.</p> <p>Tutkimus pyrki selvittämään, millainen minäpystyvyys (<i>self-efficacy</i>) ja itseluottamus työntekijöillä on englannin kielen käytössä töihin liittyvissä tilanteissa. Lisäksi tutkimuskohteena olivat erilaiset työtilanteet, joissa kieltä käytetään. Tutkimus toteutettiin kesällä 2016 pohjoismaisessa osakevälityspankissa, jonka konttori sijaitsee Helsingissä. Tiedonkeruumenetelmänä käytettiin verkkokyselyä, joka lähetettiin pankin kaikille työntekijöille.</p> <p>Tulokset osoittivat, että minäpystyvyys ja itseluottamus olivat usealla työntekijällä suhteellisen korkeat englannin kielen suhteen, mutta hajontaakin ilmeni. Vanhemmat työntekijät olivat luottavaisempia englannin kielen käyttäjiä kuin nuoret. Lisäksi englantia käytettiin päivittäin useissa eri tilanteissa, joista puhelinsoitot ja sähköpostiviestittely olivat yleisimpiä.</p>	
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1 INTRODUCTION

The role of English in Finland has become stronger during the past decades, as it has in other parts of the world. It has become a lingua franca, an adopted common international language that is spoken by people whose native languages are different. According to Leppänen et al. (2008), during the past 60 years, English has achieved an undisputed role in the world as an international language. In 2005, it was spoken by approximately 340 million people as a first language and by 510 million people as a second language. It is difficult to estimate the number of people speaking English as a foreign language but, before the turn of the century, it was already estimated to be spoken by a third of the world's population. The spreading of English is an on-going process and it has a changing role in different societies, cultures and political contexts (Leppänen et al. 2008: 12). One is daily surrounded by the influences of the language even when one does not notice it. One can hear and see English at home while watching television, reading online newspapers in the tram or welcoming a guest at the office.

According to Leppänen et al. (2008), the role of English in small countries, such as Finland, has not been studied much, which gives purpose for this study. It is the presence of English relating to work life this thesis is centred upon. The language has wide effects on what one's daily routines consist of and how the tasks performed affect employees and their behaviour. More and more companies in Finland are adopting a common corporate language and often it is English (Louhiala-Salminen 2002). In particular, multinational companies are required to use a common language, which is not the first language of the majority of the employees.

This bachelor's thesis focuses on the use of English as a foreign language, abbreviated as EFL, in the context of work life. It studies employees working in a small-sized Nordic online trading bank in its Finnish branch office located in Helsinki, Finland. As a method of data collection, an online survey was sent out to the 40 employees during summer 2016. This research attempts to investigate the self-efficacy of the employees regarding the use of EFL in work-related contexts. The theory of self-efficacy was modelled by psychologist Albert Bandura (1977), and it relates to one's perceptions of one's capabilities to behave and achieve a certain goal. In addition, the contexts in which EFL is used are examined.

Previous research has been made relating to the use of EFL in work-related contexts (Rogerson-Revel 2007, Leppänen et al. 2008, Marschan-Piekkari 2003). As explained, this study will examine the self-efficacy of the employees using English, which has not been as

thoroughly investigated as, for example, business English, i.e. the variation of English used in work-related situations, and how it differs from English grammar and vocabulary used in other contexts. Thus, I can, at this stage, state that there is room for more research on this particular issue. Previous research will be introduced in the following chapter as supporting background evidence.

2 EFL IN WORK-RELATED CONTEXTS

The role of English in Finland has changed drastically in the past thirty years. Before that, English was a language, which was studied in order to communicate with foreigners. In the 21st century, sufficient English skills in various domains of life are vital in order to survive in international communication. According to Leppänen et al. (2008), in the Finnish society, at present, English is also used as the language of communication in situations where one could use Finnish. English is spoken by a constantly increasing part of the Finnish population, which means that the dominance of English affects the working life, as well. As for employees having to use EFL in an increasing manner, it is important to examine how the usage affects their daily lives. These effects can be studied with the psychological theory of self-efficacy. The theory is applied in this study to give insights to how a person perceives oneself as a user of EFL in work-related situations.

2.1 Self-efficacy

The term self-efficacy is derived from Albert Bandura's social learning theory (1977). The theory was first introduced in the article *Self-efficacy: Toward a unifying theory of behavioral change*. Self-efficacy has been defined as one's belief in one's capability to perform a certain task at a certain level (Bandura 1994: 74). Bandura (1977: 191) defines it as follows:

"Perceived self-efficacy refers to beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments." It is a more consistent predictor and influential variable of human behaviour and achievement than other related variables. Self-efficacy is a means to explain why individuals behave differently in situations where they have the same knowledge (Genç et al. 2016: 54). What is more, it is influenced by various

events of life, such as the ways an individual thinks, feels, behaves and motivates oneself. In Finnish research, the term is defined as the notion of an individual's perception on his/her ability to accomplish and solve a specific task in order to achieve a particular goal (Uitto et al. 2011: 169). All in all, self-efficacy has an influence on a person's everyday behaviour to a constantly changing extent.

According to Bandura (1994), there are four processes through which self-efficacy is affected: cognitive, affective, motivational and selection. A strong efficacy enables a person to perform and achieve intended goals. Additionally, personal wellbeing is enhanced. If a person has a high assurance in one's abilities and trusts oneself, challenging tasks are perceived as something one can master and not as threatening obstacles. One is more prepared to set long-term goals and maintaining a commitment to them in order to accomplish and failures are addressed and recovered from apace. To conclude, an efficacious perception of oneself reduces stress, prevents depression and produces accomplishments. If one does not have a strong sense of efficacy, it results in a low level of stress management, self-confidence and accomplishment (Bandura 1994: 76). Individual self-efficacy has influenced the development of entrepreneurial intentions, behaviour and actions.

2.2 Measuring self-efficacy

A method that measures perceived self-efficacy for all intents and purposes does not exist. According to Sherer et al. (1982), the scales attempting to approach self-efficacy through the "*one measure fits all*" procedure, often has limited insufficient or restricted explanatory and predictive value since the items in all-purpose tests might not have relevance to the sphere of functioning. In addition, items and factors in this type of measure are usually formed using general terms separated from the contextual demands and circumstances. Consequently, much ambiguity is left about what is being measured and contextual demands that need to be mastered. The method of examining self-efficacy must be tailored considering the particular domain of functioning in question. Thus, in the current study, I will be using a set of questions related specifically to the field of business, in particular, the banking industry. As part of the data collection, the Interagency Language Roundtable scale, ILR (Higgs 1984), was applied which describes the abilities to communicate in a language, in this case, English. This scale developed in the United States measures the level of proficiency on a scale of 0 to

5. Grading can be applied to separate skills, such as, speaking, listening, writing, reading and intercultural communication (Higgs 1984: 217). The methods used in data collection will be further addressed in the following chapter.

2.3 English in business

In the unifying world of business, international events often bring together people from different linguistic and socio-cultural backgrounds. Thus, a common language of communication is often adopted. In many cases, this lingua franca is EFL or EIB, English for International Business. It can also bring about linguistic and social challenges, since much of the interaction is between speakers whose first language is not English (Rogerson-Revel 2007). The role of English at the workplace is twofold. Some perceive it as a means to enhance their linguistic skills and bringing a positive variation to their daily routines. According to Peltonen (2009), others feel that the additional work coming from translation activities regarding English is a burden.

English has a strong role in the lives of Finnish employees nowadays which is the result of the internationalization of the Finnish working life. Thus, the role of English in the changes need to be examined from the point of view of the work-related situations English is used and how the employees feel about the new challenges that have arisen. There are many companies that use English as a corporate language, in other words, the main language of communication, such as Metso, TietoEnator, and Kone, which has had English as the corporate language since the 1970's (Leppänen et al. 2008: 382). All of these companies have multinational operations. At the end of the 20th century, many Finnish companies only had correspondents and interpreters who used English. Today, the situation is distinctly different. The ability to speak English has become a prerequisite for hiring employees. English has become a second language for Finnish companies (Leppänen et al. 2008: 384). According to some Pro-graduate studies (Leppänen et al. 2008), the context English is most frequently used at work is writing e-mails, messages containing both formal and informal content. It is also used often in meetings and writing documents. Additionally, English is used for reading the company's website, in addition to, manuals for different electronic appliances used at work. What is more, when the corporate language is English, also internal affairs are briefed in using EFL.

2.3.1 English as a corporate language

In a multinational company, internal communication has a distinctive role in all communication. Some of it crosses cultural and language borders and misunderstanding are often possible. There has been increasing discussion about the corporate languages of companies (Louhiala-Salminen 2002). Determining a common language of the company unifies reporting and assures that every employee understands what is being communicated. What is more, the informal communication between different departments, whether in a different country or the same office, is made more effortless. A corporate language is used to pursue social cohesion on geographical, cultural and linguistic levels (Marschan-Piekkari 2003: 59). In linguistic terms, the lexical world of business is connected to its people, institutions, activities and events. Results indicate that words form associations with different semantic groups when they are used in the business environment. In the business setting, fewer word meanings are used than in general English. Results suggest that business lexis shows an emphasis on personal and interpersonal contact, as well as, a limited number of business activities, including entertaining, travel, meetings and presentations (Nelson and West 2000). Thus, it can be concluded that English has its unique role as a corporate language in different formal and informal contexts and the employees are in connection with the language in ways that differ from the use of English outside of work. What is more, even though English is the neutral business language, in internal communication, such as in meetings, three different languages can in occasion collide (Marschan-Piekkari 2003: 60). It is important that other languages beside the corporate language are permitted when it is appropriate and serves the purpose of proficient communication.

2.3.2 A Large-scale national survey on the English language in Finland

An enquiry-based research on the use of English in Finland in various contexts (Leppänen et al. 2008) was conducted in 2007 including Finnish citizens between the ages of 15-79. According to approximately 1500 responses, English was used at the work place by less than a half (40.5%) of the respondents. Out of the sample, a slightly higher number of people (46%) replied that they used English at least once a week. In addition, the results indicated that the usage of EFL was to some extent higher among men (52%) than women (40%) (Leppänen et al. 2008: 42). The age group 25 to 44-year-olds used English more frequently

than other age groups, for instance, writing work-related e-mails and discussing in English. The most common task performed in English was acquiring information, which about one third reported to do at least once a week. What is more, reading e-mails (24%) and documents (24%), writing e-mails (18%), discussing with colleagues (13%) and customers on the phone (12%) received replies. The least popular activities were discussing in meetings (7%) and making presentations (3%) (Leppänen et al. 2008: 106). In this research, the results of the current study are examined considering these earlier findings in the Finnish context to find out some common trends.

3 THE PRESENT STUDY

3.1 The aim of the research and research questions

The aim of this study is to examine the self-efficacy of employees regarding English use in work-related situations at the Helsinki office of a small-size Nordic online trading bank. By answering the following research questions, this study plans to shed light on the issue.

1. What kind of confidence and proficiency do the employees have regarding English use in work-related contexts?

In this study, confidence is considered as employees' perceptions on their abilities to communicate in English and how it affects the communicational contexts, which are work-related. The background assumption is that the level of confidence is higher among the younger age groups since that generation is used to using English in various contexts of everyday life.

2. In what kinds of work-related situations is English used?

Work-related contexts are divided into various situations, including tasks outside the office. These contexts are, for instance, writing e-mails and documents, making phone calls and meeting customers face-to-face. All of these can occur outside of the actual workplace, which is why term work-related is being used in the current study. The background assumption to this issue is that the contexts in which English is used the most are customer service duties, phone calls and writing e-mails.

After the Finnish financial service operator Merita merged with the Swedish Nordbanken forming Nordea, a Swedish-based financial services group operating in Northern Europe, there was a vast offering of Swedish languages courses in order to enhance communication among the multi-linguistic community. Consequently, employees skilled in languages can be positioned to organisational tasks, which most benefits their job description of the time. Subsequently, Nordea began using English as their corporate language after purchasing banks from Denmark and Norway. Both in the bank in question and Nordea

, the official corporate language is English. In addition, the employees in the Finnish branch of the bank in question and Nordea, often have Finnish as their mother tongue and the management in the headquarters in Sweden have Swedish as their first language.

3.2 Data collection and methods of analysis

Employees who took part in the study by answering to the online survey were men and women between the age groups of 20 to over 50-year-olds. As there was only one respondent over 50 years of age, I decided to exclude that person's answers from the analysis. Most of the employees spoke Finnish as their first language while some employees had Swedish. Two employees had other language as their first spoken tongue. As a method of collecting data, I used an online survey formed via SurveyMonkey (www.surveymonkey.com), which was sent to the employees of a small-size Nordic online trading bank during August 2016. Out of 40 employees 28 replied to the survey. Thus, the data compiles the answers of 70% of the company's total workforce.

I could rely on my knowledge about the working processes when selecting and forming the questions in order to receive relatively accurate and reliable data. The questionnaire consisted of ten questions (see Appendix 1). The first four questions examined employee demographics, which can be defined as the study of a particular social entity and its composition in regarding the attributes of the members (McCain et al. 1983: 627). In this questionnaire, the demographics included gender, age group, mother tongue and education background. In the analysis, I will include only the factors that are presumed to distinctively pertain to results.

In addition to the confidence and proficiency levels of the employees, the questions investigated the frequency of using English and the situations in which one uses English,

willingness to participate in an English language course provided by the employer. One question in the survey was an open question regarding how one felt using English at work. There was an option to answer in Finnish, as well, in order to gain important information from employees who did not feel comfortable or have the skills to communicate their actual thoughts on the matter using English. The level of proficiency was self-assessed using the ILR-scale (Higgs 1984) (see 2.1) and the grading scale was the following:

- 1 star for elementary proficiency
- 2 stars limited working proficiency
- 3 stars for professional working proficiency
- 4 stars for professional proficiency
- 5 stars for native or bilingual proficiency

In this research, I will analyze the collected data using mostly a quantitative method since most of the questions, 7 out of 10, are structured as multiple-choice questions and there is only one open question where the respondent can answer completely freely. Due to the nature of this particular question, it will be analyzed using a qualitative method.

4 ANALYSIS

In the following chapter, I will firstly present the results, which I have acquired during this research process. Secondly, I will analyze how they relate to the research questions I have posed.

4.1 The employees' perceptions on EFL confidence and proficiency

The respondents had the opportunity to assess themselves as EFL users by estimating their usual confidence level in using EFL in work-related contexts. The background assumption of this study was that the younger generations would have better confidence in using EFL since it is an integral part of everyday life especially among this age group. The results indicated that older employees, the age group 40-49, which included five employees (see Chart 1), had a higher level of confidence regarding English usage. On the one hand, one could assume that

older employees have more confidence than younger ones since they have more experience in using the English language at work and they have acquired the specific vocabulary essential to their everyday work-related tasks during their longer career in the field or work life in general. On the other hand, in contrast to the background assumption that younger employees, the age group 20-29, which included 13 respondents, have more confidence using English due to the fact that they are more in contact with the language through movies, television or games. Although various media channels are beneficial for learning other kind of vocabulary and grammar structures, one does not usually learn topic specific vocabulary from them. It can be concluded that one becomes more comfortable using topic specific vocabulary when one has more experience in the relating work field. Moreover, on the basis of the collected data (see Chart 1), it became evident that the work force of the company is relatively young and many employees do not most likely have a long career background and experience in the field. For the sake of the reliability of the results, it needs to be taken into account that the number of respondents in each age group varied, especially the age group 40-49 included approximately 18% of the respondents (see Chart 1).

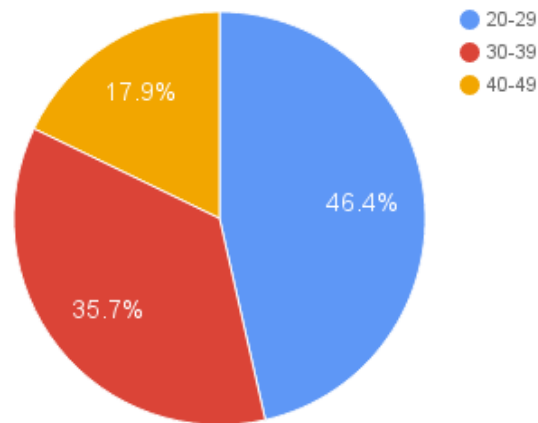


Chart 1. Respondents from different age groups

Chart 2 presents the employees' levels of confidence in using EFL among different age groups. The question the employees answered was formed as follows: "In percentages, what is your usual confidence level in using English in work-related situations?". The age groups are divided in three: the 20 to 29, 30 to 39 and 40 to 49-year-olds.

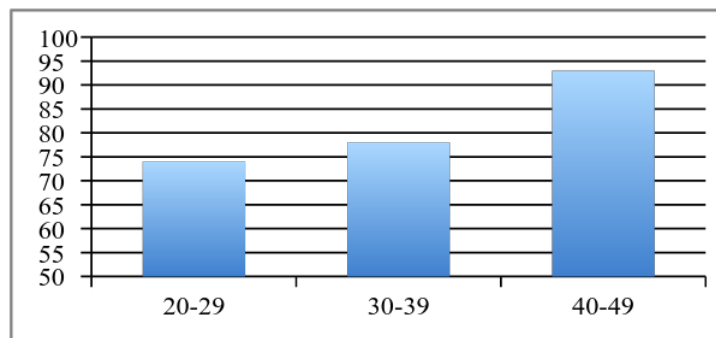


Chart 2. Levels of confidence among different age groups in using English at work

The average level of confidence among different age groups was the value of 78, which depicts the average percentage listed by a certain age group when assessing their confidence levels in using EFL. This value is relatively high. Yet, it is more beneficial to examine how different demographic attributes contribute to this issue. When we examine the results taking into account different age groups, one can notice more dispersion (see Chart 2). The results were rather surprising since the older age groups seemed to have a better level of confidence. In fact, the lowest level of confidence in using English was among the 20 to 29-year-olds with the value of 74 using the calculation tools of SurveyMonkey. The middle group, the 30 to 39-year-olds, had a confidence level of 78 while the oldest age group, 40 to 49-year-olds, had distinctly the highest level by an average confidence level of 93. Female employees' average confidence level was 76. The same figure for male employees was 80. It can be concluded, that the male respondents had a slightly higher confidence level in using EFL, but the difference was not prominent. Additionally, the range of the levels of confidence was significant as the lowest was 50 and highest 100. This result might, in some cases, affect the quality of customer service, communication and tasks in different departments, as well as, employee comfort if an employee does not feel confident enough to use English in certain situations. This can be related to the large number of employees within the young demographic.

When examining this issue further, it became evident that a clear majority (80%) of the employees in the age group 40-49 had a higher academic degree whereas there was more dispersion among younger groups in that more employees had only finished a lower academic degree. This factor might contribute to the confidence levels of the employees since one might need to participate in more English classes or study and write English material during

Master's level studies. Furthermore, the employees had the possibility to rate themselves with stars, which correlated to a certain English language proficiency level, the ILR scale (Higgs 1984) mentioned earlier in 2.1 and 3.2. The levels were the following: 1 star for elementary proficiency, 2 stars limited working proficiency, 3 stars for professional working proficiency, 4 stars for professional proficiency and, finally, 5 stars for native or bilingual proficiency. The weighted average taking into account the whole sample was 3.43. When examining the difference between genders, the correlating figure was 3.38 for women and 3.47 for men, which means male employees graded themselves fractionally higher than their counterparts. Presumably, the oldest age group had the highest weighted average by 3.80 while the younger groups had the average of around 3.40. This suggests that the reason the older age group had a higher level of confidence using EFL in work-related contexts was their higher education level. Furthermore, work experience is probably an affecting factor in this case and will be further studied in the future.

4.2 “Awkward” – The employees’ experiences using EFL

The only open question of the survey examined how the employees felt using EFL at work. This question was advantageous since it enabled the respondents to explain their thoughts on English as part of their work life in a more open-ended method. This question could also be answered in Finnish. In general, most of the respondents were glad that English was part of their everyday work and that it brought positive variation to workdays. Naturally, the levels of satisfaction regarding EFL usage at work did vary. Here are some extracts divided into answers that had positive (see Example 1) or negative (see Example 2) content.

Example 1

- (1) Can handle everything in English. No problem at all.
- (2) It's natural part of my everyday work so I enjoy using English.
- (3) Nice, refreshing, excellent that is our corporate language
- (4) Confident, easy. I have lived 6 months in the United States.

Example 2

- (1) *En löydä oikeita sanoja oikeaan aikaan*
- (1) 'I can't find the right words at the right time'
- (2) Awkward

An interesting issue arose from the answers. A difficult aspect regarding EFL usage in work-related contexts related to the vocabulary specific to the bank industry and its tasks. This kind of vocabulary is often in use when one goes to work in the particular field. Thus, it can be complicated to use the correct terms in one's mother tongue not to mention in a foreign language, in this case English. Below, there are some extracts that support this speculation (see Example 3).

Example 3

- (1) Sometimes it's hard when discussing very complicated issues which are not so clear even in your mother language.
- (2) Sometimes difficult when the need to use english comes very unexpectedly and the topic is not so familiar.
- (3) difficult in professional vocabulary
- (4) Some work related words are difficult.

What is more, an issue regarding speaking English became apparent (see Example 4). Many of the respondents felt that they are capable of using EFL well in other ways, but in situations where they are to use their oral English skills, the situation became more difficult.

Example 4

- (1) Speaking english is difficult, writing & understanding the english text is pretty easy.
- (2) Listening easy, speaking not (forgotten words)
- (3) I find it easy to pass my idea to another person, but casual conversation isn't one of my strengths

One respondent mentioned that he/she likes using English since he/she is not able to speak Swedish, which is the first language of the majority of co-workers abroad and the customer base of the bank is partly Swedish speaking Finns who would rather communicate in Swedish. I will re-examine this issue in further research in my master's thesis since it is probable that many other employees have a similar reason to use English at work. This issue relates in part to the previously discussed case Nordea (see 2.2.2) where three different languages, Finnish, English and Swedish, collided when discussing with employees in other Nordic countries and English was used as the corporate language functioning as a common

language (Marschan-Piekkari 2003: 60). In reality, English was usually not, of course, any of the employees' first communicative language.

When finding out whether employees wanted to take part in an English language course provided by the employer, only a few (11%) did not want to. Nearly half of the employees (43%) were willing to participate and a fraction more of the employees (46%) were not sure of their stance. On the basis of the responses to the survey altogether, one can presume that many employees feel some kind of need to improve their English skills in different areas, whether it be oral communication, vocabulary or writing.

4.3 EFL usage in the work setting

The situations in which EFL is used are numerous and each employee uses EFL at some point during their usual workweek. The situations which require the use of the English language are different since employees work in various departments and are in contact with different people, whether with colleagues, clients or customers.

The employees had to ponder on how often they used EFL in work-related contexts on average. Over a half of the employees (56%) replied that they used as English several times a day at work which was not surprising since the company's main language of communication is English. About a third of the employees (37%) responded that they used EFL at least once a day and a few (7%) answered that they made use of the language every other day. Only a fraction (4%) estimated that they used English to communicate once a week. To conclude, all of the employees used EFL at least once a week. According to the results, the role of English at work is strong since almost 90% of the respondents used the language daily at work.

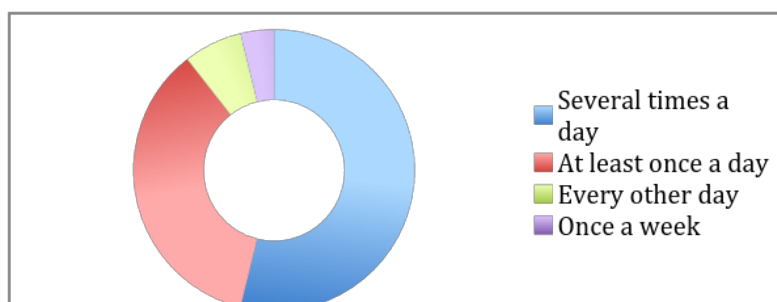


Chart 3. The Frequency of English usage

The situations in which EFL was used varied to an extent. This is illustrated in Chart 4 below, which presents different contexts of EFL use in work-related contexts.

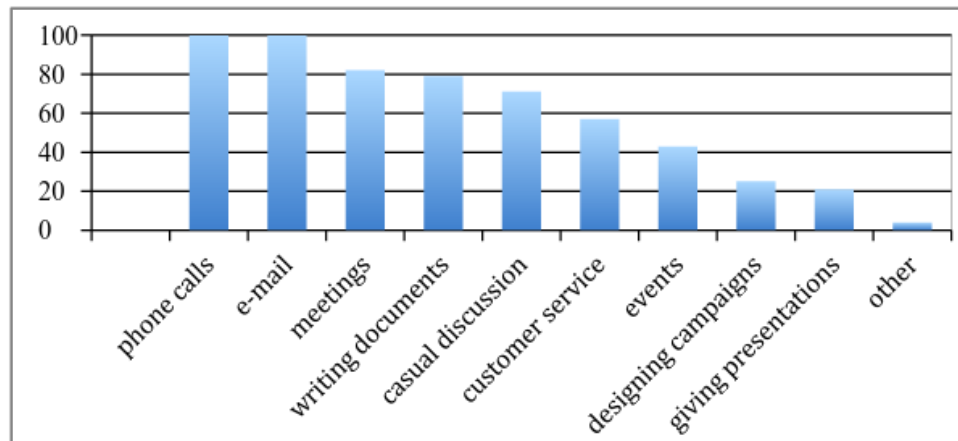


Chart 4. Work-related contexts English was used

As seen in Chart 4, every respondent replied that they used English in writing e-mails to colleagues and making phone calls, presumably, due to the corporate language status of English. As discussed in the background section, the corporate status of English means that the communication between offices and employees in the Nordics is carried out in English if there is not a common first language the employees share. One needs to keep in contact with fellow employees in the Nordic countries and the most effortless way to do so is via e-mail and phone calls. Communicating in meetings using English was extremely common (82%). Additionally, a clear majority used EFL when writing different types of documents (79%). Communication is important for the ambiance at the workplace and the wellbeing of employees. Thus, it is delightful to take notice of the fact that distinctly more than half of the employees (71%) used EFL in casual discussion whether it was with a customer or client, with a co-worker abroad, or another employee at the Helsinki office whose mother tongue is not Finnish (7%). In addition to the mentioned contexts, EFL was also used in customer service duties, for example, meeting customers face-to-face. Less popular activities were using English in various events, designing campaigns, writing documents and other, such as meetings with external partners, for example, an advertising agency.

The results of this case study and the previously mentioned large-scale study conducted in 2007 (Leppänen et al. 2009: 106) are not comparable since the large-scale study covered different industries and work fields while this case study focused only on one bank. Some common trends, however, could be concluded. The most common context in which EFL was used were reading e-mails and writing documents while the least common situation in both studies was giving presentations. The most significant difference between these studies was in the percentage levels all together. Many contexts received even results of 100% in the current study while the highest percentage level in the large-scale study was 33% on acquiring information using English.

5 CONCLUSION

The first and main research question considered *the kinds of confidence and proficiency the employees at the bank have regarding EFL use in work-related contexts*. In this research, confidence was considered as employees' perceptions on their abilities to communicate in English and how it affects the communicational contexts, which in this study were work-related. The background assumption was that the level of confidence was higher among the younger age groups since that generation is used to using English in various contexts of everyday life.

The results indicated that according the employees, English was, in general, considered as a positive addition to daily work routines and enhancing employees' linguistic skills in various contexts. The difficulties relating to EFL use were, in some cases, inadequate skills to use the language, in particular, the specific vocabulary needed to perform banking-related matters arose as the most challenging aspect of EFL usage. In contrast to the background assumption that the youngest age group (20-29) would have the highest level of confidence in using EFL, the results revealed that it was the oldest age group (40-49), in fact, had the highest confidence level while the youngest group had the lowest. The experience in the banking industry and the higher level of education among the age group 40-49 are likely to contribute to this issue. The confidence level between men and women was more or less equal with men having a fractionally higher level of confidence.

The second research question addressed *the various work-related situations EFL was used*. Work-related contexts were divided into various situations, including tasks outside the office. These contexts were, for example, writing e-mails and documents, making phone calls and meeting customers face-to-face. All of these could occur outside of the actual workplace, which is why term work-related was used in the current study. The background assumption to this issue was that the contexts in which English was used the most were customer service duties, phone calls and writing e-mails. The finding revealed that the most common contexts in which EFL was used were making phone calls, reading e-mails and communicating in meetings. The least common situations were using EFL in various events, designing campaigns and giving presentations. As for the background assumption, the results were quite similar. I had an

assumption of the common contexts in which EFL usage occurs.

The data and results of the present study have given much reason for further research. It is a topic of interest to study the aspects of business English related to field-related vocabulary since it was among the difficult aspects of EFL and affecting the level of self-efficacy of the employees'. The relationship between English and Swedish at the bank is, additionally, a topic that arose in one answer. It is a question to be answered with further research since it may affect the usage of EFL as employees may prefer communicating in English than in Swedish with Swedish-speaking colleagues and customers. It is interesting to find out whether this is a question of ability or willingness. I plan to continue the research of EFL by conducting a group interview in which I will examine the difference of EFL usage and self-efficacy between different departments and investigate issues that affect them in more detail. These topics will be addressed in my Master's thesis in autumn 2017. Moreover, there is room for other research, as well. Some possible problems to study are how EFL is perceived in other companies in Finland. It would be beneficial to study the role of English in a company in a smaller city in Finland where the presence foreign languages in general is not as common as in bigger cities and the capital area. What is more, the comparison of the role of EFL in different work fields would be worth examining.

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APPENDICES

Appendix 1 - The Online survey at www.surveymonkey.com

Self-efficacy in using English as a Foreign language (EFL) in work-related contexts: a case study _____ an online trading bank in Helsinki

1. I am

- female
 male

2. I am

- 20-29 years old
 30-39 years old
 40-49 years old
 over 50 years old

3. My mother tongue is

- Finnish
 Swedish
 English
 Other

4. What is your study background? You can choose multiple answers.

- matriculation examination
 vocational education
 lower academic degree
 higher academic degree
 postgraduate degree / studies

A degree in another country? Where?

5. How often do you use English in work-related contexts?

- Several times a day
 At least once a day
 Every other day
 Once a week
 Less frequently

6. In what kinds of situations do you use English? You can choose multiple answers.

- E-mail
 Meetings
 Writing documents
 Giving presentations
 Customer service
 Phone calls
 Casual discussion
 Events
 Designing campaigns
 Other

7. In percentages, what is your usual confidence level in using English in work-related situations?

Extremely unsure Extremely confident

* 8. How would you rate your English language proficiency?

Elementary proficiency Limited working proficiency Professional working proficiency Full professional proficiency Native or bilingual proficiency
 ☆ ☆ ☆ ☆ ☆

9. In a few words, how do you feel using English at work? What is easy and what difficult? You can also answer in Finnish.

10. Would you like to be able to attend an English language course provided by your current employer?

- Yes
 No
 Not sure

All the answers are kept anonymous. Thank you for your time!