

ANALYSIS OF SPEAKING DIFFICULTIES: A SURVEY AT BANK NTB SYARIAH BRANCH SRIWIJAYA

Syahrul Imam¹, Boniesta Zulandha Melani², Agus Saputra³

^{1,2,3}English Language Education Faculty of Teacher Training and Education,
University of Mataram

1syahrul88@gmail.com, 2boniestamelani@unram.ac.id,

3saputra.box@unram.ac.id

ABSTRACT

This study aims to analyze the speaking difficulties of English faced by staff at Bank NTB Syariah Branch Sriwijaya. Speaking is a crucial skill in professional settings, particularly in banking services, where effective communication with customers is essential. This research employs a quantitative and qualitative analysis to explore the speaking difficulties faced by staff and how they overcome these difficulties. Data were collected through a questionnaire and an interview. The respondents in this study are 10 customer service staff members at the Bank NTB Syariah branch in Sriwijaya. The findings reveal that the main difficulties in speaking English faced by staff at the Bank NTB Syariah Sriwijaya branch include a lack of confidence, limited vocabulary, limited knowledge of grammar, and poor pronunciation. Furthermore, staff at the Bank NTB Syariah Sriwijaya branch overcome their difficulties with English by practicing independently, watching videos and listening to English songs, and writing down new vocabulary. The results of this research are expected to provide insights into improving speaking skills in professional settings, especially in the banking sector, and to serve as a reference for future research in similar contexts.

Keywords: speaking difficulties, customer service, banking sector

ABSTRAK

Penelitian ini bertujuan untuk menganalisis kesulitan berbicara dalam bahasa Inggris yang dihadapi oleh staf di Bank NTB Syariah Cabang Sriwijaya. Berbicara merupakan keterampilan yang sangat penting dalam lingkungan profesional, khususnya dalam layanan perbankan di mana komunikasi yang efektif dengan nasabah sangat diperlukan. Penelitian ini menggunakan pendekatan studi kasus kualitatif untuk mengeksplorasi kesulitan berbicara yang dihadapi staf serta cara mereka mengatasinya. Data dikumpulkan melalui kuesioner dan wawancara. Responden dalam penelitian ini adalah 10 staf customer service di Bank NTB Syariah Cabang Sriwijaya. Hasil penelitian menunjukkan bahwa kesulitan utama dalam berbicara bahasa Inggris yang dihadapi oleh staf meliputi kurangnya kepercayaan diri, keterbatasan kosakata, kurangnya pengetahuan tata bahasa, serta kelemahan dalam pelafalan. Selain itu, staf Bank NTB Syariah Cabang Sriwijaya mengatasi kesulitan berbicara bahasa Inggris dengan berlatih secara mandiri, menonton video, mendengarkan lagu berbahasa Inggris, serta mencatat kosakata baru. Hasil penelitian ini diharapkan dapat memberikan wawasan untuk meningkatkan keterampilan berbicara dalam lingkungan profesional, khususnya di

sektor perbankan, serta menjadi referensi bagi penelitian selanjutnya dalam konteks yang serupa.

Kata kunci: kesulitan berbicara, customer service, sektor perbankan

A. Introduction

English is a global language that plays a crucial role in international communication and interaction, as well as in the advancement and competitiveness of globalization (Herawati & Istinganah, 2022). In Indonesia, English has been established as a compulsory foreign language to learn and implement in various aspects, such as business, politics, and society. Therefore, agencies and institutions in Indonesia are striving to equip individuals with strong English communication skills.

In the banking sector, English plays a highly significant role, for example, in the deskman section, such as front office officers and bookkeepers who serve customers. Therefore, to occupy this position, someone must be able to master the English language, both actively and passively. Passive use of English refers to mastering terminology often used in Banking transactions, while active use of English involves employing the language directly in communication. Amrullah (2015) adds

that proficiency in English encourages people to communicate confidently with foreigners, understand different cultures, and maintain a positive attitude toward using English in daily life.

Bank NTB Syariah is a Bank owned by the government of West Nusa Tenggara province. One of Bank NTB Syariah's goals is to continue providing Sharia Banking services to support customers' Sharia transactions. Therefore, staff at NTB Syariah Bank are required to serve customers well, including helping customers carry out transactions and addressing customer complaints about problems encountered during transactions. This is the responsibility of all parties or staff at Bank NTB Syariah, especially Customer Service staff. Customer Service staff members interact most often with customers; therefore, a Customer Service person must, of course, be able to communicate well when serving customers.

Speaking is one of the most important skills in learning English

because it enables learners to communicate ideas, thoughts, and feelings effectively in real-life situations. However, speaking is also considered one of the most difficult skills since it requires real-time interaction and language production (Nuraini et al., 2025). Anisa et al. (2025) explain that learners often experience anxiety, nervousness, and discomfort when speaking English, which reduces their willingness to communicate. Similarly, students with limited vocabulary and poor pronunciation tend to struggle in expressing their ideas clearly (Nuraini et al., 2025). According to Muliana (2020), English is a relatively difficult language because it requires mastery of several skills, including vocabulary, pronunciation, and writing, as well as an understanding of its linguistic rules. Although staff at a bank have studied English at school or college or have been trained to communicate in English, this does not guarantee that they can master English communication well. So there are often staff who experience difficulties when communicating with customers. This is also often found at NTB Syariah Bank Sriwijaya Mataram. The staff there often communicate in

English to provide information to overseas customers who need assistance or services at NTB Syariah Bank Sriwijaya. The staff there are required to serve foreign customers well and, as much as possible, provide information about the services they need, so that customers from abroad can understand and be helped.

Asyasyfa et al. (2019) found that students with low self-confidence tend to avoid speaking due to fear of criticism or feelings of incompetence. Fitriani et al. (2015) also found that one of the dominant problems encountered when speaking English is a lack of pronunciation. In addition, according to Megawati (2016), writing is a difficult skill to communicate because it requires a complex, systematic thinking process. Regarding speaking skills, Megawati & Mandrani (2016) found in their research that the difficulty students often face when speaking English lies in a lack of English vocabulary. According to Afisa and Yolanda (2015), factors that cause learning difficulties in English communication include the frequency of English communication practice and psychological factors (in this case, affective factors). In line with that,

judging from the various problems in speaking English experienced by bank staff, such as difficulties in understanding foreign accents, limited banking vocabulary, and low self-confidence when interacting with international customers, it can be concluded that specialized English language training for the banking industry is very important. According to a study by Al-Khatib (2005), bank staff often experience communication barriers due to a lack of mastery of English technical terms and an inability to adapt their language style to the professional context.

Robah and Anggrisia (2023) reported that students can enhance their speaking abilities by consistently practicing and repeating English words or sentences, as well as using them in daily interactions with native speakers. Through ongoing practice and experience, learners can utilize cognitive strategies to address language challenges more effectively. In addition, Sari and Lestari (2019) describe several strategies to help students overcome difficulties with speaking, such as expanding vocabulary, reading aloud, studying grammar, engaging with English texts, practicing conversations, learning

English songs, and watching English movies. They emphasize that acquiring new words and expressions is essential for vocabulary growth. Students with a larger vocabulary tend to speak more confidently and clearly, with less hesitation.

Although staff at a bank have studied English at school or college or have been trained to communicate in English, this does not guarantee that they can master English communication well. So there are often staff who experience difficulties when communicating with customers. This is also often found at NTB Syariah Bank Sriwijaya Mataram. The staff there often communicate in English to provide information to overseas customers who need assistance or services at NTB Syariah Bank Sriwijaya. The staff there are required to serve foreign customers well and provide information about the services needed as thoroughly as possible, so that customers from abroad can understand and receive help.

Based on the explanation above, the researcher wants to conduct research in the banking sector to identify the speaking difficulties experienced by Bank employees and

the factors that cause them. It is hoped that this research can provide readers with information on the English-language difficulties faced by Bank staff, as well as appropriate solutions to overcome them.

B. Research Methods

The research design is qualitative because it focuses on an in-depth understanding of the difficulties Bank staff experience when communicating in English. It employed an inductive process in which themes and categories emerge from analysis of data collected through techniques such as interviews, observations, videotapes, and case studies.

This research is conducted at Bank NTB Syariah Sriwijaya Mataram Branch. So, the subjects of this research are the staff at Bank NTB Syariah Sriwijaya Mataram Branch. The population of this study comprises all customer service staff at the Bank NTB Syariah Sriwijaya Mataram Branch, totaling 10 staff.

Data collected through the questionnaire and interview. The questionnaire was given in conjunction with the interviews, and its questions serve as a reference for additional questions. There are 2

sections of questions in the questionnaire. In section 1, staff are asked to fill in their identity (Name, Sex, and Age). In section 2, a questionnaire was presented using a Likert scale to get information from participants.

To interpret the mean scores obtained from the questionnaire, a categorization technique based on class intervals is applied. According to Sugiyono (2017), the interval is calculated using the formula:

$$Interval = \frac{Highest\ Value - Lowest\ Value}{Number\ of\ Categories}$$

Where:

Highest Value = 5

Lowest Value = 1

Number of Categories = 5

Thus, the interval is calculated as:

$$Interval = \frac{5 - 1}{5} = 0.80$$

Based on this calculation, the interpretation of the mean scores is categorized as follows:

Table 1 Likert Scale Categorization

Interval	Category
1.00 – 1.80	Very Low (Never)
1.81 – 2.60	Low (Rarely)
2.61 – 3.40	Moderate (Sometimes)
3.41 – 4.20	High (Usually)
4.21 – 5.00	Very High (Always)

The interview used in this research was semi-structured. A semi-structured interview is a type of

interview that allows flexibility in asking questions beyond those prepared in advance. This aims to approach participants (Bank staff) personally.

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C. Findings and Discussions

Findings

Data were collected using interview-based research instruments with 10 informants at Bank NTB Syariah. To answer the research questions, data were collected using research instruments, namely questionnaires and interviews. The questions in the interview instrument were used to determine the difficulties that staff at the NTB Syariah Bank Sriwijaya Lombok Branch faced in speaking English and how they overcame them.

1. The Result of the Questionnaire

Based on the analysis, most variables fall within the moderate

category, indicating that respondents occasionally use English and experience some communication challenges.

1. Daily use of English

The frequency of English use is moderate. Respondents sometimes communicate in English ($M = 2.90$) and sometimes use English in daily conversations ($M = 2.70$). This suggests that English is not used consistently but remains part of occasional interactions.

2. Difficulty in Speaking English

Regarding communication difficulties, respondents also fall within the moderate category. They sometimes experience difficulties when communicating in English ($M = 2.80$), constructing sentences ($M = 2.70$), and pronouncing words correctly ($M = 2.70$). These findings indicate that linguistic barriers are present but not severe.

3. Psychological Factors

Regarding psychological factors, respondents sometimes feel afraid of making mistakes when speaking English ($M = 2.60$). This reflects a moderate level of anxiety that may influence their willingness to communicate.

4. Difficulty in Pronunciation and Comprehension

Listening comprehension shows slightly lower results. Respondents sometimes have difficulty understanding spoken English ($M = 2.50$), while customers' fast speech is experienced as rarely or sometimes ($M = 2.20$). This indicates that listening remains a challenge, particularly in real-time communication.

5. Awareness of Grammar

The importance of grammar shows a significantly higher result. Respondents usually consider correct grammar important when speaking with customers ($M = 4.60$), placing it in the very high category.

6. Misunderstandings and Corrections

Miscommunication ($M = 1.60$) and receiving corrections ($M = 1.60$) are categorized as low, meaning these situations occur rarely in respondents' experiences.

2. The Result of The Interview

After completing the questionnaire, researchers interviewed 10 staff members. These respondents are marked as R1, R2, R3, R4, R5, R6, R7, R8, R9, and R10. The interviews were conducted face-to-face on June 17, 2025. Each respondent was asked two questions. The first question was,

"If you have other difficulties communicating in English, please write down what difficulties you experience when communicating in English. The second question was, "How do you overcome difficulties in communicating in English?"

After interviewing 10 respondents, it was discovered that staff experience several speaking difficulties when communicating in English, as follows:

1. Lack of confidence

Lack of confidence is one of the most common difficulties staff face, especially when required to speak spontaneously. The following are the respondents' answers.

R1 stated

"I can't speak spontaneously because I need to arrange words word by word inside my head, which makes me feel less confident and fear of making mistakes."

R5 stated

"When I speak in English, I think the main problem is that I'm not confident in my English skills."

R6 stated

"When facing foreign customers, my confidence suddenly turned low because I'm not really fluent in

speaking English; the more I try to speak, the harder it is to think clearly."

2. Limited Vocabulary

Limited vocabulary makes many staff feel nervous when speaking spontaneously with foreign customers, especially when explaining Syariah products with specific terms that are difficult to translate accurately. The following are the respondents' answers.

R2 stated

"Sometimes it's hard to speak in English because of the vocabulary limitations. When I try to speak, I usually use Google Translate to help me find the right vocabulary."

R7 stated

"It is difficult to explain the Syariah product due to limited vocabulary."

Also R9 stated

"Lack of practice speaking in English also makes me lack of vocabulary."

3. Lack of grammar knowledge

The inability to use proper grammar is a significant challenge for staff when constructing clear, accurate sentences in English when speaking to foreign customers. Grammatical errors can lead to misunderstanding or even completely incorrect meanings. The following are the respondents' answers.

R2 stated

"Besides the limited vocabulary, I also don't really understand with grammar."

R4 stated

"I'm worried if my grammar is correct or not."

R8 stated

"I don't really understand about present tense, past tense, and future tense. I'm afraid that I might saying the wrong things to customer that can lead a misunderstanding."

Also R9 stated

"I'm confused with grammar while speaking in English."

4. Lack of pronunciation

The ability to pronounce the word correctly sometimes causes the staff to speak in English rarely. The following are the respondents' answers.

R3 stated

"It is hard to speak in English because the way English words are written is different from the way they are pronounced. It makes me confused with the pronunciation."

R4 stated

"Besides the lack of grammar, I'm worried if my pronunciation is right, too."

Also R10 stated

“My lack of pronunciation makes me feel shy when I try to speak in English.”

Furthermore, staff at Bank NTB overcome their difficulties of Speaking English by doing these things:

1. Practice independently

The majority of staff agree that practice independently can improve their English skills. Indirectly, practice independently by using simple everyday phrases with friends, family, and coworkers makes staff more confident in speaking English. The following are the respondents' answers.

R2 stated

“I overcome the difficulties of speaking English by practice independently using everyday phrases.”

R4 stated

“I usually use Google Translate to help me practice independently in speaking English at home.”

R7 stated

“Practice independently using English phrases when speaking with friends and co-worker improve my English skills.”

R8 stated

“I usually spend about 10 minutes a day practicing speaking in English.”

Also R9 stated

“Practice independently really helps improve English skills.”

2. Watching videos and listening to English songs

Many of the staff are watching videos and listening to English songs to overcome their difficulties in speaking English. The following are the respondents' answers.

R1 stated

“To improve my English skills, I usually watch English movies with English subtitle, but when I don't understand the meaning, I switch it to Indonesia subtitle.”

R3 stated

“I often listening to English songs when I have free time to increase my vocabulary.”

R5 stated

“I usually watch English movies and listening to English songs, I think these methods are very helpful”

Also R9 stated

“Besides practice independently, I usually watch English videos.”

3. Writing down new vocabulary

Some staff are writing down new vocabulary to improve their English skills. The following are the respondents' answers.

R6 stated

“By writing down new vocabulary it can help me to memorize and be more confident when I speaking English.”

Also R10 stated

“Memorizing a lot of new vocabulary really helps to improve English skills.”

Discussions

Based on research findings on the speaking difficulties in English faced by staff at the Sriwijaya Lombok Branch of Bank NTB Syariah and how they overcome them, the following are the speaking difficulties they face.

1. Lack of confidence

Lack of confidence is one of the common problems of speaking difficulties in English. This finding is in line with Asyfyfa (2019), who found that students with low levels of self-confidence tend to avoid speaking due to fear of criticism or feeling incompetent. Furthermore, according to a study by Al-Khatib (2005), various problems in speaking English experienced by bank staff, such as difficulties understanding foreign accents, limited banking vocabulary, and low self-confidence when interacting with international customers, were identified. It can be concluded that a lack of confidence is part of speaking difficulties in English.

2. Limited vocabulary

The second speaking difficulty in English faced by the staff is limited vocabulary. Limited vocabulary prevents staff from selecting appropriate words to express their thoughts. The findings so far are supported by Megawati & Mandrani (2016), who found that the difficulty students often face when speaking English stems from a lack of English vocabulary.

3. Lack of grammar knowledge

Other English-speaking difficulties faced by the staff include a lack of grammatical knowledge. According to Muliana (2020), learning to communicate in English is difficult because several skills must be mastered, including vocabulary, pronunciation, writing, and appropriate English grammar. It can be concluded that the staff faced difficulties speaking English because appropriate grammar must be mastered when communicating in English.

4. Lack of pronunciation

The last difficulty the staff face when speaking English is a lack of pronunciation. The finding is in line with Fitriani et al. (2015), who found that one of the dominant problems encountered when speaking English is

lack of pronunciation. Also, Muliana (2020) argues that pronunciation is one of the skills that must be mastered when communicating in English.

The staff at the Sriwijaya Lombok Branch of Bank NTB Syariah overcame their English-speaking difficulties by doing the following.

1. Practice independently

This finding is consistent with Robah and Anggrisia (2023), who found that students can enhance their speaking abilities through consistent practice and repeated use of English words or sentences in daily interactions, especially when communicating with native speakers. Through ongoing practice and experience, students can apply cognitive strategies effectively to address language-related challenges.

2. Watching videos and listening to English songs

Based on the strategy mentioned above, the respondent addressed their difficulties in speaking English by enriching their vocabulary through the videos and music they watched and listened to. This approach aligns with Sari and Lestari's (2019) view on improving speaking skills, which highlights several effective strategies for overcoming speaking challenges,

such as expanding vocabulary, reading aloud, studying English grammar, reading English texts, engaging in English conversations, learning English songs, and watching English movies.

3. Writing down new vocabulary

The third strategy for overcoming difficulties in speaking English is writing down English vocabulary. This finding supports Sari and Lestari (2019), who state that acquiring new words and expressions is essential for broadening vocabulary. Students with a wider vocabulary tend to speak more confidently and clearly, and experience less hesitation during conversations.

D. Conclusion

Based on the research findings and discussions, it can be concluded that staff at the Bank NTB Syariah Branch in Sriwijaya, Lombok, faced various difficulties in speaking English, such as a lack of confidence, limited vocabulary, limited grammar knowledge, and lack of pronunciation. Furthermore, staff members overcome their difficulties of speaking English by practicing independently, watching videos and listening to

English songs, and writing down new vocabulary.

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