# CHAPTER I

# INTRODUCTION

In this chapter, the researcher discusses several sub-chapters. These sub-chapters consist of the background of the problem, research background, research limitations, problem formulation, research objectives, research significance, and definition of key terms at the end of this chapter.

## A. Background of the Research

Language is an expression that aims to interact between humans. According to (Barman, 2014) Language is an object that is physically represented in the brain and is part of several biological aspects. Humans need language as a tool for social interaction, either using the first or second language. Language cannot be separated from the industrial world, one of its functions is for smooth operations. In the industrial world, the languages used are Indonesian and English.

English is one of the most widely used languages in the world. English is an international language that is important in various fields of life, such as education, business, technology, and communication. Many companies use English to communicate with each other inside and outside the company. In addition, financial reports, business contracts, and other documents often use English. Therefore, language is closely related to an industry, such as the banking industry, where English is often used in its operational activities.

Banking is a financial institution that is usually used by the public to make transactions that are arranged in the form of savings. According to Abdullah et al. (2018), Banks are seen as credit recipient banks, receiving money and other funds from the public in the form of deposits or regular savings that can be requested/taken back at any time. The demands of today's communication in the world of work, including the world of banking, require good communication so that there is no misunderstanding between banks and the public or banks with other banks, including foreign banks. The language used in banking in Indonesia in interacting between employees and customers is Indonesian, with products and some written services using English terms.

English is not only limited to speaking but can also develop the banking sector. English must also be understood by bank employees. This is because there are several terms in banking institutions that use foreign words, especially English. Using terms in English is due to the development of globalization and daily internet use: English has become a connecting language in the banking sector. In addition, to operate effectively and communicate between banks in various countries.

PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian is one of the banks in Rokan Hulu Regency that inserts English terms in its written and unwritten transaction process. From the researcher's internship experience for three months at Bank Riau Kepri Syariah Perseroda Pasir Pengaraian, the researcher found English terms used in the bank operational process, which then caused my attention to research using English terms. Using English terms is not done as a whole, but only in certain parts, such as on the registration form, which lists English terms alongside Indonesian. The bank's vision is to become an inclusive, resilient, and Modern Bank Riau Kepri Syariah, to become the community's primary choice and make a real contribution to sustainable regional development. The mission includes five things, namely encouraging sustainable regional economic growth towards national economic development, providing Sharia-based financial service solutions with the support of the latest technology, strengthening the development of micro, small, and medium enterprises for the welfare of the people, managing regional funds and the national business world optimally and professionally, and developing quality human resources who are ready to face transformation with universal Sharia values.

In the era of globalization, English has also influenced the growth and development of the banking industry in Indonesia. This development is marked by using English terms in various service products offered by banks to customers. Not only in products that use English terms but even in several divisions, many use English in their naming or writing.

Based on the explanation, the researcher concluded that using English terms are found in several parts of the bank, one of which is in the customer service section. English is needed for reasons related to the mission in the fifth point, namely developing quality human resources (HR) who are ready to face transformation in universal Sharia values. Using English is needed for several reasons. English is a universal language in the business world, so using English terms allows banks to communicate with customers, partners, and financial institutions worldwide. Without language barriers, English terms have become the standard in explaining banking products and services and can also be used as learning for partners in using English in everyday life and understanding the features contained in mobile banking and so on. Based on this, the researcher is interested in conducting further research on *English Terms Used in PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian.*

## B. Setting of the Research

Based on the explanation above, several sections of the bank use English terms, one of which is in the customer service and teller division. In these divisions, English terms are used in the transaction process. So, the researcher will conduct research at PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian to find out the kinds of English terms used and in what divisions English terms can be found.

## C. Limitation of the Research

This study focuses on using English terms found in PT. Bank Riau Kepri (Perseroda) Pasir Pengaraian. Information on using English terms may be limited and requires permission from the bank. The study’s results may not be comparable to those of other banks because they will differ in the policies of each bank. Research on using English terms in banks has limitations that need to be considered by the researcher. These limitations can affect the study's results and the interpretation of the study's results. In this case, the researcher limited his research only to PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian located on Jl. Tuanku Tambusai, Pematang Berangan, Rambah, Rokan Hulu Regency.

## D. Formulation of the Research

Each bank has its policies, especially in using language. At PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian, the primary language used is

Indonesian, so not all aspects may use English. Based on these facts, the researcher formulated the following research questions:

1 What kind of English terms are used in PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian?

2 What divisions use English terms at PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian?

**E. Purpose of the Research**

Based on the problem formulation above, this study aims to determine:

1 Identify the types that use English terms at PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian

2 Identify the divisions that use English terms at PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian

**F. Significance of the Research**

1 Researcher hopes that it can be used as reference material or comparison for further research on using English terms in the banking sector.

2 The researcher hopes to provide information that English terms are also used at PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian

**G. Definition of the Key Terms**

1. English

Language is a communication tool used to convey messages from one person to another. In this world, there are thousands of languages, one of which is English, which is used as an international communication tool. The language used is not only regional language, but English is also widely used in various places because English is a common language used everywhere. English is the most commonly used language in the world.

2. Terms

Terms are divided into 2: general terms and specialized terms. General terms are words that are widely used in everyday language and can be understood by various groups. These terms are often part of the general vocabulary used by the wider community. Specialized terms are words that are used with a meaning limited to a particular field of science or profession. These terms are often used by experts or practitioners in the field and are not generally understood by the public.

3. Banking

Banking can be defined as a financial institution whose business activities involve collecting funds from the public and distributing them back to the public in the form of credit or other forms, as well as providing other banking services.

# CHAPTER II

# REVIEW OF RELATED LITERATURE

In this chapter, the researcher presents a review of related theories, a review of associated findings, and a conceptual framework.

## A. Review of Related Theories

### 1. Foreign language theory

Language is a communication system, a communication tool used daily by society to socialize between individuals, individuals and groups, or groups with groups. Language can also be viewed as signs, such as sounds or writing, with meaning. Language is essential for humans because with language, humans can convey a meaning or message, both as self-expression in an individual environment and as a means of communication in a social environment. There are thousands of languages worldwide, and each country has its national language. In addition to the regional languages used by the people of a nation, there are several languages used by millions of people. The importance of English is a language that cannot be denied and ignored because English is the most common language used everywhere. English is also the most widely used language by people in the world.

A foreign language is a language that is not commonly used by the local population inhabiting an area. A foreign language is also a language that is not used in the homeland or country of origin. For example, Indonesian is considered a foreign language in America and vice versa. According to Tomlison (2011:1), a foreign language is a language that is not commonly used to communicate with

People from different regions or countries. Foreign languages are used in communication and as a language for teaching science at the international level. A foreign language is a language that someone learns through formal or informal education and is not considered the language of their country of origin socio-culturally. Foreign languages are not used as the language of instruction in schools, nor are they used. Foreign languages are widely used in government communication.

**2. PT. Bank Riau Kepri Syariah (Perserod) Pasir Pengaraian**

As a financial institution, PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian has an essential role in fulfilling customer satisfaction. Its vision, namely to realize an Inclusive, Resilient, and Modern Bank Riau Kepri Syariah, the Main Choice of the Community that Makes a Real Contribution to Sustainable Regional Development, and its mission, namely Encouraging the realization of a sustainable regional economy. Growth towards national economic development, providing Sharia-based financial service solutions with the support of the latest technology, strengthening the development of micro, small, and medium enterprises to achieve people's welfare, managing regional funds and the national business world optimally and professionally, and developing quality human resources (HR) who are ready to face the transformation of universal Sharia values.

A. Definition of PT. Bank Riau Kepri Syariah

PT. Bank Riau Kepri Syariah is a financial institution of the Islamic bank type that operates in the Riau and Riau Islands regions of Indonesia. This bank was founded based on the principles of Islamic economics, which are different from conventional banks in terms of banking systems, investments, and profits.

Bank Riau Kepri Syariah (abbreviated as BRK Syariah) is a BUMD Sharia banking owned by the Riau and Riau Islands Provincial Government, which is headquartered in Pekanbaru, Riau, Indonesia. By upholding the principles of Sharia, BRK Syariah no longer carries out business activities conventionally. Previously named Bank Riau Kepri, with two business units, conventional and Sharia. BRK Syariah has operated in various regions of Riau, Riau Islands, and outside the area, namely Jakarta. Established in 1961 under the name PT. Bank Pembangunan Daerah Riau. In 1966, PT. BAPERI entered BPD Riau due to the regulation of the Regional Development Bank with PD status in 1962. Officially returned to Limited Liability Company status in 2002. Then, in 2022, PT Bank Pembangunan Daerah Riau Kepri successfully converted from a conventional commercial bank to a commercial bank. General Sharia, namely PT Bank Pembangunan Daerah Riau Kepri Syariah (Perseroda), abbreviated as PT Bank Riau Kepri Syariah.

PT Bank Pembangunan Daerah Riau (BPD Riau), better known as Bank Riau, was established in 1966 and became a bank owned by the Riau Provincial Government due to regulations requiring Regional Development Banks to have the status of a Regional Company in 1962. Then, it was approved again to change its status to a limited liability company in 2002. In 2010, the name of PT Bank Pembangunan Daerah Riau changed to PT Bank Pembangunan Daerah Riau and Riau Islands/PT Bank Riau Kepri by the decision of the EGMS on April 26, 2010, this name change was officially inaugurated jointly by the Governor of Riau and the Governor of the Riau Islands on October 13th, 2010, in Batam. Furthermore, in 2022, PT Bank Pembangunan Daerah Riau and Riau Islands successfully converted from a conventional commercial bank to a Sharia commercial bank, namely PT Bank Pembangunan Daerah Riau and Riau Islands Syariah (Perseroda), or abbreviated as PT Bank Riau Kepri Syariah (BRK Syariah).

Since receiving permission to change its business activities to become a Sharia general bank, Bank Riau Kepri Syariah no longer carries out conventional activities, except to complete the rights and obligations that already existed previously. So, everything has changed to activities based on Sharia principles.

On August 25, 2022, Vice President Ma'ruf Amin inaugurated Bank Riau Kepri Syariah (BRK Syariah). According to him, the successful conversion of Bank Riau Kepri from a conventional bank to a Sharia bank is a significant achievement in the development of Sharia economics and finance in Indonesia.

B. Division of PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian

PT. Bank Riau Kepri Syariah may have several divisions or sections responsible for various operational and management aspects within the bank. The following are some divisions that may exist in Bank Riau Kepri Syariah:

a An Operational Division: all activities carried out by employees to create goods and services or as an activity in organizing and coordinating production factors to change the output transformation into input to add value and benefits generated by the company. Operations are also responsible for the daily operations of the bank, including managing banking transactions, processing customer data, and providing technical support for banking systems. Operations have several characteristics, including Having components or elements that are interrelated with each other and form a complete unit, Having a purpose that underlies its existence, namely producing products in the form of goods or services then sold at competitive prices in the market, Having activities in the form of a process of transforming added value input into output effectively and efficiently, Having a mechanism that controls its operations, in the form of optimizing resource allocation.

Operations at the bank are activities carried out by banks to operate their function as institution finance. Activities Bank operations include raising funds from society, such as savings, deposits, current accounts, certificates deposit, distributing funds to society, such as credit, sharia financing, and letters valuable giving service intermediaries, such as intermediaries between Customers with other parties in a transaction financed, give service custody, such as custody of goods valuable or document important, give transfer services, such as inter-bank fund transfers account at the same bank or different bank, give service consultations, such as advice and assistance in planning finance.

An operational division is divided into 2:

1. Financing Administration Division: In terms of language, the administration comes from the Latin word "ad" which means "to" and "ministro," which means to serve. Administration is a service or devotion to a particular subject. Initially, administration referred to work related to devotion or service to the king or ministers in managing their government. The administration is Sudrajat & Ekonomi Syariah STAI Sufyan Tsauri, (2023) divided into two meanings, namely administration in the narrow sense is the activity of compiling and recording data and information systematically and so on which is technical, while in the broad sense administration is an activity of a group that cooperates to achieve common goals. Financing administration functions to organize the financing activity process. Administration is one of the management functions in the management system itself. Therefore, financing administration can provide feedback to management. Administration is also a means to organize the administration system, reporting system, and financing evaluation system so that it can support a healthy financing portfolio and strengthen the position of Islamic financial institutions, both in legal and economic aspects, in the future. Financing administration functions as a source of information, a means of communication with customers, an instrument for financing supervision, a source of

Material for making reports, a tool for determining financing quality, and a means of evidence and anticipation in the event of a dispute.

Financing activities included in the scope of financing administration are as follows: financing activity process to equip management with a planned program regarding financing and financing management based on the results of investigations, studies, and research, financing analysis To determine or anticipate the debtor's willingness and ability to repay the financing by the terms and conditions agreed between the bank and the debtor, financial Documents For all activities related to this financing facility, records must be made so that the company's position is more substantial and able to anticipate future conditions, financial disbursement After preparing the complete documents, the approved financing facility is used by the debtor according to the usage schedule. There are three absolute requirements so that the financing facility can improve the customer's standard of living, namely safe, targeted, and productive financing management. Financing portfolios can be divided into groups but generally consist of individual loan portfolios, branch loan portfolios, and loan portfolios.

Financing Division: According to Kasmir (2008:90), Financing is the provision of funds to customers of equal value, which is carried out based on an agreement between the Bank and another party, where the party receiving the financing is required to return the funds within a certain Period accompanied by compensation or profit sharing. Financing means funding that is issued to support planned investments, either carried out by oneself or run by others. In a narrow sense, financing is used to define funding carried out by financing institutions, such as Islamic banks, to customers. Financing is the provision of funds or bills in the form of transactions in the form of mudharabah and musyarakah, lease transactions in the form of ijarah or hire purchase in the form of ijarah Muntahiya bittamlik, buying and selling transactions in the form of mudharabah, salam and istishna receivables, lending and borrowing transactions in the form of Qard receivables, rental service transactions in the form of ijarah for multi-service transactions.

Financing is a service in the form of banking products or BMT that provides loans to debtors or prospective members who need additional funds for certain businesses. In this case, debtors are required to pay installments over a specified period, along with the distribution of results that have been agreed upon in advance by both parties.

2. General and Accounting Section: Accounting banking is branch accounting that involves accounting processes related to banks and institutions that finance others. This is a branch product-focused on accounting finance and services offered by banks. Accounting This refers to assets, liabilities, equity, revenues, and related expenses with

Institution finance, such as banks. According to Walter (2012), definition accounting is an information system that measures business activities, processes data into reports, and communicates the results to decision-makers who will make decisions that can affect business activities". Meanwhile, according to Warren et al. (2014), "Accounting can be interpreted as an information system that provides reports to stakeholders regarding economic activities and company conditions." It can be concluded that the definition of accounting is a process of collecting, analyzing, classifying, recording, and presenting information provided by an organization through financial reports to give a clear picture of the condition of an organization.

2. Service Division: Service is the whole process of forming a company image, either through news media, creating a company culture internally, or communicating the company's views to government leaders and other interested publics. This section has the task of managing customer service issues. Service is divided into three divisions:

   a. Teller Division: According to Safitri et al. (2022), the teller is one of the units in organizations that play a role in the front office, giving service banking to Customers and candidate customers. Tellers are responsible for handling various transactions carried out by customers at the money counter, with professional, fast, and accurate service by standard teller operations. In general, the Teller's job is to handle, assist, and provide solutions for all customers who want to make banking transactions, including later providing cash and non-cash services. Tellers can also be categorized as bank employees responsible for cash traffic. Tellers are also called limited cash powers because, with a limited amount of money, these employees can act directly to make transactions from a series of customer service work at the counter, most of which are adjusted by the teller concerned, and a series of teller work to receive deposits and cash payments.

The function of a teller is to provide banking services for customers or prospective customers at a bank. According to the Bank Business Dictionary, a teller is a bank officer directly responsible for carrying out a series of transaction processes, from accepting deposits, cashing checks, and providing banking services to customers. Therefore, the role of a teller is significant to the reputation of a bank's service. In connection with the majority of customers visiting the teller to make transactions, the bank must always pay attention to the quality of service from the teller to achieve customer satisfaction. Good service quality is serving quickly so that customers are not left to queue for too long.

The duties of a teller are as follows:

1. Ensure that all equipment is functioning properly (money-counting equipment, counterfeit money checking equipment, pens, etc).
2. If a customer wants to deposit/withdraw cash, the teller must count the money, confirm the amount of money to the customer, and calculate the money in front of the customer. Make non-cash/cash payments to customers who make non-cash/cash transactions at the bank counter and update transaction data in the bank's computer system. After completing the deposit/cash withdrawal process, the teller must provide a receipt slip to the customer and sign it as a signature of approval. Responsible for the conformity between the amount of cash in the system and the cash in the terminal.
3. Receive customer savings deposits and record them.
4. The teller checks whether the way of filling in the slip/document is correct, including filling in the account number, name of the account holder, nominal amount, and words, and matches the specimen with the specimen example in the bank/savings book.
5. Receive and count the money deposited by the customer quickly, right in front of the customer. If necessary, use a money-counting machine. Check the authenticity of the funds, if necessary, using a detection tool.

6. The teller's next task is to record the transaction in the Olibs program on the menu.
7. Prepare the document on the printer to be validated as proof of the transaction.
8. Put the teller's initials on the document, and the document for the customer is given a bank stamp.
9. Tellers must be clever in finding solutions to solve problems faced by their customers.

b. Customer Service Division: Customer service plays a significant role in various companies and financial institutions, such as Islamic banks. According to Kasmir (2014:249 ), general understanding of Customer Service is any activity that is intended or aimed at providing satisfaction to customers through services that can fulfill the desires and needs of customers. Customer Service has a significant role. In serving customers to meet their needs and desires. Customer service also plays a role in fostering good relationships with customers. This must be done because fostering good relationships can provide comfort to customers to remain customers of the bank, and it is also possible to attract new customers.

Customer Service plays an important role, especially in the banking world. The main task of customer service is to provide services and build good relationships with the community. With this task, customer service can attract new customers and retain old customers to remain customers of the bank Diniati, (2019). The duties of bank customer service include serving the needs of customers or prospective banking customers, assisting in bookkeeping, blocking to closing customer accounts, printing essential documents such as billet giro, checks, and bank statements, and offering and providing solutions to establish a relationship of trust with customers.

C. Funding Officer Division: according to Nuringsih (2019) In general, a Funding Officer is an activity that aims to provide satisfaction to customers through services provided by an individual. In short, a Funding Officer is a personnel member who is expected to be able to meet the needs and desires of the community by collecting funds from the public, which then becomes a source of funding for the bank to run its business activities.

Funding Officer Function

The function of the Funding Officer must be genuinely understood so that the Funding Officer can carry out his function optimally. In practice, the function of the Funding Officer is:

1. To find customers (third parties) who have excess funds they are willing to deposit them in the bank in the form of products offered by the banks.

2. Introducing, promoting, marketing banking products, and expanding networks or relations between banks or the world outside banking itself.

Funding Officer Duties and Responsibilities

1) The funding Officer himself is responsible for achieving the target of the Funding business field (funding). A Funding Officer will be given a target from a bank that employs him to be able to collect as much funds as possible from customers.

2) A Funding Officer is required to have good communication skills, the ability to maintain good relationships with customers or potential customers, expertise in analyzing potential customers in terms of customer needs, good interpersonal skills, the ability to establish or expand networks or networking, and be oriented towards the set targets.

The funding Officer is the most important field in a bank. This is because, without a Funding Officer, a bank cannot carry out its fundraising activities properly and effectively.

4. Financing / Account Officer: An account Officer is a management apparatus or bank officer assigned to assist the board of directors in handling tasks, especially those related to marketing and financing. Account Officer is required to have expertise and skills, both technical

and operational, and have a dominance of theoretical knowledge. A good Account Officer is familiar with various kinds of goods commonly used for analysis, knows how to analyze, has adequate knowledge of aspects of financial economics, management, law, and technical, and has broad insight into the principles of financing Febridyati et al., (2017). According to Edratna, an Account Officer is a person who is tasked with looking for eligible customers according to bank regulatory criteria, assessing, evaluating, and proposing the amount of credit given Edratna, (2014).

The function of an Account Officer in a bank is to achieve the bank's objectives by Law Number 10 of 1998, which contains the bank’s objectives, to support the implementation of national development to increase equality, economic growth, and national stability towards improving people's welfare. While achieving the bank's objectives, of course, it can go through several wrong ways, one of which is through the role of a serious Account Officer in adding customers to a bank. The duties of an Account Officer are:

1. Introducing Banking Products One of the duties of an Account Officer is to introduce products to consumers. In this case, an Account Officer will provide banking products to customers.

2. Providing Banking Products After introducing banking service products to potential customers, the second stage is to offer these banking service products to clients.
3. Explaining the Banking Products Offered: When a customer becomes interested in using the banking service products offered by the Account Officer, the customer will ask about the advantages and disadvantages of using banking service products.
4. Acting Persuasively In this case, when an Account Officer starts marketing banking service products to customers, the Account Officer must be able to apply marketing knowledge so that clients or potential customers are interested in what is being offered.
5. Maintaining Good Relations with Customers An Account Officer must maintain good relations with clients who are their customers, not only with new clients, using the motive of being willing to use the banking service products offered.

Meanwhile, the role of the Account Officer is as follows:

a. An Account Officer plays a role in guiding customers to achieve efficiency and optimization of every financial transaction carried out without neglecting their responsibilities as bank personnel.

b. Managing Products: An Account Officer must be able to bridge the possibility of using various products according to the needs of his customers.
c. The managing Credit Account Officer plays a role in monitoring loans given to customers so that customers always fulfill their loan commitments. To do this, an Account Officer must have relative knowledge of their customer's business.
d. Managing Sales An Account Officer is the spearhead of the bank in marketing its products, so an Account Officer must also have adequate salesmanship to market the products offered.

Each division has an essential role in supporting the operations and growth of Bank Riau Kepri Syariah through its vision and mission, namely building quality Human Resources (HR) that are ready to face the transformation of universal Sharia values, namely forming and improving the quality of employees who are able and prepared to adapt to change and can work and behave by universally applicable Sharia principles. This includes Education, training, and skills development to contribute effectively in a Sharia-based work environment.

English language usage is essential. English terms are often used in training, policy documents, and international communications. Mastery of English allows employees to access global resources, communicate more widely, and understand the latest developments in the Islamic banking industry. Therefore, developing quality human resources also includes improving English language skills to support employee competence and professionalism at the global level.

2. Example English Terms Used in PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian

Some examples of English terms that are often used in banks:

a. Call Center

b. One-time Password

c. Automatic Teller Machine (ATM)

d. Customer Service

e. Mobile Banking

f. Deposit Slip

**B. Review of Related Findings**

Reviewing related findings is an essential process in understanding the implications and consequences of the results of a particular study, investigation, or analysis. It involves a thorough understanding of the findings that have been found, including their causes, impacts, and potential solutions. Several researcher have conducted studies with this researcher, “analysis of English terms used in banks”.

First, Mohammadzadeh et al, (2015) conducted a study entitled “An Investigation into the English Language Needs of Bank Employees of Saderat Bank in Mashhad.” This study explains that with the rise of marketing and trade, awareness of the need to improve English communication skills has grown among banking professionals. This study was conducted to understand the extent to which employees of Saderat Bank in Mashhad need to use English now and in the future and also to find out what problems they face when using English while working. This study was conducted at Saderat Bank in Mashhad in several parts of the head office, such as the management department, inspection department, financial marketing, and 10 branch offices consisting of the foreign exchange department, accounting department, transfer department, and loan department. Participants consisted of 70 bank employees with different job positions. They were asked to answer a questionnaire consisting of 33 closed questions and one open question to identify the English skills they need in their jobs, their problems in using English, and their desire to take an English course. Based on the data analysis, it is clear that they need speaking skills the most, and they have problems with all other skills. They stated that the bank should provide English language training courses for them.

Second, Dima (2017) conducted research entitled "Use of English Terms in the Front Office: Case Study at Crowne Plaza Hotel Semarang". This research explains using English terms in the front office at Crowne Plaza Hotel Semarang, namely, almost all hotel terminology in the front office is used to communicate with hotel guests. From the analysis of conversations between operators, receptionists, and concierges with SOP at the Crowne Plaza Hotel Semarang, it turns out that in operations, they always use hotel terminology.

Rahayu (2018) conducted a study entitled “Literature Review: The Role of English for Business and Marketing Purposes.” The results of this study indicate that the role of English is more widely used as a language of instruction or Lingua Franca that needs to be known in business and marketing. English is most commonly used in the tourism and hospitality sectors. Correct or standard English is not required for business and marketing purposes. Most studies state that English has a significant influence on business and marketing. Based on the results of this literature study, it can be concluded that English plays an essential role as a communication tool for business and marketing purposes.

Syafitri et al. (2023) conducted a study entitled "Utilization of English as a Global Communication Strategy in the Tourism Industry". English has a very important role in the communication process in the tourism industry, both in communication between tourism actors and tourists and in communication in business and economic matters. English is a unifying language that can unite people with different backgrounds. Tourism actors are required to master English to provide satisfaction to guests, which will later increase the turnover and income of a hotel or tourist attraction. The English language skills of hotel employees or other business sectors in the tourism sector also affect job placement, job promotions, and even the formation of self-image. Seeing the importance of English language skills in the world of tourism, the community, government, and educational Institutions engaged in tourism, such as vocational schools, tourism campuses, and job training institutions need to prepare their students to face the global competition in the world of tourism by equipping students with English language skills.

Murdana et al., (2017) conducted a study entitled “Using Speech Act Functions in English Speech of Front Office Officers at Several Jasmine Hotels in the Lovina Tourism Area, Buleleng Regency, Bali”. The results of the study showed that the five speech act functions, namely assertive, directive, expressive, commissive, and declarative, were used by Front Office officers at small hotels in the Lovina tourism area, Buleleng-Bali. However, the five speech act functions were not used comprehensively in a speech event.

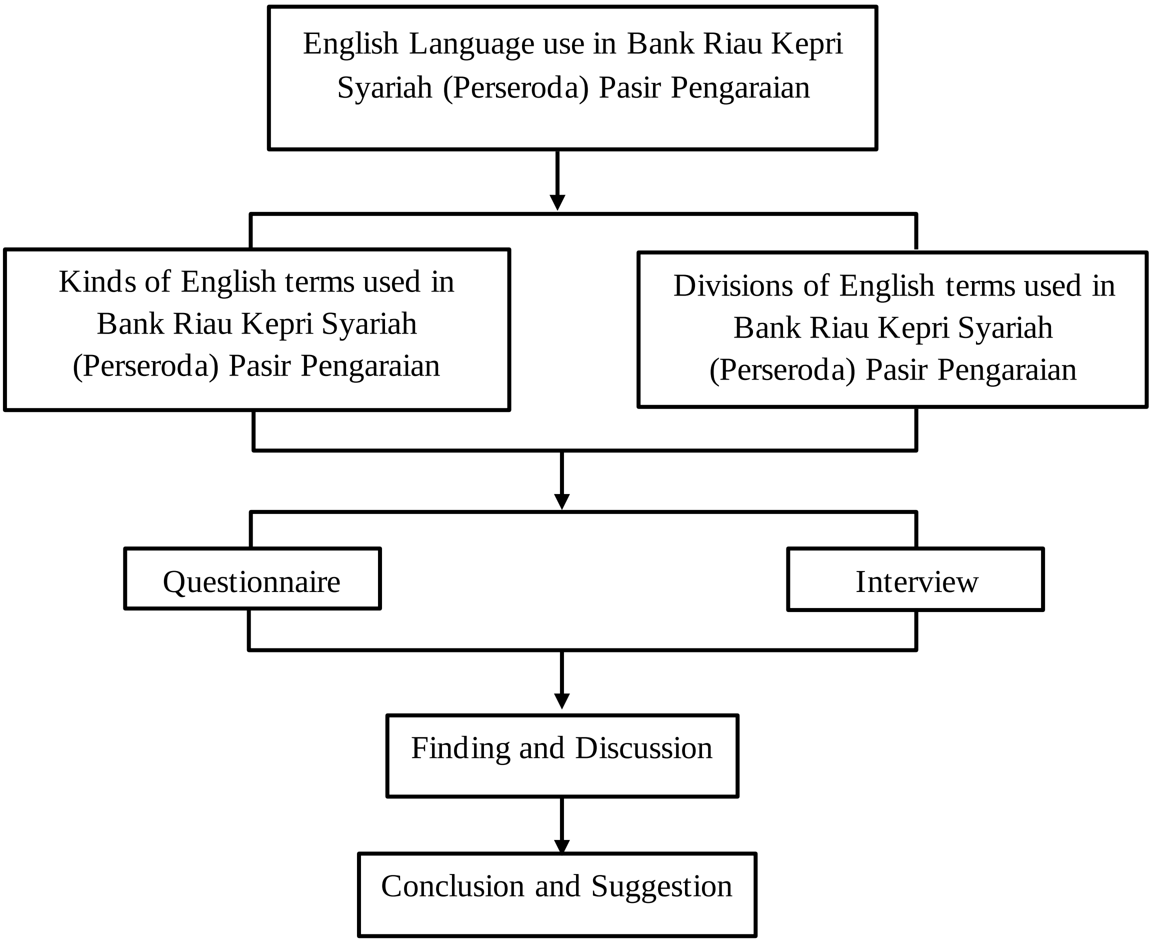
Rosalinah et al., (2021)conducted a study entitled “English Expressions Used When Communicating to Serve Customer Complaints at Bank BTPN Indonesia”. The results of this study indicate that customer service officers can understand customer complaints by responding quickly through customer expressions, and customer service officers find it easier to handle customer complaints by using expressions. English expressions can be used to understand customers in the service sector. By using English expressions with the other person to understand what is being said or what is being discussed, it will be easier to solve problems.

Hasanah et al., (2022) conducted a study entitled "Analysis of English Language Needs of Islamic Economics Students". The results of the study indicate that the most needed theme based on students' perceptions is the relevance of Islamic Economics, while according to policymakers, it is the methodology of Islamic Economics. The most needed discourse text from the students' perspective is Islam as a guide to life, while based on stakeholders' perceptions it is the facts and theories of Islamic economics; The most needed English skills in the views of students and stakeholders are speaking skills. As a suggestion, there needs to be more mature planning to emphasize English skills to students with difficulties and the skills they need most.

Isnaeni et al., (2022) conducted a study entitled "Training in using Technical English Terms in Tourism to Improve the Professionalism of Local Tour Guides in Ende Hamlet, Central Lombok". The results of this study can conclude that this community service activity is very useful in improving the English language skills of Ende tour guides while providing information on fun and effective English learning strategies. It is hoped that the results obtained by participants can be applied to learning English independently so that their mastery of English will increase in the future so that they can become professional tour guides who can compete in the global world.

Rahayu (2016) conducted a study entitled "English Terms in Hotels and Tourist Attractions and Their Correspondences in Indonesia." The study results were, first recommendations for English language training for hotel and tourist attraction staff to reduce cultural and linguistic misunderstandings, and second, creating and implementing appropriate Indonesian terms or correspondences with English terms in hotels or tourist attractions in Indonesia. For academics, similar research needs to be further improved for the development of linguistics, therefore, further research needs to be conducted on similar subjects. The scope of this research in the future is to introduce and overcome cultural awareness and language barriers for hotel and tourism developers.

### C. Conceptual Framework




From the picture above, the researcher can see an explanation of the outline of this study that the researcher has a view of English at PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian, the researcher conducted interviews and gave questionnaires to several employees of PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian and the researcher tried to find out in which division the English terms were used. Then, the researcher made several conclusions.

# CHAPTER III

# RESEARCH METHODOLOGY

This chapter explains the research design, including the research location, population and research sample, and data collection and analysis techniques conducted at PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian. This chapter explains the direction of this research and also the procedures that will be taken by the researcher in collecting data.

## A. Research Design

This research is qualitative. The design of this research is descriptive and qualitative. According to Fiantika et al., (2022) Qualitative research is new compared to quantitative research, which is old research. Each of these studies has weaknesses, advantages, and even disadvantages. In general, these two studies have differences. Quantitative research is scientific research that examines existing phenomena, including the relationships contained therein. Quantitative research aims to develop research using statistics or correct data as a hypothesis test. Qualitative research is descriptive research, and this research often uses analysis. Qualitative research usually finds its findings not from statistics but from how the researcher understands and interprets the meaning of events, interactions, or attitudes of subjects in certain situations. According to Fadli (2021) In qualitative research, a researcher can recognize objects and feel what happens to subjects in everyday life.

Qualitative methods are considered relevant because they relate to data collection to analyze using English in banks. In this study, a case study is the research design. The case study design process consists of determining the research question, the role of theory development in case selection, and the conceptual framework of the study.

Based on the explanation above, the researcher concludes that a case study is research that aims to find out the existing information in detail. A case study is based on an in-depth analysis of individuals, groups, or events to explore the causes of the underlying principles.

## B. Setting of the Research

This research was conducted at PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian. This bank is located in Rambah, Rokan Hulu Regency, Riau. The study was conducted in January 2025. The participants in this research are employees of PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian.

## C. Population and Sample

The population becomes the subject of research if you want to observe all elements of the research. This research is called population research. The population in this study was collected from 25 employees of PT. Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian. Respondents who work at the agency filled out the questionnaire. The author took 25 respondents for this study.

## D. Instrumentation

The research instruments were questionnaires and interviews to collect data on the need for English language use at PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian. The interview began with a self-introduction and an explanation of the purpose and ensured that the respondents understood that the interview was aimed to evaluate the need for English language use in their workplace. The first question covered using English in daily tasks and related company policies. The following questions included what are the main benefits of using English in the workplace, whether there are any challenges or obstacles they face in using English in the workplace and how to overcome them, is using English terms found in all divisions, what are the reasons for using two languages in bank operations, how can using English be improved in the work environment of PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian, and suggestions or recommendations for PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian regarding the use and improvement of employees' English language skills. The questionnaire began with a question about whether the bank employees were graduates of English language or English literature education, then continued with a second question about whether the employees could speak English well.

**E. Technique of Collecting the Data**

In this study, the researcher used two data collection techniques, namely interviews and questionnaires.

A questionnaire is a data collection tool in the form of a series of written questions that are systematically arranged to obtain information from respondents. Questionnaires are often used in research to collect quantitative and qualitative data. The form of questions in a questionnaire can be open-ended questions, closed-ended questions, or a combination of both. According to Prawiyogi et al (2021), a questionnaire is a method of data collection that is carried out by providing a set of questions or statements to respondents to be answered.

The researcher used the interview method to collect data related to using English at PT Bank Riau Kepri Syariah (Perseroda) Pasir Pengaraian. Interviews are a way to find answers from someone to collect correct information. Nul Hakim (2013) Interviews are a process of interpersonal communication that has a predetermined purpose, is factual, and is created to create good interactions involving questions and answers.

a list of questions

**F. Data Analysis Techniques**

The researcher analyzed data collected through questionnaires and interviews. According to Sugiyono (2019), data analysis in qualitative research is carried out when data collection or the interview process is in progress and after data collection is completed within a certain period. When the respondent's answer is deemed insufficient, the researcher will continue the question until the answer is obtained. Activities in data analysis, namely data collection, data reduction, data presentation, and drawing conclusions and verification, are called the Miles and Huberman Data Analysis Model (Sugiyono, 2019).

1) Data collection

In qualitative research, data is collected using observation, in-depth interviews, and documentation, or a combination of the three (triangulation). Data collection is carried out for days, maybe months, so that the data obtained will be a lot. Initially, the researcher conducts a general. Exploration of the social situation or object being studied: everything seen and heard is recorded. Thus, the study will obtain extensive and varied data (Sugiyono, 2019).

2) Data Reduction

According to Sugiyono (2019), the data obtained from the field is quite significant in number, so it needs to be recorded carefully and in detail. Data reduction means summarizing, sorting, and selecting the main points, focusing on the essential things. Thus, the reduced data will provide a clearer picture and make it easier for the researcher to collect further data Sugiyono, (2019).

3) Data Presentation

In qualitative research, this can be done using brief descriptions, charts, relationships between categories, flowcharts, and the like. Qualitative research more often presents data with narrative text. By introducing the data, it will be easier to understand what happened and plan further work based on what is understood Sugiyoni, (2019).

4) Conclusion and Data Verification

According to Sugiyono (2019), the initial conclusions put forward are temporary and will change if no strong supporting evidence is found in the next data collection stage. Then, if the conclusions put forward in the initial stage are supported by valid and consistent evidence when the researcher returns to the field to collect data, the conclusions put forward are correct.