ROLE AND IMPORTANCE OF ENGLISH LANGUAGE USAGE IN THE BANKING SECTOR IN SERBIA

Abstract: The objective of this paper is to gain insight into the importance of English in conducting business efficiently in the banking sector. Also, the conclusions have been made after consideration of relevant research as well as its comparison with research conducted in certain banks in Serbia. The conclusions address the level of usage of the English language in this sector and the opinions that employees have regarding it. Due to the development of e-commerce and daily use of the Internet, the English language has become lingua franca in the banking sector. Also, in order to operate effectively and communicate between banks of different countries, it is important to begin with English language learning in a timely manner. In this paper, the emphasis is primarily placed on written correspondence since it is highly present in banking operations. Employees who perform a more complex type of business and who use English every day should improve their writing skills by gaining greater familiarity with, and putting into use more frequently, certain banking terms and initials/acronyms in the English language.

Key words: English language, business English, banking, banking correspondence.

1. Introduction

With the constant expansion of the international market and therefore the increasing use of English as a lingua franca in such a context, the banking profession has changed accordingly. In other words, English is becoming the language of communication in the banking business. As a result of such changes, all forms and
blanks used by bank employees are bilingual, with English operating as the second language. Also, due to different client needs, bank employees often encounter situations in which they are required to use the English language. Students and professionals of younger generations are increasingly heading abroad in order to seek further education or professional development, and for this purpose different bank documentation, in English, is a necessary element of banking services.

The development of electronic banking is another factor that has been affecting the usage of English in banking. This has given rise to particular contextual expressions and their abbreviations which are now ubiquitous in daily communication, either online (because of the use of different programmes) or in working with clients. Abbreviations used in English in everyday communication (ATM – Automatic Teller Machine, PIN – Personal Identification Number, Eonie – Euro Overnight Index Average, NOWA – Norwegian Overnight Weighted Average – a weighted average of interest rates set in agreements concluded by banks) are indicators of the importance of learning English, and even more particularly Business English, for work in a bank.

However, what often seems to be the case regarding English language education in Serbia is that limited attention is paid to Business English, especially to English for banking purposes. Also, English teachers are not able to improve this aspect of their knowledge through seminars or professional training and workshops in the field, as such events are not organised in Serbia. Additionally, there is no seminar in the Serbian catalogue of seminars in the section for foreign languages that deals with this topic. On the basis of these data, it can be concluded that the importance of studying English in banking is largely ignored in Serbia, while this element is critical for students and other interested people who would seek work in banks after completing relevant studies or professional training.

2. English Language in the Banking Sector

“English is now the global language of business. More and more multinational companies are mandating English as the common corporate language (....) in an attempt to facilitate communication and performance across geographically diverse functions and business endeavours” (Neeley 2012: 1). In order to cultivate any type of business, including banking and finance, it is necessary to pay attention to the use of the English language. In order to stand out in target markets, companies tend to make English the primary language of communication. Also, some countries are
working to ensure that functional knowledge of Business English is implicit in the sectors that deal with financial and banking matters.

As Alastair Pennycook, the author of the book *Language as a Local Practice* (2010), linked language with the place where it is used and the activity of people who use it for a specific purpose, so too can Business English, banks, and banking operations be linked. The usage of English in banking is still insufficiently explored, but various written documents prove that English is very much represented in this field. Banking operations can be described as a field of business that has become more and more innovative and subject to changes. Along with these changes, there has occurred a change in the language used by employees in banks. What can be said with certainty is that in the period between 1970 and 1990, English became a frequently used means of communication among different banks. In other words, in the past there were parent banks in Serbia, and knowledge of Business English was implicit. English language correspondence, either oral or written, took place on a daily basis. Today, the scope of business in English is rather limited in Serbia, since much of it has been reduced to over-the-counter functions. However, knowledge of English is still required when recruiting new personnel. Many employees who have direct contact with foreign clients or with parent banks abroad use English, but the number of these employees has been reduced compared to particular earlier periods (Vračarić Vladimir, *Personal interview*, 22 November 2016.).

The authors King and Cree (1966) note in their textbook *Modern English Business Letters* that English is described as a living language or language that is subject to change. It can be said that the development of technology affects modern banking, and thus in this sector English, the language which in previous decades, and still today, has represented *lingua franca* in this type of business, has inherently changed along with it. Julie Pratten (2013) points out that a rapid and constant change in terminology is typical for the financial and economic sectors. She adds that all new terms and expressions arise in response to the unique situations that appear and develop in the market. The English language has gradually become the main means of communication between banks of different countries and has an extremely strong influence on the official language of a country. In the Italian language, for instance, various English terms and abbreviations have become an official part of the Italian vocabulary. Thus, the English abbreviation L / C that stands behind the term *letter of credit*, in dictionaries of Business Italian language, is given the abbreviation L / C (Ostojić 1998: 117), which is part of the international banking registry, despite the potential for it being translated in Italian as *letteradi credito*. Many terms and initialisms in English are passed through various documents as
well as through correspondence. For instance, in contracts and offers in the Serbian language that are concluded between a bank and a client, various expressions as well as their abbreviations in the English language can be found, which is further proof that English is widely accepted in the banking business. Over time, certain terms in the Serbian language once employed in these contexts have been displaced by English terms.

In the research conducted for this thesis, one part of the contract regarding opening and maintaining a current account in foreign currencies was found to utilise the English term Eonie. Since this contract was written in the Serbian language, the question arises: why was this term expressed in English and not in Serbian? From the perspective of linguistic functionality or economy, the translation of this term into the Serbian language may simply be too complex, since in Serbian it is translated as prekonoćna kamatna stopa za evre izračunata kao ponderisani prosek svih prekonočnih pozajmica na međubankarskom tržištu od strane banaka Panela evo zone (Opšti uslovi poslovanja Telenor Banke a.d. Beograd za klijente preduzetnik: 21). On the other hand, due to the frequent use of such a term, one could also logically conclude that, due to the long history of international banking operations, this and similar terms belong to a group of generally accepted terms and are part of the common language in which banks communicate. In addition to this term, in the same contract could be found the abbreviation ATM, an English language acronym. In Serbian, it is translated as bankomat. However, in the current documentation that banks use in business operations, this term is applied in English. The abbreviation PIN, whose translation into Serbian is lični identifikacioni broj, is also frequently used in written, as well as in oral form in contemporary banking business functions.

For a banking operation between two banks of different countries to be carried out, certain documentation has long been applied. Such documentation, whether written in the official language of a particular country or in a foreign language (English), often contains English abbreviations. In the documentation used for international transaction operations, it can be observed that the English abbreviation IBAN is used (Serbian – broj međunarodnog bankovnog računa). Accordingly, bank officials in their daily register regularly employ terms and initialisms in English, regardless of the fact that banking operations of a country are generally performed in the mother tongue of that country. Therefore, bank employees should know certain English terms and abbreviations in order to do their job in a functionally appropriate manner.
For years, it has been written that English is a language that serves, *inter alia*, for the purpose of communication between people on the global stage. In recent years, Business English has been especially distinguished as the language of communication in the world of finance, international trade, and banking. The English language in such contexts represents the donor language of a large number of expressions, which the Serbian language has adopted as the recipient language (Vuletić 2013: 134). Such a phenomenon can certainly be observed in correspondences between bank employees, as well as in the documentation used for banking operations.

One of the many authors who have written about English as the primary language of communication on the global level is Aldo Braccio. He has written particularly about the consequences of language globalisation (Braccio 2004). Aldo Braccio describes English as a functional means of communication and this description can be applied when it comes to banking. Globalisation has brought with it a “harmonisation of financial systems, making the banking profession a universal one” (Pratten 2013: 5). At the same time, this phenomenon has greatly facilitated business at the international level and it can be said that this has as well created various resultant situations. In the case of the banking sector, employees often need to communicate with their colleagues from other countries, and they must work efficiently. As English is considered the *de facto* language of international business, bank employees must attain a high level of competence in their respective core language skills.

It is important to note that the usage of Business English in banks depends largely on the field of operations within a bank, as well as on with which clients the banks cooperate; yet what also must be taken into account is the workplace environment of the employees. Employees in banks are exposed to a great variety of clientele, ranging from large corporations to local customers to foreign clients. Therefore, the level of communication skills required for particular employees (in written or oral form) is different in every role of the banking sector. Nonetheless, a testament to the degree English language knowledge required in this profession can be seen in the point of view of the employer, which is nearly always likely to give certain advantage to a potential job candidate over others if his/her knowledge of English is at a higher level (*Banking in Sri Lanka: How Important is English Language Proficiency in this Industry?* 2015, *Mirror Business*). Authors Mohammadzadeh, Barati and Fatemi in their research “An Investigation of the English Language Needs of Bank Employees of Saderat Bank in Mashhad” (2015), which examines the usage of English among bank employees, point out that the work of bank employees requires a high level of interaction as a result of the various roles, functions, and responsibilities held by
these bank employees. They conclude that it is precisely because of the very nature of this work that a high-level knowledge of English is required of them to be able to do business competently in situations where the usage of English is required. Also, in a study (Banking in Sri Lanka; How Important is English Language Proficiency in this Industry? 2015) conducted by the British Council, a detailed analysis of the different jobs in banks was made in order to yield conclusions regarding the necessary levels of knowledge for all four skills used in business in English (reading, writing, listening, and speaking). When it comes to, for example, the position of Executive Director, it was concluded in the study that employees in this position should be able to use the language fluently and spontaneously when working with clients. Also, in the process of communicating or transmitting a particular message, inaccuracies or confusion could occur if an employee possessing a lower level of English knowledge were operating; consequently, problems with the transmission of messages could also result. When it comes to speaking, listening, and understanding skills, competence in the English language at the B2 level was indicated as being required, while as regards to writing skill, the level of C1 would be required for the afore-mentioned job, since this particular role necessitates writing various letters and communications to clients. Moreover, employees in such a position do not always have enough time to translate or correct grammatical errors. This workplace was indicated as requiring the writing of clear and structured messages as well as the use of a wide range of terms from the banking registry. Knowledge at the B1 level was also determined as needed for reading skills, because in the study it was concluded that employees in this workplace read direct messages daily and that based on such experience, they should be able to understand the principal contents of the message. On the other hand, another of the jobs referenced was indicated as requiring knowledge of English at an even higher level. One of the examples included in the study was Assistant Manager for Corporate Client Relations. When it comes to speaking, writing, listening, and understanding skills in English, the C1 level was designated as essential across the spectrum. Employees in such a workplace position are exposed to direct contact with clients, and it is necessary that such employees find the best solutions to problems arising in the nature of their work. For reading needs in English, the level B2 was proposed, since these employees must accurately understand all manners of messages that relate to their business focus (Banking in Sri Lanka; How Important is English Language Proficiency in this Industry? 2015, Mirror Business).

In a number of banks in Serbia, the situation is such that the usage of the English language depends on who the bank’s clients are and to whom, for example,
loans are issued. Also, the workplace environment can be closely linked to the degree of English employed in conducting business. For certain positions, such as a cashier, it is not necessary to be particularly familiar with the English language since documentation that is bilingual is already present, and the scope of business does not require it. Despite this, there are certain banking expressions or abbreviations that every employee should know, such as the English abbreviations PIN and PID, and even some of those that are less formal, such as FYI (for your information) (Gavanski Saša, *Personal interview*, 19 January 2017.).

The widespread existence of these English abbreviations and their frequent use, whether written or oral, lead to the conclusion that English is the common language of all banks, and thus it can be said that the English language has become the *lingua franca* in the world of banking operations.

3. Research Results

The methodology of the empirical research conducted for this work was qualitative. In order to examine the principal subject in a more detailed way, a survey of 55 employees was conducted in the form of a questionnaire at the following banks in Novi Sad (Serbia): Eurobank a.d. Beograd, UniCredit Bank Srbija a.d, ProCredit Bank a.d. Beograd, Raiffeisen banka a.d. Beograd, Vojvodanska banka a.d. Novi Sad, Erste Bank a.d. Novi Sad, Crédit Agricole Srbija a.d. Novi Sad, Banca Intesa a.d. Beograd. The methods of the questionnaire just mentioned, the collection of authentic workplace documentation, and visitations to associated workplaces were used in order to collect the target information on this particular subject. The descriptive method has been used for analysis and interpretation. The questionnaire itself consisted of 15 questions, grouped according to their purpose. The analysis of the research is focused on the positions of employees in banks in accordance with the workplace systematisation. Question 1 was an open type question, and the respondents were instructed to write their job title and the name of the institution (bank) in which they were working. The group of questions 2, 3, 4, and 5 were closed-type questions and with the purpose of deriving general information from them. The aim of this group was to show whether the respondents had learned and/or improved on their Business English and in which way(s). These questions (2 – 5) were also intended to contribute to conclusions regarding what type of references had been most helpful for the employees in the process of learning. The sources listed as possible were the Internet, foreign books (a category including various professional books in the field of study, magazines, and newspapers with...
a business register), English textbooks, and television. Another goal was to gain insight into whether the respondents were particularly well trained in the field of correspondence in English. The answers to questions (6 – 9) associated with this goal were to demonstrate whether the respondents used the English language for such communications and whether they would employ English language abbreviations in these correspondences. The group of questions 10, 11, 12, 13, and 14 had the intended function of examining the respondents’ knowledge and use of specific terms and expressions in English used in banking operations. Question 15 was a closed-type question, based on whose respective answers could be assessed what kind of opinion employees had about the work place, as well as whether a high level of business English knowledge was required in this environment.

Upon completion of the data analysis, several results were obtained. The first part of the results is related to general-type questions and answers, which indicated that there was an equal number of respondents who had attended a business English course and those who had not.

| Percentage of employees who had attended a course | Percentage of employees who had not attended a course |
|--------------------------------------------------|-----------------------------------------------------|
| 50 %                                             | 50 %                                                |

In the questionnaire, respondents were also presented with a question about self-improvement in the English language. Based on the results, it can be concluded that there is a much higher percentage of employees in banks who had applied the method of self-study or self-improvement in English.

| Percentage of employees who had applied the self-study method | Percentage of employees who had not applied the self-study method |
|---------------------------------------------------------------|------------------------------------------------------------------|
| 77 %                                                          | 23 %                                                             |

Regarding sources that had been utilised by the respondents in the process of improving their Business English, the results of the survey indicate that the Internet had served as the main tool for this purpose.

| Source            | Percentage of employees |
|-------------------|-------------------------|
| The Internet      | 32 %                    |
| Foreign books     | 23 %                    |
| English textbooks | 24 %                    |
| Television        | 21 %                    |
Since bank employees often use correspondence, one of the questions in the questionnaire also concerned correspondence in English. In the survey, 36 out of 55 respondents stated that they had not improved themselves in the field of correspondence in English, while 19 out of 55 respondents had trained in this aspect.

After analysing the answers to questions 10-14, the evidence suggests a direct relation between the recognition and use of terms in English for those who had attended appropriate courses of Business English and those who had not. One of the examples of a position where such a phenomenon was noticed was that of Loan Officer. Also, employees who used the English language frequently in correspondence considered that a high knowledge of English was required. In contrast, employees who used their mother tongue in 90% of their communication had the opposite opinion. The data definitively indicates that employees who actively used the English language in the course of their business and performed a more complex type of work, or who were in direct contact with banks abroad, demonstrated a high level of English language knowledge. One such position was Head of the International Operations Department. On the contrary, one notable position held by employees in whom the opposite phenomenon was detected was Cash Desk Officer. These employees mostly used their mother tongue in their workplaces, and their general knowledge of English was at a low level.

| Employee opinion                          | Percentage of employees |
|-------------------------------------------|-------------------------|
| High knowledge of English required        | 48 %                    |
| High knowledge of English not required    | 36 %                    |
| High knowledge of English perhaps required| 16 %                    |

In the process of foreign language learning, it is important to use appropriate as well as varied literature. This certainly applies to English for specific purposes. If we look at the research carried out in the territory of Taiwan (Wu & Chin 2010), the interviewed employees in banks surveyed had mostly improved and studied English by themselves (75% of respondents). Such a situation is also apparent in our banks (77% reported having studied on their own). In the questionnaire conducted for this paper’s purposes, various learning tools for the purpose of improving and learning Business English were listed as options, such as a specialised course, the Internet, appropriate textbooks, television, and the use of foreign references. After analysing the results, it has been demonstrated that most respondents had used the Internet.
(32% of respondents) to improve and enrich their knowledge. Also, respondents had engaged various foreign references (magazines, newspapers, books).

On the other hand, when it comes to organising Business English courses, the fact is that this requires certain financial, as well as organisational, changes and commitments from institutions which might send employees to such training, and what appears to be the case is that not every bank is able, or willing, to do so. In the banks surveyed in Serbia, the situation is such that the relationship between employees who had attended a business English course and those who had not was 1:1. Naturally, such a situation directly affects the efficiency of conducting business at workplaces where English is often used. After analysing the results of the survey, it can be said that such job positions include senior employees as well as those who perform a more complex type of business (Loan Officer, Banking Officer, Director of the Branch, Associate, whose work primarily requires working with individuals, Senior Expert for Regime Control of Payment Orders / Billing (in / abroad), Head of Distribution Channels and Project Management, Expert Associate for Project Management, Programmer, Senior Cooperator for Energy Efficiency and Environmental Protection, Coordinator for Energy Efficiency Service and Environmental Protection, Head of Funds Service, Dealer, Head of Department for Business Affairs, Independent Expert Associate for Guarantees and Letters of Credit, Director of the Department of Management Sale of Registered Agricultural Holdings, Head of International Operations Department, Head of Department for Segment Management and Senior Associate from the same department, Director of Product and Process Management Directorate, Product Management Associate, Auditor).

The questionnaire was crafted in such a way as to put correspondence in the foreground, that is, the written communication that the employees of the banks use. This includes writing and reading letters, as well as e-mails, and therefore the usage of various initialisms that are mainly in English. Generally speaking, it is hard to conceive of operations in banks today functioning without the presence of a single concept in English, even if in the form of abbreviations. Certainly, there are job positions where English is not used in conducting business, but, based on the documentation (attached) used in banks, it can be concluded that the English language cannot be avoided in such contexts. The author of the study “English in the Workplace: An Analysis of the Communication Needs of Tourism and Banking Personnel” (2005), professor Mahmoud Al-Khatib, also supports this opinion. After a survey was conducted in the banking sector in Jordan, it was concluded that the use of the English language was limited in this country and that a less than positive
attitude towards the use of English in this type of business prevailed. But what is crucial is that most bank employees surveyed strongly agreed (66% of respondents) that the usage of English would facilitate international communication between institutions and banks. Also, bank employees in Jordan agreed (66% of respondents) that it was not possible to use only one’s mother tongue (Arabic) in banks, but that it was important to use English as well. Such results can be directly linked to the situation in Serbia, as the results here demonstrate that there are a greater number of employees who use English in the course of their work than those who do not use it at all. After a review of the results of the survey in Serbia, it has been demonstrated that employees in the following workplace positions did not use the English language, and had rarely had the opportunity to use it in any way in the course of business: Express Banker, Client Advisor, Cashier, Senior Professional and Expert Associate for Credit Process Management, Professional Associate for Paying Foreign Payments and Foreign Currency Purchases, Head of Department for Process Management, Population Coordinator, Relations Officer for the Key Partners of the Bank, Sales and Service Manager, Cash Management Officer, Associate for Small and Medium-sized Enterprises, Officer for Operations with Checks.

Regarding the use of certain terms and initialisms in the English language, the results show that, regardless of the first language of business, English initialisms were often used. Due to the use of a variety of written documents and the use of modern programmes it is essential that potential employees are already familiar with this lexicon. Some of the English initials used also include those in the informal register, such as ASAP (as soon as possible), though most belong to the daily banking registry such as PIN and L/C.

Some terms from the English language in the business registry are often used in professional textbooks because they are considered as necessary on the basis of their frequency, that is, their usage in the business world. Regarding the registry used in the banking sector, the terms used in the questionnaire were specifically chosen in order produce yields corresponding to the knowledge of these terms among the bank employees. The highest demonstrated level of knowledge of the selected terminology in English was shown by those employees who used English in their business or those who had attended Business English courses. Thus, for instance, a Loan Officer or a Senior Expert in Managing Credit Transactions who had attended Business English was likely to know the meaning of 90% of the expressions listed in the questionnaire. In contrast, employees in the position of Key Relations Officer of the Bank, not having attended the Business English course, were shown to not
understand meanings of the terms given in the questionnaire since they used their mother tongue almost universally in their functions.

Regarding the usage of a particular register in correspondence, the results indicate that employees in Serbian banks do not always use a strictly formal register. Many employees demonstrated a tendency to use abbreviations frequently in order to expedite correspondence. Furthermore, less formal terms, as well as abbreviations, are increasingly used in English language textbooks, as should be expected.

4. Conclusion

This paper asserts the important role of English in the banking world. Although it is an underdeveloped topic in the landscape of Serbian finance, the issues presented here are significant.

The use of English in banking is becoming increasingly important and more frequent as technology and the Internet continue developing at a high speed. Also, parent banks are located outside the borders of Serbia, and it should be anticipated that the first language of communication between these banks and banks in Serbia would be English. The Internet and e-commerce have imposed different working conditions on banks, as well as in banks, and employees have to adapt quickly to these changes. One of the changes is the growing usage of English in business. Employees encounter English through various programmes, in written correspondence, and in the application of different documents. Employees in a number of banks in Serbia cannot absolutely avoid certain English terms and initialisms, as this directly affects the speed of the information flow. Through English language usage, business takes place more efficiently and this sets the stage for English to become, where it is not already, the primary language in this kind of business. In Serbia, English is used with a large number of positions; particularly noteworthy is that 48% of respondents in the conducted questionnaire maintained that knowledge of business English was essential in this type of business.

One of the main forms of communication among bank employees is electronic mail. Many employees correspond via e-mail several times a day, and on the basis of the questionnaire, 92% of respondents were shown to have used the English language when writing e-mails. This data also indicates that it is necessary to improve English language writing skills in the field of banking. More precisely, priority must be given to bank correspondences that call for the use of certain professional terms and abbreviations. Certain abbreviations in English also appear to be used on a
daily basis during oral and written communication among bank employees, as well as in dealing with clients when using certain documentation.

When it comes to the level of English language knowledge, that is, recognition and knowledge of the meaning of certain terms in English, it has been demonstrated that respondents who performed more complex business and who had a direct relationship with foreign banks possessed a relatively high level of knowledge. One such position indicative of this finding was the Head of the International Operations Department. Employees in this position used the English language on a daily basis. On the other hand, certain jobs in banks in Serbia did not display any requirement for a high level of English language knowledge, since in these positions, business was reported as having been conducted primarily in the mother tongue. One of these jobs was Cashier/bank teller. These conclusions confirm that the level of Business English knowledge depends on the employee’s function itself. What is important to note is that not all surveyed employees in Serbian banks had the opportunity to improve in and master Business English as used in the banking sector. One of the apparent problems is that employees were likely to have begun working in a bank with insufficient knowledge of the English language for these specific purposes since they had not had the opportunity to encounter banking correspondences in English, or certain associated professional English terms, in either their secondary, or higher-level educations. To respond to, and bring about change in this situation, it is critical that the English language relevant to the banking sector should be introduced into secondary vocational school studies, especially in light of the apparent requirements of certain departments that need high levels of knowledge and competence in this field, such as departments relating to the position of Banking Officer. For this to happen, it is necessary to change the *curriculum*; that is, the *curriculum* for relevant English language studies should be organised in accordance with the description of bank operations. Finally, it is necessary to define the needs of students in secondary schools and universities, and what is required for them to conduct business in banking operations effectively in English.
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ULOĞA I ZNAČAJ UPOTREBE ENGLESKOG JEZIKA U BANKARSKOM SEKTORU SRBIJE

Rezime

Cilj ovoga rada jeste da se stekne uvid u to koliko je značajan poslovni engleski jezik za efikasnost poslovanja u bankarskom sektoru. Takođe, pregledom relevantnih istraživanja, kao i njihovim poređenjem sa istraživanjem koje je sprovedeno u pojedinim bankama u Srbiji, došlo se do zaključaka u kojoj se meri engleski jezik koristi i kakvo mišljenje i sami zaposleni imaju o upotrebi tog jezika. Zbog razvoja elektronskog poslovanja i svakodnevnog upotrebe interneta, engleski jezik je postao lingua franca u bankarskom sektoru. Takođe, radi efikasnog poslovanja i komunikacije između banaka različitih zemalja, vrlo je bitno blagovremeno početi sa učenjem engleskog jezika. U ovom radu je akcentat stavljen na pismenu korespondenciju budući da je ona najviše zastupljena u bankarskom poslovanju. Zaposleni koji obavljaju kompleksniju vrstu poslovanja i koji svakodnevno koriste engleski jezik trebalo bi da usavršavaju veštinu pisanja uz upotrebu određenih bankarskih termina i inicijalizama na engleskom jeziku.

Ključne reči: engleski jezik, poslovni engleski jezik, bankarsko poslovanje, korespondencija u bankarstvu.