

The Sociolinguistics of Banking: Language Use in Enhancing Capacities and Opportunities

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ABSTRAK

Penggunaan bahasa Malaysia (bahasa kebangsaan) dan bahasa Inggeris (BI) menawarkan keuntungan ekonomi kepada para pekerja sektor swasta di Malaysia. Para majikan menganggap kedwibahasaan BM-BI sebagai satu cara penting untuk perkembangan perdagangan kerana ini akan membuka pintu kepada pasaran dan menyediakan wawasan negara terhadap senario antarabangsa (Rosli Talif dan Ain Nadzimah 1998). Bagaimanapun, masalah yang dihadapi oleh kedwibahasaan BM-BI di Malaysia adalah kurangnya kata sepakat dari segi tujuan dan matlamatnya. Walaupun setelah mengambil kira keuntungan daripada pengetahuan kedwibahasaan BM-BI dan konteks di mana ia telah dimajukan, dipertahankan dan dikembangkan, ramai lagi yang masih ragu tentang kesannya terhadap bahasa kebangsaan. Perdebatan lebih kepada sama ada memajukan BI sebagai alat kemajuan akan menenggelamkan peranan BM. Kajian ini bertujuan untuk meneliti keperluan dan penggunaan BM dan BI di kalangan pekerja eksekutif dalam industri perbankan. Industri ini dipilih sebagai gambaran perniagaan yang global, pelbagai budaya dan pelbagai bahasa. Satu soal selidik lapangan dan temu duga yang dikendalikan meliputi Bank Negara, bank tempatan dan antarabangsa yang terdapat di Kuala Lumpur. Soal selidik tersebut juga akan menentukan bahasa yang digunakan untuk komunikasi sama ada lisan atau tulisan dalam industri perbankan.

ABSTRACT

The use of BM (the national language) and English offers economic profitability to private sector employees in Malaysia. Employers see BM-English bilingualism as an important tool for commercial development since it can open doors to new markets and provide for the country's visibility on the international scene (Rosli Talif and Ain Nadzimah 1998). However, a problem facing BM-English bilingualism in Malaysia is the lack of agreement as to its purpose and aims. Even after considering the advantages associated with BM-English bilingualism and the contexts in which it is promoted, sustained and developed, many are concerned about its effects on the national language. The debate seems to be about whether promoting English as a tool of development would confine BM to the backwoods. The purpose of this study is to investigate the necessity and use of bahasa Malaysia (BM) and English among executive-level employees in the banking industry. The industry was selected as it reflects a business that is global, multicultural and multilingual. A survey questionnaire and participant interviews were conducted involving the Central Bank, local and international banks in Kuala Lumpur, Malaysia. Contexts of use for languages used in communication, oral and written, within the banking industry were identified.

INTRODUCTION

Sociolinguistics is the study of the relationship between language and society, that is between linguistic and social facts. This relationship has

been studied from two major theoretical orientations: (1) linguistic, such as differences in the realisation of structural features (phonological, morphological, syntactic, and

lexical) by speakers, and (2) pragmatic, function or purpose of language for a particular community. This second theoretical orientation examines language and the social forces which influence its use. It is of particular concern to this study. Research in this area focussing on this functional view has been undertaken in Malaysia. (Ahmad Mohd Yusof *et al.* 1992; Asmah 1992; Shanta 2000).

In studying language choice and use, Fishman (1971), poses the question of "who speaks what language to whom and when." The first part of the question (who?) is answered in this study by limiting the subjects of the study to executives working in local and international banks in Kuala Lumpur. The other two parts of Fishman's question are left open, that is, when and to whom BM and English are spoken and will be discussed below.

Speakers of languages are constantly comparing and evaluating language in terms of its usefulness for a given speech act. Even though a language should never be considered "better" or "worse" than another, attempts to favour one language over another are always present and maybe reflected in the language choice of speakers. These language choice decisions are never made in a vacuum. They are, instead, influenced consciously or unconsciously by a number of factors among which some are social and others economic.

As a matter of fact, Gumperz has argued in 1974 that,

Choice of styles or language is seen as a strategy on the part of speakers trying, for instance, to present themselves as individuals with particular socially defined qualities, or, as another example, trying to convey a particular attitude or impression concerning a topic of conversation (Gumperz in Gal 1979: 91).

When choosing one language over another, a speaker makes a statement about his interpretation of the situation or to turn the argument around, certain social factors (who you are talking to, the social context of the talk, the function and topic of the discussion) become important in accounting for language choice (Holmes 2001).

BM AND ENGLISH: A SMART PARTNERSHIP AND NOT A LINGUISTIC RIVALRY

The current situation in Malaysia shows that bahasa Malaysia (BM) is the national and official language and English, the second most important language. There are policies to maintain and promote allegiance to BM. In view of the country's political stability and its expanding economic opportunities, and in line with modernisation, international recognition, and the desire for progress, English is the logical choice for such a second language.

Obviously, English is the language of wider communication and the need for the general population to be proficient in English is apparent. In spite of this, the government does not plan to accord official language status to English and the use of English can only be complementary to the national language. BM is used consistently at all levels of government transactions.

As stated in the Constitution, Article 152 (1) *The national language shall be the Malay language and shall be in such script as Parliament may by law provide:*

Provided that: (a) no person shall be prohibited or prevented from using (otherwise than for official purposes), or from teaching or learning, any other language; and (b) nothing in this clause shall prejudice the right of the Federal Government or of any State Government to preserve and sustain the use and study of the language of any other community in the Federation.

Today, societal bilingualism (multilingualism in reality) exists in Malaysia with a large portion of the population speaking both BM and English. It is a consequence of a specific language plan to promote linguistic duality without undermining the status, role and allegiance to the national and official language. The linguistic situation in Malaysia encourages the use of BM for intra-national needs and English for international needs. This co-existence of BM and English is an indication of a smart partnership between the two languages, thus avoiding any manifestation of conflict between them.

Nevertheless, the presence of English in the country has been construed by national language loyalists to be disruptive to the linguistic ecology. BM and English are traditionally seen as rivals, and the elevation of one is seen to mean the suppression of the other. There is a negative connotation associated with English coupled with a fervent defence of the national language. The belief is that English has become the language of many crucial domains in Malaysia, while the national language, although retained, finds itself in a precarious state. There was a time not too long ago when "using the English language was regarded unpatriotic and frowned upon. Time has proven that the national language, BM, has achieved the status it deserves." (*The Star*, November 8, 2000, p. 2).

The partnership between BM and English is often misunderstood as it is believed to incorporate the symbolic struggle over cultural or national identity. Language is too often seen as a political force that can unite or threaten to split a country. English is the language of international communication and the gateway to world citizenship. Nationalistic sentiments tend to impede the use of English when it is presented as a threat to the national language. The reasons for preserving a national language may on many occasions be equated with maintaining the national identity of a people. This linguistic rivalry must not exist as we should not be confined by nationalistic sentiments.

Another argument against the use of English upholds the view that English is a colonial language. Such an argument is outmoded. At the end of colonisation, it is the people themselves who became co-processors of the language. The English language is actually being shared by 700 million of the world's population (TESL-EJ 1994). In a global sense, English is no longer a language that belongs to or can be identified with a single race or country.

The following polemics concern the intrusiveness of English and the effects it may have on the wider use of BM. At times the widespread use of English meets with resistance as it is still considered to be the language of the colonialists. The adoption of a foreign (in this case colonial) language is thought to possess the power of re-orientating the people of the country towards the culture and thinking of their former colonial masters. The country will thus become an ardent follower of the western powers and be

unable to develop her own independent mind, *minda bahasa*, or national intellect.

Malaysians must realise that English is the language of wider communication and is no enemy to nationalism. BM is secure in its status and role as official and national language. We are living in an era of information explosion. The need for the general population to be proficient in English is even more apparent now as "three-quarters of the world's mail and four-fifths of its electronic information is in English" (*Asiaweek* June 16 1995).

With the country's present aspiration of becoming industrially developed through a knowledge-based workforce, it seems that the smart partnership of BM and English would provide the platform for Malaysia to take the quantum leap to international success. There is a necessity in Malaysia to master both languages if not more. Having the capacity to use two languages is beneficial to any individual.

LANGUAGE AND BANKING

The banking system in Malaysia was introduced by the British in the mid-19th century. The independence of Malaya in 1957 and the establishment of Bank Negara (Central Bank) two years later did not change banking practices introduced earlier; hence, the dependence on the English language remained in place. Moreover, Acts related to the licensing of financial institutions do not stipulate language requirements for the industry. In fact, not even Bank Negara is obliged to use BM. The constitution does not legislate the use of BM within the financial system. The National Language Act 1963/67 made it only compulsory for the national language (BM) to be used at official functions. However, this does not include the private sector, and especially not the banking and financial sectors.

The Banking System

Bank Negara Malaysia is Malaysia's central bank and is responsible for supervising the banking system. It also issues the Malaysian currency, acts as banker and financial adviser to the government, administers foreign exchange control regulations, and is lender of last resort to the banking system.

The banking system in Malaysia also comprises the commercial banks, merchant

banks, and finance companies. They are the major institutional sources of credit. Thirty-five licensed commercial banks operate through a total of 1888 branches. Representative offices by 36 foreign banks have also been established. A wide range of merchant banking services are provided by 12 merchant banks with a network of 22 branches, many of which have affiliations with merchant banks established overseas. An Islamic bank provides all the conventional banking services, based on the Islamic concept of banking and credit. Twenty-three finance companies operate through 960 branches that accept retail deposits and provide finance for hire purchase and leasing transactions.

Today, the banking industry in Malaysia reflects a business that is global, multicultural and multilingual. Being proficient in the dominant languages (BM and English) is indispensable in this sector. Industrialization and modernisation bring with them the need for the English language and an English-speaking population more adapted to the technological environment that the process generates. A society may find that only through the learning of an additional language will the people have access to social mobility via the power and resources that industrialisation brings.

Possessing linguistic skills in the national language (BM) and English is now important in the banking industry. This becomes increasingly true with the international market becoming integrated into the local scene. These emerging markets offer a tremendous potential for business expansion. Therefore, the possibility of communication in just one language does not suffice. Employees in the banking industry need to measure up to increasingly demanding global expectations for better proficiency in English.

Rosli and Ain Nadzimah show in their 1998 study that English is of instrumental value in the Malaysian private sector workplace. The study also showed that opportunities for employment and commerce tend to be open only to those who are proficient in the dominant languages. Ali Abul Hassan (2000), the former Governor of Bank Negara, states that human capital will certainly be a key driver and critical determinant to the success of an organization.

The banking industry has expanded beyond national boundaries and is now even taking place over cyber space. Markets no longer need to be physical but could exist in virtual networks.

The Star, a national daily, states 'it goes without saying that English is the language of information and technology. Just flip through an international publication, switch on the television, scour the airwaves, click on to the internet or open a computer manual and you will face an English world. Statistics from local IT players show that only 1% of websites use BM' (*The Star*, November 8, 2000, p.2).

The strategic alliance between BM and English should be mutually beneficial and highly relevant in the new economic order of today. This would be in line with meeting global banking standards, which impose increased requirements on banks. Greater importance is now accorded to non-financial as well as financial measures of performance. As a result, proficiency in the national language (BM) and English would be an integral part of evaluating employee performance in the banking sector.

Therefore, it is pertinent that employees in the banking industry communicate clearly and effectively in both BM and English. The country's future lies in a knowledge-based economy where knowledge is an important component in determining performance and management of businesses. The need for the effective use of appropriate language or languages is vital. With the technological revolution that is taking place, the need to communicate and function in the new economy is becoming a major factor for generating growth and transforming businesses. Good, accurate, written and spoken English and BM are no longer a side issue. It is widely accepted as essential to the image of an institution.

The Study

This study investigates the necessity and use of BM and English among executive-level employees in the banking industry. It attempts to find out (1) with whom banking executives use BM and English; and (2) what the location, setting, communicative intent, and mode are. The study also identified languages used for communication, oral and written within the banking industry. This industry was selected as it reflects a business operation that is global in nature. The bilingual trend observed here will determine long-term competitiveness for those linked to the banking sector.

A survey questionnaire was used to gather data from executives working in the central

bank, local and international commercial banks in Kuala Lumpur, Malaysia. The questionnaire comprised three parts. Part one sought information on the respondents' biodata (Table 1), workplace and work experience (Table 2), and educational background (Table 3). Part two aimed at getting respondents' perceptions on the necessity and use of BM and English within the banking industry, while part three sought to identify respondents' code choices for oral and written communication in a variety of situations within the banking industry. The data were reported in terms of percentages. Interview sessions were held at the banks.

Descriptive statistics are presented in this study. The figures shown are reported in percentage because this study is concerned with the tendency of language use rather than absolute frequencies of use. To describe patterns of code choice, the researchers have identified a number of typical day-to-day interactions involving bank executives. The term, domains of language use, follows Fishman's criteria and seeks to show typical interactions between typical participants in typical settings. Though a very general concept, the notion of domain has been found to be useful in capturing broad generalisations of a speech community. It allows one to summarise the norms of language use for a large group of people.

TABLE 1
Biodata

| Respondents (n=37) | | |
|--------------------|---------|----|
| 1. Race | Malay | 19 |
| | Chinese | 11 |
| | Indian | 7 |
| 2. Gender | Male | 23 |
| | Female | 14 |

TABLE 2
Workplace and work experience

| Respondents (n=37) | | |
|--------------------|-----------------|----|
| Workplace | Central Bank | 8 |
| | Commercial Bank | 29 |
| Work Experience | 0-5 yrs | 3 |
| | 6-10 yrs | 18 |
| | 11-15 yrs | 14 |
| | >15 years | 2 |

TABLE 3
Educational background

| Respondents (n=37) | | |
|--------------------|--------------------------------|----|
| Education | 1. Received tertiary education | 33 |
| | 2. Did not receive education | 4 |
| | 3. Educated in the country | 19 |
| | 4. Educated abroad | 14 |

DISCUSSION OF FINDINGS

Respondents

The study involved 37 middle management to senior management personnel from seven different banking institutions. There were 11 Chinese, seven Indian and 19 Malay respondents. Of these, eight were working with Bank Negara Malaysia (Central Bank). The respondents' ages ranged between 30 and 50. A large majority of the respondents (62%) were male. A majority of them (86%) have worked in banks for 6 to 15 years. All but four of the respondents received tertiary education. A majority (57%) received their tertiary education in the country and the others received it abroad.

A. Perception Towards the Necessity and Use of BM and English in Banking

Proficiency in both English and BM is regarded as very important in the banking industry. English is used in six out of seven banking institutions surveyed while BM is used in all. The respondents noted that it would be difficult to work in a bank if one only knows BM. Conversely, knowing English would be most helpful when working in a bank. Respondents also stated that if one had knowledge of only English, it would still be possible to work in certain departments of the bank such as the legal department, corporate banking, corporate credit and loans, research, investment and training, as well as insurance.

Thirty-one respondents agreed that English should play a more important role in the banking industry. They also noted that English is used in the following situations: at meetings, for both internal and external correspondence, communication with clients and among employees. However, they also indicated that BM would be used when dealing with the government as it is the national and official language of the country.

Language competency or the lack of it is a barrier to employment and promotion within the banking system. Eighty-six percent of the respondents noted that it was necessary for an employee from the middle management to management level to be proficient in English in order to be considered well qualified and eligible for further job promotion.

Proficiency in English prepares one to face the increasing demand and challenges of today's world. Although not all jobs require fluency in both BM and English, the ability is a definite advantage and often becomes the decisive factor for employment. Effective use of English seems to be necessary for employees to be marketable and it is essential to those who want to compete and succeed within the banking system.

In recognising that the future lies in a knowledge-based economy where knowledge is an important component in determining performance, it is important to put the management of language knowledge within the banking industry into its right place and cultivate it. This management of language knowledge would enhance the competitive position of the bank and allow for competitive advantage. It is therefore important for the banking industry to ensure that their human resources are managed effectively and optimised for future growth.

(i) English Proficiency

Proficiency in English is important in the respondents' work place for the purposes of communication and business transactions. When asked about the percentage of staff that is fluent in English in their organization, the lowest percentage reported is 60%, while three banks mentioned 90% of their staff being fluent in the language. Interestingly, respondents from the Central Bank noted a higher percentage of staff that is fluent in English. Most respondents indicated that all their departments are involved in using English in their daily routines especially those departments that have corporate and international dealings. The banking industry, therefore, needs to encourage employees to use the national language (BM) as well as English.

(ii) Languages Other Than BM and English

When asked whether knowledge of a language other than BM and English, that is, a third language, is important in the banking industry, only four respondents said that it is not necessary.

The remaining 33 respondents mentioned that a third language is important for the purposes of marketing their services, and communicating with prospective clients. The most popular third language stated by the respondents is Mandarin, followed by Tamil, Japanese and French.

There seems to be the awareness that knowledge of a third language could confer the benefit of broadening one's scope beyond the limits of one's own culture and country. It is hard to ignore the many benefits this extra knowledge can bring. One must realise that added knowledge is an added gift as it allows one to possess a better means of communication because it suggests an increase in individual potential. It also enables one to have many perspectives on life, foster open-mindedness while eliminating cultural ignorance.

(iii) Employment

All respondents said that it is important for employees to be proficient in both, BM and English. Thirty-four respondents stated that they would not employ someone who is not fluent in English while only three said they would. It is interesting to note that when it comes to employing prospective candidates who have the same qualifications but differ in their language proficiency, all respondents stated that the candidates who are more proficient in English stand a better chance of being employed in the banking industry. Twenty-seven respondents mentioned that they would not consider prospective candidates who are more proficient in BM than in English. Eight respondents, in turn, stated that they would consider such candidates while two of them said that it depends on the job requirement.

Being able to use both BM and English shows that one has learned two languages. This demonstrates discipline, spirit of initiative and a predisposition to learn new things. Thus, using more than one language makes the employee more flexible and more valuable. Having the capacity to adapt to two languages is therefore profitable to an individual.

Thirty-two respondents indicated that it was difficult to get prospective employees who are proficient in English, while five others said that it was not difficult to find such candidates. The five respondents were all involved in the corporate banking departments of their respective banks. It could be that this department

had higher expectations and more stringent language requirements and therefore found it harder to obtain employees who could meet those requirements.

B. Code Choices as Reflected in Actual Linguistic Practices

Areas of Communication

The researchers identified four different areas of communication in the banking situation. They are: (i) meetings, (ii) correspondence, (iii) communication between employees, and (iv) communication with clients.

English seems to be the code choice at meetings, for correspondence (both internal and external) and with clients as reported by 35 respondents. However, BM was used more often in conversation between employees as reported by 32 respondents. It was also stated that a superior would commonly use English when speaking to a subordinate officer while a subordinate officer would most likely use BM when speaking to a superior unless he was addressed in English first.

(i) Meetings

When asked to state which language was most commonly used during meetings within the bank, the respondents stated that the chairperson uses English to introduce the meeting, present an idea, advance an argument, pose a question, report a problem, share progress, ask for and make clarifications as well as conclude a meeting. Some of the common issues discussed in English are those related to policy, central banking affairs, electronic banking and foreign exchange. It was also reported that at management and middle management meetings, both the chairperson and participants of the meeting use English predominantly. This was true in six of the seven banks surveyed. Instances of code switching were reported when the matters discussed were non-technical in nature. Whenever meetings were held with government agencies, the dominant language used was BM.

(ii) Correspondence

In all the seven banks surveyed, respondents stated that English was used for all correspondence between departments within the bank. This included correspondence with the Head Office, between high-level management, and with clients. BM, in turn, is used in correspondence

only with government agencies. As for the use of BM, Ali Abul Hassan (2000) reiterates the need for banking institutions to promote increased use of BM in the financial sector hereby catering to the needs of the largest ethnic group of population. A wider use of BM in business correspondence would make banking institutions friendlier and more approachable. At the very least, simple contracts including housing and car loan contracts as well as application forms for banking products and services to the general public should always include a BM version.

(iii) Communication Between Employees

Thirty-four respondents stated that English was used amongst employees when discussing banking-related matters. BM was used when discussing personal matters and when engaging in small talk. BM was also used for salutation purposes.

The government has successfully implemented the use of BM. As a result, BM's primacy is well established. It is the medium of instruction for all levels of education and used for communication, especially in the government sector. As reported by Ain and Chan (2000), BM is the dominant language used for inter-racial communication in Malaysia, especially among post-independence Malaysians.

(iv) Communication with Clients

The banking industry is a service-based industry. It is therefore important that frontline employees develop the necessary language proficiencies toward achieving and depicting a professional, competent, honest, and responsible workforce. This helps to uphold the image of the organisation.

In all except one of the banks surveyed, respondents reported that BM and not English is most often used at reception counters of the banks. However, when meeting clients over loan, insurance and credit card matters, English is used. In the rapidly evolving banking industry, responsiveness to client needs is a crucial test of the industry's survival. With increasing sophistication of needs and higher expectation from clients, there is urgency for banks to set up competitive strategies leading to a highly skilled knowledgeable and language proficient workforce.

CONCLUSION

Language conflicts generally incorporate symbolic struggles over religious, ethnic, cultural, or national identity. The debate in Malaysia seems to be about whether promoting English as a tool of development would confine BM to the backwoods (*Far Eastern Economic Review*, October 10, 1992). There is also the belief that promoting English may result in the loss of the Malay identity as stated by Professor Ismail Hussein, "Language is the soul of the race. We should master English but let it not master us" (*Malaysian Business* 1992).

There is a lack of agreement as to the purpose and aims of using both BM and English. Even after considering the advantages associated with these two languages and the contexts in which they are promoted, sustained, and developed, many are concerned about the effects English could have on the national language. Viewpoints on these issues are linked to general political philosophy and ideals of what it means to be a Malaysian.

The Prime Minister of Malaysia has argued that BM has a role to play and the government is not de-emphasizing that role. No language should ever be seen as having the ability to debase another. In that respect, he argued that, "We should not be fanatical about it (BM) because that would make it difficult for us to benefit our race in a competitive world. Whether we like it or not, English is an international language" (*Malaysian Business* 1992). Being the common international language, it is English that allows us to overcome the influence of linguistic separatism.

In the banking sector, the way business is conducted is rapidly changing. Thus, in such a dynamic and ever changing environment, banks are under enormous pressure to measure up to increasing global expectations especially in the field of communication; hence, the knowledge of both languages, BM and English, is an important component of the growth equation for the banking industry in this new economic order.

Those in the banking sector face a new kind of challenge, that of being able to communicate in both the national language as well as English. This study shows that proficiency in these two languages contributes towards enhancing the capacities and opportunities within the banking sector. Using both these languages empowers

the banking sector to develop global alliances and enhance market possibilities. The simple truth lies in the fact that those who can function in the country's predominant languages find themselves at a considerable advantage over those who cannot.

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