UNIVERSITI PUTRA MALAYSIA

MODERATION- MEDIATION EFFECTS OF ENGLISH PROFICIENCY AND WILLINGNESS TO COMMUNICATE ON THE RELATIONSHIPS BETWEENSELF-EFFICACY AND COMMUNICATION APPREHENSION ANDFREQUENCY OF ENGLISH COMMUNICATION

KHDEJA M. A. AGWEL

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MODERATION- MEDIATION EFFECTS OF ENGLISH PROFICIENCY AND WILLINGNESS TO COMMUNICATE ON THE RELATIONSHIPS BETWEEN SELF-EFFICACY AND COMMUNICATION APPREHENSION AND FREQUENCY OF ENGLISH COMMUNICATION

By

KHDEJA M. A. AGWEL

Thesis Submitted to the School of Graduate Studies, Universiti Putra Malaysia, in Fulfilment of the Requirements for the Degree of Doctor of Philosophy

December 2021

DEDICATION

This thesis is dedicated to

My beloved mother, father, brothers and sisters
My beloved husband, sons and daughter
My friends

Abstract of thesis presented to the Senate of Universiti Putra Malaysia in fulfilment of the requirement for the degree of Doctor of Philosophy

MODERATION- MEDIATION EFFECTS OF ENGLISH PROFICIENCY AND WILLINGNESS TO COMMUNICATE ON THE RELATIONSHIPS BETWEEN SELF-EFFICACY AND COMMUNICATION APPREHENSION AND FREQUENCY OF ENGLISH COMMUNICATION

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December 2021

Chairman   **: Associate Professor Sabariah Md Rashid, PhD**
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Frequency of English usage to execute banking work- related varies according to a number of linguistic, communication and psychological factors. Affective factors such as willingness to communicate, self-efficacy and communication apprehension may explain why some employees seek, while others avoid English language communication. Despite employees' excellent English proficiency, frequent use of English is not ensured. This study examines the moderation-mediation effects of willingness to communicate and English proficiency on the relationships between communication apprehension, self-efficacy and frequency of English communication in the banking context.

This study employed an explanatory sequential quantitative driven design. In this design, the researcher collected data through the questionnaire and a semi-structured interview from Libyan bank' employees using a purposive sampling strategy. The employees in Gumhouria bank were selected as participants and useful subjects for the study. Frequency, percentage, means, and standard deviation (SD) were used to report descriptive data. The Structural Equation Modelling of Partial Least Squares (PLS-SEM) was utilised to examine the mediating effect of willingness to communicate and moderating role of English proficiency between the independent variables and frequency of English communication, as well as the relation between communication apprehension, English self- efficacy, willingness to communicate and frequency of English communication.

Findings of the study indicate that more than a half number of the participants had a moderate level of communication apprehension and English proficiency while a majority had high level of willingness to communicate and English self- efficacy. The findings also revealed that communication apprehension and English self- efficacy were a

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powerful predictor of frequency of English communication. Communication apprehension was negatively correlated with frequency of English communication whereas self- efficacy had a positive and significant relationship with frequency of English communication.

Additionally, a positive relationship exists between willingness to communicate and frequency of English communication. Willingness to communicate partially mediated the relationship between communication apprehension and frequency of English communication as well as it fully mediates the relationship between English self-efficacy and frequency of English communication. The findings are in support of the MacIntyre' theoretical model that willingness to communicate is a powerful predictor of individuals' second or foreign language use. The study also demonstrates that English proficiency moderated the relationship between willingness to communicate and frequency of English communication positively.

The study contributes significantly to the body of knowledge, in terms of the developed theoretical model of Willingness to Communicate, Self- efficacy and Communication Apprehension theories and frequency of English communication in the banking workplace. The study suggests that bank employees need to enhance their willingness to communicate and self-efficacy in English because a higher level of willingness to communicate and self-efficacy with low level of communication apprehension would lead to more English use in the banking workplace.

Abstrak tesis yang dikemukakan kepada Senat Universiti Putra Malaysia sebagai memenuhi keperluan untuk ijazah Doktor Falsafah

KESAN KESEDERHANAAN-PENGANTARAAN BAGI PENGUASAAN BAHASA INGGERIS DAN KESEDIAAN UNTUK BERKOMUNIKASI TERHADAP HUBUNGAN ANTARA EFIKASI KENDIRI DAN KEBIMBANGAN KOMUNIKASI DAN KEKERAPAN KOMUNIKASI BAHASA INGGERIS

Oleh

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Kekerapan penggunaan bahasa Inggeris dalam pelaksanaan urusan perbankan adalah berbeza mengikut kepada beberapa faktor linguistik, komunikasi dan psikologi. Faktor afektif seperti kesediaan untuk berkomunikasi, efikasi kendiri dan kebimbangan komunikasi menjelaskan mengapa sebilangan pekerja cuba untuk berkomunikasi dalam bahasa Inggeris, sementara yang lain mengelak daripada berkomunikasi dalam bahasa Inggeris. Walaupun pekerja mempunyai kecekapan bahasa Inggeris yang cemerlang, kekerapan penggunaan bahasa Inggeris tidak terjamin. Kajian ini mengkaji kesan kesederhanaan-pengantaraan bagi kesediaan untuk berkomunikasi dan penguasaan berbahasa Inggeris terhadap hubungan antara kebimbangan komunikasi, efikasi kendiri dan kekerapan komunikasi berbahasa Inggeris dalam konteks perbankan.

Kajian ini menggunakan reka bentuk kuantitatif berurutan penjelasan. Data dikumpul melalui soal selidik dan temu bual separa berstruktur dengan pekerja bank di Libya dengan menggunakan strategi persampelan bertujuan. Pekerja di Bank Gumhouria dipilih sebagai peserta dan subjek kajian. Kekerapan, peratusan, min, dan sisihan piawai (SD) digunakan dalam melaporkan data deskriptif. Model Persamaan Berstruktur Kuasa Dua Terkecil Separa (PLS-SEM) digunakan untuk mengkaji kesan pengantaraan bagi kesediaan untuk berkomunikasi dan peranan kesederhanaan bagi penguasaan bahasa Inggeris antara pemboleh ubah bebas dan kekerapan komunikasi bahasa Inggeris, serta hubungan antara kebimbangan komunikasi, efikasi kendiri dalam bahasa Inggeris, kesediaan untuk berkomunikasi dan kekerapan komunikasi bahasa Inggeris.

Hasil kajian menunjukkan lebih daripada separuh peserta mempunyai tahap kebimbangan komunikasi dan penguasaan bahasa Inggeris yang sederhana sementara majoriti mempunyai tahap kesediaan komunikasi dan efikasi kendiri dalam bahasa Inggeris yang tinggi. Hasil kajian turut menunjukkan kebimbangan komunikasi dan efikasi kendiri dalam bahasa Inggeris merupakan peramal yang kuat bagi kekerapan komunikasi bahasa Inggeris. Kebimbangan komunikasi mempunyai kolerasi negatif dengan kekerapan komunikasi bahasa Inggeris. Namun begitu, efikasi kendiri mempunyai hubungan positif dan signifikan dengan kekerapan komunikasi bahasa Inggeris.

Tambahan lagi, terdapat hubungan positif antara kesediaan untuk berkomunikasi dan kekerapan komunikasi bahasa Inggeris. Kesediaan untuk berkomunikasi mengantara secara separa bagi hubungan antara kebimbangan komunikasi dan kekerapan komunikasi bahasa Inggeris. Kesediaan untuk berkomunikasi juga mengantara secara penuh bagi hubungan antara efikasi kendiri dalam bahasa Inggeris dan kekerapan komunikasi bahasa Inggeris. Hasil kajian ini menyokong model teori MacIntyre iaitu kesediaan untuk berkomunikasi ialah peramal kuat bagi setiap individu dalam penggunaan bahasa kedua atau bahasa asing. Kajian turut menunjukkan penguasaan bahasa Inggeris menyederhanakan hubungan antara kesediaan untuk berkomunikasi dan kekerapan komunikasi bahasa Inggeris secara positif.

Kajian ini menyumbang pengetahuan dari segi perkembangan model teori Kesediaan untuk Berkomunikasi, teori Efikasi Kendiri dan Kebimbangan Komunikasi dan kekerapan komunikasi bahasa Inggeris di tempat kerja perbankan. Kajian ini mencadangkan agar pekerja bank meningkatkan kesediaan untuk berkomunikasi dan efikasi kendiri dalam bahasa Inggeris kerana kesediaan untuk berkomunikasi pada tahap yang lebih tinggi dan efikasi kendiri dengan tahap kebimbangan komunikasi yang rendah dapat meningkatkan penggunaan bahasa Inggeris di tempat kerja perbankan.

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This thesis was submitted to the Senate of the Universiti Putra Malaysia and has been accepted as fulfilment of the requirement for the degree of Doctor of Philosophy. The members of the Supervisory Committee were as follows:

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This is to confirm that:
- the research conducted and the writing of this thesis was under our supervision;
- supervision responsibilities as stated in the Universiti Putra Malaysia (Graduate Studies) Rules 2003 (Revision 2012-2013) are adhered to.

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LIST OF ABBREVIATIONS

EFL	English as a Foreign Language
ESL	English as a Second Language
L1	First Language
L2	Second Language
SE	Self-Efficacy
WTC	Willingness to Communicate
CA	Communication Apprehension
EP	English Proficiency
FOEC	Frequency of English Communication
IV	Independent Variable
DV	Dependent Variable
PRCA	Personal Report of Communication Apprehension
QUAN	Quantitative
qual	Qualitative
PLS	Partial Least Squares
SEM	Structural Equation Modeling
MMA	Measurement Model Assessment
SMA	Structural Model Assessment
CR	Composite Reliability
AVE	Average Variance Extracted
M	Mean
SD	Standard Deviation
IPMA	Importance-Performance Map Analysis

CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter discusses the fundamental aspects of the study. It begins with a discussion of the background to the study, which gives an overview about the main variables of the study and English in the Libyan banking context, followed by the statement of the problem. The chapter proceeds with the objectives of the study, research questions and related hypotheses. The scope of the study is then discussed followed by the significance of the study, explanation of the theoretical framework and the proposed model of the study. The definitions and operational definitions of the key terms used in the study are then provided. The chapter ends with a description of the structure of the thesis.

1.2 Background to the Study

In the age of globalisation, English was reported as the international language of commerce, and is considered to be the most widely used language in the world (Jeong, 2021; Rao, 2019). In other words, this means that employees at international workplaces such as financial institutions are required to use English to communicate with foreign customers, business partners, and colleagues.

For the stock market, the banking sector plays a crucial role to facilitate cross-country financial transactions. These transactions include both incoming and outgoing funds to support businesses or personal expenses as well as opening of bank accounts or application for credit cards which require effective communication between bank employees and their clients (Cogo & Yanaprasart, 2018; Keirstead, Mehta, Webb, Silveira, & Khikhol, 2016; Fida et al., 2019; Zulfah & Mujahidah, 2018). In this regard, to complete such activities, the use of English is required as a medium of communication between such parties. This is particularly applicable for any commercial bank which has majority of its clients as foreigners-the need to use a common language such as English is seen as an important requirement for the bank and it is very much desired for effective business transactions. Thus, English language plays an integral role in international workplaces, including banks. In such contexts, employees have increasing responsibilities to integrate and share information as well as knowledge to increase the organisations' productivity and profitability.

Despite the important role of English in the banking sector, some employees tend to avoid communicating with foreign customers in English (Oksaharju, 2017; Pianrapeekul, 2017). This situation could be related to individual differences, which play an important role in differentiation of human behaviour even when all the environmental factors are identical (Shahbaz, 2016). Thus, it should be borne in mind, that

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communication in English among employees' international workplaces such as a bank does not only depend upon subsystems of the target language or the essential skills, but also depends on a complex interaction between many psychological, linguistic and communicative variables, which are difficult to resolve. This suggests the need for a better understanding of the links between psychological variables and communication in English which could possibly enhance the use of the language and effective communication.

Various studies have indicated that individual differences like affective factors are related to and have affected the rate and degree of success in using a second or foreign language. Affective factors such as self-efficacy, willingness to communicate, motivation, personality and communication apprehension have been found to affect the English communicational process in the workplace context. Some studies have shown positive relationships between the aforementioned variables and communicative performance, including communicating in English to perform work- related communicative tasks (Ayedoun et al., 2015; Hamad et al., 2017; Kitikanan, 2017; Li et al., 2020; Oksaharju, 2017; Pianrapeekul, 2017; Shajrawi, 2017).

Self-efficacy (SE) and willingness to communicate (WTC) seem to make an independent contribution to the prediction of English performance (Chauvin et al., 2020; Munezane, 2020). In this regard, if communicating in English is defined as an event that affects bank employees' life, the self-efficacy and willingness to communicate seem to explain why some bank employees avoid whereas some initiate communicating in English with foreigners (Oksaharju, 2017; Pianrapeekul, 2017).

Communication apprehension (CA), an affective variable, has also been identified as a predictor that bears either a positive or an adverse effect on the speaking outcome in L1, ESL or EFL language (Aichhorn & Puck, 2017; Hasni, 2018; Campero-Oliart, Lovelace & Levitan, 2020). Employees with high level of communication apprehension and low level of self- efficacy and willingness to communicate are perceived as less competent, less successful and less communicative with partners and clients. In contrast, employees with lower communication apprehension and high level of self- efficacy and willingness to communicate have less discomfort which lead to more communicating with partners and clients (Campagnola, 2017; Hee et al., 2019; Fulmer, 2010).

Apart from self- efficacy, communication apprehension, willingness to communicate, proficiency in the second or foreign language has been extensively investigated in the workplace and identified as a variable that plays an important role in predicting an individual's communication behaviour (Li et al., 2020; Pae, 2018; Pianrapeekul, 2017; Oksaharju, 2017). Several studies have also asserted on the moderating role of proficiency in the relationship between affective variables and communicating in second or foreign language both in the academic and workplace contexts (Hosoda, 2019; Li et al., 2019; Li et al., 2020; Oksaharju, 2017; Relyea & Amendum, 2020; Yamao & Sekiguchi, 2015). These studies have shown that English proficiency is a significant factor that influence employees' sense of self-efficacy, their desire in communication

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and their level of fear or anxiety to communicate with another person (Oksaharju, 2017; Rao, 2016; Richardson, 2012; Salo, 2014; Zarrinabadi, 2016). In other words, these studies indicated that these factors are predictors or those which could enhance an employee's communicative performance.

In addition, the use of English has been examined by previously published works in different disciplines, namely, "Academic; Economics and Business; Hospitality and Tourism". Given the importance of the use of English as the financial business language in Libya, it would be wishful to focus on the banks as a suitable workplace for examining English as the language of communication in the workplace. The role of English at the workplace in a small non-native country, such as Libya, has not been studied much, which gives a purpose for this study. Concurrently, it is also important to ascertain the degree of use of English at such a workplace and factors that may be related to its use. With these concerns in mind, this study, therefore, focuses on communication in English in the workplace (the bank) and its relationships to variables, self-efficacy, communication apprehension, and the willingness to communicate, as well as the mediating role of willingness to communicate and moderating role of English proficiency in the relationships between the aforementioned variables.

The Libyan banking sector has shown a significant increase since the 2003 lifting of the United Nations sanction followed by the entry of a number of multinational firms. As a result, various transactions or dealings at the bank requires the employees to deal with and communicate on a greater scale in English. This is in line with further development of technology, which requires a good understanding of new electronic administration requirements, the need to deal with English documents and making approvals as well as acquiring foreign experience in developing banks' related work. Hence, in the current Libyan banking system, becoming proficient in English is one of the requirements for employment at the banks (Rashid et al., 2017). In view of the importance of English and the need to master English in the banking context, Libyan banks have taken important steps to develop newer training programmes in English language as a means to meet the banking need. In line with the steps, the Libyan Central Bank established an English Department at the Institute of Banking and Financial Studies and offers free courses in English for commercial bank staff. In addition, after six months to one year of study, graduate staff are required to spend more than a year in England to enhance their English proficiency. In this light, it is thus crucial for the bank employees in such workplaces to be willing and capable in using English so as to enhance the effectiveness of the daily communication required at the bank.

1.3   Statement of the Problem

The globalised nature of economic activities and ever escalating economic based-migration around the world has brought about the need to study the factors that influence the use of English language as a communicating tool in financial organisations as it is the place to facilitate conducting transactions of economic activities. In the Arabic world, several studies (Abuklaish, 2014; Salameh & Olfat, 2015; Siemund et al., 2021) have investigated some issues related to English communication at the banking workplace,

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such as employees' attitudes and beliefs toward the use of English, their linguistic needs and difficulties faced in communicating in English. Such studies found that there was a high awareness on the need of English among bank employees. Similarly, in a country such as Libya, which also has English as a Foreign Language status (EFL), the need to use English as a common language for communication with international clients in commercial workplaces such as the bank sector is increasing. However, Libyan bank employees tend to show poor communication performance in English due to the lack of use of English language in communication (Elgahwash, 2013).

Generally, communicating with clients is considered a complex and a challenging task for some employees in the workplace. This problem is further compounded when the communication is in a language that is not one's mother tongue such as English (Madkur, 2018). In the workplace context, the lack of ability for individuals to communicate in English has been associated with factors such as lack of language proficiency, motivation, willingness to communicate, self-efficacy, communication apprehension and personality trait. Various previous studies related to this topic have documented that such factors affected English communication performance, and individuals who have such attributes tended to perform poorly, avoid, or withdraw from communication (Arshad et al., 2015; Liang & Kelsen, 2018; MacIntyre & Vincze, 2017; Munezane, 2020; Oksaharju, 2017; Rashid, 2017; Shahbaz et al., 2016; Thomas et al., 2016; Yamao & Sekiguchi, 2015).

Among these cited factors, willingness to communicate, self-efficacy and communication apprehension have been given due attention by researchers in the areas of education and psychology. In fact, self-efficacy belief in the ability to perform tasks has been consistently revealed as a predictor variable for performance, persistence in learning behaviour, and goal achievement in various learning domains, including foreign language (Chauvin et al., 2020; Chen, 2020 2015; Oksaharju, 2017; Pianrapeekul, 2017). Communication apprehension has also been found to strongly predict communicative performance particularly, oral communication at both educational and workplace environments (Hasni, 2018; Darmawangsa et al., 2020; Ghani & Azhar, 2017; Gargalianou, 2016; Kakepoto, 2013; Molnar & Crnjak ,2018). In addition, several studies have identified high communication apprehension as one of the causes of communication failure at the workplace (Hasni, 2018; Fulmer, 2010). Even though various studies have focused on learners and users in the workplace, only a few studies in the EFL context have considered professional self-efficacy in English as a factor (Chauvin et al., 2020; Fulmer, 2010).

A considerable amount of literature can be found on the relationship between individual differences and their relation to English language and communication skills. Among the variables investigated in past studies include the following: willingness to communicate, self-efficacy and proficiency (Pianrapeekul, 2017); self- efficacy and English use (Oksaharju, 2017); willingness to communicate and communication apprehension in English (Suwisutthimontree, 2018); self-efficacy and English performance (Chen, 2020); willingness to communicate and second language output (Munezane, 2020) and self-efficacy and English communication skills (Parimita & et. al, 2020). However, very

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few studies have examined the association between affective variables such as self-efficacy, communication apprehension, willingness to communicate, and communication in English in the EFL workplace context simultaneously. Thus, it is timely to investigate these variables in relation to the use of English among bank employees in a model proposed in this study.

As for language proficiency, several studies have examined proficiency in English as a predictor of individuals' language performance. However, there are only a few studies that have examined proficiency as a factor which strengthens or weakens the relationship between affective variables and English as communicative language in workplace context (Al-Ashaab, 2017; Ganesan & Angeline, 2017; Li et al., 2019; Li et al., 2020; Relyea & Amendum, 2020). Thus, it is warranted to investigate the role of English as a moderator in the relationships between such variables as all of them are crucial variables in the use of English as a communication mean in workplace.

Although there have been various studies on affective variables related to language communication in the workplace, a review of the published literature in the last ten years (e.g., Aichhorn & Puck, 2017; Chauvin et al., 2020; Campero-Oliart et al., 2020; Fida et al., 2019; Gargalianou et al., 2016; Oksaharju, 2017; Pianrapeekul, 2017; Zarrinabadi, 2016) revealed that there has yet to be a study which examines all five variables, namely, proficiency, WTC, self-efficacy and communication apprehension and frequency of communication in English in one study. Moreover, past studies which had similar focus tended to use multiple-regression analysis (Fan et al., 2016) as a means of analysis. The current study proposed the use of Structural Equation Modelling (SEM), a powerful multivariate technique used widely in scientific investigations to assess multivariate causal relationships. Using SEM, the current study, therefore, sought to examine the relationships between the aforementioned variables, with a focus on the role of WTC as a mediating variable and English proficiency as a moderating variable in this study among non-native English speaker bank employees. The reasons for investigating the mediating and moderating roles of the two variables are discussed in the ensuing paragraphs.

The review of published literature revealed that there is hardly any study examining the role of WTC as a mediator in the relationship between self-efficacy, communication apprehension and frequency of English communication, and the role of English proficiency as a moderator in the relationship between willingness to communicate, self-efficacy, communication apprehension, and frequency of English communication in the workplace. Therefore, it is deemed necessary to investigate how WTC variable mediates the relationship between the aforementioned variables as well as to what extent English proficiency moderates the relationship between the variables.

In the banking context, it is not surprising that many of these characteristics would tend to have an impact on the communication skills of employees, particularly, when using a foreign language such as English in fulfilling the job requirements (Oksaharju, 2017; Pianrapeekul, 2017; Mohammadzadeh et al., 2015). Thus, the role of English in the

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workplace needs to be investigated from the perspective of work-related situations and individual differences among employees (Oksaharju, 2017; Mohammadzadeh et al., 2015; Salami & Olfat 2015).

In an EFL context such as Libya, research on English language issues has been limited in several ways. One limitation is the context of such research. The bulk of studies which have been conducted in the context of education (Aomr, 2020; Chen, 2020; Mohammadi & Mahdivand, 2019; Sabti, 2019). However, the needs and motives of employees who could possibly experience 'real-life' situations such as planned (e.g., a stakeholders' meeting) or unplanned (e.g., a spontaneous phone call from an English-speaking colleague or client) might be different from that of college or university students. Thus, it is likely that the workplace context influences the type of self-efficacy beliefs (Bandura, 1997, 2015).

Another limitation according to the literature, is the tendency to focus on banking issues (Al-Ashaab, 2017; Ali & Amir, 2020; Elmadain, 2015; Tabouli et al., 2016; Hennayake,2017). Interestingly, however, the studies on affective variables and their relation to aspects related to the banking sector, such as service quality, customer satisfaction, job satisfaction, employees' engagement, and organisational environment have been the subject of investigation for various Arabic researchers (e.g., Al-Ashaab, 2017; Almanae, 2013; Elmadain, 2015; Tabouli et al., 2016; Khaled, 2013; Sabitha, 2012; Salemi, 2015). Yet, there is a lack of studies that have addressed the relationship between individual differences such as affective variables and communication in English in the workplace.

Among the affective variables, which have been examined in terms of the relationships between such variables and second or foreign language communication, is WTC. The concept of L2 WTC was introduced by MacIntyre and Charos (1996) and defined as the intention to initiate communication when free to do so. Several studies have proposed that WTC in a second (L2) or foreign language (FL) may be influenced by different individual difference variables, such as self-efficacy and communication apprehension (Fulmer, 2010; İsmail & Ali, 2021; Ibrahim & Devesh, 2019; Oksaharju, 2017; Pianrapeekul, 2016). Early theoretical models posited communication apprehension as one of the main components affecting WTC besides self- efficacy in use of L2/FL (Baker & MacIntyre, 2000; MacIntyre, 1994, 1996; MacIntyre et al., 1998; Yashima, 2002), suggesting that those who are less anxiety toward use of L2/FL, and they are confident and belief in their ability about using FL/ L2, are more likely to initiate FL/L2 communication (Hashimoto, 2002; Lee & Hsieh, 2019).

The direct effect of self- efficacy on WTC was examined by Pianrapeekul (2017) in a study within a banking context in Bangkok. The findings revealed that self- efficacy and WTC are correlated and the employees' level of self- efficacy was the main predictor of their willingness to communicate with different interlocutors within different contexts. The same results were observed in several recent studies (İsmail & Ali, 2021; Ibrahim & Devesh, 2019; Munezane, 2016; Oksaharju, 2017).

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WTC has also been investigated with other independent variables and L2 use of English. For instance, Ghani and Azhar (2017) examined the paths among motivation, willingness to communicate (WTC), self-perceived communication competence (SPCC) and L2 anxiety on the frequency of use of English as a second language. The result of the study showed that although anxiety was found to have a weak and negative effect on frequency of use of English (FC), the path from WTC to FC was found to be strongly significant. The results suggest that a low level of anxiety does not appear to specifically facilitate students' L2 communication frequency directly; it may influence their levels of L2 WTC, thereby resulting in more frequent L2 use.

Past studies have also shown that WTC is the most immediate predictor of second/ foreign language use. The direct path of WTC on language use has also been examined by a considerable number of studies, and the results of such studies suggest that those who have more willingness to communicate in English seem to be voluntarily engaged in communication more frequently (Abdalla, 2016; Aomr et al., 2020; Balouchi and Samad, 2021; Khajavy et al., 2016; MacIntyre, 1994, 1996; MacIntyre et al., 1998; Tan & Phairot, 2018; Yashima, 2002). In view of the results, this study also hypothesises that a lower level of communication apprehension and higher level of self-efficacy would lead to a higher level of WTC which has been shown to one of the significant predictors of individuals' foreign and second language communication frequency.

Besides WTC, research has also shown that low level of proficiency in English affects the level of employees' self-efficacy and WTC in English (Madkur, 2018; Oksaharju, 2017; Pianrapeekul, 2016). Employees with low levels of self-efficacy and willingness to communicate and who high levels of communication apprehension are characterised by their inability to understand and interact effectively in complex discourse (Nantanawanich, 2017; Pianrapeekul, 2017).

Overall, with a few notable exceptions (i.e., Andewumi & Owoyemi, 2012; Oksaharju, 2017; Pianrapeekul, 2017; Salami & Olfat, 2015), there is a scarcity of studies which have specifically investigated the role of affective factors in relation to communicating in a foreign language such as English among employees in the workplace, particularly, in banks. Hence, it is anticipated that the current study would address the research gap in the literature that relates to the need for research on English communication and related factors in the workplace, particularly, in the banking sector whereby English is utilised as a foreign language. The current study would also propose a model on the relationships between certain affective variables and frequency of communicating in English within a banking workplace and tested using SEM. Consequently, the new model will have implications for research, pedagogy, and the workplace. This is important in light of the general consensus in the EFL workplace literature, in that employees' individual differences such as affective factors have a critical impact on communication in English (Ayedoun et al., 2015; Oksaharju, 2017).

1.4 Research Objectives

This study addresses the following objectives:

1. to determine the level of English proficiency, willingness to communicate, communication apprehension and self-efficacy among Libyan bank employees.

2. to examine the relationships between communication apprehension, self-efficacy, willingness to communicate and frequency of English communication among the Libyan bank employees.

3. to assess the role of willingness to communicate as a mediating variable in the relationship between communication apprehension, self-efficacy, and frequency of English communication among Libyan bank employees.

4. to assess the role of English proficiency as a moderating variable in the relationship between communication apprehension, self-efficacy, willingness to communicate and frequency of English communication among Libyan bank employees.

1.5 Research Questions and Hypotheses

In the light of the objectives stated above, the research questions and hypotheses of the study are formulated as follows:

1. What are the Libyan bank employees' level of English proficiency, willingness to communicate, self- efficacy and communication apprehension?

2. Are there any significant relationships between communication apprehension, self-efficacy, willingness to communicate, and frequency of English communication as stated by the following research hypotheses:

    H1: There is a significant relationship between communication apprehension and frequency of English communication among the Libyan bank employees.

    H2: There is a significant relationship between self-efficacy and frequency of English communication among the Libyan bank employees.

    H3: There is a significant relationship between willingness to communicate and frequency of English communication among the Libyan bank employees.

    H4: There is a significant relationship between communication apprehension and willingness to communicate among the Libyan bank employees.

    H5: There is a significant relationship between self-efficacy and willingness to communicate among the Libyan bank employees.

3. To what extent does willingness to communicate mediate the relationship between communication apprehension, self-efficacy and frequency of English communication as stated by the following research hypotheses:

H6: Willingness to communicate significantly mediates the relationship between communication apprehension and frequency of English communication.

H7: Willingness to communicate significantly mediates the relationship between self- efficacy and frequency of English communication.

4. To what extent does English proficiency moderate the relationship between self-efficacy, communication apprehension, willingness to communicate, and frequency of English communication as stated by the following research hypotheses:

H8: English Proficiency significantly moderates the relationship between communication apprehension and frequency of English communication.

H9: English Proficiency significantly moderates the relationship between self-efficacy and frequency of English communication.

H10: English Proficiency significantly moderates the relationship between willingness to communicate and frequency of English communication.

1.6   Theoretical Underpinnings

This research adopts theories from a range of fields including proficiency, willingness to communicate, self-efficacy, communication apprehension, and communication in English in the workplace. Language communication phenomenon is a dynamic issue that encompasses many factors, and many theoretical perspectives and is worthwhile to study it. It is difficult to research this of language communication with the use of only one theoretical viewpoint. Therefore, a theoretical framework, which is based mainly on the MacIntyre, Clément, Dornyei, and Noels' (1998) theoretical model of Willingness to Communicate; Bandura's Self- efficacy (1977) theory and McCroskey's Communication Apprehension (1977) theory will be used in this study.

The first theory underlying this study is McIntyre et al.'s (1998) Model. Given the paramount importance of communication in second and foreign language, the WTC model, which focuses on describing, explaining and predicting second language communication based on an integration of psychological, linguistic and communicative variables, was developed by MacIntyre, Dörnyei, Clément, and Noels (1998). The MacIntyre et al.'s (1998) Model, hypothesises that all social, affective, cognitive, and situational variables affect one's willingness to communicate in the second language, which consecutively predict one's actual communication of the language.

The McIntyre's hierarchy model in a second language categorises the variables into six layers: communication behaviour, behavioural intention, situational propensities, affective-cognitive context and, lastly, social and individual contexts. The communication behaviour is the outcome of the integration of other variables and its outcome also results in the communication of second language. The individual who

moves up through the components and gets to level I will take action in the L2 environment using L2 as usual (MacIntyre et al., 1998).

The second layer in MacInyre et al.'s (1998) model is behaviour intention. This layer includes the variable "Willingness to communicate". They define WTC as "a readiness to enter into discourse at a particular time with a specific person, or persons, using a L2" (McIntyre et al.,1998, p. 547). MacIntyre et al., (1998) suggests that the key factor predicting frequency of communication is the willingness to communicate (WTC). According to MacIntyre, in spite of being highly competent linguistically, some individuals avoid using second or foreign language when communicating, whilst other individuals with only minimum linguistic competence appear to use a foreign language when communicating whenever feasible. MacIntyre also explicated such differences by stressing that output is not only directly affected by linguistic competence but by psychological factors, such as willingness to communicate, self- confidence and communication apprehension (MacIntyre et al.,1998). WTC is identified as the key factor that is directly influence on ensure a spontaneous and sustained use of second and foreign language (Noordin & Rasati, 2011).

By adopting MacIntyre et al.'s (1998) model in the workplace context, it can be assumed that an employee's willingness to communicate is usually changeable, depending on many components, namely, the number of participants in the discussion, the topic of the discussion, and the language used for discourse in the communication (Pianrapeekul, 2017). For example, bank employees have to change language from Arabic to English when they need to explain terms and conditions of banking product to foreign customers, so it affects their WTC which in turn impact their quantity in communication in English (MacIntyre et al.,1998). Therefore, the level of willingness to communicate could be a factor influencing avoidance and communication in English. In this regard, high level of WTC in second or foreign language is likely to facilitate language usage because higher WTC would lead to increased opportunities for authentic use of L2/ FL, which, in turn, increases the amount of language used (Yashima, 2004).

In some current related studies, Bandura's self-efficacy theory (1977) is the theory that binds the relationships among employees' self-efficacy in use of English and English communication frequency in workplace. Self-efficacy has been defined as "one's belief in one's capability to perform a certain task at a certain level" (Bandura, 1994, p. 74). "It is a more consistent predictor and influential variable of human behaviour and performance than other related variables. Self- efficacy is a means to explain why individuals behave differently in situations where they have the same knowledge" (Genç et al., 2016, p. 54). Bandura postulates that individuals having high self-efficacy believe in themselves and continue to show good performance while those with low self-efficacy tend to have lower confidence and turn out to have low performance.

The review of published literature revealed that findings of related studies are inconsistent: some studies indicating a positive relationship between self-efficacy and performance at work, some showing a negative relationship and some indicating

insignificant correlation between the investigated variables (Zhang et al., 2020). However, some studies indicated that some intervening variables such as the nature of the task, personality, skill, motivation, training, education level played the role of a mediator in the association between self-efficacy and work performance. In this regard, Bandura's Self- efficacy theory has far reached implications on the world of work and organisational performance. However, such aforementioned variables may not necessarily be influential on their own but interact with other variables in fostering optimum work performance.

By applying Bandura's self-efficacy theory (1977) in the bank context, it can be postulated that the employee' level of self-efficacy in speak in English is likely to influence his/her communication in English. Employees with a high level of self-efficacy may be more confident in managing a multilingual work environment. In this regard, self-efficacy beliefs can "lead to specific behaviours and motivations that can encourage or discourage performance" (Sharma & Nasa, 2014, p. 60).

Related to this is the idea proposed by McCroskey's (1977) Communication Apprehension Theory (CAT). The theory purports that there is fear or anxiety linked to either real or anticipated communication with another individual or individuals. According to McCroskey's (1977), individuals suffering from high communication apprehension can have a lifetime of negative issues and relationships resulting from the tendency to be fear of communicating and avoid or withdraw from communication. In the work environment, employees with high communication apprehension may prefer working alone rather than working in groups or teams. They may tend to avoid communication when possible or withdraw from communicating when avoidance is not possible. They are regarded less competent, less successful, rather ineffective in communicating with clients, and thus need further training (Pratoomrat & Rajprasit, 2014). This means workplaces like banks could experience low productivity if employees do not feel comfortable to communicate with customers (Fulmer, 2010; Madkur, 2018).

In relation to English proficiency at the workplace, language proficiency is generally defined as the ability to be fluent in speaking in that it conveys intended meanings or messages effectively (Arua & Magocha 2002). Generally, researchers have maintained that language proficiency refers to the ability to use language skills successfully and accurately and the mastery of its arts and functions. The emphasis is on the language functions needed in specific contexts (Hawkins, 2004). Nonetheless, linguistic factors sometimes may have indirect effects on the interactions between people. Zhang et al. (2012), for instance, states that the level of English proficiency and other factors may have indirect effects on individuals. In this sense, Yamao and Sekiguchi (2015) emphasises that language is the primary tool for communicating with people from different backgrounds, and it may be by and large connected to individuals' level of personal skills and self-confidence. In addition, Kassim and Ali (2010) stress that English proficiency and communication skills are a key consideration for employment and success in one's professional lives in the case of engineering professionals in a Malaysian setting. Several previous studies have also indicated that English proficiency

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has an instrumental value as a tool for communication. It has significant role of strengthening or weakening the relationship between affective variables and language communication in both educational and workplace contexts (Jyoti & Kour, 2017; Sekiguchi & Yamao, 2014; Yamao & Sekiguchi, 2015; Yan & Chen, 2015; Yu & Sun; 2015).

Regarding the workplace context, various studies have indicated that English proficiency of an EFL speaker employee does not only influence their communication in English, but also moderates the relationship between some affective variables (e.g., self-efficacy, willingness to communicate and communication apprehension) that may lead to higher frequency of communication in English. Thus, employees with high level of English proficiency may enhance their ability to communicate in English, for those who have the capability and willingness to accept tasks that require international transactions may consider themselves to be in a better position to cope with the difficulties when required to communicate in English. (e.g., Chen & Chang, 2011; Kader et al., 2020; Kraimer et al., 2012). In contrast, employees with low level English proficiency may feel less confident, which would tend to lead them to feel unable to use English when required to do so. In this regard, employees who possess high level of English proficiency would, therefore, feel more comfortable and more willing to enter a discussion using English (Rajprasit & Hemchua, 2015; Rajprasit et al., 2014; Zhang et al., 2012).

According to MacIntyre et al.'s (1998) Model, McCroskey's (1977) Communication Apprehension Theory, Bandura's Self-efficacy Theory (1977) and previous studies, it can be said that frequency of English communication is adopted when an employee has low level of communication apprehension, high levels of self- efficacy beliefs and willingness to communicate in use of English.

1.7   Conceptual Model of the Study

Studies on employee behavior have often assumed psychological factors at work will have functional consequences including usage of foreign languages at international workplace for conducting number of tasks (Asmal, 2016; Fulmer, 2010; Ojanperä, 2014; Pianrapeekul, 2017; Shajrawi, 2015; Stephanie & Kim, 2015), yet empirical testing on these relationships is limited. Moreover, to the best of the researcher's knowledge, and as far as the reviewed published literature is concerned, no previous studies have assessed a model which integrates the affective variables addressed in this study. None has also investigated WTC as a mediating variable in the interrelationships between the affective variables, such as self-efficacy, communication apprehension, and frequency of English communication in the banking context.

Thus, the present study proposes a model which examines the influence of the underlying variables; English proficiency (EP), willingness to communicate (WTC), self-efficacy (SE), communication apprehension (CA) on the frequency of English communication (FOEC) among bank employees. This proposed statistical model is based on a combination of both the relevant theories and findings of previous studies (Byrne, 2010).

The following review of the literature will show the relevance of the present study and justify why the aforementioned variables were chosen in this study. The conceptual framework of this thesis is summarised in the following Figure.
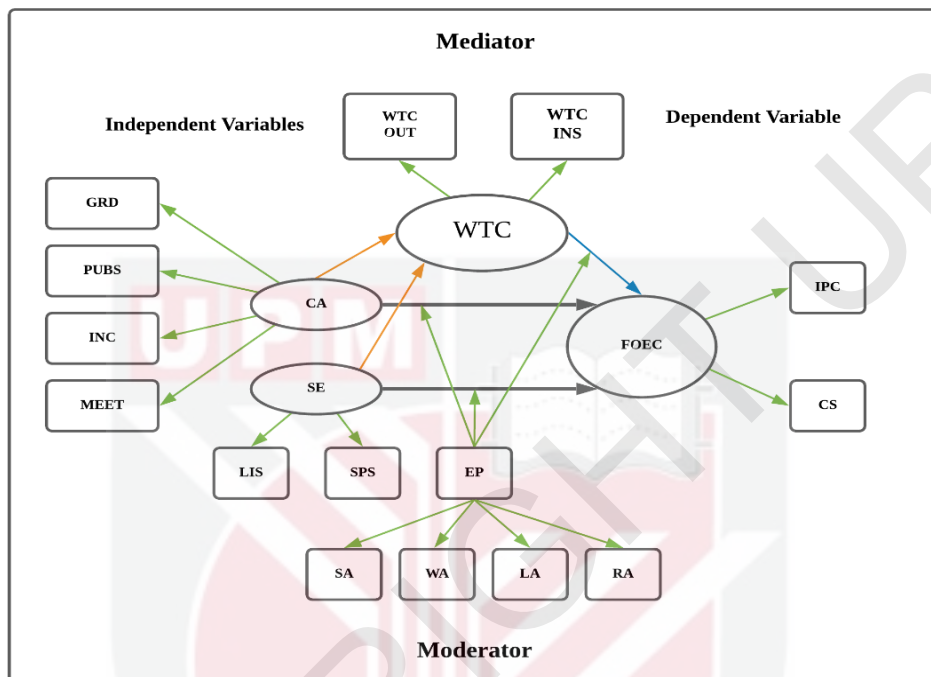
Figure 1.1 : Hypothesised Model of English Communication at Workplace
CA=Communication Apprehension; GRD=Group Discussion; PUBS=Public Speaking; INC=Interpersonal conversations; MEET= Meeting. SE= Self- Efficacy; LIS= Listening Self-efficacy; SPK= Speaking Self-efficacy. WTC= Willingness to Communicate; WTC INS= Inside- Bank; WTC.OUT= Outside-Bank. EP= English Proficiency; SA= Speaking Ability; WA=Writing Ability; LA: Listening Ability; RA= Reading Ability. FOEC=Frequency of English Communication; IPC= Interpersonal Communication; CS= Communicative Situations.

This model consists of the three latent variables; communication apprehension (CA), self-efficacy (SE) and willingness to communicate (WTC) and one linguistic variable; English proficiency (EP) and their effects on the frequency of English communication (FOEC) of the bank employees. Latent constructs, including mediator variable and dependent variable are shown in ovals. Lines with arrows represent the path or direction of influence whereas the moderator variable is represented by a rectangle.

Consistent with MacIntyre et al.'s (1998) pyramid model and empirical studies (Mohamed et al., 2014; Yamao & Sekiguchi, 2015; Yashima, 2004 and Zhang et al., 2012), willingness to communicate (WTC) is a strongly predict of communication behaver and directly affect language use. Willingness to communicate refers to the

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psychological readiness of individuals to initiate or avoid the communication (Fulmer, 2010). Empirical studies (MacIntyer, 1996; MacIntyer et al., 1998; Yashima, 2004) strongly indicate that WTC is a personality- type characteristic which often has a major effect on interpersonal communication in varied domains. High WTC is related to an increased frequency and amount of communication; this, in turn, is linked to a wide variety of beneficial communication effects. In contrast, low WTC is linked to a decreased frequency and amount of communication, which is also linked to many different negative communication outcomes (Richmond & Roach, 1992).

WTC has been shown to influence the relationship between correlated variables such as self- efficacy and communicative behaviour (L2 use) (MacIntyer et al.,1998). Pianrapeekul (2017) also supports this notion that self- efficacy and communication in foreign language were influenced by Willingness to communicate. In this regard, Bandura (2014) state that self- efficacy is a significant and positive factor for an individuals' performance. In addition, as pointed out by Yashima (2004) that individuals' willingness to communicate are correlated with other motivation constructs and with individuals' communicational performances. Further, willingness to communicate has played an important role of predicting individuals' communicative performance in different disciplines and with communication in second and foreign language in particular. Hashimoto (2002) espoused this view that willingness to communicate makes an independent contribution to the prediction of communicative performance. Willingness to communicate is the last stipe before communicative behaviour (second and foreign language use) as psychological theorists hypothesise (MacIntyre et al., 1998 & McCroskey, 1992). It can be said that willingness to communicate effects self- efficacy and an employees' English communication, in turn, the association between self- efficacy and an employees' frequency of English communication can be mediated by one's willingness to communicate.

Willingness to communicate is also related negatively with other factors such as communication apprehension (Fulmer, 2010; Munz & Colvin, 2018). Thus, persons with higher values of Willingness to communicate could suffer less from communication apprehension (Amiri & Puteh, 2018; Fulmer, 2010; Wu & Lin, 2014). Willingness to communicate association with communicative behaviour (language use) by applying the MacIntyer et al., (1998) theoretical model as explored by a significant number of academics both in educational and workplace setting (Biria & Jouybar, 2016; Buckingham & Alpaslan, 2017; Clément, 2003; Fulmer, 2010). According to these academics, higher levels of WTC are positively associated with communication in using second or foreign language, but negatively associated with communication apprehension. Consequently, individuals with high level of WTC use English more frequently than their counterparts having low WTC and high communication apprehension.

It can be said that the higher level of individuals' willingness to communicate could enhance their rate of self-efficacy and lower their degree of communication apprehension which lead to language use, in turn, the association between self- efficacy and communication apprehension and frequency of English communication can be

mediated by willingness to communicate. As a result, WTC in the present study plays a mediational role in the association between communication apprehension, self- efficacy and frequency of communication in English among Libyan bank employees. Thus, paths from communication apprehension to willingness to communicate and from self-efficacy to willingness to communicate, and from willingness to communicate to frequency of communication in English are hypothesised.

As highlighted earlier in the background to the study, English proficiency is a powerful predictor for English communication in various fields such as education, and workplace context (Kasim & Ali, 2010; Rajprasit et al., 2014; Rajprasit & Hemchua, 2015; Yamao, 2015; Zhang et al., 2012). Most of the studies related to this topic have revealed a positive association between proficiency and second and foreign language communication. It was found that better language proficiency led to the more language use (Oksaharju, 2017; Pianrapeekul, 2017). Added to this, proficiency was also used as a moderating construct in studies on both academic and workplace contexts (Jyoti & Kour, 2017; Yan & Chen, 2015; Yu & Sun, 2015). In this regard, such studies have documented that the strength of the relationship between variables varied significantly depending on the level of proficiency (Chen & Chang, 2011; Li et al., 2107; Pae, 2018; Ting et al., 2017). Thus, English proficiency could play a moderating variable in an association between two sets of correlated variables, namely, communication apprehension, self-efficacy and frequency of English communication, as well as willingness to communicate and frequency of communication in English.

In the model of the current study, the causality and impact of the relationships between the variables are indicated by the one-way arrows. For example, it is shown in the figure that the frequency of English communication of employees is influenced by the path diagram (one-way arrow) of communication apprehension, self– efficacy and WTC. Besides, the WTC variable in this figure mediates the association between the communication apprehension and the frequency of English communication as well as between self– efficacy and frequency of English communication. In addition, the association between communication apprehension and frequency of English communication and between self-efficacy and frequency of English communication and between willingness to communicate and frequency of English communication is either bolstered or affected by the moderator variable represented by English proficiency.

1.8   Scope of the Study

This study examines only the relationship between some affective variables, namely, willingness to communicate, self-efficacy, communication apprehension and frequency of English communication. The study also focuses on the role of WTC and English proficiency as a mediator and moderator variables, respectively in the aforementioned relationships between the variables which have been justified earlier.

The subjects in this study are also focused on only Libyan bank employees in three main branches of Gumhouriah Bank in Libya. This is because these employees have more opportunities to interact with foreigners in English compared to employees at other branches in Libyan banks.

In addition, all constructs of the study were concerned with the frequency of English communication of Libyan bank employees. Although the literature has indicated numerous other variables that may also effect users' frequency of using English at workplace such as attitude, self- esteem and extraversion personality, these were not examined in the present study.

1.9   Significance of the Study

This study examines individual differences, in particular, affective variables, in relation to English communication in the bank workplace. With a focus on the Structure Equation Modelling, the study would provide valuable insights into how aforementioned variables jointly affect or enhance English communication processes at the workplace. Moreover, this study is one of the first attempts to embrace the mediator role of willingness to communicate in a study situated within the field of English as a foreign language communication at the workplace.

The findings of the study will also highlight the importance of English language in the banking sector. Equally important, the findings would benefit other relevant parties, such as trainers in the bank, enabling them to better strategies training curriculums in order to minimise bank employees' obstacles to communicating in English. Furthermore, much of the current literature that investigates the relationship between individual factors and English communication have paid particular attention to educational and academic settings, and this poses some limitations, in particular, when attempting to generalise the findings to professional contexts. In this light, the proposed model in the current research will address the existing gap in literature. The study would also expand the literature of EFL communication, especially, English communication at the workplace.

1.10   Definition of Key Terms

The key terms used in this study have been defined as follows:

English Proficiency (ELP) refers to the employees' level in English proficiency that may influence positive or negative on employees' communication apprehension, self-efficacy and willingness to communicate to communicate in English. In this study, English proficiency is measured by Self-reports of English proficiency Questionnaire (SOEPQ*)* adapted from (Rajprasit et al., 2014).

Willingness to Communicate (WTC) in English refers to the psychological readiness of employees in a banking institution to initiate or avoid the communication in English to perform tasks work- related. In this study, willingness to communicate is measured by the Willingness to Communicate in a Foreign Language Scale (WTC-FLS) adapted from (Pianrapeekul, 2016).

Self-efficacy (SE): While a variety of definitions of the term self-efficacy have been suggested in the literature, this study uses the definition proposed by Pianrapeekul (2016). Self- efficacy refers to the beliefs of employees in their capabilities to accomplish English communications tasks. In other words, self-efficacy in the use of English refers to bank employees' beliefs regarding their perceived competency to be involved in spoken English communication and whether it influences bankers' behaviour to use or avoid English communication. A questionnaire adapted from the English self-efficacy (QESE) scale by Pianrapeekul (2016) was used to determine how the participants assessed their own self-efficacy in English.

Communication Apprehension (CA), the term communication apprehension refers to "an employees' level of fear or anxiety associated with either real or anticipated communication with another person or persons" McCroskey's (1977). CA is thought to produce feelings of discomfort experienced internally which lead to communication avoidance, communication withdrawal, and communication disruption. The employees' communication apprehension in communicating in English is measured by items adapted from questionnaire developed by Fulmer (2010), namely *Personal Report of Communication Apprehension Questionnaire* (PRCAQ).

Frequency of English Communication, in this study, refers to the employees' actual engagement in English communication for executing tasks in a workplace. In this study, frequency of English communication is measured by items adapted from two questionnaires developed by Briguglio (2005) and by Rajprasit (2014).

1.11   Structure of the Thesis

This thesis is organised into five chapters. Chapter One sheds light on the background of the study, problem statement, objectives, research question and hypotheses, theoretical underpinning and conceptual model of the study. Besides, the scope and significance of the study, and definitions of the key terms are also presented in chapter one. Chapter Two provides a detailed theoretical discussion, an overview of the main variables of the study and the review of previous researches which are related to willingness to communicate , communication apprehension and self- efficacy in use of English, English proficiency and frequency of English communication. Chapter Three outlines the research methodology which provides an explanation on the research approach and design. In this chapter, the focus is on the primary research instruments and procedures used in the collection and analysis of data as well as the pilot study. The findings of the study are discussed in Chapter Four. Finally, Chapter Five presents the main findings, implications, significant contributions and limitations of the study and offers some recommendations for further research.

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