ENGLISH FOR ORAL TRANSACTIONAL COMMUNICATION: A CASE STUDY OF FINANCIAL OFFICE PERSONNEL

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Abstract

Since the 20th century, English had spread through many countries used as an international language which is frequently used for a wide range purpose in public and personal needs. This case study aimed to identify the use of language(s) for communication between staff and student and to assess possible solutions to help staff improve their English communication skills as the use of English for oral transactional communication, a case study of financial office personnel. The conversation transcriptions were collected as the data for analyzing; these conversations were analyzed by adapting the CANCODE corpus model focusing on spoken discourse analysis. The main issue was on the use of language for both L1 and L2 in the process of the transactions. By analyzing each transcription in detail, it revealed the movement of the transaction between the participants and how English and Thai were used in the communication process. The use of translanguaging seemed to help the financial personnel officers to overcome certain difficulties in communication when faced with the level of transactional interaction required in their job. However, the lack of ability to explain financial technical term to the 'clients' lead to misunderstandings in the conversation.

Keywords: transactional oral communication, translanguaging, Thailand, staff students

Introduction

The setting of this study was Assumption University an international institution that uses English as the language for teaching. The university is not only dependent on employing staff that are able to use local language, but it is also crucial to have staff or management that is multilingual.

As the frontline of university management the Financial Management Office holds the important role of keeping the continuous and direct information of administration and management to support both internal and external university activity. The Financial Management Office is comprised of three departments; Finance, Accounting, and Budgeting, that work under direct supervision of the Office of the Rector since 2008 and since then has been run by Vice President of Financial Affairs.

To communicate and deliver its objectives effectively between each department, offices and academicians, English has been implemented as the main intermediary language used for oral communication and writing within the university. The use of English as the basic language of the academicians and office environment activity, affect positively the flow of information exchange and academic activity between the parties concerned, given the diversity of native languages in an international university. The utilization of English is meant to assist and convey the function of the university.

Improving English skills among the management and staff is felt to be necessary for a better service as communication errors may occur while the staff is engaged in daily service in their interaction with the stakeholders.

Literature Review

In this research, spoken discourse analysis has been used for analyzing the conversation between the staff and students in the Financial Office. The CANCODE (Cambridge and Nottingham Corpus of Discourse in English) corpus is the model for this research; the project was established in the Department of English for English studies.

According to Carter and McCarthy,

> The CANCODE project has from the beginning attempted to obtain data in a range of different genres so that a wide range of contextual features can be seen to influence the talk, and research can therefore pinpoint differences between different form of language and the types of conversation conducted. (Carter and McCarthy 1997:9)

A study of informal spoken English by recording real conversation is meant to assess the real reflection of language use in daily conversation within society such as shops, restaurants, offices, schools or house. To assess reflection of language use, audio transcript from spoken language into a written form is needed to support and analyze the content of the

conversation. It includes the accession of contextual features that apply to determine the interaction between speaker and listener as the conversation between two or more people always involve languages, cultures, social and gender.

Language is very important for communication for both speaking and writing especially English that has become the main second language used for communication around the world. Therefore, it is not only language that human are exchanging but also the culture behind those messages using English language as lingua Franca (ELF), "a lingua franca is a contact language used among people who do not share a first language, and is commonly understood to mean a second (or subsequent) language of its speakers." (Jenkins 2007:1).

Nowadays, English is not used only in normal conversation but also in some specific circumstances for specific needs. "Business English implies the definition of a specific language corpus and emphasis on particular kinds of communication in a specific context" (Ellis and Johnson 1994:3). Furthermore, language used for communication can be quite complex thus the use of the umbrella term translanguaging. "Translanguaging is a complex, dynamic process involving a mixture of different practices and may include what others denote as translation and code-switching." (Beres 2015:111). It means that mother tongue language and second language used by speaker changes from being parallel became straight line as he/she chose to use mother tongue language and second language as their main language for communication. It combined mother tongue language and second language together in each sentence or phrase involving in codes (languages) and modes (reading and writing, listening and speaking or a mix of these).

Opening and closing gambits show how speakers open and close conversations which are culturally and contextually dependent. Sometimes, culture makes it difficult for opening and ending the conversation especially when using a second language to communicate.

Feedback in conversation is the way that listeners present their attention on following the conversation from speakers in form of verbal and nonverbal communication such as agreement; say yes or an act of nodding the head and disagreement; say no or an act of head shaking. An inappropriate absent feedback causes a breakdown of conversation. In conversation, feedback can come in verbal forms which may not have a definition in a dictionary but it does show the meaning in conversation. (Thornbury and Slade 2006:132)

Research Questions

1. What languages in terms of oral transactional communication do the financial staff use while performing their daily service at the front desk?
2. What solutions may be possible for officers to develop their language skills in their use of transactional discourse?

Data and Methodology

This study looked at five personnel from the Finance Department where each staff member has different roles to play in handling stakeholders and documents. Table 1 below showed participants descriptions such as age, working durations and education background.

Table 1. the description of staff participants

No.	Name	Gender	Age (Years)	Working durations at ABAC (Years)	Education Background (Thai program)
1.	Pim	Female	51	23	Bachelor degree in accounting, Rattana Bundit College.
2.	Sun	Female	43	9	Bachelor degree in finance, Ramkhamhaeng University
3.	Mint	Female	34	10	Bachelor degree in business management, Ramkhamhaeng University
4.	Pang	Female	30	7	Bachelor degree in Accounting and Master degree in Business management, Kasem Bundit University
5.	Top	Male	36	11	Bachelor degree in finance, Ramkhamhaeng University

Based on the research questions, English conversation recording between staff and stakeholders determined the problems the staff encountered during working hours. Observation showed reactions and behavior in dealing with problems and requesting assistance from other staff or other departments. The conversation record took one month from Monday to Friday within working hours, 8 am until 4 pm, from two

campuses of the university. The data were the conversation between Thai finance staff and foreign students using English as their language for communication such as Chinese, Burmese, French and etc.

The conversations were selected according to the requisition cases which are divided into 12 cases represented in the Table 2. Collected conversation records were analyzed by using discourse analysis to distinguish their communication performance.

Table 2: The cases transcribed

No.	Transcription cases	No.	Transcription cases
1.	Tuition payment requisition	7.	Visa extension requisition
2.	Visa letter requisition	8.	Graduation fee requisition
3.	Official transcription requisition	9.	ID card substitute requisition
4.	Opening bank account requisition	10.	Receipt copy requisition
5.	Recommendation requisition	11.	Checking deposit requisition
6.	Unofficial transcript requisition	12.	Receipt copy and unofficial transcript requisition

The data collected from the authentic conversation record were transcribed from audio recordings. Thai from both student and staff was transcribed in English including nonverbal expression such as physical response, emotions and time limited that combines with the observation report.

The Table 3 below indicates the similarity and differentiation of transcription conventions between CANCODE corpus, Thonbury and Slade, and some additional symbols that were used in this study.

Table 3: The similarity and differentiation of transcription conventions between CANCODE corpus, Thornbury and Slade, and this dissertation. (Adapted from Carter and McCarthy (1997:20-21), Thonbury and Slade (2006:3-4).

No.	Symbols	Transcription conventions	CANCODE corpus	Thornbury and Slade	This dissertation
1.	< >		Indicated speaker as speaker 1 <S 01> and speaker 2 <S02>.		Indicated speaker as speaker 1 <S 01> and speaker 2 <S02>.

2.	.	Full stop		Completion, usually realized by falling intonation.	The falling intonation and completion.
3.	…	Three full stops	A pause longer than one second.	A hesitation within an utterance.	The hesitation of the participant or needed of time between each word spoken.
4.	,	Commas	Speaker has re-cast what he/she was saying.	Separate phrases or clauses in order to make utterances more readable.	Separate each phrase which is not completed.
5.	?	Question marks		Utterances as questions.	Question indicator.
6.	Aa	Capital letter		Indicate emphasis.	Indicate emphasis of word in capital letters.
7.	(hello)	Filled parenthese		Words within parentheses indicate the transcriber's best guess as to a doubtful utterance.	The transcription from Thai to English with pronunciation.
8.	[]	Square brackets	Back-channel refers to noise and short verbal response. [8sec]; Times in blankets indicate long pauses in the talk. [laughs]; Other items in square brackets	Non-verbal behavior.	The explanation of situation or time consume.

			include things like laughter, coughing and other sounds on the tape, or when the tape is simply inaudible.		
9.	L		Indicated overlaps by extra indentation and a connection line.		Indicated overlaps by extra indentation and a connection line.

From this data, an analysis showed the performance of officers in conversation starting from the movement of the conversation, general commentary, line-by-line commentary and conclusion. During communication, external factors such as relationship, environment, rush hour, attitude, emotion and physical condition including the lack of English speaking skills caused miscommunication or misunderstanding.

Findings

(1) **Data collection;** the conversation transcript covered twelve cases according to the students' requirements.

One immediate issue in a finance office was the lack of ability to explain technical term related to finance field which made it difficult for staff to provide information or to answer questions as shown in transcription 1.

Transcription 1

The transcript below was the conversation between the financial staff and a Burmese student who wanted to pay the tuition fee. There were three students represent by <S02>,<S03>, <S04> and two staff, <S01>, <S05>. For each semester, the registrar starts the process of calculating the

amount of tuition fee needed to be paid by the students. However that student must contact the Registration Office before payment. In the following transcript, the students tried to pay their first tuition fee before contact with the Registration Office.

Transcript

1		[Student submits staff with ID card and petition form]
2	<S 01>	You pay cash ไหม? *(Mai)(Right)*
3		Cash? You, You pay cash right?
4	<S 02>	Yeah
5	<S 01>	How much do you pay today? How much?
6		อันนี้คือ*(An Nii Kʉʉ)(This one)* miss อันนี้คือ *(An Nii Kʉʉ)(This one)*
7		[staff talks with her colleague in Thai]
8		This is the first time right? First time, today for pay tui(tion)…
9		Ah on credit, how much today…how much you will pay?
10	<S 02>	Pardon
11	<S 01>	How much you will pay…today?
12	<S 03>	All are scholarship student
13	<S 04>	scholarship student
14	<S 02>	I just scholarship student [student is speaking with her friends in Burmese]
15		[staff is talking with her colleague in Thai]
16	<S 01>	Who are you talking to? So what would to do it, for now?
17		[4 sec][staff is talking with her colleague in Thai]
18	<S 02>	for student,scholarship student ใช่ค่ะ*(Chai ka)(yes mam)*
19	<S 01>	อ่าใช่*(Ah Chai)(Ah yes)*…I know, yeah I know [6sec]
20		[both are talking with their friends in their own language]
21		your name, you are miss?
22	<S 02>	How much?
23	<S 01>	your government will pay เหรอ*(Rhəə)(right?)*
24		your government, because
25	<S 02>	yes government directly paid,
26		every se… every semester every student give this one
27		and then, directly you do and, Thai ga directly pay every semester
28	<S 01>	So [talking with her colleague in Thai] Myanmar right?

29	<S 02>	yes
30	<S 03>	Yes, Myanmar
31	<S 01>	แต่ว่า *(Dtɛɛ Waa)(but)* I don't understand if normally,
32		if student come , for, here it will show
33	<S 05>	ถ้าเป็น สพร. ให้ติดต่อ Eddy เลย
34		*(Taa Bpen Sɔɔ Pɔɔ Rɔɔ Hai Dtid Dtɔɔ Eddy Ləəi)*
35		*(If it is scholarship, contact Eddy)*
36	<S 01>	Ah you…Mister Eddy not finance maybe for next room
37	<S 02>	Mister Eddy Ah give me this one
38	<S 01>	Ah because you must pay for financial right because about government
39		In ah the government and in…
40	<S 02>	This paper
41	<S 01>	Yes this paper [3 sec][talking with her colleague in Thai]
42	<S 02>	But every semester, every semester I can finance,
43		Now I am already graduated but every, yes, every semester
44		, yes every semester I do get this paper
45	<S 01>	Ah yes if you not call this one you will cannot graduate about this year
46	<S 05>	pay finish your graduate
47	<S 01>	no you have to pay, finish and you can graduate graduated
48	<S 02>	Yes, I am graduated and this is for my friend not me.
49		I mean that I'm already paid transcript for this one and give
50		,to finance ,yes
51	<S 01>	จ่าย *(Jaai)(pay)*
52	<S 03>	It's ok
53	<S 01>	Never ,it's never if in my system not see you can see I mean this one
54		if someone if already pay have to show amount here
55		and it like never pay, I don't know
56	<S 02>	[4 sec][talking in Burmese]
57	<S 01>	4 คนเลยป่ะ *(Sii Kon Ləəi Bpa)(Four people?)*
58	<S 02>	Ok ,ok
59	<S 01>	You can check again นะ *(Na)*
60		*(Normally put at the end of a clause to make utterance gentler)*

| 61 | <S 02> | Yes |
| 62 | <S 01> | Sorry |

General commentary

In this case, the staff provided service to a foreign student who had not completed an essential element necessary for the tuition payment process as a scholarship student. Furthermore, the tuition fee payment issue had risen during payment service because of a misunderstanding on the process of payment of staff and student. There were several steps in the conversation that showed the movement of conversation.

1. Request for service (Beginning of conversation): in the beginning of conversation, the student gave the petition to the staff in order to request payment service.

2. Acknowledgement and stating price (Line 1-27): staff asked student for payment amount due to scholarship case but student did not know the payment amount.

3. Waiting for payment process (Line 27-50): staff asked her friend for more information on scholarship case because she did not deal often with this situation.

4. Provide advice for solving the problem (Line 51-60): staff told student to recheck the scholarship student payment process from the Registration Office.

5. Closing the encounter (Line 61-62): closing conversation with an agreement of student to contact the Registration Office and sympathy of staff that she could not help student in this case.

Line-by-Line commentary

1-2   Conversation began with a petition given by the student. After staff got the petition from these students, she confirmed student intention for payment methods such as cash, credit or cashier cheque. Repetition of the word "*cash*" was to confirm for a payment method form student.

8-9   The correction by staff for the word "*tuition*" to "*on credit*" showed the responsibility of staff of her duty to clarify the payment process. The normal tuition payment process and on credit payment process are different from each other as mentioned above.

10 "Pardon" is a very formal word similar to "sorry", "please" or "excuse me". Using pardon upon requesting a repetition of the words just spoken was a very polite way for asking speaker to repeat their sentences.

11 The word "today" is a time deixis presented for a specific time for the payment process that staff asked student for pay money today and not another day.

16 *Who are you talking to?* ; Staff requested information from student whether they had contacted any other staff before they came to the Financial Office. *So what would to do it, for now?* Staff did not know what to do in this case because student never had their record of payment in the system thus she asked for help from her colleague.

23-24 The word "your government" is audience co-ordinate for student's government, the Burmese government.

30-39 A staff member got into the middle of conversation trying to assist as she knew the process of scholarship payment, while the staff on service with students had less knowledge in this kind of payment process.

40-45 The words "this paper", "this one" are indicated as object co-ordinate, student presented petition paper from the Registration Office showing payment amount. The word "this year" is time co-ordinate for graduate in year 2015. Therefore, the document from the Registration Office needed for payment in order to graduate within the year 2015.

46 Another staff member came and interrupted the staff during their conversation without considered the conversation between students and staff. This indicated some ignorance and showed poor quality of services.

53-55 Staff provided possibility of reason behind the problem with supporting evidence as student's record in the system because of lacking in language.

61-62 Ending conversation ; a word "*yes*" from student showed response of agreement to recheck their payment process and "*sorry*" from staff showed sympathy that she could not help them.

In conclusion, staff had difficulty explaining the problem as she had

less experience on the credit payment process. The mixture of Thai and English used in this conversation by the staff showed the difficulty she had in using English in dealing with the students. While getting assistance with credit payment from another staff member who also could not use English well, added to the difficulty especially in translating the information she had received in English. As the situation was getting more complicated, the students tried to explain the reasons to support their right to pay the fee. In contrast, staff showed the student's payment information to support her view that the students had not paid any fee. In the end, the studenst were given advice to contact the registrar to get the payment document before doing any other process.

(3) **The role of context;** the role of context presented the ways speakers and listeners perceiving and sharing the information. In the context, the speaker represented the context in order to make an explicit message transmitted to listener. In this case, the staff was using verbal and physical movement to communicate with the student by saying and pointing at the petition form in order to avoid a misunderstanding shown in transcription 2. While staff said 'green', he was pointing at the petition form to direct student and student repeated 'green' to confirm about the color of the petition form in Line 5-6.

Transcription 3
The transcript below shows the conversation between staff <S0I> and Burmese student <S02> who requested the letter which showed the student's identity for opening bank account.

Speakers
<S0I> Staff: male
<S02> Student: female

Transcript

I	<S 0I>	สวัสดีครับ *(Sa Wat Dii Krap)(Hello)*
2	<S 02>	พี่ค่ะ *(Pii Ka)(brother)* I want my open a new bank account
3	<S 0I>	open account, you have to fill form, green color form first
4	<S 02>	yes, what?
5	<S 0I>	green [pointing at petition form table],yes
6	<S 02>	⌐Green
7		[8 sec] after this I go to the bank directly right?

8	<S 01>	ah yes, ah, if you today you have to fill, and pay, and have to wait until,
9		to Thursday
10	<S 02>	Ah, so?
11	<S 01>	ok on Thursday, Thursday after you get a certificate
12	<S 02>	aha I have
13	<S 01>	you have to go to the bank for open account
14	<S 02>	Ah
15	<S 01>	ครับ *(Krap)(yes)*
16	<S 02>	ค่ะ *(Ka)(Yes)* so after I fill this yes so, I
17	<S 01>	fill first pay here
18	<S 02>	พี่ค่ะ *(Pii Ka)(brother)*
19	<S 01>	ครับ *(Krap)(yes)* Oh ok [17 sec][reading a petition]What bank? Krungsri bank?
20	<S 02>	K bank
21	<S 01>	[1.4 minutes][asking information from registrar]
22		on Thursday ok
23	<S 02>	Thursday, here?
24	<S 01>	at registrar office, ah M building window 10
25	<S 02>	window 10
26	<S 01>	ครับ *(Krap)(yes)*
27	<S 02>	ค่ะ *(Ka)(Yes)*
28	<S 01>	Today have to pay 50 baht
29	<S 02>	50
30	<S 01>	ครับ *(Krap)(yes)* [2.15 minutes][printing receipt]
31		Thank you, ok thank you
32	<S 02>	thank you

(4) **Interactional features;** using transactional discourse as the model for analysis data showed the movement of conversation on how the staff communicated with a student. In some cases, staff provided additional advices to student who had their first experience in requisition or answered some specific questions. In transcript 6, staff provided some advice to a student who requested to pay the graduation fee. The advice is extra information about requirement duration which is useful for a student who needed immediate processing.

Transcription 4

The transcript below showed conversation between staff <S01> and a Philippine student <S02> who requested to pay graduation fee. Normally, this student is required to fill the information with two parts as online graduate registration and online questionnaire or e-survey. With these sections incomplete, a student cannot pay for the registration fee because student registration data will not transfer to the payment system. The student is allowed to pay money by using cash, credit card and student ID card.

Speakers
<S01> Staff: female
<S02> Student: female

Transcript

1	<S 01>	สวัสดีค่ะ *(Sa Wat Dii Ka)(Hello)* Hello
2	<S 02>	Um, I come to pay for the graduation fee
3	<S 01>	graduation
4	<S 02>	for someone
5	<S 01>	ok just show me please
6	<S 02>	ok [1.43 min][staff is checking the system]
7	<S 01>	what your ID excuse me what your ID
8	<S 02>	Um this one [2 sec][pointing at the paper]
9	<S 01>	Miss ah your friend or you
10	<S 02>	my friend yes
11	<S 01>	your friend does not e-survey it mean online graduate not yet
12	<S 02>	I did or maybe I make a mistake
13	<S 01>	do you make something not complete ah เนี่ย *(Nia)(this)*
14		at all ah you need to submit this again
15	<S 02>	I did
16	<S 01>	for not show in my system so cannot print receipt for you
17	<S 02>	Oh
18	<S 02>	Oh ok ok
19	<S 01>	[laugh] try again
20	<S 02>	alright alright thank you
21	<S 01>	before 4 o'clock if you would like to pay today
22	<S 02>	alright, alright thank you

(5) **Translanguaging**; translanguaging is the combination between English and Thai used by staff as it was the main 'languaging' process for communication with the customer. The language used as two languages are parallel became one language because staff were using two languages given this situation. For example, staff often used the word อันนี้ *(An Nii)(this)*, ใช่ไหม *(Chai Mai)(Right?)*, and ครับ *(Krap)(Right)* in the conversation as their language for communication.

Transcription 5

The transcript below showed the conversation between Thai staff <S01> and a Dutch student <S02> who requested an official transcript. Student was able to request normal or emergency process. The normal process would take four working days and emergency would take one day. After payment from the Financial Office, student brought the receipt to the Registration Office window 10 for further processing.

Speakers
<S01> Staff: female
<S02> Student: male

Transcript

1	<S 01>	สวัสดีค่ะ *(Sa Wat Dii Ka)(Hello)*
2	<S 02>	Ah I have to give this, in here?
3	<S 01>	this Ah ok normal you get
4	<S 02>	Aha
5	<S 01>	ah today, Ah this Friday
6	<S 02>	⌐Today?
7	<S 02>	Friday?
8	<S 01>	Yes
9	<S 02>	what it what the soon ah I need it immediate
10	<S 01>	soon ใช่ไหม *(Chai Mai)(Right?)* you pay 150 for now 150
11	<S 02>	I know when I get it?
12	<S 01>	today
13	<S 02>	today 150
14	<S 01>	not over today, today or tomorrow
15	<S 02>	ok let me ask him ha
16	<S 01>	you ok ไหม *(Mai)(Right?)* 150

17	<S 02>	call him and come back ok?
18	<S 02>	emergency,emergency
19	<S 01>	so emergency
20	<S 02>	ใช่ครับ *(Chai Krap)(Yes mam)*
21	<S 01>	ok thank you, ok [receiving petition form and fee]
22	<S 02>	What time?
23	<S 01>	just a moment [1.26 minutes][printing receipt] you submit ah,window 10,for now
24	<S 02>	Aha
25	<S 01>	window 10
26	<S 02>	What?
27	<S 01>	you submit window 10, M building
28	<S 02>	Ok now?
29	<S 01>	yes yes
30	<S 02>	What?
31	<S 01>	window 10
32	<S 02>	Window 10?
33	<S 01>	Um, M building registrar
34	<S 02>	M building registration office
35	<S 01>	Ah yes yes yes
36	<S 02>	How long?
37	<S 01>	you just show receipt there for for emergency yes yes
38	<S 02>	⌐ show receipt over there?

General commentary

In this situation, the staff needed to provide information on how the transcript receiving process works for a foreign student. There were several steps from the conversation that showed the movement of conversation.

1. Request for service (Line 1-4): student requested an official transcript by giving staff petition paper.

2. Acknowledgement and stating price (Line 5-21): student paid a total of 150 baht in cash for official transcript with an extra charge for emergency process.

3. Waiting for payment process (Line 22-35): while waiting for the

printing receipt process, student asked about further process for receiving the official transcript.

4. Closing the encounter (Line 36-38): student asked question to ensure the receipt submission.

Line-by-Line commentary

1   Staff used Thai for greeting her customer which presented Thai culture through conversation.

2   The word "this" referred to a petition form and "here" referred to service counter in the Financial Office.

5-7   staff provided a specific time for student on "this Friday", not the other Friday but Friday in this week. Student repeated the word 'today' and 'Friday' after staff for his confirmation about receiving official transcript's date.

9   Student used the word 'ah' for holding his conversation, shifted from the question to requisition. 'It' in this sentence meant the official transcript.

10   *you pay 150 for now 150*: adding 'please' for this sentence could have been more polite as 'please pay 150 for now'.

14   *not over today, today or tomorrow*: it showed uncertain time for emergency process because the time will be authorized by registrar.

19   There were many ways for the student to request their transcript to be in a short time process. For example, compared with transcript 4 the word "urgent", "immediate", "soon" and "emergency" provided the same meaning.

20   *ใช่ครับ (Chai Krap)(Yes mam)* : student used Thai for a reply in the conversation as translanguaging showed cultural background.

22-23   *for now:* no reply to student question immediately but after printed the receipt he answered.

24   Replied to the conversation with the word 'Aha' is an acknowledgement as student agreed or understood the message conveyed by staff.

25-38   Staff did not provide a complete explanation thus the unclear information given by staff had student questioning many times.

38   Ending conversations without thank you and left the counter showed
            rushing time for student and it was not polite.

            In conclusion, staff presented Thai culture by greeting student in
Thai but English was the main means of communication. Unclear
information from staff could make the student misunderstand while student
asked questions for confirmation about the submission process.

Discussion and Conclusion

            This study aimed to identify the common problems that occur within
the Financial Office while communicating with students. It also described
the forms transactional discourse used by staff in discussion on financial
matters. The data also gave some indications of the flow of transactional
discourse involving the process of translanguaging which used the linguistic
resources available to the participants in dealing with their problems.

            The first research question that was posed in this research was; 'What
languages in terms of oral transactional communication do the financial staff
use while performing their daily service at the front desk?

            To answer this question, the study revealed the use of two languages to
communicate between speaker and listener as translanguaging and the
difficulty in explaining specific terms related to financial field. Using Thai
and English to communicate with students helped staff to achieve their goal
on providing service to students. Even though, some utterances might not be
in correct form of English grammar structure, the message is still meaningful
and understandable it provided authentic information related to customer
needs. On the other hand, using Thai and English to student who did not
understand Thai can create misunderstanding to the listener. Therefore, staff
should be aware on using too much Thai in the conversation as it makes
listener have difficulties in understanding the information receive from
speaker and it can reduce the satisfaction in requesting service from the
Financial Office.

            The difficulty in explaining specific terms related to financial field or
give information to students caused problems for students. For example, staff
could not provide the definition of the word 'transcript' and 'diploma' or
describe the differences between these terms shown in transcription 3. It
involved the students finding the information for themselves in order to
continue the payment process. Even though, staff understood these terms in
Thai, they could not explain them in English. Therefore, by studying specific

terms in English related to daily tasks could be one means of improving the staff's English communication skill.

The second research question concerned 'What solutions may be possible for officers to develop their language skills in their use of transactional discourse?'

Using English to communicate with customers as day-to-day service, involves the staff facing the difficulty of satisfying their customers' needs. External factors such as noisy environment, interruption while talking and busy hour can create either good or bad environment. The loud noises from surrounding areas cause the disruption and lead to misunderstanding between the interactors. The interruptions by other speakers also caused problems during the transactional process, which affected the level of satisfaction of customers. Therefore, staff can use the words 'pardon', 'sorry' or 'again please' for requesting the student to repeat what they are saying when they cannot hear what is being said clearly. In rush hour, the staff had to handle many customers thus staff could not explain the process of payment or give information in detail. Staff can use Thai and English terms to create a polite way of guiding the customers as 'please' or 'ค่ะ/ครับ'*(Ka/Krap)* in the conversation adding with soft tone such as 'Please contact the bank officer for purchasing a cashier cheque' or 'contact the bank officer for purchasing a cashier cheque ค่ะ/ครับ*(Ka/Krap)*'.

Also, the terms of politeness are related to the relationship between speaker-listener, it depends on audience expectation and feedback. Some interruption occurred while staff were involved with servicing the students. If the interruption involved other staff, phrases such as "excuse me", "I'm sorry" or "pardon" could be employed.

Transactional discourse focuses on the meaning of the content therefore as long as staff's message can effect meaningful for customers, the correctness of the grammatical function in terms of form is less important. As indicated by Richards and Rodgers (2001:1), "The primary units of language are not merely grammatical and structural features, but functional and communicative meaning as exemplified in discourse (the texts both oral and written)". In addition, it is important to stress that staff and students are using English as a second language for communication.

Wrong pronunciation and intonation can lead to a misunderstanding in conversation. Listeners should not assume the word they heard is the same as speakers spoke but should ask when in doubt the speakers to repeat what is said.

In the conversation the variety of lexical terms helps to specify the meaning used in a particular conversation. Staff can supplement words in their interaction, to facilitate the understanding of the message. For example, 'you have to talk to the registrar, not here'. This kind of conversation is not commonly used in English communication, it is better to change to 'Please contact the registration office, not here'. In addition, staff should clarify each term in details in order to avoid misunderstanding because the message can be misinterpretation by the listener. For example, a new student, who contacts the financial office for the first time, cannot understand that window 10 refers to the registration office. Thus, staff should clarify by saying 'please contact the registration office, window10' not just simply say 'window 10' without further explanation. Finally, speakers and listeners should accept that people who use English as a second language for communication have a different background on learning and using English. On the other hand, speaker should understand the variety use of English from the customer. Staff should prepare for unexpected situations such as specific questions from listener that are not related to payment requisition or different topics therefore being flexible in using English helps speaker to answer the questions.

More extensive data need to be collected to review the varieties of service requirements depending on the context and the culture. Such data, is need to identify the strengths and weaknesses of transactional communication, for example in the context of the Asean Economic Community and produce material to create lessons to improve English communication skills in order to provide more effect service when engaging with customers.

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