Communication Apprehension, Self-Efficacy, Willingness To Communicate And English Communication Frequency Among Libyan Bankers: A Structural Equation Modeling Approach

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Abstract: This study takes the initiative to test a model of English communication frequency at workplace that examines the potential connections among banks employees' individual differences (communication apprehension, self- efficacy and willingness to communicate in English) and frequency of English communication. A number of 258 Libyan bank employees at three main branches in Gumhouria Bank filled in a questionnaire survey. The collected data were then tabulated and analysed via SPSS and Partial Least Square- Structural Equation Modeling (PLS- SEM). The findings revealed significant positive paths from self- efficacy to frequency of English communication, from WTC to frequency of English communication and negative path from communication apprehension to frequency of English communication. The implications are discussed.

Keywords: English Communication, Self-efficacy, Communication Apprehension, Willingness to Communicate and Frequency of FL Communication.

1. Introduction

English is a crucial language which plays different roles in different sectors because it is utilized as a medium of communication in many contourites. Across many fields such as science, economy, technology, and politics, English is used daily for local and international transactions (Abuklaish, 2014 Siemund et al., 2020; Salameh and Jarad, 2015). For instance, in a country such as Libya, with English as a Foreign Language status (EFL), the need to use English as a common language for communication with international clients in commercial sectors such as the banking 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).

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 communication in English among employees at the international workplace such as a bank does not only depend upon the target language subsystems or the requisite skills, but also hinges upon a complex interplay of numerous psychological, linguistic and communicative variables, which are not easy to resolve (Aichhorn & Puck, 2017; Chauvin, Fenouillet & Brewer,2020; Munezane, 2020). This suggests the need for a deeper understanding of the relationships between psychological variables and communication in English which could possibly enhance the use of the language.

However, despite the emphasis put on communication and the importance of psychological variables such as affective factors as a key concepts in L2 education and workplace context, a review of the related literature shows that affective variables have

not been studied sufficiently in EFL (English as a foreign language) setting particularly at workplace (see Oksaharju, 2017; Pianrapeekul, 2017; Yashima, 2004). Therefore, in order to shed further light on English communication frequency and its potential association with other factors, this study set out to test a model of English communication frequency by examining the relationship among frequency of English communication and a few individual variables (communication apprehension, self-efficacy and willingness to communicate) among Libyan bank employees.

It is hoped that this quest, at least to some extent, would answer the question prevalent among practitioners and researchers alike as to why some of bank employees seek EFL use more frequently while others avoid it even if there are opportunities to use English in or outside of the bank.

2. Literature Review

2.1 English Language Communication in Workplace Context

In a workplace environment, the functional aspect of a language is emphasized in communication. Things that are able to be achieved through communication are important. How well one can use their communication skills is also important. When observing language communication skills in a workplace context, the main issue is not focusing on language itself. Linguistic skills such as grammar correctness are only a secondary role. Correcting a person's grammar or idiomatic use may be not the primary concern when using language in a work environment (Kankaanranta & Louhiala-Salminen 2010). However, business English use can vary in its quality and has a tendency to deviate away from the style of a native English speaker (Kankaanranta & Louhiala-Salminen, 2007, 248). In Nantanawanich (2017), a similar opinion can be observed concerning workplace interaction with non-native English speakers. The research suggests that it is variously 'marked' and sometimes linguistically and discursively good. However, it can also be effective, authentic, and expedient and considered contextually appropriate and normal.

English communications often occur in the work environment by speakers who are not native English speakers or English was not their first language. Estimates suggest that nearly 80 percent of business communications around the world are English (Kankaanranta & Louhiala-Salminen 2007). English can be considered a shared resource used to communicate with other non-native English speakers internationally (Ojanperä, 2014). For several decades, the English language has provided a way for professionals from different backgrounds, cultures, and languages to conduct their work on an international level (Louhiala-Salminen & Kankaanranta 2011). In language communication for business purposes, effective skills and competence are essential parts of a person's overall business knowledge (Oksaharju, 2017). However, there are other factors that can play a larger part in the communication process in the workplace context, such as affective factors. The relationship between affective variables and use of English at workplace are an interesting topic that is the primary focus of this study. This study is focused on the influence of affective variables (communication apprehension, self-efficacy, and willingness to communicate) in speaking English communication in the banking workplace.

2.2 Willingness to communicate

While the English language is continually growing as the most important international language, native and non-native speakers' willingness to communicate (WTC) has also gained an important place. The idea of WTC was first proposed referencing first language (L1) communication. It was first considered to be based on personalities such as a trait disposition that can be observed in different communication settings (McCroskey & Richmond, 1991). McCroskey and other researchers (e.g., McCroskey, 1992; McCroskey & Richmond, 1990) offered WTC. The research concluded that WTC and the implications observed in communication apprehension, reticence, introversion, and shyness show for communicative behaviours.

MacIntyre (1994) later developed a model that is used to argue how WTC can find its base to include several combinations in low-level anxiety and perceived communicative competence. The scholar also applied his model to the L2 communication. It was observed that anxiety concerning L2 communication and the perceived L2 communicative competencies consistently predicted WTC in a L2, which directly led to communication frequency in L2. The English language is widely used as an international language currently. Using English frequently has become a way to succeed or achieve excellent results in communication at the international level, which leads persons to a higher status in terms of social class. Alqahtani (2015), state that English is a globally perfect language and very useful in the current business setting. Some people can reach higher levels of English language proficiency and can speak English fluently, while others face difficulty in communicating in English through their start point is likely similar. This circumstance can be explained by the MacIntyre et al.' (1998) model of willingness to communicate (WTC).

2.3 Communication Apprehension

Communication Apprehension can appear as significant discomfort in instances when a person is asked to communicate face-to-face with a customer or feeling of nervousness that a person experiences while entering a meeting. CA can find its way in interpersonal communication while a person is making a phone call to an important person or meeting a supervisor for the annual review. While everyone may have experiences with CA at some point, other people experience it in a more significant extent than others. In fact, this research is built on the fact that everyone experiences some form of CA to a degree. It is also an important notion that the different levels of CA can influence a person's ability in either a positive or a negative way to communicate effectively while speaking English in the workplace (Campagnola, 2017).

Research has also shown how CA can potentially handicap an individuals' effectiveness in working environments. The studies show that people with a higher level of CA are not as knowledgeable, productive,

valuable, or successful than others who have lower CA levels (Fulmer, 2010; Suwisutthimontree & Rimkeeratikul, 2019). Individuals in the workplace that suffer from high levels of CA have difficulty in securing job offers, gain promotions and successfully obtain higher earnings (Ayres et al., 1998; Reinsch & Lewis, 1984; Winiecki & Ayres, 1999). Hargie et al., (2002) suggest employees who suffer from higher CA levels tend to have higher rates of absenteeism, high turnover, lower productivity, and increased industrial unrest. Those who suffer from CA can have their performance impeded in the work environment.

In communicative tasks such as oral communication, an employee with high-level CA will instinctively choose to withdraw or avoid communication. This is because they are attempting to avoid anxiety and fear experiences that they have learned to be directly associated with communication encounters. However, it is important to note that although people suffer from CA, it does not always mean that they will not attempt oral communication. Instead, the individual will engage far less frequently than peers who possess lower levels of CA (McCroskey, 1977).

2.4 Self- Efficacy

Self-efficacy is the belief in 's ability to cope with issues that come into one's life (Bandura, 1977). The self-efficacy of each individual is different. It depends on assumptions towards some particular circumstance or element along the way to accomplishment. People with high self-efficacy have a tendency to take on challenges because they maintain a can-do attitude, whereas lower self-efficacy usually leads people to negative consequences (Bandura, 1994). For example, when high efficacious persons confront challenging careers during a work-related, they will put more effort and be more persistent in overcoming the obstacle while the low efficacious persons avoid it.

In Bandura (1994), four processes are offered how self-efficacy is affected. These processes are stated as cognitive, affective, motivational, and selection. People with strong self-efficacy can perform and meet personal objectives. The

personal wellbeing of the individual is also shown to be enhanced. who have high assurance in their own abilities and are confident in themselves, difficult tasks are perceived to be possible and not a threat. People who show this type of confidence are more capable of setting long-term goals and staying committed to achieving them. Failures that may occur are also able to be assessed and overcome. A person's efficacious view of themselves is also a significant way to reduce stress, be productive and prevent depression. Likewise, if a person does not have a good self-perception or strong self-efficacy, they have difficulty in managing stress leading to low self-confidence (Bandura 1994: 76). A strong sense of self-efficacy has been shown to help develop entrepreneurial actions, intentions, and behaviours.

There has been a long-time agreement among researchers that individuals' beliefs concerning oneself have an important impact on their behaviour (Bandura, 1984). Research has observed that this affective factor can predict behaviour (Bandura, 2006; Bong, 2006; Pajares, 1996; Schunk & Miller, 2002). It has also been suggested that, similar to WTC, perceived self-efficacy influences actions people take, their efforts, and how much persistence they apply when encountering challenges (Pajares, 2006).

3. The hypothesized model

Based on the literature reviewed up to this point and earlier analysis of the data, the initial model was developed by integrating three laten variables: communication apprehension (CA), self-efficacy (SE) and willingness to communicate (WTC) and their effects on the frequency of English communication (FOEC) of the bank employees.. The hypothesized causal paths among these variables are depicted in Fig. 1.

Consistent with MacIntyre et al.'s (1998) pyramid model, willingness to communicate

(WTC) is a strongly predict of communication behaver and directly affect language use. (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).

Following Amiri and Puteh (2018), Butler (2004), Fulmer (2010), Hasni (2018), Jusoh et al. (2018), Prentiss (2019) and Yashima et al. (2004) a direct negative path from communication apprehension (CA) to frequency of English communication was drawn. Research has shown that people with high communication apprehension avoid oral communication by preferring occupations that had low communication demands (McCroskey et al., 1975). McCroskey et al. (1977) suggesting that, compared with their non-apprehensive peers, apprehension individuals tend to engage in less communication behaviour and remain themselves reticent in the communicative situations that need the use of foreign languages.

Furthermore, the path from self- efficacy to frequency of English communication was also confirmed by a number of researchers (Chauvin et al., 2020; Erkan and Saban, 2011; Oksaharju, 2017; Pianrapeekul, 2017; Sabti et al., 2019; Zhang et al., 2020). In the domain of communication, one' beliefs in his/her competence, rather than actual competence itself, has indicated a strong influence on corresponding decision-making processes concerning communication (Chauvin, 2020; Erozkan et al., 2016). Figure 3.1 shows the hypothesized causal paths among the variables.

Figure 3.1: Hypothesised Model of Frequency of English Communication at Workplace
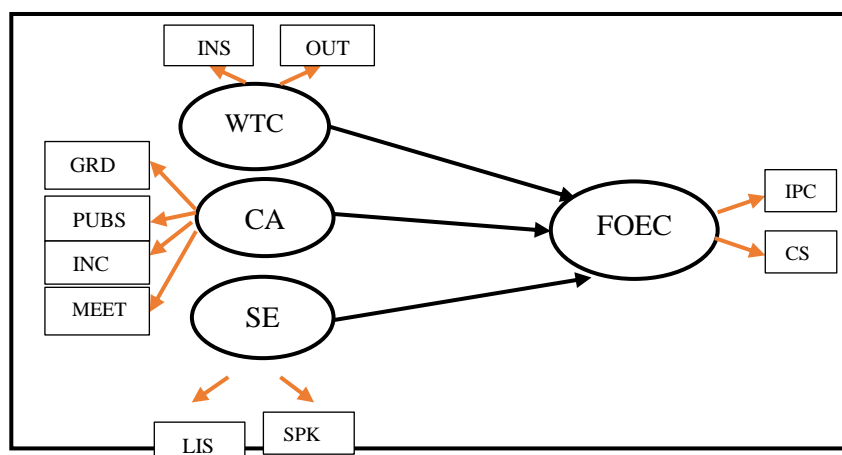
CA=Communication Apprehension; GRD=Group Discussion; PUBS=Public Speaking; INC=Interpersonal conversations; MEET= Meeting. SE= Self- Efficacy; LIS= Listening Self-efficacy; SPK= Speaking Self-efficacy. WTC= Willingness to Communicate; WTC INS= Inside- Bank; WTC.OUT= Outside-Bank; FOEC=Frequency of English Communication; IPC= Interpersonal Communication; CS= Communicative Situations.

Depending on these hypothesised paths, the present study addresses the following research question:

Are there any significant relationships between communication apprehension, self-efficacy, willingness to communicate, and frequency of English communication?

Three hypotheses have been used to answer this research question as follow:

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

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

H3: There is a significant relationship between self-efficacy and frequency of English communication among the Libyan bank employees.

4. Methodology

4.1 Participants, research setting and procedure

The participants in this study included 258 Libyan bank employees from three branches of Gumhouria Bank in Libya. Their ages ranged from 21 to 60 years. One hundred seventy-four employees were male (67.4%), and 84 (32.6%) were female. The main reason for choosing Gumhouria bank among other Libyan banks was that it is the oldest and biggest state- owned commercial bank in Libya in terms of international transactions, the number of branches and employees. Consequently, most of international commercial transactions in Libya are carried out via Gumhouria bank (Commercial Banks Directory of Libyan Central Bank for the year 2017- 18). Three main branches of this bank were selected as participating branches. The reason for choosing these branches for the study was that they comprise the biggest departments for international transactions and the employees in these departments use English in most of their banking job. The respondents of this study, i.e., the employees working in international financial departments were specifically selected in the context described. In this manner, the employees were likely to share some characteristics and their respondents will provide rich data for the study.

Before the data collection, the researcher obtained permission from the Personnel Admistration Manger. Three branches were then administered the questionnaires within 2 weeks at the middle of 2020 year. Participants filled in the Arabic version of the questionnaires in the work day. Prior to distributing the questionnaires, employees were all informed of the objective of the study, and the time needed to fill in the questionnaires (about 25 min). They were assured that their participation would be voluntary and anonymous.

The required data were collected through the following scales: Communication Apperhension, Self- effiecacy, Willingness to Communicate and Frequency of English Communication. The scales had been utilized previously in EFL context (e.g., Briguglio, 2005; Fulmer, 2010; Pianrapeekul, 2016; Rajprasit et al., 2014; Rajparsit & Hemchua, 2015). Arabic versions of the scales were developed by translation and back translation in the present study. The results of reliability estimate (Cronbach's α) of each subscale of variables are given in Table 4.1.

4.2 Instruments

Table 4.1: Results of Reliability Analysis Based on Cronbach's Alpha for Research Instrument

Domain	Sub-domain	NO	Alpha
Communication apprehension	Group discussion	2	0.888
	Public speaking	5	0.922
	Meetings	3	0.905
	Interpersonal conversations	6	0.915
Self-efficacy	Listening self-efficacy	4	0.877
	Speaking self-efficacy	13	0.951
Willingness to communicate	Inside	11	0.964
	Outside	5	0.920
Frequency of English communication	Interpersonal communication	13	0.964
	Communicative situations	7	0.920

4.2.1 Willingness to communicate (WTCQ)

WTC was measured by 16- items used by Pianrapeekul (2017). The respondents recorded the rate (1–5) that they would feel willing to start communicting in English in a special activity. Similar to the WTC and SE scales, it includes 2 situations (Willingness to communicate inside and outside the bank).

4.2.2   Communication   Apperhension Questionnaire (CAQ)

CA in English was tested through sixthen items from Fulmer (2010) in terms of contexts of communication (group discussions, public speaking, talking in meetings and interpersonal conversations). The participants indicated the rate (1– 5) that they would be inclined to communicate in each situation. Scores were the sum of the points that the respondents achieved based on the CA scale.

4.2.3 Self- Efficacy (SEQ)

Pianrapeekul,s (2017) 17- item questionnaire was utilized to measure the employees' SE in using English. The items in the SE scale indicated 2 common communication settings. Participants appraised their self- efficacy in use of English on a 1–5 scale.

4.2.4 Frequency of English Communication (FOECQ)

The frequency of English communication scale comprised statements describing interpersonal communication (13 items, Rajprasit, 2014) and communication conversation (7 items, Briguglio, 2005). Respondents indicated their frequency of using English on a measure varying from "one" (rarely) to "five" (very often).

4.3 Data Analysis

To conduct descriptive statistics (means, standard deviations and percentage), reliability analyses of the scales, and the correlations between the variables under investigation, SPSS 18 was utilized. Furthermore, structural equation model (SEM) analysis was run using Partial Least Square- Structural Equation Modeling) (version Smart-PLS 3.2). SEM provides not only a simultaneous assessment of the structural component (path model) but also the measurement component (factor model) in one model (Vinzi et al., 2010). PLS is one of the most useful algorithms in researches especially in the case of limited participants (Wang et al., 2013). As in other SEM approaches, PLS also presents the benefit of testing of complete research model just once.

5. Results and Discussion

This study focuses on the direct relationships between communication apprehension (CA), self- efficacy (SE) and willingness to communicate (WTC), and frequency of English communication (FOEC). Table 4.1 shows the Cronbach's α for each diemnsion of construct. The three hypotheses were investigated using PLS- SEM (the bootstrap approach), which was applied to estimate the significance of the proposed research hypotheses for the model (Figure 4.1). Table 4.2 tabulates the results of the path coefficients and their significance levels (p-values).
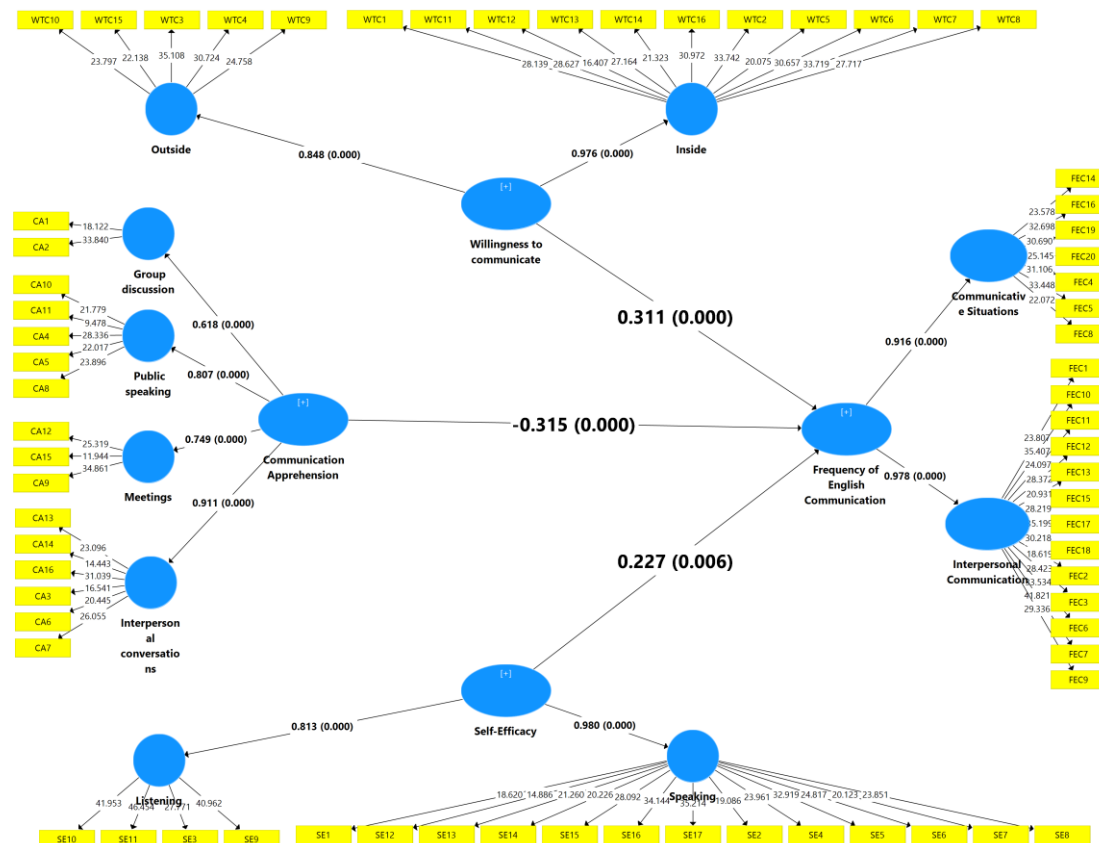
Figure Error! No text of specified style in document.**. 1: Path Model based on bootstrapping approach**

Table 4. 2: **Path model : direct effect**

Path	β	SE	t value	P Values	effect size

Willingness to communicate -> Frequency of English Communication	0.311	0.074	4.225	<0.001	0.093
Self-Efficacy -> Frequency of English Communication	0.227	0.082	2.771	0.006	0.041
Communication Apprehension -> Frequency of English Communication	-0.315	0.056	5.632	<0.001	0.122

p<0.050 (β = the value of path coefficient)

As shown in Table 4.2, the result revealed that a positive and significant association between willingness to communicate and frequency of English communication (β = 0.311, p< 0.001). Based on the result of path model, the value of path coefficient of self-efficacy on frequency of English communication was positive and significant (β = 0.227, p< 0.006). The result also revealed that a negative and significant association exist between communication apprehension and frequency of English communication (FOEC) (β= -.315, p<0.001). These results indicate that all three hypotheses were accepted in current context.

The results for the first hypothesis indicate that WTC has strong effect on FOEC. WTC is identified as the most effective variable which has strong potential to increase FOEC as suggested by Ghani and Azhar (2017), Hashimoto (2002) and MacIntyre et al. (1998). It implies that in order to make ESL/FL users more frequent to communicate in ES/FL, the level of FOEC should be increased when WTC were increased.

The significant path from communication apprehension to frequency of English communication is in line with previous research (Fulmer 2010; MacIntyre & Charos, 1996; Shi et al., 2015) indicating negative effect of communication apprehension on English communication frequency. According to these studies, the communicative behaviours of people having low vs. high apprehension levels differ considerably. Specifically, highly apprehensive individuals tend to disclose less information, have a more negative image about themselves, make few activities and discussions, and talk less than the low CA individuals (Jalleh et al., 2021; Kakepoto et al.,2013; Butler, 2004). The finding also lends

support to McCroskey's communication apprehension theory (1977), which states that an individual with communication apprehension would tend to feel uncomfortable in oral communicative environments. Thus, may lead them to withdraw or avoid communication in situations such as public speaking, groupwork, meetings, and interpersonal interactions.

The path showing the effect of self- efficacy in use of English on frequency of English communication is in agreement with Oksaharju (2017), Pianrapeekul (2017), Suwisutthimontree & Rimkeeratikul, (2019) indicating that self- efficacy could significantly predict English communication frequency. This result is in agreement with the view that self-efficacy influences the success or failure individuals' life (Bandura, 1994), which is consistent with Bandura's (1977) self- efficacy theory. According to Bandura (2000), self-efficacy is based on an individual's belief about his/her ability to perform specific behaviours. Accordingly, individuals who possess a strong sense of self-efficacy will approach a difficult task as a challenge. On the other hand, those with a weak sense of self-efficacy will consider the difficulty as an obstacle and not continue doing the task (Bandura, 1994).

6. Conclusion and Implications

It was noted that communication apprehension, self- efficacy and willingness to communicate are important elements that strongly predictor the amount of English use as well as influence the process of communication in the workplace context. As workplace such as banks deeply relies on interaction, a banking organization cannot attract and retain a wide customer base without initiating better and effective linguistic communication strategies. In the case of

banking, for a successful management, besides knowledge of finance and English language skills, the employees need also to be desire, confidence and comfortable when communicating in English.

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