

English Writing Errors in the Written Tasks of Thai Employees Working in a Thai Bank and the Impact of Errors on the Bank's Business

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Abstract

This study was conducted to explore the errors made in written tasks produced by Thai employees working in the Thai banking sector, using the 15 types of errors established by Ngangbam (2016). In addition, the impact of those errors on the banking business were also investigated. The participants of this study included: (a) bank employees and (b) bank supervisors. Four instruments were used to obtain the data: (a) a demographic survey for bank employees, (b) written tasks produced by employees, (c) a demographic survey for bank supervisors, and (d) a semi-structured interview for bank supervisors. The results revealed that the most frequently found error was punctuation at one 193 errors, followed by the use of verbs, nouns, prepositions, articles, syntax, lexicon, pronouns, capitalization, spelling, sentence fragment, adverbs, conjunction, subject omission, and adjectives, respectively. The impact of the most frequently made errors of the first rank, which include punctuation, impact on the banking industry in terms of the professionalism of employees and the recruitment procedures of the bank. Furthermore, the other ranks of the errors also had an impact on the business of the bank in terms of the capability of employees to communicate with customers professionally, including the impact on the reputation and reliability of the bank. However, the impact of the most performed errors did not have a critical impact as remarked upon by the bank supervisors. Such errors of misinterpretation and delivered information can have more of an impact to the image of the bank, as well as image, reliability, loss of customers, and ultimately loss of profits.

Keywords : *Writing Skills, Writing Errors, English Use in the Bank Business, Impact of Writing Errors*

Introduction

The formal use of English in Thailand was introduced during the reign of Rama III due to the influence of British colonial power on international trade (Baker, 2012). Moreover, English has also been used for a long time for various purposes such as international trading and the import and export of products. English is also widely read, spoken, and written across the world, which makes it an ideal choice for international communication (Jeharsea, 2012), and claimed that communication has an impact on every aspect of our lives (Galvin & Cooper, 1999 as cited in Numpoon, 2012). For this reason, it is important for Thai people to be able to use English proficiently.

In 1967, five nations in South East Asia formed the Association of South East Asian Nations (ASEAN), consisting of Indonesia, Malaysia, Philippines, Singapore, and Thailand. Later, another five countries joined ASEAN, including Brunei Darussalam, Cambodia, Laos, Myanmar, and Vietnam. The initial purpose of these nations forming an association was to promote and attempt to establish peace in South East Asia, as well as economic stability and growth, and cultural and social development (The Association of Southeast Asian Nations, 2014). Moreover, the association of these nations may also promote cooperation at a regional and a national level.

In order to become a member of the ASEAN community, English is required as the language of communication in the business and the social context. In addition, Article 34 of the ASEAN Charter of the Association of Southeast Asian Nations, introduced in November 2007, stated that the working language of the ASEAN would be English (Shimizu, 2013). As a result, the population of these member nations must be able to use all four English language skills.

English now plays a more important role in the business context as the language of communication among businesspeople. Many businesses in Thailand have realized that the competence of their employees in terms of their English skills is a crucial variable in whether or not the company will increase their profits or develop a reputation. Banking is one of the most important businesses at the present time because it is a mechanism of the financial system to allocate the resources of the national economy. Moreover, bank customers are not limited to the locals, but also include foreigners. Therefore, employees of the bank have to be fluent in English skills in order to serve them.

English business writing in a Thai bank.

All of four English skills have been used in the banking industry in order to perform different tasks. Speaking and listening skills are the primary skills to communicate with foreign customers directly, both through the channel of telephone and personal encounters, especially to provide information to customers (Fahmongkolchai, 2011). In addition, these two skills are used to communicate with co-workers, both domestic and abroad. Reading skills are also important in terms of working with documents. However, writing skills have become more important in the banking industry, because they are used in various types of jobs, such as reports, announcements, meetings, manuals, and product information. Many tasks in the banking business are in written form and required for communication purposes and to run their businesses. Most written tasks in the banking industry use English in order to serve their foreign customers, as well as dealing with international departments (Chew, 2005). At the present time, the channels of e-mail and social media are popular for business communication, and writing skills are used more than ever. These types of communication can save the bank costs and time. Therefore, businesspeople should be fluent in English writing in order to run their businesses more effectively.

Writing is a diverse instrument with a variety of purposes (Graham, Gillespie & McKeown, 2013). Writing can be used to describe information but also to persuade or to provide information. Moreover, it is a very important skill in the business context, demonstrated by genres such as letters, e-mails, reports, which use writing to communicate. According to Karr (2001) "Business writing will continue to be valued by recruiters and hiring professionals, who believe a person's ability to write well can help him or her move up the corporate ladder" (p. 64). With regard to international communication, writing is a vital skill and a tool for business communication. There are three formats of general business writing: (a) business letter, (b) memorandum or memo, and (c) e-mail. A business letter uses formal writing, which presents information to many recipients within an organization. A memorandum or memo for short, is less formal than a business letter, but also used to communicate internally within organizations. E-mail is the least formal type of business writing and used for informal communication (Brown & Barton, 2014). Nowadays, e-mail has become a channel for worldwide communication because of its convenience and low cost (Eurton, 2013). Additionally, social media such as Facebook and Twitter are channels which can be used to create announcements, business news, declarations or sale promotions, which go beyond the company website. Therefore, business writing skills are important in terms of learning and proficient use in the business context in order to attain their professional goals and maximize their profits.

However, writing English is difficult and challenging for those who use English as a second or a foreign language (Ahmed, 2010; Al-Buainain, 2006; Chakraverty & Gautum, 2000; Mustafa, Kirana, & Bahri, 2017). Due to the number of components involved, people make errors in their writing, which is a disadvantage in the context of the banking industry. Furthermore, errors could lead to a negative image of the bank and misunderstandings in business communication and may lead to losses in revenue for the bank.

Errors found in banking businesses writing and the impact of those errors.

The word error has been defined by Brown as “the noticeable deviations from the adult grammar of a native speaker, reflecting the interlanguage competence of the learners” (2000, p. 226). Many studies have been conducted to explore the errors in writing by English as a foreign language or second language learners. According to Ngangbam (2016) found that there were 15 types of errors in writing by English language students at Mutah University. They were spelling, punctuation, sentence fragments, syntax, prepositions, verbs, subject omission, conjunctions, articles, nouns, pronouns, lexicon, adjectives, capitalization, and adverbs.

According to Azar (2000) grouped the common error types found in writing are: (a) subject-verb agreement errors, (b) verb tense errors, (c) verb form errors, (d) singular/plural errors, and (e) word form errors. The first type is subject-verb agreement errors, which occur when the subject and verb do not match. For example, “She play volleyball.” The correction of this sentence is “She plays volleyball.” The second type is verb-tense errors, which occur when the time and verb tense are not in accordance. The example is “I was driving to Chiangmai since 8.00 am.” The correction of this sentence is “I have been driving to Chiangmai since 8.00 am.” The third type is verb form errors. This error occurs when the wrong form of verb is used. For example, “I was interesting in the puzzle game.” The correction is “I was interested in the puzzle game.” The fourth type is singular/plural noun errors. It occurs when there is a confusion of countable and uncountable nouns or mistakes with numbers in a sentence. To demonstrate, “I drink a bottle of milks every morning.” The correction is “I drink a bottle of milk every morning.” The last type of error in group A is word form errors. This error occurs when the wrong part of speech is chosen. For example, “I was addictive to candy.” The correction is “I was addicted to candy.”

Moreover, there were errors in sentence structure errors, word choice errors, articles, prepositions, and phrasal verbs, found in many studies that investigated writing errors. Most of them were grammatical errors and the errors with rule-based. However, it is not only the grammatical errors in writing that cause problems in the business context. It also involves the mood and the tone. Aggarwal (2009) identified the common English usage errors in business writing that might cause communication problems. The use of bold could be understand as shouting, urgency or dissatisfaction. The use of title case could emphasize the common noun and distract from the meaning of the message. Abbreviations and acronyms can be the cause of misunderstandings. The full name of the company or the particular name should be written for the first time with the acronym in parentheses. Tense switching was another cause of miscommunication. Writers should not switch tenses too often, because it created confusion, especially if it was incorrect. These errors usually impact the understanding of the reader with incomplete sentences or ambiguous meanings. They are easy to notice and cause communication problems. These errors may also change the meaning of sentences and the actual meaning of the message is lost.

With regard to the above error types, the errors could have big impact on readers. The presence of grammatical errors in written works in banking business may seem unattractive and discredit the writer, in terms of their ability to communicate in writing. Moreover, errors may divert the reader and ultimately change the meaning of the messages. This is especially true in the banking business, because information needs to be correct, clear, and

easy to understand because of sensitive issues like the security of the money of the customers. Furthermore, this poses a business risk in terms of losing customers and profits from bad reputation of the bank (Stec, 2014). This can be supported by Buckley and Nixon (2009) that the idea of reputation is a sensitive risk to the business of the bank and that it reflects the character of the bank. Moreover, the reputation of banks could be defined as a relationship between banks and their customers and profit can occur as a result of those relationships. Therefore, bank employees have to be aware of writing English correctly in their job in order to maintain the reputation and the profit margins of the bank.

Objectives of the Study

This study was conducted to identify the errors in the English written tasks of Thai employees at a Thai bank. Moreover, the researchers intended to discover the impact of performed errors in the banking business. English is the international language of business, so writing is a more important skill in terms of supporting the needs of international customers. As a result, people who are unfamiliar with written English may be less successful with business communication. In addition, different personal elements, such as educational level or work experience, may be the causes of the writing errors which lead to misunderstandings or miscommunication in international business. Therefore, problems may occur between businesspeople in their written English communication, such as misunderstandings between the reader and the writer. In the most extreme cases, these kinds of misunderstandings may have even resulted in business failure.

Research Questions

The research questions of this study are as follows:

1. What errors were most commonly found in written tasks produced by Thai employees working in selected Thai bank from July to December 2016?
2. How did these errors have an impact on the bank as remarked upon by their supervisors, working in selected Thai bank from July to December 2016?

Research Methodology

Participants.

The participants in this study were divided into two groups, Thai employees and Thai supervisors from a single bank in Thailand. The written tasks produced by the employees in the first group were collected to analyze the errors in order to answer the first research question. The participants in the second group, the supervisors, were given a semi-structured interview form to collect more information about the impact of performed errors in order to answer Research Question 2. The selection details are described in the next section.

Selection of the banks.

In order to acquire written data for use in this study, the researchers contacted the headquarters of five commercial bank to ask permission to collect data for use in this study. However, due to the strictness of bank policy about confidential information, only one bank accepted to participate and gave the data for use in the study. The selected bank is one of the banks which had an excellent performance and gained the most profit in 2016 and were ranked by Money and Banking Magazine (Bank of the Year, 2016). Moreover, selected banks were comparable to

the Bank of Thailand in terms of most public trust services. The selected banks situated in Thailand expanded their branches all over the country to better serve their customers, both Thai and foreign.

Selection of the participants.

The participants were selected in a real world business context for the maximum value of the study. Moreover, they all used English as an international language of communication in their workplaces and in communication with other businesses. In addition, potential employees had to fulfill certain language requirements as a part of the recruitment process. The participants in this study consisted of two groups, bank employees, and bank supervisors. The bank employees were 10 Thai employees working in the Thai banking sector and located in Thailand from two departments in a single selected banks, specifically from departments concerned with foreign customers or international transactions. These employees used English to communicate with their customers or colleagues in the written format. The second group of participants were the three supervisors of the employees in the first group. The supervisors were able to monitor the performances of their employees and identify their impact, including giving feedback to their employees.

Instrumentation.

There were four instruments used in this study. They were: (a) a demographic survey of the bank employees, (b) written tasks produced by bank employees, (c) demographic surveys for bank supervisors, and (d) a semi-structured interview for supervisors.

A demographic survey for bank employees.

The first instrument was a demographic survey for bank employees was used to collected general data on the bank employees, such as age, gender, educational level, work experiences and other demographical data. The data obtained from this instrument was used to support the data analysis.

Written tasks produced by bank employees.

Samples of written tasks were produced by the employees who deal with the customers directly in their daily work through writing channels. These written tasks were e-mail exchanges between the bank employees participating in this study and their foreign customers. The number of the written tasks were 50 samples randomly selected from two departments, which were the Domestic Banking Group Department, and the International Banking Group Department. The total of written tasks were 100 samples and they were used to analyze and categorize errors and identify the most common errors to answer research question one.

A demographic survey for bank supervisors.

The third instrument was a demographic survey for bank supervisors, and they were used to collect general information about the participants, such as, age, gender, educational level, and work experience. The data obtained from this instrument was used to support the data analysis.

A semi-structured interview for the supervisors.

The fourth instrument was a semi-structured interview for the supervisors. This interview contained four questions concerned the kinds of impact that performed errors have on the banking business and to identify whether or not the writing errors produced by their employees have an impact to the reputation of the company or the trust of the customers. Furthermore, whether or not they can lead to business profits decreasing or lead to less employee discharge or less remuneration.

Data Collection Procedures

To acquire the information used in this study, the researcher contacted five commercial bank headquarters situated in Bangkok in January 2017, to ask permission to collect the data used in this study. However, due to the strict policies of the bank about confidential information and only one bank agreed to participate willingly and to provide the necessary information. After that, a letter to ask permission about collecting the data was completed and sent to the bank in order to acquire the written tasks. The researchers received all of the written tasks via e-mail by March 2017. Afterward, all of the data were sent to a specialist native English speaker to examine the performed errors. The results of the errors found in written tasks were returned by the end of March 2017.

Along with above requested, the demographic survey for the bank employees were dispatched to 10 employees who participated the study. The demographic surveys for the bank employees were given to the participants to complete by March 2017 and returned in the same month. For the second research question, a semi-structured interview form for the supervisors was constructed by one of the researcher. It was administered to three bank supervisors together with the demographic survey about the bank supervisors by April 2017, and returned the same month.

Data Analysis

All of the 15 categories established by Ngangbam (2016) were used to analyze data in this study as follows:

1. Errors in the use of nouns: singular/plural
2. Errors in the use of articles
3. Errors in the use of pronouns: incorrect case forms, missing possessives
4. Errors in the use of verbs: tenses, subject-verb agreement, auxiliaries, verb omissions
5. Errors in the use of prepositions: prepositions omitted, wrong prepositions, unnecessary prepositions
6. Errors in the use of adjectives: wrong form, adjective and adverb confusion, comparative/superlative forms
7. Errors in the use of adverbs: wrong form, adjective and adverb confusion, comparative/superlative forms
8. Errors in the use of conjunctions: coordination, subordination, missing conjunctions
9. Errors in sentence fragments: incomplete sentences
10. Errors in syntax: word order (incorrect sentence structures)
11. Errors in lexicon: word choice
12. Errors in punctuation
13. Errors in spelling: misspelling
14. Errors in capitalization
15. Errors in subject omission

The written tasks were analyzed and categorized by each error type. After that, the results of the most commonly found errors in English writing were presented in a percentage in order to show the rank of error types, reported in descriptive form.

Results

For the research question one, the results revealed that the total errors found in written tasks included 1,078 errors. The errors found were ordered in following details.

Punctuation.

The most writing errors found in all written tasks were punctuations at 193 errors (17.90%). Most of the errors found can be divided into two types: (a) used space after the last alphabet, then use full stop mark, or comma mark, and (b) missed out the punctuation marks. For example, "It can be a combination of number and English alphabet ."

The use of verbs.

The errors in the use of verbs were found in all tasks at 137 errors (12.71%). Most of the errors found were used wrong form of the verb, and they were not in accordant with the subject. For example, "You can adding the fixed account via online banking..."

The use of nouns.

The errors in the use of nouns were found in all writings at 131 errors (12.15%). The errors in the use of nouns are included singular/plural and wrong nouns used. For examples, "On the other hands, we will send Thai and English version..."

The use of prepositions.

The errors in the use of prepositions were found at 115 errors (10.67%) from all written tasks. Most of the errors were used wrong prepositions, over-used or missed out preposition words. For example, "Regarding to your inquiry, mobile phone number for OTP..."

The use of articles.

The use of articles errors were found in written tasks at 109 errors (10.11%) which is close to the errors in the use of prepositions. Most of the errors were omitted an articles in sentences, and some sentences were over-used an articles. For example, "...directly talk to branch manager about your inquiry..."

Syntax.

Syntax errors found in all writing samples were 103 errors (9.55%). The participants were alternated the words and put the words in wrong order in their sentences. For example, "If cannot use, may you can contact your mobile phone company directly."

Lexicon.

Lexicon errors were about vocabularies used in the sentences. This type of error was found at 94 errors (8.72%). Most of the errors were used wrong vocabularies or inappropriate vocabularies to the context. For example, "...you should make a replacement card."

The use of pronouns.

The errors in the use of pronouns were found at 63 errors (5.84%). Omissions of the pronouns and wrong pronouns used were found the most from all of errors. For example, "Please be informed that if your would like to make a funds transfer..."

Capitalization.

Capitalization errors were found in the ninth rank of all errors types at 57 errors (5.29%). These errors were either used capitalization of unnecessary words, or did not used capitalization in necessary words. For example, "Our swift system is centralized by head office and our swift code..."

Spelling.

Spelling errors were found in fewer amounts at 23 errors (2.13%). This error type is about wrong spelling words used in the sentences. For example, "...the service (IFT) is now available on Internet Banking."

Sentence fragment.

The errors in sentence fragment were found only 17 errors (1.58%) from all of written tasks samples. For example, "...if you use xxxx card, nowadays, XXX Bank's xxxx card Safety make transactions with chip and 6-digit PIN technology."

The use of adverbs.

The errors in the use of adverbs were found in all writings at 16 errors (1.48%), which were used wrong adverbs. For example, "Present, you can adding the fixed account via online banking..."

The use of conjunction.

The errors in the use of conjunction were found in small numbers at 10 errors (0.93%). Most of the errors were omission of conjunction word. For example, "...such as email address, mobile phone number, mailing address."

Subject omission.

Subject omission errors were found in all written tasks only 8 errors (0.74%). These errors were omitted the sentences subject, and could cause to confusion of the reader. For example, "Regarding your inquiry about transferring from abroad..."

The use of adjectives.

The least errors found were the errors in the use of adjectives with only 2 errors (0.19%). The errors found were used wrong adjectives and confused with adverbs. For example, "After that you can use the XXXX card on the internet safety."

Add details For the research question two, three bank supervisors' were interviewed to find out the errors that would have impact on the bank's business, it was found that the results from a semi-structured interview revealed that from three bank supervisors' opinion, English writing errors found in their employees' written tasks were impacted on the bank's business in four ways: (a) the bank images, (b) The bank reliability and reputation, (c) the bank profit, and (d) customers' relations. The results displayed that punctuation error in English writing was not critical impact to the bank business. While misunderstanding and misinterpretation in English writing of the bank employees were more critical impact to the bank in order to serve customers properly and gain trust from them.

Discussions

The results of this study were in accordance with Ngangbam (2016). The errors in the use of punctuation occurred in the written tasks in high numbers. Ngangbam claimed that this type of errors might be caused by a lack of success in dividing sentences properly and meaningfully. Using punctuation marks in the wrong place could damage the meaning of the sentence. Moreover, Ponvarin (2007) claimed that users did not use English writing in their daily lives and did not practice writing frequently. Therefore, the errors still occurred in their writing tasks. Even the people who use English writing in their routine job still committed errors because they did not pay attention to their own writing errors. Moreover, they did not know nor understand their mistake and did not learn how to correct it for further writing.

The results of this study show that Thai employees could not use verbs correctly. They had problems with subject-verb agreement, included wrong verb-tense. According to Rungwaraphong (2014) there is no subject-verb agreement in the Thai language. Therefore, Thai people who are unfamiliar with the concept of changing the verb

accordingly with the subject still commit errors. Moreover, grammatical structure is difficult for Thai people that learn English as a foreign or second language. Ponvarin (2007) claimed that most of Thai people have an opportunity to use English skills in their daily life, but they do not focus on grammatical structure. For this reason, frequent errors occurred in their written tasks. The numbers of errors in the third rank was the use of nouns with 131 errors (12.15%). The results of this type of error were similar to errors in the use of verbs for the same reason of mother tongue interference. In the Thai language, there are no singular and plural words, but numbers or noun classifier words are used instead.

Conclusion

This study was conducted to explore the errors made in written tasks produced by Thai employees working in the Thai banking sector, using the 15 types of errors established by Ngangbam (2016). In addition, the impacts of those errors on the banking business were also investigated. The results revealed that the total errors found in written tasks included 1,078 errors. The most common errors found in their written tasks were the errors in punctuation. This type of error did not have serious effects on the meaning of sentences, but still sometimes caused the understanding of their customers. The next rank of errors found were verbs, nouns, preposition, articles, syntax, lexicon, pronouns, capitalization, spelling, sentence fragments and adverbs, respectively. It is found that Thai employees working in Thai bank still have problems with English writing skills, even though they all use these skills in their routine jobs. In terms of the impact of writing errors on the bank's business, the answer from a semi-structured interview revealed that English writing errors in bank employees' written tasks were impacted on the bank's business in four ways as noted by their supervisors: (a) the bank images, (b) The bank reliability and reputation, (c) the bank profit, and (d) customers' relations. Therefore, the bank should be aware of the competence of employees in terms of writing skills and should set a course to improve their employees in order to maintain good customer service.

Recommendations

The results of this study identified the types of errors most frequently found in written tasks produced by Thai employees in the banking sector. The impact of such errors were also investigated. It is hoped that these results will be informative and useful for organizations that wish to find out more about the English skills of their employees. It is also hoped that these findings will provide a guideline for companies who want to improve the writing skills of employees by arranging English writing classes or language programs that may be useful for both employees and organizations. The expectation of this study is that the company should learn more about the written English competence levels of employees and develop their writing skills by creating the most appropriate courses or programs for their employees. This may decrease some of the damage to the banking industry caused by misunderstandings or miscommunication originating from English writing errors.

This study was conducted to explore the writing errors produced by Thai employees working in Thai bank. There are some recommendations for further studies as follows;

1. Further studies should be conducted with larger groups of participants.
2. The specific features of writing errors in the banking industry should be investigated.

3. The impact of performed errors in the written tasks of the bank employees should be obtained from more participants, such as bank executives, supervisors in other departments and customers who use the services of the bank.

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