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## ASSESSING THE LEVEL OF PROFESSIONAL CROSS-CULTURAL COMPETENCE AMONG BANKING STUDENTS

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*Анотація. Стаття присвячена проблемі формування професійної іншомовної культурологічної компетентності майбутніх фахівців банківської сфери. Автор окреслює критерії оцінювання рівнів її сформованості.*

*Аннотация. Статья посвящена проблеме формирования профессиональной культурологической компетентности будущих специалистов банковской сферы. Автор выделяет критерии оценивания уровней ее сформированности.*

*Summary. The article touches upon the problem of developing professional cross-cultural competence.*

*The author outlines the criteria of assessing the levels of its development.*

**Ключові слова:** професійна іншомовна культурологічна компетентність, професійна підготовка, діалог культур, міжкультурне спілкування, банківський фахівець.

**Ключевые слова:** профессиональная иноязычная культурологическая компетентность, профессиональная подготовка, диалог культур, межкультурное общение, банковский специалист.

**Key words:** professional cross-cultural competence, professional training, dialogue of cultures, cross-cultural communication, banking specialist.

**Statement of the problem.** No one will deny that our time requires competitive and professionally mobile specialists ready to implement their potential effectively. Much depends on the quality of professional training. Students should be armed not only with theoretical material but with practical skills. The process of teaching and learning should be aimed at preparing students for real life professional situations including multinational cooperation and the dialogue of cultures.

**The analysis of the recent publications and research.** The problems of professional foreign language teaching and learning have been in the focus of attention of many foreign and Ukrainian scientists, including A. Bohomolova, O. Lebedev, L. Mor-ska, L. Pavlova, O. Poliakov, V. Topalova, V. Benson, A. Waters, P. Strevens etc. Most of them study the problems related to narrow specialization. The main concepts of professional cultural training have been

developed by R. Ahadullin, A. Valitska, Yu. Pasov, V. Safonova etc.

The analysis of scientific didactic literature proves lack of the research devoted to the peculiarities of foreign language professional training of banking students.

**The aim of the article** is to determine professional cross-cultural competence and to analyze the ways of assessing its level among banking students.

**Ground of scientific results.** The professions of the banking sphere occupy one of the first places among the professions with communicative character. Professional communicative behaviour of the banking specialist is determined by its professional functions and typical activities and tasks. The analysis of bachelors' and masters' educational qualifications of future banking specialists enabled us to single out knowledge and skills which are necessary for effective professional communication (Table 1).

**Table 1**

*Educational qualifications of future banking specialists*

Knowledge	Skills
<ul style="list-style-type: none"> <li>- Vocabulary and grammar</li> <li>- Professional terminology</li> <li>- Background cultural knowledge</li> <li>- Methods and techniques of oral and written communication</li> <li>- Computerized translation</li> <li>- Methods of writing business documents</li> </ul>	<ul style="list-style-type: none"> <li>- Making presentations</li> <li>- Debating</li> <li>- Getting professional information from foreign language resources</li> <li>- Exchanging information at personal and business meetings</li> <li>- Using bilingual and electronic dictionaries</li> <li>- Writing business letters</li> <li>- Writing memos</li> <li>- Understanding contracts</li> </ul>

Practice shows that the process of involving future banking specialists into professional fragments of a foreign language is restricted by the lack of many stereotype communicative situations in their comprehension of the world. This fact causes the necessity to develop banking students' professional cross-cultural competence. Based on the results of the conducted content-analysis, we define competence as the level of an individual's professionalism which comprises knowledge and skills and the ability to use them in professional activities.

Foreign language communicative barriers can be overcome by developing professional cross-cultural competence. Having developed the above mentioned competence, students will face neither frustration nor unpleasant surprise. It will help them to avoid cultural shock.

The structure of professional cross-cultural competence remains the subject of scientific debates and discussions. I. Aranovska differentiates three aspects:

- problem and practice (adequate understanding of the situation, adequate setting and fulfillment of the goals in a particular situation);
- sense (adequate comprehension of the situation in the general cultural context);
- value (the ability to evaluate the situation adequately through personal and general values) [1, p. 118].

M. Kagan formulates the following types of culture related to individual's professional development:

- culture of a scholar which is dominated by cognitive activities and accumulation of knowledge;
- culture of a practician which is dominated by productive activities;
- culture of a moralist which is dominated by value oriented activities;
- culture of a sociable person which is dominated by communication.

It is necessary to note that professional training is aimed at not only giving some information but developing cultural awareness skills understanding similarities and differences of cultures. Cultural elements are combined with lingual ones. The process of foreign language learning and teaching is based on authentic situations of cross-cultural communication. Both lingual and extralingual factors are taken into consideration. Teachers' and students' attention is focused on penetrating into culture, tolerant attitude to it. Native culture is not excluded. On the contrary, it helps to develop national self-identification and understand that every person belongs both to national and international community.

To our mind, professional cross-cultural competence of the banking students lies in:

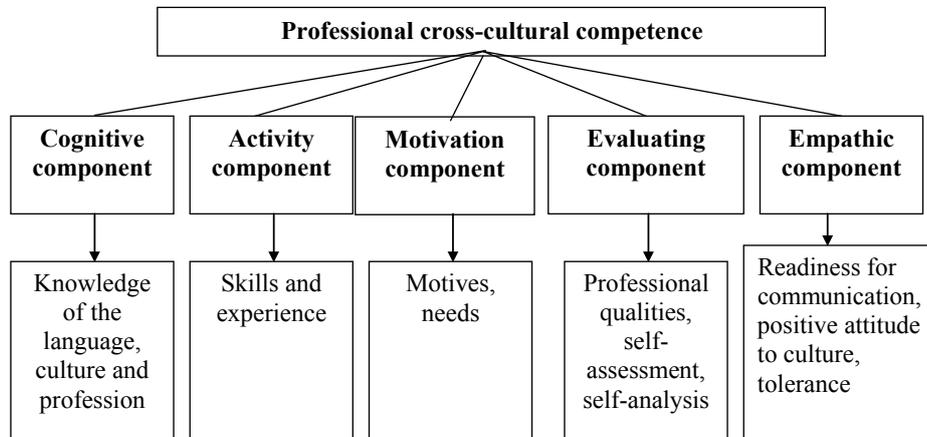
- adequate reaction to verbal and non-verbal codes of a foreigner;
- orientation in the cross-cultural situation in the sphere of professional communication, foreseeing possible cultural barriers and overcoming them;
- overcoming cross-cultural misunderstandings and conflicts in the dialogue of cultures;
- comparison of meanings of cultural categories in different cultures;
- tolerance to other cultures;
- correct choice of lexical units with national and cultural component;
- adequate usage of cultural knowledge in the situations of cross-cultural business communication [3, p. 304-306].

Summing up the existing approaches to determining the structure of professional competence, we can confirm that professional cross-cultural competence consists of the following components: motivation, cognitive, activity, evaluating and empathic (Pic. 1)

Taking into consideration the results of the content analysis of the investigated phenomenon and the

requirements of the new language policy, we consider professional cross-cultural competence of a banking specialist to be the integrated individual professional characteristic of a specialist based on a set of com-

petencies, professional knowledge, skills, experience, values and his theoretical and practical readiness to conduct professional activities being engaged in cross-cultural communication.



Pic. 1 Professional cross-cultural competence

In the process of our research, we have outlined the criteria of assessing the level of professional cross-cultural competence among banking students. They are motivation, cognitive, activity, evaluating

and empathic. These criteria enable to adjust the process of professional training of banking students (Table 2).

Table 2

Criteria of assessing the level of students' professional cross-cultural competence

Criteria	Object of assessment	Criteria indicators
Motivation	<ul style="list-style-type: none"> <li>professional motivation;</li> <li>educational motivation</li> </ul>	Set of motives characteristic of the goals and tasks of professional activities; positive attitude to the profession, responsibility to completing the tasks. It is associated with the cognitive sphere; a set of knowledge necessary for efficient professional activity.
Cognitive	<ul style="list-style-type: none"> <li>knowledge of the language;</li> <li>knowledge of the culture of the target country;</li> <li>skills of operating means of communication</li> </ul>	Ways and methods of professional activity, necessary key competencies.
Activity	<ul style="list-style-type: none"> <li>the development of the skill to arrange communicative activity</li> <li>the development of personal professional qualities;</li> </ul>	Set of personal characteristics necessary for carrying out professional activities; self-assessment of the level of professionalism.
Evaluating	<ul style="list-style-type: none"> <li>the development of the self-assessment skills</li> <li>student's attitude to the language and the culture of the target country</li> </ul>	Positive attitude to foreign language culture, the desire to understand another culture, tolerance and readiness to take part in cross-cultural communication.
Empathic		

We have outlined three levels of the development of professional cross-cultural competence among banking students (low, middle and high) and have

characterized illustrative descriptors ("can do statements") on the basis of Common European Framework of Reference of Languages [2].

The low level is characterized by weak professional motivation, poor knowledge of professionally relevant cross-cultural knowledge, lack of ability to use it in professional situations. Students are passive and ignore the necessity to develop the skills which are important for effective cross-cultural communication.

The middle level is characterized by more developed professional motivation, interest in cross-cultural categories and knowledge. The students have the ability to acquire foreign language culture independently but show no initiative in this process. Most students have no strive for further self education.

The high level is characterized by vivid professional motivation and the ability to use professionally relevant cross-cultural knowledge and to take part in cross-cultural communication. Students can easily overcome difficulties in understanding cultural realities, clarifying their meanings. Students can create the atmosphere of mutual understanding and trust when communicating with the representatives of foreign language culture. Students understand the necessity to learn a foreign language culture, demonstrate a conscious interest for the process of cross-cultural communication and the desire for further self-education.

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The level of professional cross-cultural communication is assessed with the help of various techniques according to every criterion. Motivation criterion has been assessed with the technique, developed by Reed Institute of Communication [5]. The leading aspects of motivation for acquiring cross-cultural knowledge proved to be learning traditions and customs of foreign countries, business etiquette, and the development of the skill to conduct negotiations effectively. Cognitive and activity components can be assessed with the questionnaires “Non-verbal characteristics of communication” [4, c. 148-150] and “What’s in a gesture” by J. Haynes [6]. The method of self-diagnosis is used for assessing the evaluating criterion. The level of development of professional cross-cultural competence according to the empathic criterion is examined with the “Scale of trust” developed on the basis of Rosenberg self-esteem scale and Rose questionnaire for measuring cross-cultural awareness [7].

**Conclusions.** Thus, Ukraine’s system of higher education witnesses the shift of the paradigm: from educational to cultural. Modern society sets the task not only to teach a foreign language as a means of communication but to mould a multilingual individual combining the native and foreign language values and ready for cross-cultural communication.