



ESP Needs-Analysis-Based Syllabus for Islamic Banking Study Program: Key Principles and Model

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ABSTRACT

Endah Kurtianti. (2025). ESP Needs-Analysis-Based Syllabus for Islamic Banking Study Program: Key Principles and Model

This study aimed to investigate the English language needs of students in an Islamic Banking study program as a basis for designing an English for Specific Purposes (ESP) syllabus that is relevant to academic and professional demands. Employing a needs analysis framework, the study adopted a qualitative descriptive approach supported by quantitative data. Data were collected through questionnaires administered to Islamic Banking students, semi-structured interviews with English lecturers and Islamic banking practitioners, and document analysis of the existing curriculum and course syllabi. The findings revealed that students require English primarily for understanding Islamic banking terminology, reading academic and professional texts, communicating with clients and colleagues, delivering presentations, and preparing written reports in Islamic financial contexts. Among the four language skills, reading and speaking are identified as the most critical, followed by writing and listening. The results also indicated a mismatch between the current General English-oriented syllabus and students' actual target needs. Based on these findings, the study proposes an ESP syllabus model that integrates Islamic banking content, communicative tasks, and skill-based instruction aligned with workplace practices. This needs-analysis-based syllabus is expected to enhance learning relevance, student motivation, and graduate readiness for the Islamic banking industry.

Keywords: English for Specific Purposes, ESP curriculum, Islamic banking, needs analysis, syllabus design.



I. INTRODUCTION

English for Specific Purposes (ESP) is an approach in which course content and teaching methods are developed based on learners' specific purposes for learning English (Nata, 2025). In many higher education institutions, English has become a compulsory subject for non-English majors, including students enrolled in Islamic banking study programs. However, English instruction is still predominantly oriented toward General English and is seldom aligned with learners' specific academic and professional needs. This lack of alignment often diminishes the relevance and effectiveness of English courses and limits their contribution to graduates' employability (Hillalliyati, 2022; Hyland, 2022; Khalifa, 2025; Suryani & Dalimunte, 2022). In response to this issue, English for Specific Purposes (ESP) offers a more context-sensitive approach by designing course content, teaching methods, and assessment practices based on learners' disciplinary and workplace requirements. Through this approach, Hyland (2022) underlined that English is positioned not merely as an isolated subject, but as a functional medium for academic engagement and professional practice.

Numerous studies have examined the implementation of ESP in Islamic Banking and Islamic Economics contexts. These studies consistently reported that English is perceived as essential for both academic study and future professional careers, and that students strongly demand materials relevant to their field, such as Islamic contracts, banking products, sermons, da'wah texts, and interfaith dialogue (Az & Munawwaroh, 2024; Furwana & Hartine, 2023; Hillalliyati, 2022; Putra et al., 2024). Despite this recognition, students frequently encountered difficulties in productive skills, particularly speaking and writing, especially when required to explain technical and Shariah-based financial concepts. Consequently, they needed more opportunities to practice authentic professional tasks that reflect real workplace demands (Alshayban, 2022; Martina et al., 2020; Putri, 2018). Furwana & Hartine (2023) further noted that although existing ESP courses in Islamic Banking and Islamic Business contributed to improvements in vocabulary and speaking skills, they are still constrained by a lack of ESP-specific materials and limited instructional time. As a result, recent curriculum studies in Islamic banking increasingly emphasized the importance of linking academic programs with industry needs, conducting periodic curriculum reviews, and ensuring that graduate competencies align with the demands of the Islamic banking industry and principles of sustainable learning (Putra et al., 2023; Putra et al., 2024).

Recent ESP studies in Islamic banking and related Islamic economics programs consistently highlighted a persistent gap between existing English courses and the communicative demands students encounter in both academic and professional settings. Islamic banking graduates are expected to comprehend and accurately use English banking and Shariah terminology, manage



professional correspondence, prepare reports, communicate with foreign customers and business partners, and participate in meetings at the managerial level. However, current English courses are often designed based on lecturer judgment and rely heavily on generic materials with limited integration of Islamic banking content (Alshayban, 2022; Khalifa, 2025; Madkur, 2018; Suwandi, 2023). In the context of Islamic Banking, although English is a compulsory subject, it is often taught using materials that are insufficiently aligned with students' actual academic and professional requirements. This misalignment frequently leads to low learning motivation and unsatisfactory learning outcomes (Az & Munawwaroh, 2024; Furwana & Hartine, 2023; Hillalliyati, 2022; Putri, 2018).

ESP scholarship consistently emphasised that systematic needs analysis encompassing target situation needs, present situation analysis, and learning needs should form the starting point for curriculum and syllabus design (Hapsari & Frijuniarsi, 2025; Khalifa, 2025; Saleh et al., 2022). Needs analysis in ESP now encompasses several interrelated dimensions, including target situation analysis, which examines how students will use English in Islamic banking professions; present situation analysis, which identifies learners' current proficiency levels and learning constraints; and learning situation analysis, which focuses on learners' preferred input, activities, roles, and instructional methods (Balatska & Vyslobodska, 2020; Flowerdew, 2012; Otilia, 2015; Putri, 2018).

Conducting a needs analysis enables teachers to identify the specific language skills and communicative tasks required in Islamic banking professions, such as presenting Islamic financial products, interacting with customers, and participating in international Islamic finance discourse (Alshayban, 2022; Az & Munawwaroh, 2024; Furwana & Hartine, 2023; Putra et al., 2023; Putra et al., 2024). Central to this approach is needs analysis, which serves as the foundation for identifying both what learners need to learn in terms of target needs and how instruction should be delivered to address their learning needs (Balatska & Vyslobodska, 2020; Flowerdew, 2012; Nata, 2025; Otilia, 2015; Petro et al., 2025). To be effective, this process should integrate both linguistic needs; such as language skills, specialized vocabulary, and genre knowledge; and non-linguistic needs, including learners' motivation, attitudes, preferred teaching methods, and use of technology (Balatska & Vyslobodska, 2020; Giovanoglou, 2025; Nata, 2025; Petro et al., 2025).

Further needs analysis studies revealed that students perceive the materials as overly general and insufficiently contextualized to Islamic finance, a misalignment that contributes to low learning motivation, restricted language development, and inadequate preparedness for participation in the global Islamic financial industry (Alshayban, 2022; Az & Munawwaroh, 2024; Hillalliyati, 2022; Liza & Andriadi, 2024; Madkur, 2018; Putri, 2018; Suwandi, 2023). Moreover, continuous revision and systematic feedback are essential to ensure that the ESP syllabus



remains a dynamic, student-centred document that responds to evolving academic and professional demands (Giovanoglou, 2025; Nata, 2025; Petro et al., 2025).

Comparable ESP needs analysis studies have been conducted across various disciplines, including nursing, public administration, informatics, tourism, maritime studies, visual communication design, and psychology. These studies consistently demonstrated that English skill priorities are discipline-specific, with reading and writing emphasized in fields such as informatics and public administration, while speaking skills are prioritized in practice-oriented disciplines such as nursing and visual communication design (Ananta et al., 2025; Hapsari & Frijuniarsi, 2025; Nata, 2025; Salazar et al., 2025; Saputro & Savitri, 2025). Despite these differences, many studies reported a persistent mismatch between syllabus objectives and students' perceived needs, particularly in relation to targeted language skills and the types of learning tasks provided (Petro et al., 2025; Salazar et al., 2025; Saputro & Savitri, 2025). Consequently, students tended to favour interactive, task-based, and technology-enhanced learning approaches that incorporate simulations and authentic materials closely aligned with real professional contexts (Alshayban, 2022; Ananta et al., 2025; Furwana & Hartine, 2023; Nata, 2025; Salazar et al., 2025; Saputro & Savitri, 2025).

Research across Islamic banking, Islamic studies, management, and other non-English disciplines showed that learners typically prioritise productive skills (especially speaking and writing), discipline-specific vocabulary, and authentic tasks such as presentations, report writing, email correspondence, and customer interaction (Alshayban, 2022; Ananta et al., 2025; Az & Munawwaroh, 2024; Husmia et al., 2025; Khalifa, 2025; Liza & Andriadi, 2024; Madkur, 2018; Prasongko, 2023; Putra et al., 2024). Learners also tended to prefer interactive, student-centred pedagogies (group discussion, simulations, role-play, project work) supported by technology and authentic materials from their field (Ananta et al., 2025; Az & Munawwaroh, 2024; Hapsari & Frijuniarsi, 2025; Hilllaliyati, 2022; Husmia et al., 2025; Liza & Andriadi, 2024; Madkur, 2018; Putra et al., 2024; Prasongko, 2023; Ramadhani et al., 2025). However, many ESP syllabuses continue to be constructed primarily from institutional or lecturer perspectives, without fully integrating learners' voices and industry expectations, resulting in courses that only partially address students' actual communicative needs (Az & Munawwaroh, 2024; Hapsari & Frijuniarsi, 2025; Hartina & Syahrir, 2021; Hilllaliyati, 2022; Khalifa, 2025; Madkur, 2018).

Against this backdrop, the present study undertakes a comprehensive ESP needs analysis for an Islamic banking study program and, based on the findings, proposes a needs-based English syllabus tailored to academic and professional Islamic banking contexts. The study aims to (1) identify Islamic banking students' target and learning needs in English, and (2) examine the extent to which the existing English provision responds to these needs. By aligning course objectives,



content, and methodology with empirically identified needs of students and relevant stakeholders, this study seeks to contribute to ESP syllabus design that enhances students' communicative competence and strengthens their competitiveness in the global Islamic financial sector (Alshayban, 2022; Khalifa, 2025; Liza & Andriadi, 2024; Hapsari & Frijuniarsi, 2025; Hillalliyati, 2022; Madkur, 2018; Suwandi, 2023).

II. METHOD

This study employed a mixed-methods needs analysis design, combining quantitative questionnaires with qualitative interviews and document analysis. Mixed-methods needs analysis is widely used to obtain both broad patterns of learners' needs and rich explanations for curriculum decisions in ESP and Islamic banking contexts (Park, 2021; Ramadhani et al., 2025; Rismasari et al., 2022). The participants included Islamic Banking undergraduates as primary informants and English and Islamic Banking lecturers as secondary informants, reflecting common practice in needs analyses that involve students, alumni/teachers, and sometimes workplace stakeholders (Madkur, 2018; Putri, 2018; Suryaningsih, 2021; Ridwan et al., 2021). A purposive sampling strategy was used to ensure representation across semesters and roles.

To answer the first research question, data were collected mainly from students through a structured questionnaire and semi-structured interviews. The questionnaire addressed target situation needs (future professional tasks, genres, and skills), present situation (current proficiency and difficulties), and learning needs (preferred materials, activities, and roles), drawing on needs constructs such as necessities, lacks, wants, goals, content and sequence, and format and presentation (Ramadhani et al., 2025; Saleh et al., 2022). Similar ESP and Islamic banking studies used questionnaires and interviews to explore which skills (e.g., speaking, vocabulary, reading, writing) and learning conditions are most needed (Madkur, 2018; Rismasari et al., 2022; Rizal & Maryam, 2020; Suryani & Dalimunte, 2023). Questionnaire data were analyzed using descriptive statistics (frequencies, percentages, means) to identify dominant needs and preferences (Rismasari et al., 2022; Rizal & Maryam, 2020; Saleh et al., 2022). Interview data with a smaller group of students were subjected to thematic analysis to capture more detailed perceptions of target tasks, problems, and preferred ways of learning (Liza & Andriadi, 2024; Putra et al., 2024; Suryani & Dalimunte, 2023).

To address the second research question, the study used document analysis and lecturer interviews. Current English syllabi, lesson plans, and teaching materials for Islamic Banking students are examined to see which skills, topics, and tasks are emphasized, following prior work that reviews current learning conditions and materials to support needs analysis in Islamic banking and vocational settings (Hillalliyati, 2022; Liza & Andriadi, 2024; Ridwan et al., 2021; Rismasari et al., 2022). A content-analysis grid was developed that maps course objectives, topics,



skills, and tasks against the needs profile identified in the first research question, allowing systematic identification of alignment and gaps (Hapsari & Frijuniarsi, 2025). Semi-structured interviews with English and Islamic Banking lecturers explored their views on students' needs, current course strengths and weaknesses, and contextual constraints, which is a common strategy in ESP needs analysis in Islamic finance-related programs (Hillalliyati, 2022; Liza & Andriadi, 2024; Putra et al., 2024; Suryaningsih, 2021). These qualitative data were analyzed thematically, focusing on convergence and divergence between lecturer perspectives, documented provision, and students' expressed needs.

III. RESULT AND DISCUSSION

3.1 Results

Questionnaire data showed that students perceived speaking and vocabulary for professional interaction as their most urgent needs, particularly for product presentations, customer service, and meetings with clients or Sharia supervisory boards, echoing earlier findings that prioritize speaking and banking-related terminology for Islamic banking and economics students (Liza & Andriadi, 2024; Madkur, 2018; Solehan et al., 2021). Reading and writing were also rated important, mainly for understanding banking documents, reports, and email correspondence, but were generally ranked slightly below oral communication in perceived urgency (Kurniawan et al., 2024; Madkur, 2018; Sahmar et al., 2022). Students reported low to moderate confidence in their current English proficiency, especially in speaking and writing, consistent with previous ESP needs analyses in Islamic banking contexts (Madkur, 2018; Rismasari et al., 2022).

Regarding target needs, both students and stakeholders highlighted frequent future use of English in written correspondence, use of banking applications, report preparation, and interaction with foreign or corporate clients, particularly at supervisory and managerial levels (Kurniawan et al., 2024; Liza & Andriadi, 2024; Rismasari et al., 2022). Industry practitioners emphasized the need for accurate understanding of written instructions in banking and accounting systems and for clear, polite email communication, sometimes ranking reading and writing as critical skills for routine work tasks (Kurniawan et al., 2024; Rismasari et al., 2022; Solehan et al., 2021). This created a partial mismatch between students' focus on oral communication and stakeholders' stress on written documentation and system-based English, similar to discrepancies reported between student and stakeholder perceptions in related ESP and economics studies (Bazargani et al., 2024; Solehan et al., 2021).

For learning needs, students expressed a clear preference for authentic input such as banking forms, brochures, reports, and email samples; task-based procedures (role plays, simulations, presentations); interactive class settings (small groups, pairs); and teachers who act as facilitators and providers of clear models rather than only lecturers (Az & Munawwaroh, 2024; Lina, 2023; Putri, 2018; Rachmawati, 2020). Az & Munawwaroh (2024) posited that any



respondents preferred blended or technology-supported learning (e.g., use of LMS, videos, and virtual tools) and relatively short but intensive synchronous sessions, aligning with recent EAP/ESP online learning surveys. Students also requested that topics and texts closely match Islamic banking products, Sharia-compliant contracts, and common customer scenarios, resonating with prior findings that current materials are often too general and not sufficiently field-specific (Rismasari et al., 2022; Suryaningsih, 2021).

Interview data corroborated these trends. English lecturers and Islamic banking lecturers agreed that existing ESP courses improve general vocabulary and speaking but still lack systematic coverage of core Islamic banking genres (e.g., product pitches, financing proposals, internal reports) (Hillalliyati, 2022; Madkur, 2018; Putra et al., 2024). Industry stakeholders consistently called for greater alignment between course content and real workplace tasks, particularly in email correspondence, report writing, and oral explanation of Islamic financial products to non-expert clients (Kurniawan et al., 2024; Liza & Andriadi, 2024; Putra et al., 2024). Several interviewees noted constraints such as limited classroom time, insufficient specialized textbooks, and students' low starting proficiency, factors also reported in other Islamic banking ESP implementations (Hillalliyati, 2022; Madkur, 2018; Rismasari et al., 2022).

3.2 Discussion

The findings confirmed that Islamic Banking undergraduates require a balanced but context-specific ESP syllabus that integrates oral and written skills anchored in authentic banking tasks. The strong student emphasis on speaking and vocabulary mirrors patterns in Islamic economics and business ESP studies, where communicative competence and field-related lexis emerge as top priorities (Madkur, 2018; Sahmar et al., 2022; Solehan et al., 2021). At the same time, industry stakeholders' emphasis on reading technical documents, managing banking applications, and writing emails and reports aligns with research showing that frontline and managerial roles involve substantial engagement with written English, often mediated through digital systems (Kurniawan et al., 2024; Liza & Andriadi, 2024; Rismasari et al., 2022). This convergence suggests that the syllabus should not treat speaking in isolation but design integrated tasks (e.g., reading a product fact sheet, drafting an email to a client, and presenting the same product orally).

The partial mismatch between students' perceived needs and stakeholders' expectations is consistent with prior work that documents differences between learners' self-assessed needs and workplace realities (Bazargani et al., 2024; Solehan et al., 2021). Students tended to prioritize visible, face-to-face communication, whereas practitioners stressed accuracy and efficiency in document handling and system use, much of which is reading-intensive (Kurniawan et al., 2024; Rismasari et al., 2022). An evidence-based ESP syllabus therefore needs to explicitly raise learners' awareness of target workplace demands, for example by incorporating stakeholder-informed



scenarios, workplace case studies, and model documents into classroom tasks.

In terms of learning needs and pedagogy, the preference for authentic materials, interactive procedures, and technology-supported learning resonated with findings from online EAP/ESP needs analyses and syllabus-design studies in non-English programs (Az & Munawwaroh, 2024; Lina, 2023; Rizal & Maryam, 2020; Yunita, 2022). Students' inclination toward group work, role play, and simulations reflected the effectiveness of communicative and constructivist approaches already recommended for Islamic banking ESP (Liza & Andriadi, 2024; Putra et al., 2024). Such approaches can be operationalized through tasks like role-playing customer service encounters, simulating Sharia board meetings, or conducting mock product presentations using real or adapted bank documents. The high value students place on clear teacher guidance, combined with their desire for autonomy in tasks, aligned with views of the ESP teacher as planner, facilitator, and resource developer rather than a mere transmitter of knowledge (Lina, 2023; Putri, 2018; Rachmawati, 2020).

The data also corroborated previous conclusions that many current English materials for Islamic banking and related programs are insufficiently tailored to disciplinary content and do not fully exploit students' motivation to connect language learning with their future careers (Hillalliyati, 2022; Madkur, 2018; Suryaningsih, 2021). Studies at vocational schools and universities reported that generic textbooks aligned only to the national curriculum fail to address specific banking topics, limiting transfer to professional contexts (Rismasari et al., 2022; Rizal & Maryam, 2020; Suryaningsih, 2021). In this study, both lecturers and stakeholders supported the development of a more specialized syllabus and materials, echoing textbook and course redesign efforts that organize content around key banking practices such as account opening, financing schemes, risk management, and customer relationship management (Putra et al., 2024; Sahmar et al., 2022).

Another important implication concerns integration of academic and occupational orientations. While the present needs analysis focuses on professional tasks, Islamic Banking students also navigated academic genres (e.g., reports, presentations, and research-related reading), a duality similarly observed in EAP needs studies in Islamic studies and religious education programs (Rizal & Maryam, 2020; Suryani & Dalimunte, 2023; Suryani & Dalimunte, 2022). Designing tasks that draw on authentic banking content but use academic formats such as mini-research reports on Islamic financial products or seminar-style presentations on case studies can help bridge this gap and prepare students for both academic and workplace communication.

The preference for technology-enhanced and online-supported learning identified in this and related research suggested that the redesigned syllabus should include hybrid delivery and digital resources (Az & Munawwaroh, 2024). Yunita (2022) concluded that EAP online needs analyses showed that students value platforms that facilitate interaction, flexible access, and



multimodal input (video, audio, text). For Islamic Banking ESP, this could involve LMS-hosted modules with video simulations of customer interactions, interactive glossaries of Islamic banking terminology, and online discussion forums where students practice written communication about banking scenarios.

Finally, the results highlighted the necessity of ongoing, triangulated needs analysis rather than one-off surveys. Differences between student and stakeholder perspectives, as well as evolving industry practices, mean that needs analyses should be periodically updated and should consistently include multiple informant groups; students, lecturers, alumni, and industry practitioners, following best practice in ESP and EOP research (Bazargani et al., 2024; Farea & Singh, 2024; Liza & Andriadi, 2024). Regular revision will support the continuous alignment of syllabus content, pedagogy, and assessment with the dynamic requirements of the Islamic banking sector.

IV CONCLUSION

4.1 Conclusion

The findings of this mixed-method needs analysis indicated that first-semester Islamic Studies students clearly recognize the importance of English for both their academic progress and future professional roles. However, their current English learning experiences do not yet fully match the specific communicative demands they are likely to encounter in their field. Similar to other ESP contexts, the most urgent needs relate to field-specific vocabulary and the ability to understand written texts and spoken input, alongside a strong need to develop speaking and writing skills for academic and professional purposes (Alsamadani, 2017; Ananta et al., 2025; Nata, 2025). This reveals a gap between students' present English proficiency and the language demands of their target situations, a pattern also reported in ESP research in engineering, psychology, nursing, and art and design (Alsamadani, 2017; Mao & Zhou, 2024; Nata, 2025; Pang et al., 2025). Overall, the study concluded that a more focused, needs-based ESP course is required to support Islamic Studies students' academic success and workplace readiness (Dou et al., 2023; Jiménez & Naranjo, 2025; Pang et al., 2025).

4.2 Suggestions

Based on these conclusions, several suggestions emerge for improving English instruction in the Islamic Studies program. Course objectives should be revised so they are explicitly grounded in students' target and learning needs, with clear links to authentic academic and professional tasks in their discipline, such as reading Islamic texts, preparing short presentations, and explaining key concepts to different audiences (Ananta et al., 2025; Nata, 2025; Pang et al., 2025). The course should integrate authentic, discipline-specific materials; such as case studies, dialogues, and documents from Islamic institutions, in line with ESP research that highlights the importance of



real-world, contextualized input and tasks (Alsamadani; 2017; Ananta et al., 2025; Junhari et al., 2024; Mao & Zhou, 2024). A better balance is also needed between receptive skills (reading and listening) and productive skills (speaking and writing), with structured opportunities for interaction and practice, reflecting trends in ESP that emphasize collaborative and experiential learning (Dou et al., 2023; Yan, 2025). Continuous formative assessment tied to these authentic tasks can help monitor progress and provide constructive feedback.

4.3 Recommendations

From a broader perspective, several recommendations can be made for course designers, lecturers, and future researchers. ESP course design for Islamic Studies should follow a systematic needs analysis model and be updated regularly, as recommended in recent reviews of ESP and needs analysis in higher education (Dou et al., 2023; Pang et al., 2025; Yan, 2025). Collaboration between English lecturers and Islamic Studies subject specialists is essential to ensure that course content truly reflects disciplinary practices and terminology, echoing calls for interdisciplinary cooperation in ESP contexts such as engineering, nursing, and art and design (Alsamadani, 2017; Mao & Zhou, 2024; Nata, 2025). Professional development for English lecturers in ESP methodology and materials development is also important, given that teacher readiness and suitable materials are frequently identified as challenges (Duo et al., 2023; Mao & Zhou, 2024; Pang et al., 2025). For future research, it is recommended to include multiple stakeholders; such as subject lecturers, alumni, and employers, to complement student self-reports and to conduct longitudinal evaluations of any redesigned ESP courses, in line with suggestions from recent ESP needs analysis and trend studies (Ananta et al., 2025; Pang et al., 2025; Yan, 2025).

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