

Workplace Communication: the use of African languages by banks operating in the Free State Province, South Africa

Menzi Thango, University of the Western Cape

Abstract

Workplace communication plays a pivotal role in addressing the issues of language of communication in the workplace, particularly in multilingual settings. Most scholars have contributed extensively to this field of research and their focus has primarily been on issues of communication in business and legal contexts, health and academia. This article proposes workplace communication as an effective approach that can be adopted by banks to incorporate the use of African languages as languages of communication and business. The issue of language of communication in the multilingual bank settings of the Free State Province is a central one in this article. The main argument of this article is that English continues to be the main language of communication and business, particularly pertaining to the written communication in banks, while African languages such as Sesotho, Setswana, isiZulu and isiXhosa are excluded. Qualitative research methods were employed in this article, and interviews and qualitative observations were conducted to collect data. The findings of this study suggest that most banks use English in meetings and legal documents such as loan contracts, while most banking customers are speakers of African languages such as Sesotho, Setswana, isiZulu and isiXhosa, particularly in the townships and rural areas where the majority of black people reside. Therefore, banks operating in the Free State Province do not promote multilingualism in the workplace; instead, they promote monolingualism.

Keywords: African languages, banking, language policy, legal documents, multilingualism, workplace communication

Ukuxhumana kwasemsebenzini: ukusetshenziswa kwezilimi zoMdabu wase-Afrika emabange asebenzela esifundazweni saseFreyistata, eNingizimu Afrika.

IQOQA

Ukuxhumana kwasemsebenzini kudlala indima ebaluleke kakhulu ekubhekaneni nezindaba ezithinta ulimi lokuxhumana emsebenzini, ikakhulukazi ezindaweni ezinezilimi eziningi. Abacwaningi abaningi babambe iqhaza elikhulu kulo mkhakha wocwaningo futhi bagxile kakhulu ezindabeni ezithinta ukuxhumana kwezamabhizinisi, ezomthetho, ezempilo kanye nezemfundo. Le athikili iqhakambisa ukuxhumana emsebenzini njengendlela esebenzayo futhi engasebenza iphinde yamukelwe amabange ukuze kuhlenganiswe ukusetshenziswa kwezilimi zoMdabu wase-Afrika njengezilimi zokuxhumana nokusebenza kwamabhizinisi. Udaba lolimi lokuxhumana emabange anezilimi eziningi esiFundazweni saseFreyistata luyingqikithi kule athikili. Iphuzu eliyisisekelo sale athikili yileli elithi isiNgisi sisaqhubeka nokuba yisikhondlakhondla solimi lokuxhumana nokwenza ibhizinisi emabange yize izilimi zoMdabu wase-Afrika ezifana neSisuthu, iSitswana, isiZulu kanye nesiXhosa zona zishiywa ngaphandle. Izindlela zocwaningo okuyikhwalthethivu zisetshenzisiwe kule athikili, okufaka phakathi izingxoxo ze-inthaviyu kanye nokubukela abasebenzi basemabange besebenza ukuze kuqoqwe idatha. Imiphumela yalolu cwaningo iveza ukuthi amabange amaningi



asebenzisa isiNgisi emihlanganweni nasemibhalweni yezomthetho efana nezinkontileka zokweboleka imali ekubeni iningi lamakhasimende emabhange likhuluma izilimi zoMdabu wase-Afrika ezifana neSisuthu, iSitswana, isiZulu kanye nesiXhosa, ikakhulukazi emalokishini nasezindaweni zasemakhaya lapho kuhlala khona iningi labantu abamnyama. Ngakho-ke, kucacile ukuthi amabhange asebenza esiFundazweni saseFreyistata awakhuthazi ubuliminingi emsebenzini; esikhundleni salokho, bakhuthaza ukukhulunywa kolimi olulodwa.

Amagama asemqoka: *Izilimi zoMdabu wase-Afrika, ukubhanga, inqubomgomo yolimi, imibhalo yezomthetho, ubuliminingi, ukuxhumana emsebenzini.*

1 Introduction

In post-apartheid South Africa, all the eleven official languages, namely isiZulu, Sepedi, English, Sesotho, Afrikaans, isiNdebele, siSwati, Setswana, Tshivenda, Xitsonga, and isiXhosa were given official status. This means that these languages should be rehabilitated from their vernacular to gaining official status. Subsequently, they can now be used for higher functions, for example, in official communications with the government or private sector, particularly in areas where they are widely spoken. While indigenous languages, on the one hand, enjoy the status of being official, English, on the other hand, enjoys its hegemony of being a language of learning and teaching (LoLT) in the school system. This indicates that African languages do not have the same status as English, although African language speakers constitute the majority in South Africa. The *South African Constitution* (RSA, Act No. 108 of 1996) clearly states that “everyone has the right to use their language of choice”. However, most official communication in South Africa is done in English at the expense of indigenous African languages. Additionally, a survey conducted by Statistics South Africa in 2011 indicates that the South African Banking Association served 22.5 million adults. This, therefore, suggests that the majority of the South African population is affected negatively by the use of one language which is not even theirs. Henceforth, this paper looks at the communication among banking staff members – language(s) used during meetings, e-mail correspondence and informal communication. The article further looks at the communication between customers and banking staff members (tellers, consultants, etc.) – verbal and written communication.

1.1 Languages and the *Constitution of the Republic of South Africa*, 1996

The national election day of 1994 in South Africa brought about several changes in many sectors; that is, economic and social sectors. The South African democratic Constitution (RSA, 1996) was one of the major changes in the history of the country, where certain rights were bestowed on the people. Language rights are one of those rights that are underpinned in the Constitution. Section 6 of the RSA Constitution stipulates as follows:

Languages. - (1) the official languages of the Republic are Sepedi, Sesotho, Setswana, siSwati, Tshivenda, Xitsonga, Afrikaans, English, isiNdebele, isiXhosa and isiZulu.

During the first 10 years of democracy, language policy changes were captured in the National Language Policy Framework. Some of the Acts that were adopted for the purposes of promoting indigenous African Languages in South Africa include Subsection 5 of the Constitution, which stipulates that:

A Pan South African Language Board established by national legislation must-

- a) Promote, and create conditions for, the development and use of-
 - i. All official languages;
 - ii. The Khoi, Nama and San languages; and
 - iii. Sign language; and
- b) Promote and ensure respect for-
 - i. All languages commonly used by communities in South Africa, including German, Greek, Gujarati, Hindi, Portuguese, Tamil, Telegu and Urdu; and ii. Arabic, Hebrew, Sanskrit and other languages used for religious purposes in South Africa.

Despite the adoption of these policies and Acts, language planning and policy are still a challenge in South Africa. These challenges include the marketing as well as the promotion of indigenous African Languages. These languages do not yet receive the attention they deserve. The use of English as *lingua franca* has not addressed the imbalances of the past; instead, it has created the impression that English is better than all the other languages of the

country. This view is enforced by the situation that English occupies both the status of an official language and that of the language of instruction in the education sector. Edwards and Newcombe (2006, p. 140) argue that “in South Africa, as indeed in other African countries, English is a minority language. Nonetheless, its use as the medium of instruction is defended not only by the small proportion of the population who speak it fluently, but also by the majority who continue to use only local and regional languages in their everyday lives”. The point raised by Edwards and Newcombe (2006) suggests that the continued utilisation of English as the medium of instruction in education sector is not only defended by its speakers but even the speakers of African languages defend the use of English over their own languages.

However, the South African government is aware of the marginalisation of African languages in democratic South Africa, and has instituted mechanisms such as the establishment of Pan South African Language Board (PanSALB), implementation of initiatives such as the Incremental Introduction to African languages strategy to strengthen the teaching of African languages in schools, establishment of the South African Centre for Digital Language Resources (SADiLaR) and many other developmental initiatives aimed at the survival of African languages. In line with the dictates of the Constitution, the government promotes multilingualism, though some African language speakers seem unprepared and reluctant to exercise their constitutional rights and use their indigenous languages. Mkhize (2020, p. 35) posits that “resistance to the use of African languages in higher domains is a result of the hegemony of the English language and how it has negatively affected the attitudes of South Africans towards African languages because education policies have long favoured monolingualism”. The crucial point raised here is that resistance to the use of African languages in higher domains is caused by the language policies in education that promote monolingualism instead of multilingualism.

The democratic Constitution clearly states that South Africa must move forward in language inequality; however, in practice this has not materialised, especially in relation to the use of African languages at institutions such as banks, government offices, schools, workplaces and corporate sector. Subsection 30 of the Constitution states as follows:

Everyone has the right to use the language and to participate in the cultural life of their choice, but no one exercising these rights may do so in a manner inconsistent with any provision of the Bill of Rights.

Although the issue of language planning and policy affects all sectors as mentioned before, this study only focuses on the banking sector. Bankers communicate with banks either electronically, face to face or through ATMs. However, the banking sector is one of the sectors where African language speakers find themselves speaking English instead of their own language.

2 Literature Review

Most studies in the field of language planning and policy have primarily focused on the issues of language and language development in education both the basic education and higher education spheres, while very little has been researched in the banking sector (Thango and Moyo, 2020, p. 193) The most common issue and findings from the studies conducted in education reveal that the current language policies in most higher education institutions promote English in teaching and learning and thus excludes the African languages. Moreover, research shows that currently, the 26 South African universities all have English as the language of learning and teaching, while some also accommodate Afrikaans (Madadzhe, 2019, p. 211). On the same note, another study conducted by Rodrigues (2020, p. 47) on maintaining or decolonizing language practices provides an important contribution in the field of language planning. The study was conducted at the Cape Peninsula University of Technology focusing on the university's language policy. The study found that the promotion and development of indigenous languages as academic languages are well formulated in the policy, but they are rarely used in the learning spaces. This finding suggests that the university policy is good on paper, but in practice not implemented. African languages are not used in the teaching and learning context; yet the policy states that it will promote and develop African languages as academic languages. Rodrigues (2020, p. 47) further implies that the use of African languages in academic spaces is fuelled by the belief that they are “unable to grasp and convey scientific information” (Rodrigues, 2020, p. 47).

Though the above studies were conducted in the education sector, the issues addressed mirror those addressed by this article. For instance, the common issues addressed are those pertaining to the hegemony of English in education while the African languages are left out. Moreover, this article seeks to address the same issue of English being the main language that is widely used in the banking sector as the language of business and communication.

Consequently, the issue is that the use of English as the main language of teaching creates linguistic challenges for speakers of African languages and thus advantages those who are native speakers of English. Accordingly, the same speakers of African languages in the education sector are faced with the same challenges in the banking sector where English is also the main language of business and communication, specifically in the written communication such as email correspondence, loan agreement contracts and letters to customers. Another issue at play here is that of illiteracy rates in South Africa, wherein the majority of citizens are not conversant with English and are excluded from the mainstream economy due to language barrier/s. For instance, a survey conducted by Statistics South Africa in 2011 indicates that the South African Banking Association served 22.5 million adults. This, therefore, suggests that the majority of the South African population is affected negatively by the use of one language which is not even theirs.

Thango and Moyo (2020, p. 195) argue,

Of greater interest is the consideration of the adverse inequality as a result of the country's history and the resulting illiteracy rates. This is exacerbated by the use of primarily one language as medium of instruction (English) to the detriment of the other official languages. Issues such as these necessitate that the inclusive use of language in a culturally, ethnically and racially diverse society be taken seriously.

The issue of illiteracy and the use of English as the sole language of communication in banks need to be addressed urgently. Banks serve the communities; therefore, the language of choice in banks needs to be provided as an option for customers. Banks ought to use local languages in order for customers to understand their banking matters easily.

Therefore, it is imperative that banks operating in multilingual settings understand the dynamics of workplace communication, culture and their impact on the communication so that effective communication can be maintained among the customers and banking staff members. Workplace communication in multilingual settings further incorporates the dynamics of intercultural communication. Therefore, culture plays a pivotal role in communication. Within the context of banks, culture influences how banking staff members interact with one another in work-related matters and even socially when at work. Devkota (2020, p. 80) conducted a study on bankers' communication know-how: an analysis from commercial banks of Kathmandu Valley. Their study argues that "banking communication plays the role of mediator in between bank, customer, government, shareholder, suppliers,

client, board of directors and employees that strengthen connection between them”. The crucial point raised here is that banks play a very fundamental role between customers and other important stakeholders in society and communication are at the top of everything in this regard. This further involves communication between the banking staff members and banking customers. Therefore, this section intends to discuss workplace communication in banks in relation to the languages of the majority, in particular, African languages. This includes the dynamics of workplace communication and their impact on the communication between banks and their customers. Furthermore, the section will also discuss intercultural communication as one of the fundamental aspects in workplace communication, particularly workplace(s) situated in multilingual settings such as the banks operating in the Free State Province of South Africa.

2.1 Workplace communication

Workplace communication began as a field of research in the 1990s and the focus was primarily on issues of communication in business and legal contexts, health and academia (Bargiela-Chiappini, Nickerson & Planken, 2007, p. 5). The present study can also be classified under the same field of workplace communication, since it deals with the languages of communication in the South African banking sector, particularly in the Free State Province. The issue of language of communication in the multilingual bank setting of the Free State Province is a central one for the present study. The main argument of this study is that English continues to be the main language of communication and business in banks while African languages are excluded.

Communication in business refers to the information provided by the business to its customers, employees and stakeholders. Communication can either be internal or external (Nwata, Umoh & Amah, 2016, p. 88). Both the internal and external communication can either be written or spoken communication. This article addresses two major aspects of workplace communication, namely internal and external communication. The communication channels utilised by the banks will be investigated with a special focus on the languages used. Shrestha, Parajuli and Paudel (2019, p. 272) assert that “effective banking communication strengthens the relationship between customer, suppliers, stakeholders, manager, client, employees and board of directors”. Therefore, in order for the customers to have access to effective communication, the issue of language of communication cannot be ignored. In the context of this study, the issue about the use of African languages as means of communication

in banks operating in the Free State Province needs to be interrogated. This study therefore investigated the language used by consultants and tellers during meetings, discussions of work-related matters, informal communication and language used by consultants and tellers when assisting banking customers.

2.2 Internal communication

Mushaathoni (2024, p. 175) puts internal communication into perspective by stating that “internal communication is considered a group of processes responsible for information flow and collaboration among participants involved in the communication process”. This form of communication entails the process of sharing information internally within an organisation. It can occur in multiple processes and uses quite a variety of communication tools, among others, employee publications – paper or electronic, employee intranet, email, memos/letters, inserts/enclosures, large group meetings, small-group meetings, bulletin board, social media, video, PowerPoint slides, webinars, face-to-face communication and displays/exhibits (Rana, 2013, p. 2-4). Internal communication, including its communicative tools, all involves the use of language. According to Nagachevska, Dzhereleiko and Kushka (2023, p. 6), “communication within the banking sector includes both individual dynamics and the broader social-organizational structure”. Communication happens between a bank and its customers and, more importantly, is the communication channel that is utilised by the bank which in the end the customers have to be familiar with. Therefore, in the banking sector communication tools are crucial, especially when considering the language use. In terms of internal communication, this article looks at the language used when banking staff members communicate through email, during meetings, internal memos, notices in the bank (notice boards), signage and posters. In each bank selected, the researcher managed to see five emails, five internal memos, five documents of minutes of meetings, however, notices on notice boards, signage and posters cannot be quantified since banks operate differently. The key point of departure here is that all emails, notices, minutes of the meetings and internal memos were written in English in all the banks selected.

2.3 External communication

Tankosic, Ivetic and Mikelic (2017, p. 1) define external communication as “bringing information from outside into the organisation and out of it”. This type of communication in

the organisation entails that there is communication from the customers coming into an organisation while communication also goes out of the organisation to the customers and stakeholders. External communication is thus a fundamental line of communication since it engages with a multitude of stakeholders. It is unlike the internal communication that normally revolves around the employees, managers and stakeholders. However, both the internal and external communication are key in the business communication model. This article will also delve into the aspects of external communication in the banks operating in the Free State Province particularly investigating the language/s used by the customers when communicating with banks, as well as the language/s used by the banks when communicating with customers. The focus will be on the communication tools used such as email correspondence, telephone calls, documents given to the customer (both legal and banking documents – savings and investments), advertisements, policy statements, newsletters, letters and posters. The issue of legal documents, such as loan contracts that are mostly written in English, creates a problem for customers, since most customers are black people who are not formally educated and some are not fully conversant with English.

Within the South African context, research shows that there is a problem with communication in most workplaces due to issues of language of communication in the workplace. For instance, a study conducted by Emuze and James (2013) explores communication challenges due to language and cultural diversity on South African construction sites. Their study surveyed general workers and site managers employed by five general contractors in the Eastern Cape Province of South Africa and found that communication problems occur on construction sites due to language and cultural, diversityrelated barriers. The issue of language barriers is therefore created by the fact that the workforce in South Africa is diverse. Therefore, the issue of language of communication is central to everything in the workplace.

This resonates with Listyo (2005, p. 227), who posits that most contracts in business, especially international business, are done in English. Bargiela-Chiappini and Nickerson (2003, p. 4) assert that “the role of English as the lingua franca of business is now largely unquestioned”. This point, therefore, suggests that the sole use of English in business has become the accepted practice. Many countries, including South Africa, use English as the sole language of business. On the same note, Holmes (2017, p. 8) argues that “ignoring languages deprives recognition and understanding of the richness of insight into local

communities and cultures, and the full capabilities of employees coming from these communities”.

Moreover, Mnguni (2020, p. 864) similarly argues, “The anomaly of the dominance of English and Afrikaans, particular in the financial industry, has implication for the development of the majority of the citizens in the country, especially in poverty-alleviation and national development interventions.” The dominance of English in banks as the main language of business and commerce is an indication that banks are not prepared to serve local communities. Instead, they serve a particular group in society, that is, the rich and elites.

Kaschula and Hickey (2019, p. 201) put the above points into perspective by arguing,

Indigenous languages therefore remain on the fringes of economic use and are largely relegated to the informal economy. This excludes the majority of South Africans from the mainstream economy. Furthermore, the inevitable creation of a three-tiered economy emerges, with fluent English-speakers controlling the first economy, functional Englishspeakers operating in the second economy where they can get by with their functional English proficiency, and those with no English proficiency relegated to the third economy or informal sector.

From the above quote, one can pick up linguistic divisions in the banking sector. For instance, the issue of English being the main language that is widely used in the banks suggest that the majority of the population in the Free State province are excluded from the mainstream economy. Therefore, it means that they cannot fully participate in the economy due to language barriers.

3 Theoretical Framework

This article adopts the theory of linguistic imperialism by Phillipson (1992). This theory is crucial in this article, since it looks at the use of English as the main language of business and communication, while African languages are excluded. Phillipson (1997, p. 238) defines linguistic imperialism as a theoretical construct used to account for linguistic hierarchisation and to address issues of why particular languages are frequently used while others are not. Moreover, the theory looks at the issue of structures and ideologies that create linguistic hierarchisation. Therefore, linguistic imperialism is suitable for this article to understand why English is widely used in banks, while African languages are not used in most cases. The

issue of ‘linguistic hierarchisation’ is the one that proves that some languages are more powerful than others. This may be caused by the fact that the issue of language is political and involves issues of power dynamics. Within the South African context, the issue of English being the main language of teaching and learning and in business as the main language of communication is an indication that the interests and ideologies of ‘those who fund’ businesses and education are considered (Phillipson, 1997, p. 239). This simply suggests that the language policies of banks are most likely to serve the interests of their donor. Therefore, this theory answers the questions raised by this article, which among others involve the question as to why English is the main language that is widely used in business and communication, and African languages are excluded. Most banks consider English as an international language and language of business; however, the issue is that most customers are not speakers of English; instead, they are speakers of African languages.

4 Research Methodology

4.1 Sociolinguistic situation of the Free State Province

The Free State is a multilingual province with six official languages spoken, namely, Sesotho, English, Afrikaans, Setswana, isiZulu and isiXhosa. When including Sign language, the official languages amount to seven. According to the Census 2011, Sesotho is the mother tongue of 64.2%; followed by Afrikaans at 12.7%; followed by isiXhosa at 7.5%; Setswana at 5.2%; isiZulu at 4.4%; English at 1.3%; and other languages at 4.7%.

Language	Number of first language speakers	Percentage
Sesotho	1 762 699	64.2%
Afrikaans	348 690	12.7%
isiXhosa	206 919	7.5%
Setswana	142 771	5.2%
isiZulu	120 806	4.4%



English	35 693	1.3%
Other languages	39 831	4.7%

Source: Data retrieved from Census, 2011

Table 1: Language distribution in the Free State Province in %

When looking at the above table, it is noted that Sesotho constitutes the highest number of speakers out of the six official languages in the Free State Province, while English constitutes the lowest number of speakers. Yet the banks opt to use English as the language of business and commerce while the majority of the speakers in the province are speakers of Sesotho and other African languages such as isiXhosa, Setswana and isiZulu, including Afrikaans. It is important also to note that the category ‘other languages’ represents the languages which are not official in the province, but due to the free movement of people coming from other parts of the country and the world for different reasons, among others, such as job opportunities, they still speak their languages, even though they are not yet official in the province. This study constitutes empirical research based on a qualitative analysis. The study utilises this type of research tool because it aims to address the issues of workplace communication within the multilingual setting of banks in the Free State Province. To address the research problem, an inquiry using a qualitative approach was undertaken to ascertain the opinions and experiences of the banking staff members regarding the use of African languages in banks. The interviews with the banking consultants were conducted with the purpose to find out about the language used during meetings and when they communicate as colleagues, whether for work-related or socially related matters. Five banking staff members (one per bank, per district) were sampled from five banks operating in the Free State Province. The study followed a purposeful sampling, wherein the researcher opted to interview the banking staff members in order to get information on matters relating to the use of African languages at banks. In the process of getting data from the banks, the sampling entailed at least one bank per district (which means one teller or consultant per bank). The districts are Motheo, Xhariep, Fezile Dabi, Lejweleputswa and Thabo Mofutsanyana.

The process of selecting the participating banks in this study followed the principles of selective and purposeful sampling. In selective and purposeful sampling, the researcher knows whom to sample for the purpose of the study (Coyne, 1997, p. 624). The choice of banks as research site of this study was motivated by the fact that banks cater for clients from

diverse linguistic backgrounds. Banking staff use a particular language when assisting clients, while clients might use another language when communicating with bank tellers or consultants. In this study, the researcher sampled banks based on the aims and objectives of the study. The researcher considered categories such as language, diversity and multilingualism. Coyne (1997) further states that before a researcher samples, he or she will develop an interest in and pay several visits to the site to observe his or her hosts. Once the researcher has conducted these visits, he or she will know whom to sample. The banks that were selected to participate in this study are situated in places or towns in the Free State Province deemed to be multilingual. This was important to get a full picture on the implementation of multilingual language policies at banks operating in the province. Though the study did not sample all the banks operating in the province, the banks sampled represent the population of the province, since the branches of the selected banks are situated in the major municipalities of the province where the majority of the province's population reside and the most languages are spoken. Bank 1 represents banks operating in the Lejweleputswa District. The bank is based in Welkom where they speak mostly Sesotho, Afrikaans, English and isiXhosa. Bank 2 represents banks operating in the Xhariep District. This bank is based in Trompsburg, a town that represents other local municipalities in the district. In this town the population speak mostly Afrikaans, Sesotho, English, isiXhosa and Setswana. Bank 3 represents banks operating in the Fezile Dabi District. It is based in Sasolburg where the majority speak Sesotho, Afrikaans, isiXhosa, English and isiZulu. Bank 4 represents banks operating in the Motheo District. The selected bank is based in Bloemfontein, where the population mostly speak Sesotho, Afrikaans, isiXhosa, English and Setswana. Bank 5 represents the banks operating in the Thabo Mofutsanyana District. The bank is based in Harrismith, the town where most of the population speak Afrikaans, English, Sesotho and isiZulu. Therefore, all these towns comprise a high number of languages and speakers; thus reflecting strongly on the entire population of the Free State Province. The sampling of one bank per town/district makes sense when looking at the considerations made, which among others involve the language and population size per town selected in terms of banks. The researcher interviewed five banking staff members (that is, one consultant per bank) working at the selected banks operating in the Free State Province. Secondly, the researcher conducted qualitative observations at five banks from the five districts of the Free State Province (one bank per district). The qualitative observations followed the following process:

first, the researcher went to observe the clients who were doing enquiries in the banks' branches (inside the banks), the purpose was to witness the language/s they use when interacting with the banking staff (either the consultant or the teller) at the banks. During the observations, the researcher wrote down everything which he saw at the banks, i.e. the language of communication between clients and banking staff (tellers, consultants). Second, the researcher observed the notices displayed inside the banks and signage used, looking at the languages used. Third, requested to see emails sent to customers and between staff members, internal memos and adverts (focus was on the language used). Thereafter, from what the researcher wrote down (observed), he then developed case studies.

5 Research Ethics

The process of applying for ethical approval was followed in this study. The researcher applied for ethical clearance at the University of the Western Cape and then took the approved letter to the banks to seek permission to conduct research. A letter accompanying the interview questions, the qualitative observation schedule and the consent form were sent to the banks, stating the nature of the study and requesting participation in the research initiative. The banking staff and customers were assured in advance of their anonymity and confidentiality in this study. Furthermore, the banks were also assured that their names would not be disclosed or written in the research; their participation in the study remained anonymous.

6 Findings

This section seeks to provide the findings of this study. The findings emanate from the structured interviews of five banking consultants and the qualitative observations conducted at five banks operating the Free State Province (one bank per district). The interviews had a set of nine questions that the five banking consultants had to answer. The first part of this section entails the results from the structured interviews with five banking consultants. The second part of this section entails the results from the qualitative observations.

7 Results from the Structured Interviews with Banking Consultants

Analysis of interview excerpts focuses on the following identified themes:

- Language used during meetings.
- Language used for work-related matters.
- Language used during informal conversations (social purposes among banking staff).
- Language used by consultants and tellers when assisting customers.
- Language options provided by the banks at their ATMs.

7.1 Theme 1: Language used during meetings

The responses from all the five consultants indicate that the selected banks use only English during official meetings. The common reason provided is that English is the only official language of most banks and it is the world language or language mostly used in business. In this response, there are two factors: 1) the issue of English adopted as the only official language; and 2) the issue of promoting monolingualism and violating the language rights of the staff. This indicates that other official languages are not given a chance to be used and developed for used by banks.

7.2 Theme 2: Language used for work-related matters

This theme focuses on the written communication (email) between the staff and managers, colleagues and, in some instances, communication to customers. The study found that at Bank 1, the bank uses English in email correspondence and in meetings the bank uses Afrikaans and Sesotho; Bank 2 only uses English both in email correspondence and verbal communication during meetings; Bank 3 uses either Sesotho or English for verbal communication during meetings and strictly English in email correspondence; while Bank 4 uses English and Sesotho during meetings (verbal communication) and only English in email correspondence; and Bank 5 uses only English in both meetings and email correspondence. From these responses, one can notice that most banks use English in email correspondence, while a majority of them use a combination of languages such as English, Afrikaans and

Sesotho in formal meetings (verbal communication). Only one bank that strictly use English in both the email correspondence and during meetings. Moreover, it is noticeable that most banks are flexible when it comes to verbal communication and only strict when it comes to written communication wherein English is the main language of.

7.3 Theme 3: Language used during informal conversations (social purposes)

This theme focuses on communication between five banking staff (that is, one staff member per bank selected) when they talk in general; not about work, but as colleagues, either during their breaks, lunch time or social gatherings, including greetings. The data reveal that Sesotho is mostly used during informal communication, and in some instances, it depends on the colleagues if they wish to accommodate one another by means of code-switching. In this theme, one can see that there is no rule forcing banking staff members to use a particular language. Instead, it is open; one uses the language one prefers. However, Banks 1 and 4 use English, Afrikaans and Sesotho, which is different from the other three banks, which either use only Sesotho, or also allow colleagues to choose a language they prefer. The issue of Banks 1 and 4 having colleagues who prefer to use English, Afrikaans or Sesotho, in particular English and Sesotho, may suggest that the choice is influenced by the environment where the banks are situated. For instance, these two banks are both in cities where the population is mixed. Bank 1 is based in Welkom, where the population is dominated by speakers of English, Sesotho, isiXhosa and Afrikaans, and Bank 4 is based in Bloemfontein, where it is the same case as with Bank 1.

7.4 Theme 4: Language used by consultants and tellers when assisting the customers

This theme reveals that in the communication between the customers and consultants, customers are free to use a language they prefer. It is during these conversations where the consultants assist customers with their banking matters such as applying for loans, credit card application, enquiries and any other matters. It is therefore noticeable that customers and consultants are free to use any language they both understand. In cases where they do not understand one another, most banks opt for English. However, only Bank 5 indicated that it has interpreting services in cases where the consultant does not know the customer's language. Then the bank brings in the interpreter to assist. This is a commendable service in the banking sector wherein the majority of the customers are speakers of African languages

and English is not their home language. The challenge here is that some banks do not provide professional interpreting services and most customers are in danger of making wrong financial decisions. This finding resonates with subsection 30 of the South African Constitution (RSA, 1996), which states, “Everyone has the right to use the language and to participate in the cultural life of their choice, but no one exercising these rights may do so in a manner inconsistent with any provision of the Bill of Rights.”

The Constitution grants every citizen the right to use a language of their choice in all social and formal domains. However, in practice this has not yet materialised, especially in higher domains such as schools, banks, workplace, and the media. In most cases, the right to language of choice is always violated by those in power. The current language practice in education is a good example to demonstrate how language rights are violated. All languages are accorded the same ‘official status’, but English is the only language used in teaching and learning and African languages are only taught as subjects in schools. This, therefore, makes people, especially speakers of African languages, think that English is superior to their languages. Hence, they prefer to use English to their own languages. More importantly, language politics also play a contributing role in this matter of English ruling the world. Phillipson (1992, p. 23) puts this into perspective by arguing that “English is now entrenched worldwide, as a result of British colonialism, international interdependence, ‘revolutions’ in technology, transport, communications, and commerce”. The point raised here is that the ruling of English is a political move by the USA, since it is the country in major control of the economy, politics and military force in the contemporary world. Consequently, this suggests that, since businesses all over the world are funded mostly by the USA, the issue of language cannot be ignored.

7.5 Theme 5: Language options provided by banks at their ATMs

The data reveal that, out of the five banks interviewed, only one bank gives customers an option to transact at its ATM using a language of preference or choice. These options are available in all the official languages of South Africa, while three banks give options only in English and Afrikaans, and one bank provides no option or language choice; it is only English.

8 Results from the Qualitative Observations

8.1 Theme 1: Language/s used in the signage and marketing documents

This theme deals with the language/s used by banks on their signage inside and outside of their buildings. This includes signs, directions, marks on the doors and notices. Moreover, the theme includes the language used in marketing documents of banks. During the visits to the five banks studied, the researcher noted that out of the five banks observed, two banks only use English in their signage, while the other three use both English and Afrikaans. None of the five banks incorporates an African language. Furthermore, out of the five banks that were observed by the researcher, two banks use only English in their advertisements, while the other three banks use both English and Afrikaans.

9 Discussion of Findings

9.1 Finding 1: Implementation of multilingual language policies in banks

The study found that banks adopt language policies that promote English only. Therefore, this study suggests that banks promote monolingualism instead of multilingualism.

Bamgbose (2000, p. 30) posits that “language is a powerful symbol of society, particularly if its potential is fully recognised and exploited”. So, in relation to this study, it can be argued that the development of African languages in the banking sector, particularly to be used as ‘languages of business’ by banks, depends primarily on whether the banks recognise their potential or not. The issue of the development of African languages, especially their usage in the South African banking sector, will take us back to the language planning of the country as a whole. The language planning itself needs to be revisited and perhaps look at the usage of African languages, starting from their usage at home, school, workplace, media, and in government offices. As noted by Haugen (1997, p. 348), “for underdeveloped languages to become adequate instruments for a modern nation is to overcome problems of codification and elaboration”. According to Fishman (1979, p. 13), codification and elaboration are the two related steps of language planning. Codification involves the “statement of purposes, procedures and resources”. Elaboration goes beyond codification; it recaptures the intentions expressed in the fact-finding phase (Fishman, 1979, p. 14).

9.2 Finding 2: The use of African languages in banks

The study found that 81% of the total population sampled indicated that they preferred to use English when they communicated with consultants at banks, followed by 25% who indicated that they preferred Sesotho, 17% indicated that they used isiZulu, while 11% indicated that they preferred Afrikaans. Only 3% indicated that they preferred isiXhosa and Setswana. This finding resonates with Holmes (2017, p. 8), who argues that “ignoring languages deprives recognition and understanding of the richness of insight into local communities and cultures, and the full capabilities of employees coming from these communities”. The lingua franca policies in South African banks undermine the language rights of the South African citizens. The constant reasoning from the organisations and even governments, which asserts that ‘multilingualism’ is a cost to be avoided, is null and void in the multilingual setting of banks in the Free State Province of South Africa.

9.3 Finding 3: The use of African languages by banks

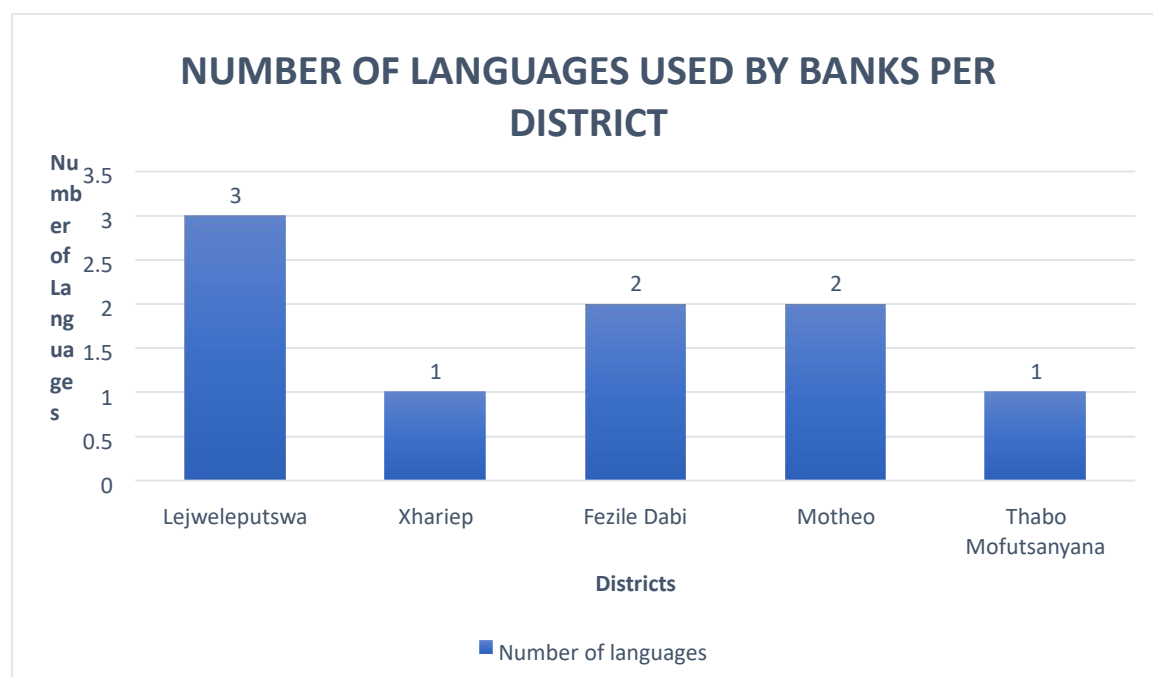


Figure 1: Number of languages used by banks per district

Figure 1 displays the data in relation to the languages used by banks for official or workrelated matters. In the above graph, for ethical considerations, the names of the banks are not reflected. Only the districts where the banks operate are indicated. Lejweleputswa represents Bank 1, Xhariep represents Bank 2, Fezile Dabi represents Bank 3, Motheo

represents Bank 4 and Thabo Mofutsanyana represents Bank 5. These languages are languages which the banks prefer to use due to their demographics and their language policies. This means that these are the languages the banks have adopted as their official languages of doing business, even though some still allow customers to use their languages of preference. Data indicate that all the banks engaged use English for official communication, either through emails or per telephone when contacting their customers. However, some do use English and other languages. For instance, Bank 1 uses English, Sesotho and Afrikaans; Bank 2 uses only English for work-related matters; Bank 3 uses either English or Sesotho; while Bank 4 uses English for official meetings and communication, and Bank 5 also uses only English for communication with customers. More importantly, though most banks prefer to use English as the main language of business and communication, they still allow customers to decide on the language they prefer. However, this cannot be guaranteed, as some consultants or banking staff members may not be conversant with other languages except either English or Afrikaans. Furthermore, out of the five banks that participated, only one bank provides customers with an option to transact in a language of choice at the ATMs. The rest of the banks only allow transactions at their ATMs in English or Afrikaans, and some only in English. This finding resonates with that of Mnguni (2020, p. 864), who argues that the dominance of English and Afrikaans in the financial sector creates problems or rather, obstacles for the majority citizens. To contextualise this point, the issue is that when English and Afrikaans are the only languages used in the financial sector, this causes the languages of the majority of the South African citizens not to develop, in particular the African languages. The African languages, therefore, continue to be neglected, while English and Afrikaans flourish and enjoy the parity of esteem.

The majority of customers at most banks are black South Africans who speak African languages and not English and Afrikaans. However, the current language practice of banks indicates that banks continue to use English and Afrikaans as their sole languages of business and commerce, despite the fact that their customer base is in the townships and rural areas where the majority of black people are located. The continued use of English and Afrikaans by banks has influenced the speakers of African languages to believe that their languages are inferior. African language speakers do not exercise their right to use or speak their own languages when communicating and transacting in the banking sector.

9.4 Finding 4: Adherence to language rights

The study found that English is used as the sole language of business and communication by banks, despite the fact that the majority of the people in the Free State Province are Sesotho speakers, not English speakers. This finding resonates with a study conducted by Tshotsho, (2013, p. 43), which reveals that English and Afrikaans still enjoy higher status than other official languages. Tshotsho (2013) argues that the value attached to English and Afrikaans makes it difficult for African languages to develop. The study also found that while English is the only language used to measure students' performance in schools, the result is that African parents send their children to English-medium schools because they see African languages as unfit to be used as medium of instruction in schools. Moreover, the issue of English being the sole language of business and communication in the banking sector creates problems for most customers, particularly those speaking African languages and who are not fluent in English. Another point of discussion here is the issue of linguistic divisions in the banking sector. The sole use of English in banks thus creates some sort of social classes. Those who are educated, with English as their mother tongue, definitely benefit from the use of banks, while those who are educated, but at the same time are speakers of African languages belong to another social group, which may be referred to as the middle class.

9.5 Finding 5: The use of English and sometimes Afrikaans in the signage, marketing and documents

The study found that all the banks that were observed by the researcher use English and Afrikaans in their notices, pamphlets, letters, media statements, advertisements and other official documents. Listyo (2005:227) posits that most contracts in business, especially international business, are done in English. This then suggests that English is the sole language of business, and the indigenous languages are deemed unfit to conduct business transactions. Similarly, Bargiela-Chiappini and Nickerson (2003:4) assert that “the role of English as the lingua franca of business is now largely unquestioned”. This point, therefore, suggests that the sole use of English in business has become the accepted practice. Many countries, including South Africa, use English as the sole language of business and communication.

10 Conclusion and Recommendations

Through the findings of this study, it shows that the banks operating in the Free State Province do not promote multilingualism in the workplace; instead, they promote monolingualism. The study found that most banks in the Free State continue to use English as the sole language of business and communication. For instance, in most banks, consultants and tellers, or rather banking staff members, are obliged to use only English during their meetings at the workplace, although they are allowed to use their own languages for social purposes; that is, during breaks and lunch, but for work-related matters they ought to use English for formal conversations such as work-related matters. Moreover, the current language situation at banks indicate that banks promote English as the sole language of business, thus considering it as the only language suitable to be used in formal domains, with African languages considered only in informal domains. This is rather problematic in society at large because it creates a negative picture of African languages, while English dominates, since people will only see English as the only language to be used in formal domains. In order for banks to promote multilingualism, they ought to incorporate the use of African languages as languages of business and communication. For the benefit of the banking customers, banks must at least employ multilingual banking staff members who will be able to assist customers who come from diverse backgrounds. Additionally, in order to make sure that customers understand the content written in marketing documents, signage, notices or pamphlets, this article recommends that banks should use the official languages of the province when sending out a communicate to customers. For instance, the Free State Provincial Government Language Policy (FSPGLP) identifies Sesotho, Afrikaans, isiXhosa, Setswana, isiZulu, and English as official languages of the Free State Province. Banks are private entities; therefore they must also develop their own language policies that are in line with the official languages adopted within the province. Banks may not adopt only one language; they have to develop and use all the official languages in the province; thus considering the majority of speakers in the area where the bank's branch is situated. In turn, this will help to eliminate issues of language barriers and misunderstandings in banks.

Finally, since banks operate as private entities the challenge is that they do not feel obliged to incorporate African languages as languages of communication and business. Instead, they continue with the sole use of English as their official language of communication and business. Consequently, it becomes a difficult exercise for communities, academics and other stakeholders to challenge the status quo of banks. Therefore, this article

proposes that the Free State Provincial government should come up with a legislation that will oblige all banks operating in the province to incorporate all the official languages of the province in their daily operations, not only regarding verbal communication aspects, but including written communication, official documents, and email correspondence to banking customers. Henceforth, the involvement of the the Pan South African Language Board (PanSALB) and the Free State Provincial Language Committee (FSPLC) can greatly assist in monitoring the implementation of the FSPG Language Policy by the banks operating in the Free State Province.

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Appendices

Appendix A: Ethical Clearance from the University of the Western Cape



**UNIVERSITY of the
WESTERN CAPE**

Directorate: DVC: Research and Innovation
Research Development & Postgraduate Support

Tel: +27 21 959 4111

Email: research-ethics@uwc.ac.za

24 May 2023

Mr MZ Thango

African Language Studies



Faculty of Arts and Humanities

HSSREC Reference Number: HS21/7/64

Project Title: An analysis of official language policies and their relationship to everyday language use in multilingual bank settings in the Free State Province

Approval Period: 22 May 2023 – 21 May 2024

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above-mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

Please remember to submit an annual progress report at least two months before expiry date. Failure to submit your annual progress report on time will result in the immediate lapse of your ethics approval and you will have to resubmit an entirely new ethics application.

For permission to conduct research using student and/or staff data or to distribute research surveys/questionnaires please apply via:

<https://sites.google.com/uwc.ac.za/permissionresearch/home>

The permission letter must then be submitted to HSSREC for record keeping purposes.

The Committee must be informed of any serious adverse events and/or termination of the study.





Ms Patricia Josias

Officer: Research Ethics

University of the Western Cape

NHREC Registration Number: HSSREC-130416-049

University of the Western Cape, Robert Sobukwe Road, Bellville 7535, Republic of South Africa

Appendix B: Interviews with Consultants and Tellers

Interviews with consultants and tellers

1. What is your home language?
2. Which language do you use when communicating with colleagues in the bank?
 - **For work-related matters**
 - **For social purposes**
3. What language do you use during work' meetings? What compels you to use this language?
4. Which language do you use when assisting customers at the branch?
5. Do customers use their languages in the banks or they only use English or Afrikaans?
6. If for instance, a customer uses his or her language, other than English or Afrikaans, do you still manage to communicate effectively? Are there challenges when using an African language in the bank?
7. Does your bank provide a language choice in the ATM for customers to select from when they transact? Which languages are those and why?
8. Do you think African languages are fit to be used in the banks, as languages of business and communication? Please elaborate.
9. Does your bank have a language policy? Which languages are adopted and why those languages?