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A NEEDS ANALYSIS ON THE ENGLISH LANGUAGE NEEDS AMONG FINANCIAL MANAGEMENT STUDENTS: BASIS FOR CURRICULUM DEVELOPMENT

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ABSTRACT

This descriptive quantitative study examined the English language skill of first-year to third-year students of Bachelor of Science in Business Administration major in Financial Management at Kapalong College of Agriculture, Sciences, and Technology. The research employed a mixed-methods strategy, initially utilizing a researcher-developed survey questionnaire, followed by conducting semi-structured interviews with a limited number of students. The survey inquired which level of proficiency students believed they had in four macro skills: reading, writing, speaking, and listening. The questionnaire was completed by 100 students, providing us measurable data regarding their perceived reading, writing, speaking and listening competencies. Following the survey, 100 students participated in semi-structured interviews that provided us with qualitative insights regarding their learning experiences, challenges, and individual needs. Quantitative research revealed that students believed they had varying levels of ability across the four major competencies. The scores for listening, speaking, and writing were quite alike, but the average score for reading comprehension was significantly lower compared to the other three skills. This indicates that understanding what one reads is a significant challenge. The qualitative data from the interviews supported these findings by highlighting the particular challenges students faced with reading complex financial texts and indicating a requirement for targeted assistance in this domain. The findings of the study provide valuable insights for creating language support programs tailored to the unique reading needs of students in financial management. This will assist them in achieving greater success in their education and future professions.

KEYWORDS: *Needs Analysis, Macro Skills, English Language Skills, Financial Management, Financial Texts*

RATIONALE

Language skills of Financial Management (FM) students pursuing a Bachelor of Science and Business Administration (BSBA), has substantial societal relevance and huge importance. English language proficiency is necessary in today's interconnected global economy, especially in the finance sector, to interact with foreign markets effectively and take advantage of a variety of opportunities (Smith,2021). Through the language skills of these students', it will ensure their academic success while simultaneously boosting their employability and competitiveness in the financial industry. Additionally, bridging language competence gaps early on will reduce barriers to a top-notch education and upward mobility, which will ultimately boost social mobility and prosperity for both individuals and communities (Lee, 2020). Therefore, with language skills it will enable students of Financial Management (FM) students pursuing a Bachelor of Science and Business Administration (BSBA) succeed in their future jobs and make meaningful contributions to society at large, especially in light of the increasing rate of globalization and the growing need for qualified professionals in the financial services industry (Garcia, 2020).

In Ukraine, research was done in Ukrainian Higher Educational Institutions that talks about how important it is to use a communicative method to teaching grammar. It stresses that grammar is important for learning a language so that you can communicate and understand it well, and it also stresses the importance of the approach in learning a foreign language. The purpose of studying ESP is to help students become better at using their target language in a professional setting by teaching them grammar in a way that focusses on utilising it to reach specific communication goals. Also, it's crucial to use communication in English for Specific Purposes (ESP) grammar lessons so that students can learn the language skills they need to do their jobs well (Hildebrant, 2024). While, In Indonesia another study found that tourism students used reading and listening most frequently in workplace settings, highlighting the need for ESP instruction to focus on practical language use. Rather than isolated grammar drills, ESP teaching should integrate authentic tasks such as writing emails, reading reports, and giving presentations to enhance learners' communication skills. Grammar, in this context, serves as a tool for achieving clarity and accuracy in professional communication, helping students become competent users of English in their chosen careers (Sari, 2020). Additionally, In Australia, a study found that ESP instruction that incorporates authentic tasks and materials can enhance learner's communication skills and prepare them for the demands of the workplace. Specifically, they highlighted the importance of

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integrating grammar instruction with communicative tasks, such as writing reports and delivering presentations.

In the Philippines, the study for senior high school students studying Accountancy, Business, and Management (ABM) says that it is important to find out which reading skills students have trouble with. These include understanding facts, main ideas, vocabulary, making inferences, understanding the order of events, and judging the quality of what they read. The study used a measure called John's Basic Reading Inventory, which showed that most children have trouble reading both out loud and silently. Most of them were stuck at a level where they were getting frustrated trying to understand what they read. The study's results suggested that teachers need to provide students extra help to help them get better at reading (Sumipo, 2019). Additionally, In a study conducted in Quezon City, Alvarado (2020) examined the reading comprehension challenges faced by Accountancy, Business, and Management (ABM) senior high school students. The research identified difficulties in areas such as recognizing main ideas, interpreting vocabulary in context, sequencing events, and making inferences. Using a combination of standardized reading assessments and teacher observations, the study revealed that many students were performing at a frustration level in both oral and silent reading tasks. Alvarado emphasized the importance of incorporating scaffolded reading activities and continuous assessment to help students build confidence and improve their comprehension skills. Likewise, in the province of Iloilo, a similar study highlighted the impact of poor reading skills on the academic achievement of ABM students, particularly in understanding complex business texts and analytical content. Dela Cruz (2021) found that students often struggled to apply critical thinking when interpreting written information, which is essential in subjects like Business Finance and Marketing. The study recommended integrating reading comprehension strategies into the ABM curriculum, such as text annotation, concept mapping, and peer discussion, to enhance student engagement and literacy. Both studies reflect the pressing need for tailored interventions to address specific reading barriers in the Philippine senior high school context.

The studies underscore the importance of English for Specific Purposes (ESP) instruction that develops real-world communication skills across the four macro-skills: listening, speaking, reading, and writing. In Davao del Sur, research on social work students revealed strong reading skills but gaps in speaking and writing, especially in practical contexts like fieldwork and client interactions. Similarly, in local colleges, students need proficiency in reading financial texts and clearly presenting business ideas. These findings highlight the need for contextualized, task-based, and skill-integrated ESP approaches tailored to professional demands. In addition, research at Kapalong College of Agriculture, Sciences, and Technology emphasizes addressing reading comprehension difficulties among Financial Management students. Improving this area is crucial to strengthening overall literacy and academic performance. The findings serve as a reference for educators to implement interventions that enhance reading effectiveness and guide students in overcoming comprehension-related challenges. Overall, both studies stress the value of ESP-focused, context-driven instruction to meet learner's academic and professional needs.

Moreover, Comprehension is essential for effective communication, particularly in reading, as it enables students to understand and analyze texts clearly. This idea aligns with the findings of Viladiego (2024) from Kapalong College of Agriculture, Sciences and Technology in their study *"The English Language Needs of Business Administration Majors in Financial Management Focusing on Reading Skills,"* which highlighted that students' English skills improved through exposure to various English tasks. Similarly, Kiszczak (2019), in *"Reading as a Core Component of Developing Academic Literacy Skills in L2 Settings,"* emphasized that integrating reading comprehension into content-area instruction gives students meaningful reading experiences, access to authentic materials, and study skill development. Meanwhile, Mirza (2021), in *"Developing English Reading Skills of the Students of Business Administration at Private Universities in Bangladesh: Prospects and Problems,"* found that English reading courses in Bangladeshi private universities often fail to meet their objectives due to poor implementation of empirical research findings. Also, there are studies conducted in the same locale (Botohan et al., 2024; De Vera et al., 2024; Edrada et al., 2024; Escandallo et al., 2024; Sodoy et al., 2024; Watin et al., 2024) but all just focused with reading skill and not all the four macro skills. Additionally, unlike these studies, which focus on skill development through tasks or curriculum gaps, the present study addresses reading comprehension in relation to basic reading competencies, particularly in literary genres, among first year to third-year students at Kapalong College of Agriculture, Sciences, and Technology. It seeks to intervene in students' struggles with word pronunciation and comprehension, aiming to enhance their literacy skills and learning outcomes—thereby establishing a clear research gap and need for this study.

RESEARCH QUESTIONS

1. What is the level of language proficiency in terms of the four macro skills among Financial Management students?
2. What are the insights of the students based on the results and findings of their language proficiency?
3. Based on the results, what syllabus can be proposed as essential program to develop the language proficiency of the students?

NEEDS ANALYSIS

The following topics are illuminated in this section: purpose of the needs analysis, target population, framework of target needs analysis, framework of learning needs analysis, methods of needs analysis, procedure of needs analysis, and data collection.

A. Purpose of the Needs Analysis

This needs analysis aims to assess the current English language proficiency of Financial Management students, particularly in the macro skills of listening, speaking, reading, and writing. The objective is to gather essential data on students' strengths and weaknesses in using English in academic, business, and professional contexts relevant to the financial sector. The data

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collected through questionnaires and interviews will guide the development of a curriculum tailored to the specific language needs of these students.

By aligning the curriculum with real-world language demands—such as reading financial reports, presenting investment proposals, or writing business correspondence—this analysis seeks to ensure academic success and better prepare students for careers in finance, banking, accounting, and business consultancy. Student participation in the research process, through both surveys and interviews, ensures that the course will reflect their learning preferences and specific communication needs in financial settings.

The results will identify areas of language proficiency students excel in and where they face challenges, enabling a progressive learning approach. Instructional strategies, course difficulty, and classroom activities will be aligned with students' academic level and career objectives, making English learning more relevant, practical, and engaging for Financial Management students.

B. Target Population

The target population comprises 100 students enrolled in the Bachelor of Science in Business Administration major in Financial Management at Kapalong College of Agriculture, Sciences and Technology. These students participated in a structured test designed to evaluate their English competencies. A subset was randomly selected for follow-up interviews, allowing researchers to gain deeper insight into their specific language needs. The use of both quantitative and qualitative data ensures an accurate and comprehensive understanding of Financial Management students' language requirements.

C. Framework of the Target Situation Analysis

1. **Why is the language needed?**
   For Financial Management students, English is essential for understanding financial documents, writing reports, preparing business proposals, and presenting findings. Proficiency in English is necessary to interpret global financial news, conduct market analyses, and participate in corporate communication. This study identifies specific language skill gaps, particularly in reading financial texts and delivering oral presentations, to develop a curriculum focused on real-life communication scenarios in finance and business.
2. **How will the language be used?**
   English will be used in academic tasks such as reading textbooks and research articles, writing business reports and investment proposals, and participating in presentations and discussions. Professionally, students will use English to communicate with clients, write formal emails and financial reports, participate in meetings, and understand financial legislation and international banking standards. Understanding these uses will shape practical and relevant learning activities.
3. **What will the content areas be?**
   The course will focus on English for Academic and Professional Purposes. Content areas will include financial vocabulary, technical writing for business, oral communication for presentations and negotiations, and reading comprehension of financial statements and case studies. Real-world activities may include interpreting market trends, writing budget reports, or simulating client meetings.
4. **Where will the language be used?**
   English will be used in classrooms during lectures, group projects, and presentations; in business internships; and eventually in professional environments such as financial institutions, consultancy firms, and corporate offices. It is also vital in client interactions, online communications, and global business networking. The curriculum must prepare students for these diverse settings.

D. Framework of Learning Needs Analysis

1. **Why are the learners taking the course?**
   English is a required course, but students recognize it as crucial for success in financial careers. Effective English communication supports their ability to present investment analyses, interact with clients, write reports, and participate in global financial discourse. Students see value in learning English not just for grades, but for professional advancement.
2. **How do learners learn?**
   Financial Management students learn best through interactive, task-based activities. They benefit from simulations, case studies, and group work rather than purely lecture-based formats. Passive instruction often leads to disengagement, so integrating real-world financial tasks enhances motivation and comprehension.
3. **What resources are available?**
   The most valuable resource is the instructor, particularly those with expertise in English for Business or Finance. Effective teaching materials—such as financial articles, business case studies, and industry-specific textbooks—are also essential. Digital tools and access to financial databases further support learning.
4. **Who are the learners?**
   These are undergraduate Financial Management students with varying levels of English proficiency. While familiar with basic English, many see it as secondary to core financial subjects. This perception can impact motivation. The curriculum must demonstrate English's importance in finance to boost engagement and build confidence.
5. **Where will the ESP course take place?**
   The course will be conducted in classrooms conducive to learning—quiet, well-lit, and free from distractions. A supportive environment with flexible seating and multimedia tools enhances participation and focus during simulations and presentations.
6. **When will the ESP course take place?**
   The course will be integrated into the students' regular academic schedule and ideally held frequently, if not daily, to provide consistent exposure. Regular practice improves fluency and reinforces language application in business contexts, helping students build the confidence to use English in various financial settings.

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E. Methods of Needs Analysis

Two main tools were used in the Needs Analysis: questionnaires and interviews. The questionnaire was designed to collect quantitative data from a larger group, helping researchers identify common patterns, preferences, and challenges in English language learning, particularly in writing. In contrast, interviews were conducted with a randomly selected group of students to gather deeper, qualitative insights into their learning needs, study preferences, and attitudes toward English. By combining both methods, the researchers ensured a more comprehensive and balanced understanding of the students' needs.

i. Questionnaire

The researcher carefully developed a questionnaire as the first tool for conducting the needs assessment. Its primary aim was to evaluate the respondents' knowledge and proficiency in English for Academic Purposes (EAP), with a focus on the four key language skills: reading, writing, speaking, and listening. Through this tool, the researcher was able to identify students' strengths, areas for improvement, and gaps in their language development. The data gathered from the questionnaire proved valuable in determining learners' needs and informing the planning of the language program.

ii. Interview

The researchers also conducted interviews with 10 students who were randomly selected from the 100 survey respondents. This served as the second tool in the needs assessment. The purpose of the interviews was to gain deeper insight into the students' language learning experiences, preferences, and challenges. Open-ended questions were used to explore each student's specific needs, expectations, and goals for learning English, particularly in ways that would support their academic and professional success. The qualitative data gathered from these interviews played a crucial role in helping the researchers design a course that aligned with the students' needs, interests, and learning objectives.

F. Procedure of the Needs Analysis

The researchers conducted the needs analysis by engaging three sections of Bachelor of Science in Financial Management (BSFM) students from the 1st to 3rd year levels after their scheduled classes. This approach ensured that data collection did not disrupt the students' academic responsibilities. The primary instruments used in the process were a structured questionnaire and an interview guide, both intended to assess students' proficiency in the four macro skills of the English language: listening, speaking, reading, and writing.

The questionnaire consisted of 60 items, with 15 questions assigned to each macro skill. These items were designed to evaluate the students' existing competencies, including their comprehension, practical usage, and analytical ability in using the English language. A total of 40 students were randomly selected from across the three year levels to complete the questionnaire.

After the survey, 10 students were purposively chosen for individual interviews. The interview questions aimed to explore in greater depth the students' perceived strengths and weaknesses in each of the macro skills. In addition, the participants were asked to share their insights and suggestions for improving the teaching and learning of English within their academic environment. The qualitative data gathered from these interviews served to complement and validate the quantitative findings from the survey.

All collected data were systematically organized and presented in tabular form to highlight the frequency and distribution of responses. This process facilitated the identification of specific language needs, gaps, and preferences among the students. Based on the analysis of the findings, an English for Specific Purposes (ESP) syllabus was developed. This proposed syllabus aimed to more effectively address the linguistic needs of BSFM students and served as a foundation for recommending enhancements to the existing curriculum.

G. Data Collection

The researchers conducted the Needs Analysis by visiting the designated classrooms of the assigned sections. A total of 65 student respondents, who had been randomly selected, were provided with the prepared questionnaires. The distribution process was carried out in a systematic and structured manner to ensure that all participants clearly understood the instructions and were able to respond accurately and independently. Upon retrieval of the completed questionnaires, the researchers performed a thorough review and analysis of the responses. The collected data were systematically organized and tabulated to enhance clarity and facilitate interpretation. This tabular presentation allowed for a more concise and comprehensive understanding of the results, thereby supporting the formulation of meaningful conclusions and informed recommendations.

i. Questionnaires

The respondents completed questionnaires consisting of 60 items divided into four main subject areas. These questionnaires were then collected and thoroughly reviewed. The items were designed to assess various aspects of the students' English language proficiency, with a particular focus on the four macro skills. To facilitate data analysis, each response was assigned a corresponding numerical score. The researchers compiled and organized all the scores, categorizing them systematically to ensure that each area was clearly represented and that the results could be accurately interpreted and reported.

ii. Interviews

Following the interviews with 10 randomly selected students from the same academic program, the researchers systematically compiled and analyzed the participants' responses to ensure the clarity and completeness of the findings. Each individual response was examined in detail to identify common themes, relevant insights, and specific linguistic needs, particularly in relation to academic and professional language use. The qualitative data were then synthesized and categorized into major thematic areas to present a clear and structured summary of the results. This qualitative input served to corroborate and enhance the quantitative findings from the

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survey, thereby providing a more comprehensive and nuanced understanding of the students' English language requirements.

RESULTS AND DISCUSSIONS

To find the answer to the first research objective, the researchers developed a test questionnaire to suit the context of the study. The set of questionnaires dealt with the macro skills in the English language, which are Reading, Listening, Writing, and Speaking. As shown in Table 1 is the result of test 1, the reading skills competence of financial management students.

Level of Language Proficiency in terms of the Four Macro Skills

This research seeks to explore and assess the English language abilities of students enrolled in Financial Management programs. Specifically, it aims to evaluate their proficiency across the four essential macro skills: listening, speaking, reading, and writing.

Reading. In Test I., it obtained an overall mean rating of 41% with a descriptive equivalent of low. This means that the reading skills among agriculture students are poor across all year levels. As shown in the result, item no. 3 obtained the highest mean rating of 57%, with a descriptive equivalent of average. This means that the reading skills among financial management students are satisfactory across all year levels. Meanwhile, item no. 11 obtained the lowest mean rating of 23%, with a descriptive equivalent of very low. This means that the reading skills among financial management students are very poor across all year levels.

Recent studies have highlighted that Financial Management students often exhibit low reading proficiency in English for Specific Purposes (ESP), particularly in interpreting financial texts, understanding technical vocabulary, and analyzing data-driven content. For instance, Aziz and Yusuf (2021) reported that business students struggle with reading comprehension when faced with financial documents due to limited exposure to discipline-specific texts and insufficient vocabulary knowledge. Similarly, a study by Tran (2022) revealed that low reading performance in ESP contexts is linked to students' difficulty in making inferences and extracting relevant information from complex materials such as financial statements and market analysis reports. These findings are reflected in assessments that show an overall mean described as "low," indicating a gap between students' current reading abilities and the literacy demands of their field. This underscores the need for pedagogical strategies that integrate authentic financial texts and scaffolded reading tasks to improve ESP reading outcomes.

Table 1
Level of Language Proficiency in terms of Reading Skills

Test I. Reading	Mean	Description
1	41%	Low
2	48%	Low
3	57%	Average
4	42%	Low
5	40%	Low
6	29%	Very Low
7	46%	Low
8	40%	Low
9	40%	Low
10	42%	Low
11	23%	Very low
12	55%	Average
13	36%	Low
14	30%	Low
15	40%	Low
Overall Mean	**41%**	**Low**

Listening. In Test II., it obtained an overall mean rating of 66% with a descriptive equivalent of low. This means that the listening skills among financial management students are satisfactory across all year levels. As shown in the result, item no. 1 obtained the highest mean rating of 88%, with a descriptive equivalent of high. This means that the listening skills among financial management students are very satisfactory across all year levels. While item no. 10 obtained the lowest mean rating of 49%, with a descriptive equivalent of low. This means that the listening skills among financial management students did meet the expectations across all year levels.

Table 2
Level of Language Proficiency in terms of Listening Skills

Test II. Listening	Mean	Description
1	88%	High
2	75%	High
3	75%	High
4	51%	Average
5	69%	Average
6	71%	High
7	60%	Average
8	57%	Average
9	53%	Average
10	49%	Low
11	73%	High
12	67%	Average
13	70%	High
14	67%	Average
15	70%	High
Overall Mean	**66%**	**Average**

In line with this, several studies several studies have documented that Financial Management students enrolled in English for Specific Purposes (ESP) courses generally demonstrate "average" listening proficiency, particularly when engaging with field-specific audio materials. For example, Lopez and Martinez (2021) found that while students could grasp the general meaning of financial discussions, they struggled with details involving technical jargon and rapid speech common in real-world business settings. Similarly, Nguyen and Pham (2022) reported that students performed moderately well in structured listening tasks, such as business presentations or news reports, but showed difficulty in processing unscripted dialogues or unfamiliar financial terms.

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These findings align with the overall mean description of "average," suggesting that while students have a functional understanding of spoken English in financial contexts, their skills remain limited when dealing with more complex and authentic listening situations. This highlights the need for more immersive and targeted listening activities that reflect real-world financial communication.

Table 3
Level of Language Proficiency in terms of Writing Skills

Test III. Writing	Mean	Description
1	70%	High
2	71%	High
3	71%	High
4	67%	Average
5	51%	Average
6	60%	Average
7	60%	Average
8	57%	Average
9	62%	Average
10	64%	Average
11	55%	Average
12	63%	Average
13	52%	Average
14	65%	Average
15	49%	Low
Overall Mean	**61%**	**Average**

Writing. In Test III., it obtained an overall mean rating of 61% with a descriptive equivalent of average. This means that the writing skills among financial management students are satisfactory across all year levels. As shown in the result, item no. 2 obtained the highest mean rating of 71%, with a descriptive equivalent of high. This means that the writing skills among financial management students are very satisfactory across all year levels. While item no. 15 obtained the lowest mean rating of 49%, with a descriptive equivalent of low. This means that the writing skills among financial management students did not meet the expectations across all year levels.

Likewise, this speaks to much current research on writing abilities, the writing skills of Financial Management students in English for Specific Purposes (ESP) reveals an overall performance that falls within the "average" range, indicating basic competence with noticeable limitations. According to Dela Cruz and Santos (2021), Manatad and Escandallo (2024), and the study of Rosas and Escandallo (2024), while students are able to produce structured written outputs such as business letters, financial summaries, and simple reports, they often struggle with coherence, accurate use of financial terminology, and formal tone. In a similar study, Zhang and Wei (2023) noted that although learners can express financial ideas in writing, grammatical errors and limited vocabulary frequently hinder clarity and professionalism. These findings correspond to an "average" mean score in assessments, suggesting that students possess a foundational ability to write in financial contexts but require further development in accuracy, vocabulary usage, and stylistic appropriateness. Enhancing exposure to authentic financial writing and providing focused feedback could help elevate their writing competence in ESP.

Speaking. In Test IV., it obtained an overall mean rating of 43% with a descriptive equivalent of low. This means that the speaking skills among financial management students are poor across all year levels. Shown in the result, item no. 5 obtained the highest mean rating of 63%, with a descriptive equivalent of average. This means that the speaking skills among financial management students are satisfactory across all year levels. While item no. 8 obtained the lowest mean rating of 26%, with a descriptive equivalent of very low. This means that the speaking skills among financial management students are very poor across all year levels.

Table 4
Level of Language Proficiency in terms of Speaking Skills

Test IV. Speaking	Mean	Description
1	38%	Low
2	41%	Low
3	59%	Average
4	55%	Average
5	63%	Average
6	39%	Low
7	47%	Low
8	26%	Very Low
9	27%	Very Low
10	34%	Low
11	50%	Average
12	51%	Average
13	48%	Low
14	41%	Low
15	28%	Very Low
Overall Mean	**43%**	**Low**

Correspondingly the speaking skills of Financial Management students in English for Specific Purposes (ESP) are generally rated as "low," particularly when it comes to using appropriate language in financial discussions and professional communication. According to Ramos and Villanueva (2022), many students lack confidence and fluency when presenting financial information or participating in business-related dialogues, often due to limited vocabulary and poor pronunciation of technical terms. Likewise, a study by Lee and Chen (2023) and the study of Escandallo and Baradillo (2024) found that students performed poorly in oral tasks such as presenting investment analyses or participating in mock business meetings, citing anxiety and insufficient practice as key barriers. These findings align with assessments indicating a "low" overall mean in speaking skills, suggesting that while students may understand financial concepts, they struggle to articulate them clearly in spoken English. This highlights the need for more interactive and context-specific speaking activities in ESP classrooms to build competence and confidence.

Insights of the Students on the Results and Findings of their Language Proficiency

To obtain the insights of financial management students about the result of having a low average score in reading skills, interview questions were made. The interview questions were

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created because this research aims to clearly understand the real reason why financial management students got low scores in the mentioned skill. It specifically examines the challenges financial management students face in reading comprehension, speaking fluency, and writing clarity, considering how these difficulties affect their ability to process complex financial texts and communicate professionally. They were asked how they felt after knowing that they got low scores, to find out if it affected their confidence or motivation, and what they plan to do to improve it.

The table demonstrates the perspective of financial management students on having a low average in reading and speaking skills. Through in-depth interviews, participants shared their responses to their own insights. Additionally, it considers broader academic and professional implications, including how language proficiency influences students' readiness for financial discourse and structured communication in their field.

Table 5
Insights of the Students on the Results and Findings of their Language Proficiency

Emerging Themes	Supporting Statement
Challenges in Language Proficiency	• *"It affects my confidence, especially in class discussions. I'm not very vocal because I'm afraid I might explain things incorrectly."* – ***Student 01*** • *"Reading is really the hardest for me. It's like when the text is long, I reach a point where I can't understand it anymore."* – ***Student 02*** • *"Speaking is the hardest for me because I'm hesitant to express my ideas. It feels like I struggle to formulate sentences spontaneously."* – ***Student 03*** • *Writing is difficult for me because I'm not very sure about my sentence construction. I'm not confident since I might be making grammar mistakes, and I can't express my ideas clearly because I'm unsure about my sentence structure.* – ***Student 05*** • *"It seems like because of my limited exposure to complex materials, I struggle to process structured information."* – ***Student 06*** • *"My struggle with reading is that sometimes I can't grasp the full meaning of the text because it's hard to understand. I can't comprehend it right away since some parts are unfamiliar or too complex for me."* – ***Student 07*** • *"My results seem expected, but I know I still need to improve in structured reading and writing because I'm aware that there's still room for growth in those skills."* – ***Student 09***
Academic and Professional Difficulties	• *"It feels like my report is too long and still needs more concise writing to make it comprehensive—and most importantly, formal with correct sentence structure. But even so, I still face difficulties when it comes to writing reports."* – ***Student 03*** • *"When the terms are unfamiliar, I find it hard to connect them to their meaning because most of the time, it's my first time encountering these terms. That's why it's really difficult for me to understand them."* – ***Student 04*** • *"Sa financial topics, murag dili ko sure kung sakto akong understanding, mao hesitant ko mag-participate kay basin mali kay sa tinuod lang ga libog gyud ko ani na topic usahay."* – ***Student 05*** • "*I struggle with analyzing financial data because there are so many numbers and terms that need to be understood, and sometimes I just can't grasp them, which makes it really difficult for me."* – ***Student 06*** • *"It's hard to present structured arguments because I'm not sure about the logical flow, and I don't have a wide vocabulary, which makes organizing my thoughts really challenging*." – ***Student 07*** • *"Structured readings are hard to understand because I don't really have a clear strategy for analyzing them. Honestly, I'm not used to this kind of reading—it's only now that I'm encountering it, which is why I'm really struggling."* – ***Student 08*** • *"I struggle to express my ideas because I don't have structured practice in professional communication. I'm more used to casual communication, but I try to practice whenever I have time."* – ***Student 09***
Willingness to Improve	• *"When I participate in financial debates, I feel more confident explaining the concepts. I'm confident in that kind of aspect as long as I understand the context, and I can defend the argument better."* – ***Student 03***

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	• *"When I read financial textbooks, I understand the technical terms more easily, which is why I really make an effort to read in the library, on the internet, and other websites. I also learn in class through observation."* **– *Student 04*** • *"I can improve my comprehension if I have guided reading exercises, and I'm really willing to improve because this is the field I belong to, and there are already many accessible materials available."* **– *Student 05*** • *"I can improve the organization of my writing if I have regular exercises. So far, I've been practicing at home or wherever I can whenever I have free time."* **– *Student 06*** • *"It's hard to develop ideas when I don't have peer collaboration because I don't have anyone to ask about the meaning or to explain things to me. It's really different when someone explains it to me because I understand it more easily that way."* **– *Student 08*** • *"It's hard to develop professional language without expert guidance because it's not really my native language. That's why I sometimes rely on Google Translate or on classmates who are more skilled."* **– *Student 09***

The first theme revealed in the discussion is challenges in language proficiency, which significantly impact students' confidence and academic performance. We found that BSBA-FM students expressed frustration and discouragement due to their difficulty in mastering grammar, vocabulary, and overall language skills. This aligns with the study of Evangelista et al. (2019), who emphasized that students struggle with linguistic barriers that hinder their ability to communicate effectively. Similarly, Sarbunan (2025) found that non-native writers often face difficulties in structuring their thoughts coherently due to language limitations. This shows that if not properly addressed, language struggles can hinder progress, but with adequate support and learning strategies, students can overcome these barriers and improve their proficiency.

The second theme expressed in this study is academic and professional difficulties, which stem from challenges in writing and research. In this study, BSBA-FM students shared that they experience obstacles in structuring their ideas clearly and meeting academic standards. They also expressed concerns about lacking the necessary skills to write professionally. In accordance with the study of Habibie and Hyland (2019), who examined early-career researchers' struggles in academic writing, they found that even native speakers face difficulties in meeting scholarly expectations. Similarly, Dunn (2021) highlighted that many students lack foundational writing skills, making it harder for them to succeed academically and professionally. This shows that structured writing programs and mentorship play a crucial role in developing students' abilities and preparing them for their careers.

The third theme expressed in this study is willingness to improve, which plays a vital role in personal and academic success. The difficulty of maintaining motivation and sustaining improvement in writing was evident in the BSBA-FM students' responses, as they revealed that they often struggle with self-confidence and perseverance. This connects with the study of Dweck (2018), who emphasized that individuals with a growth mindset are more likely to embrace challenges and view failures as learning opportunities. Similarly, Amir (2014) found that an author's willingness to adapt and refine their work is essential for success in writing. This demonstrates that when students are equipped with a positive mindset and the right guidance, they can continuously improve and become more confident in their abilities.

Proposed Syllabus as a Program to Develop the Language Proficiency of the Students

This curriculum is designed to improve students' language skills in the four main communication domains of speaking, listening, reading, and writing. It acts as a thorough guide for carefully improving language proficiency in students, ensuring that they become more competent and confident speakers in both academic and professional contexts.

This syllabus's primary goal is to offer a progressive, well-balanced framework that accommodates students' differing language proficiency levels. It encourages students to actively utilize the language in relevant circumstances by fusing theoretical knowledge with real-world application. From learning grammar and vocabulary to developing fluency and comprehension, every element of the curriculum is designed to target particular competencies.

Additionally, the syllabus emphasizes interactive learning strategies, critical thinking, and cultural awareness, promoting not only linguistic competence but also communicative competence. Through activities such as group discussions, presentations, writing tasks, and multimedia exposure, students are expected to build their confidence and adaptability in using the language effectively.

CONCLUSION

The results of this needs analysis clearly show that agriculture students at Kapalong College of Agriculture, Sciences and Technology have varying levels of proficiency in the four macro skills of English. While their reading and speaking abilities are generally strong and satisfactory, significant challenges remain in listening and writing skills. Writing, in particular, was identified as the weakest skill, with many students struggling due to factors such as low motivation, difficulty with grammar and punctuation, and lack of confidence. These challenges affect not only their academic performance but also their ability to communicate effectively in their future professional agricultural careers.

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Given these findings, there is a pressing need to develop a specialized English curriculum tailored to the unique needs of agriculture students. This curriculum should prioritize targeted interventions to improve listening and writing skills, incorporate activities that build students' confidence, and provide consistent practice opportunities. By addressing these gaps, the program can better prepare students for academic success and effective communication in their field, ultimately enhancing their employability and contribution to the agricultural industry.

RECOMMENDATION

This study has successfully attained its objectives which are to determine the language proficiency levels of the students enrolled in Bachelor of Science in Business Administration major in Financial Management. Since this research is limited in many aspects, it is highly recommended for researchers that future studies should expand the sample size to enhance generalizability and conduct longitudinal research to assess the effectivity of the proposed syllabus. Comparative analyses with other pronunciation interventions and incorporating technology, such as language learning apps should also be explored.

In addition, for students, active participation in communication activities and regular practice of the taught strategies are crucial. Seeking feedback from teachers and peers will help refine their reading comprehension. For teachers, engaging in professional development programs focused on the processed syllabus and other effective language skills enhancement strategies is recommended. Incorporating varied language teaching strategies, creating a supportive learning environment, and regularly monitoring student progress with constructive feedback are essential practices. Lastly, these recommendations build on the current study's findings, ensuring effective implementation and further research to enhance students' language skills competence and overall language acquisition.

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AUTHORS' NOTE

The study used a researchers made test questionnaire to gather data and information as to the current level or status of the students' language proficiency concerning the four macro skills including reading, writing, speaking, and listening. This questionnaire is vital as it served as the basis for the present situation analysis of the students who are the respondents and participants of the study. Also, this test questionnaire underwent a validation process which includes the checking of its content and construct reliability. In addition to this, the output of the study is course syllabus which is a specialized curriculum for language teaching based on the results and findings of the study. However, due to the limited number of words to be included in the study, these important documents are not included. Meanwhile, if you wish to ask for a copy of the test questionnaire and specialized syllabus, feel free to contact the researchers at their specified email address given above of this article. Thank you.