

LECTURERS' STRATEGY IN TEACHING ENGLISH FOR SPECIFIC PURPOSES TO ISLAMIC BANKING STUDENTS

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First Received: Nov 10, 2025

Final Proof Received: Dec 24, 2025

Abstract

This study aimed to identify and analyze the strategies used by lecturers in teaching English for Specific Purposes (ESP). The object of the study was English lecturers teaching English Banking courses to 6th semester students of the Islamic Banking study program at the Nahdlatul Ulama College of Sharia Economics, Bengkulu. This study employed descriptive qualitative research that explores learning models, methods, and materials that suit the needs of students in the field of Islamic banking. The data collection techniques were observation, in-depth interviews, and documentation. The research findings showed that lecturers tended to adapt various teaching strategies that integrate communicative approaches, task-based learning, and the use of authentic materials relevant to the world of Islamic banking. In addition, collaborative approaches such as group discussions, simulations of banking service practices, and real case studies were also implemented to increase students' active participation. This teaching model was not only oriented to the mastery of language structures, but also to professional communication competencies that were in accordance with the work context and industry needs. The results showed that context-based learning, problem-based learning, and collaborative methods were the most effective strategies. Integration of Islamic banking content in English materials increases student participation and understanding. This study also recommends the development of an ESP curriculum that is more integrated with the expertise competencies of the study program, as well as continuous training for lecturers who teach the course to enable them to manage innovative, contextual, and responsive learning that meets the needs of the times.

Keywords: English for Specific Purpose, Islamic Banking Students, Lecturer's Teaching Strategy

INTRODUCTION

In the current era of Society 5.0, university students are expected to possess not only academic competence but also additional skills—or soft skills—that can serve as valuable assets in an increasingly competitive job market. The current challenge lies not merely in human-to-human competition but in the growing contest between human capabilities and technological advancement. The emergence of Artificial Intelligence (AI), which can replicate and even surpass human intelligence, has intensified this challenge, compelling students to adapt and respond proactively to technological disruptions.

Proficiency in English is no longer regarded as an optional advantage within academic settings but has evolved into a fundamental necessity for students of all disciplines. It serves as a crucial asset for future graduates to compete effectively in global professional environments. English for Specific Purposes (ESP) has thus emerged as a pedagogical solution that bridges the gap between professional demands and relevant linguistic competencies (Kurniawan et al., 2024).

ESP continues to evolve as a vital field in English language teaching, constantly adapting to dynamic professional and academic landscapes. Hyland (2018) highlights the importance of understanding specific genres relevant to digital and multidisciplinary contexts to foster broader communicative literacy through grammatical and discourse mastery. Similarly, Flowedew (2018) emphasizes that adaptive and dynamic needs analysis plays a central role in ESP instruction. He argues that learners' needs are not static but evolve alongside changing professional demands and technological advancements.

Within this context, lecturers hold a strategic role in designing, preparing, and implementing instruction that is not only theoretical but also practical and contextually grounded. This is particularly significant for students in the Sharia Banking program, who are expected to integrate both theoretical terminology and professional practices of Islamic banking within a global framework. The teaching of English for Specific Purposes (ESP) has thus become a pivotal approach in higher education, especially in study programs that require specific linguistic competencies, such as Sharia Banking. Students in this discipline must acquire not only general English proficiency but also an understanding of terminologies and communicative contexts relevant to Islamic financial institutions. This notion is supported by Fransiska (2020), who found that lecturers are required to design innovative lesson plans that enhance Sharia Banking students' speaking abilities. Furthermore, lecturers should encourage active classroom engagement by providing constructive corrective feedback on students' oral production.

How to cite this article: Kurniawan, Y. S., & Permana, D. R. (2025). Lecturers' strategy in teaching English for Specific Purposes to Islamic Banking students. *Global Expert: Jurnal Bahasa dan Sastra*, 13(2), 66-72.

Referring to the vision and mission of the Sharia Banking Study Program at the Sekolah Tinggi Ilmu Ekonomi Syariah Nahdlatul Ulama Bengkulu (STIESNU Bengkulu), which aims to produce professional practitioners of Islamic banking with strong moral integrity (*akhlakul karimah*), effective learning implementation becomes essential to achieving these institutional goals. Consequently, each course must adopt appropriate strategies and pedagogical methods, including English, which is a compulsory subject offered in the second semester (STIESNU Bengkulu Academic Plan, 2023).

The emerging issue, therefore, concerns how English teaching strategies can best support Sharia Banking students so that they not only understand the language but are also able to apply it effectively within their academic and professional contexts. Hence, this study aims to identify and analyze the effective strategies employed by lecturers in teaching ESP within this program. The literature review of this study focuses on need-based instruction, which serves as a foundational principle in ESP (Paltridge & Starfield, 2013). ESP lecturers are expected not only to function as language instructors but also as facilitators who understand students' future professional contexts, particularly as prospective Islamic banking practitioners. Supporting this view, Belcher (2017) asserts that effective ESP teaching strategies must be flexible, context-sensitive, and grounded in both linguistic needs analysis and students' future career objectives. Likewise, Basturmen (2021) emphasizes that ESP instructional models should consider the specific genres and registers that will be used in the learners' professional practices.

Based on these considerations, this study seeks to identify and analyze the strategies employed by English lecturers in teaching English for Specific Purposes (ESP) to second-semester Sharia Banking students at the Sekolah Tinggi Ilmu Ekonomi Syariah Nahdlatul Ulama Bengkulu (STIESNU Bengkulu).

English for Specific Purpose

The term English for Specific Purposes (ESP) employs the word "specific" to denote the reason why a learner studies English (Hans & Hans, 2015). The ESP approach enables students to utilize the English knowledge they already possess while enhancing its relevance to their disciplinary or professional domains. ESP emphasizes language teaching that extends beyond linguistic and grammatical competence. It encompasses various fields of human knowledge, such as economics, banking, accounting, healthcare, computer science, tourism, and business management, among others. In ESP, a needs analysis identifies the language skills most essential to learners, serving as the foundation for curriculum development that aligns with their specific language learning objectives.

The urgency of ESP becomes increasingly evident in the era of globalization, where English proficiency is not limited to general communication but functions as a medium for mastering specific academic or professional disciplines. Hutchinson and Waters (1987) argue that ESP emerged from learners' genuine needs to use English in contexts relevant to their studies or occupations. This indicates that general English proficiency alone is insufficient; instead, language learning must be oriented toward professional and contextual demands. ESP is essential in the modern workplace, where communication skills must align with particular disciplinary requirements. Dudley-Evans and St. John (1998) emphasize that ESP is not merely about teaching language, but also about developing communicative strategies appropriate for both academic and professional goals. Hence, ESP serves as a bridge between linguistic competence and the practical communication skills required in professional settings. According to Strevens (1988), ESP is goal-oriented, relevant to learners' needs, and focused on language use in specific contexts. Its significance lies in its ability to make learning more effective and efficient, as the materials are directly connected to learners' real-world requirements.

From the researcher's perspective, the importance of ESP in Indonesia—particularly in higher education—is increasingly evident. University students are not only expected to master theoretical knowledge within their disciplines but must also be capable of articulating their ideas in English. This is reflected in the growing number of international journals, conferences, and academic forums conducted in English. Without adequate ESP instruction, students often struggle to access global academic resources. Moreover, the relevance of ESP is tied to the demands of industries seeking job-ready graduates. Belcher (2009) asserts that ESP represents the most adaptive form of language learning, as it constantly evolves in response to contemporary academic and industrial developments. This adaptability ensures that ESP remains dynamic rather than static, continually adjusting to global trends.

In the professional world, general English proficiency is often insufficient. For instance, medical students must understand medical terminology, while economics students must grasp international business discourse. ESP thus becomes essential for preparing graduates with field-specific communication competence. This aligns with Hutchinson and Waters' (1987) view that learners are more motivated when the learning materials directly correspond to their real-life needs. ESP, therefore, is not only about linguistic skills but also a pedagogical strategy for enhancing student engagement and motivation. More broadly, ESP contributes to national competitiveness by equipping students and professionals with the language skills required to participate in global discussions across economic, political, and academic domains. Basturmen (2010) further emphasizes that ESP instruction is centered on needs analysis, which makes the learning process more targeted and outcome-driven. This differentiates ESP from English for General Purposes (EGP), which tends to be broader in scope. With its focused and context-based approach, ESP becomes more relevant, applicable, and impactful in enhancing students' employability and professional competence.

In conclusion, the urgency of ESP lies not merely in its academic value but in its fundamental role in global education. By integrating English instruction with specific disciplinary contexts, ESP enables students to strengthen their

professional competencies and expand their international career and research opportunities. Therefore, ESP should be regarded as an essential component of higher education curricula in Indonesia.

METHOD

This study adopts a qualitative descriptive approach, utilizing classroom observations, in-depth interviews with course lecturers, and documentation analysis of syllabi and teaching materials. The participants consist of English lecturers teaching second-semester Sharia Banking students at one of the private universities in Bengkulu. The strategies employed in teaching English for Specific Purposes (ESP) to students of Sharia Banking encompass three primary approaches: contextual-based learning, problem-based learning, and collaborative methods. First, context-based learning allows students to understand English materials directly linked to Sharia banking practices—such as reading banking documents, comprehending Islamic financial terminology, and preparing financial reports in English. This model aligns with the principles of Contextual Teaching and Learning (CTL), which emphasizes the interconnection between instructional materials and learners' real-life experiences (Johnson, 2002; Nurhadi et al., 2020). It is supported by the result of the study from Permana (2025), who found that CTL is very effective in the language classroom. The use of authentic materials, including Islamic banking transaction documents, product brochures, and customer service simulations, enhances students' comprehension of language within professional contexts (Ardi, 2017).

FINDINGS AND DISCUSSION

Findings

From classroom observations, it was found that the lecturer designed and implemented lessons using materials related to Sharia banking and other financial institutions. The semester teaching plan (RPS) demonstrated that English communication in handling customer complaints was one of the key instructional components. During class, the lecturer provided examples of short conversations to model the target language and then asked students to practice in pairs using the provided templates. One of the sample dialogues recorded by the researcher was as follows:

A: *"Would you like to transfer funds to another account within our bank or to an external bank?"*

B: *"Yes, I want to transfer some funds from my account to another bank. Will there be a transaction fee for this?"*

The lecturer allotted approximately 20 minutes for each group to conduct practice sessions. After all students had practiced, they were assigned a follow-up task using the same communicative structure but with different situational cases. The students were required to record their conversations in short video format and upload them on their personal social media accounts. This activity combined contextual learning with the use of digital technology, thereby increasing student engagement and motivation.

Second, problem-based learning (PBL) encourages students to solve Sharia banking case studies using English. This approach not only enhances linguistic competence but also develops critical thinking and problem-solving skills. As highlighted by Sari and Prasetyo (2021), implementing PBL in ESP instruction fosters analytical reasoning, logical argumentation, and collaborative communication among students. In this study, the lecturer assigned a case that required students to work collaboratively in drafting an official letter in English to a foreign company as part of a business collaboration proposal. Students worked in small groups of two to three members to determine the appropriate letter format, tone, and formal linguistic structures. The activity became particularly engaging as students exchanged differing opinions, leading to autonomous learning and practical problem-solving. Through this method, students effectively completed the four stages of PBL: problem introduction, cause analysis, solution exploration, and conclusion formulation. This approach proved highly effective in training students to think critically and express their ideas confidently in English.

Third, collaborative learning enables students to work together on projects such as simulating customer service interactions or designing brochures for Islamic financial products. Group discussions, case studies, and customer service simulations were observed to significantly increase students' active participation. Grounded in Vygotsky's (1978) social constructivist theory and further supported by Gillies (2016), collaborative learning facilitates the development of both linguistic and social skills through peer interaction. In this context, group work not only strengthens communicative competence but also enriches students' specialized vocabulary relevant to the Sharia banking sector (Alavi & Taghizadeh, 2014).

Field observations revealed that the collaborative approach was consistently employed in nearly every English class session. This method was found to be particularly effective and contextually appropriate for ESP instruction, as it requires interaction and cooperation between students and lecturers. Furthermore, both classroom observations and interviews indicated that integrating Islamic finance content into language materials significantly enhanced students' motivation and comprehension. Therefore, English lecturers are encouraged to be adaptive and innovative in creating classroom environments that support contextual and problem-based learning. The effectiveness of ESP teaching strategies largely depends on lecturers' pedagogical competence, including their ability to dynamically adjust methods and materials in

response to industry developments. This finding aligns with Dudley-Evans and St. John (1998), reinforced by Tatzl (2011), who emphasize that ESP practitioners must serve not only as instructors but also as facilitators, material designers, and mediators between academic and professional language domains.

Discussion

The findings of this study reveal that the lecturers tend to adapt various teaching strategies that integrate communicative approaches, task-based learning, and the use of authentic materials relevant to the Islamic banking context. In addition, collaborative approaches such as group discussions, banking service simulations, and real-world case studies are also implemented to enhance students' active participation. This instructional model emphasizes not only the mastery of linguistic structures but also the development of professional communication competence aligned with workplace demands and industry expectations.

Further evidence indicates that the teaching strategies employed in the English for Specific Purposes (ESP) course within the Islamic Banking Study Program at STIESNU Bengkulu are diverse and responsive to students' learning needs. The most dominant strategy identified is the use of authentic materials—including Islamic financial reports, international journal articles, and documents issued by the National Sharia Council. This finding is consistent with Dudley-Evans and St. John's (1998) assertion that authentic materials help learners become familiar with the language that reflects their target professional environment. Moreover, some lecturers adopt a problem-based learning (PBL) approach as an effective means of enhancing students' classroom engagement and analytical abilities. In this approach, lecturers present real-life cases related to Islamic financial practices and ask students to discuss possible solutions using English. This supports Savery's (2006) view that PBL promotes both critical thinking and communicative competence in academic and professional contexts.

The analysis further shows that collaborative learning is an effective strategy implemented by ESP lecturers at STIESNU Bengkulu to increase students' motivation and engagement. Through group work, students exchange knowledge about English terminology used in Islamic banking. As Johnson, Johnson, and Smith (1998) argue, collaborative learning strengthens social interaction and improves students' communicative skills—an essential aspect of teamwork in the banking industry. Another identified strategy is task-based learning, applied through mini-research assignments on Islamic banking products written in English. Lecturers provide task frameworks that encourage students to investigate, organize, and present their findings. As Ellis (2003) notes, task-based learning fosters natural language development, allowing learners to acquire linguistic competence through meaningful activities.

The study also found that lecturers apply blended learning by integrating digital technology into ESP instruction. Examples include the use of online platforms to access international journals or to create interactive presentations. According to Garrison and Vaughan (2008), blended learning enhances instructional effectiveness by combining the strengths of face-to-face and technology-mediated learning environments. A deeper analysis suggests that these strategies effectively address the specific linguistic and professional needs of Islamic Banking students, particularly in mastering technical terminology in English. Hutchinson and Waters (1987) emphasize that the core of ESP lies in tailoring language instruction to specific contexts, meaning that learner-centered strategies tend to yield greater impact than general language teaching.

Interview data further reveal that students perceive authentic materials as the most beneficial strategy. They report feeling better prepared for future professional challenges due to their exposure to genuine documents relevant to Islamic banking practices. This finding reinforces Strevens' (1988) argument that ESP instruction should be relevant, authentic, and directly applicable to professional settings.

"I really like materials that are directly related to the banking workplace, Sir. They help me prepare myself for when I eventually work in a bank." (Interview with Mr. B, sixth-semester Islamic Banking student, August 21, 2025)

However, the study also finds that not all strategies operate optimally. Some students experience difficulties with the problem-based learning approach due to limited technical vocabulary. Hence, lecturers need to complement such strategies with scaffolding techniques, such as providing glossaries or specialized vocabulary lists. As Vygotsky (1978) asserts, scaffolding plays a crucial role in supporting learners' development until they can perform tasks independently. Additionally, the use of collaborative learning fosters a more interactive classroom atmosphere, where students feel more confident learning alongside their peers. This aligns with Belcher's (2009) perspective that one of the main objectives of ESP is to prepare learners to communicate effectively in real-life situations, including group discussions and academic forums.

Overall, the study concludes that the most effective ESP teaching strategies for Islamic Banking programs include the use of authentic materials, problem-based learning, collaborative learning, task-based learning, and the integration of blended learning. When implemented in balance and supported by appropriate scaffolding, these strategies significantly enhance students' English competence in both academic and professional contexts. Thus, lecturers play a pivotal role in selecting and combining teaching strategies that align with learners' specific needs.

Table. 1. The Effective Strategies in Teaching ESP at *Sharia Banking Study Program*

Strategies	Implementation in the classroom	Effectiveness	Source
Authentic Materials	Using Islamic financial report texts, DSN-MUI fatwas, and international journals	Familiarizes students with real professional language and enhances job readiness	Dudley-Evans & St John (1998); Strevens (1988)
Problem-Based Learning	Case studies of Islamic finance practices discussed in class	Improves critical thinking and communication skills, though requires additional technical vocabulary	Savery (2006); Vygotsky (1978)
Collaborative Learning	Group work analyzing Islamic banking terminology in English	Increases motivation, social interaction, and self-confidence	Johnson, Johnson & Smith (1998); Belcher (2009)
Task-Based Learning	Mini research projects and presentations on Islamic banking products in English	Develops language skills naturally through meaningful tasks	Ellis (2003)
Blended Learning	Integration of digital platforms (journal access, interactive presentations)	Combines the advantages of face-to-face and digital learning, improving learning effectiveness	Garrison & Vaughan (2008)
Scaffolding Strategy	Providing glossaries and lists of Islamic banking technical vocabulary	Helps students overcome vocabulary difficulties and enhances learning autonomy	Vygotsky (1978)

The implication of these findings is the need for an ESP curriculum that is integrated with the core competencies of the Islamic banking study program, as well as continuous professional development for English course instructors to ensure that teaching methods remain innovative, contextual, and relevant to current developments (Widodo, 2016; Kusnadi & Suryanto, 2022). Consequently, ESP instruction can produce graduates who are not only linguistically competent but also possess professional communication skills aligned with Islamic values.

ESP Curriculum

The English for Specific Purposes (ESP) curriculum is an approach that emphasizes the alignment of English language materials with the academic and professional needs of learners. Hutchinson and Waters (1987) state that ESP emerged from the demand for language learning that is more relevant to specific goals; therefore, the curriculum should be designed to focus on the real contexts of language use. In higher education, particularly in the Islamic Banking Study Program, the ESP curriculum plays a crucial role, as students are required not only to master general English but also to develop language competencies relevant to the field of Islamic finance. The development of an ESP curriculum for Islamic banking students should begin with a needs analysis. Dudley-Evans and St. John (1998) emphasize that needs analysis is the core of ESP because it identifies which language skills are most relevant to learners. For instance, Islamic banking students need the ability to write financial reports, read international literature on Islamic economics, and communicate orally with foreign partners. Thus, curriculum design should not be generic but rather specific and contextual.

In practice, the ESP curriculum for Islamic Banking must integrate language skills with disciplinary content. Carter (1983) explains that ESP has three main characteristics: it is goal-oriented, needs-based, and centered on the language used in specific contexts. Therefore, teaching materials should include Islamic banking terminology, concepts of *akad* in Islamic economics, and expressions used in international transactions. This integration makes learning more meaningful, as students can directly connect the language they learn with their field of study. In addition to content integration, the ESP curriculum should employ innovative teaching approaches. Basturkmen (2010) asserts that an effective ESP course must balance linguistic skills and practical communication strategies. In the context of Islamic Banking, this can be achieved through task-based learning, such as customer service simulations, case studies on Islamic risk management, or English presentations of Islamic financial products. Such approaches not only enhance language proficiency but also foster students' problem-solving and critical-thinking skills.

The role of lecturers in implementing the ESP curriculum is also significant. According to Hamp-Lyons (2001), the success of ESP largely depends on the instructor's ability to connect language materials with the learners' academic and professional contexts. Lecturers act not only as language facilitators but also as mediators who bridge students with real-world professional demands. Therefore, ESP instructors in Islamic Banking programs should have at least a basic understanding of the Islamic banking system to ensure that the materials remain contextually grounded. Furthermore, ESP instruction must be able to motivate students to actively participate. As Richards (2001) emphasizes, learning motivation increases when students perceive that the materials are directly relevant to their needs. Islamic Banking students who realize that English proficiency supports their future careers in the global financial sector are more likely to engage actively in class. Hence, the curriculum should emphasize meaningfulness in every learning activity.

The evaluation aspect in the ESP curriculum should also not be overlooked. According to Graves (2000), evaluation in ESP not only measures linguistic ability but also the learner's success in using language in real contexts. For Islamic

Banking students, assessment can take the form of English presentations of banking products, customer service simulations with foreign clients, or writing Islamic-based financial reports. Therefore, evaluation serves as a reflection of how effectively the curriculum achieves its intended goals.

The main challenge in implementing an ESP curriculum in the field of Islamic Banking lies in the limited availability of appropriate resources and teaching materials. Dudley-Evans and St. John (1998) highlight that authentic materials are crucial to support ESP learning. However, English materials that specifically discuss Islamic banking are still relatively scarce. Consequently, lecturers must be creative in adapting resources, for instance, by using international journal articles, Islamic financial reports, or relevant banking documents. Despite these challenges, the ESP curriculum in the Islamic Banking study program holds great potential to enhance students' global competencies. In line with Hyland's (2006) perspective, ESP does not merely develop language skills but also equips learners with academic and professional literacy. With a well-designed curriculum, students will be able to communicate effectively in international forums, present ideas related to Islamic economics, and participate in global discussions on Islamic finance.

Table 2. The Implementation of the ESP Curriculum

Competency	Language & Content Material	Teaching Method	Assessment
Students can use Islamic banking terminology in oral communication.	Vocabulary related to <i>akad</i> (<i>murabahah</i> , <i>mudharabah</i> , <i>musyarakah</i>), Islamic bank products, and customer service.	Role-play of customer service interaction in English.	Performance assessment based on fluency, accuracy of terminology, and responsiveness.
Students are able to comprehend academic texts related to Islamic economics.	International journal articles on Islamic finance, annual reports of Islamic banks.	Reading comprehension followed by group discussion.	Reading comprehension test and written article summary in English.
Students are able to write a simple financial report in English.	Structure of financial reports, terminology in Islamic accounting.	Task-based writing: composing an income statement based on simulated data.	Writing assessment based on format, accuracy of terms, and coherence.
Students can present Islamic banking products to potential foreign investors.	Structure of business presentations, persuasive expressions, and formal communication strategies.	Presentation practice using case studies of Islamic bank products.	Individual/group presentation assessed with rubric (content, language, clarity, interaction).
Students can discuss critically contemporary issues in Islamic finance.	Topics: Islamic fintech, green banking, Islamic microfinance.	Problem-based learning: group discussion on real-world issues and possible solutions.	Assessment based on discussion participation and reflective essay.

Overall, the ESP curriculum for Islamic Banking students should be designed holistically, encompassing needs analysis, content integration, the selection of innovative teaching methods, the involvement of competent instructors, and a contextual evaluation system. In this way, students not only learn English formally but also acquire practical skills relevant to their field. This approach will produce graduates who not only master the theoretical aspects of Islamic banking but also possess international communication skills—an essential key to success in the era of globalization.

CONCLUSION

The English teaching strategies for specific purposes in the Islamic Banking study program must be designed around materials that are contextual and relevant to the students' field of study. At least three instructional strategies can be effectively applied in English for Specific Purposes (ESP) instruction—context-based learning, problem-based learning, and collaborative learning. These strategies have proven effective in enhancing both language competence and content understanding among Islamic Banking students. As a recommendation, institutional policymakers should provide professional development programs for lecturers to design appropriate ESP materials and ensure institutional support through the provision of relevant learning resources.

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Global Expert: *Jurnal Bahasa dan Sastra*
Vol. 13, No. 2, December 2025

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