

# Investigating the autonomy of English-majored students in English classes at Banking Academy of Vietnam

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## *Abstract*

Learner autonomy is a fundamental component of English as a Foreign Language education, equipping students with the ability to take responsibility for their learning, manage their time efficiently, and develop essential self-assessment skills. As English proficiency becomes increasingly vital for academic and professional success, fostering autonomy is crucial in preparing students for lifelong learning. Using quantitative method through a questionnaire survey, this study investigates the levels of learner autonomy among 354 English-majored students at Banking Academy of Vietnam, focusing on six key dimensions: learning motivation, time management, self-management in learning, self-assessment and adjustment ability, problem-solving ability, perseverance and self-discipline. The findings reveal that while students exhibit moderate autonomy in most areas, self-assessment remains the weakest aspect, indicating a significant gap in their ability to monitor and evaluate their own progress. This highlights the need for targeted interventions to enhance learner independence. Specifically, students should develop self-regulation strategies; lecturers should support students by incorporating self- and peer-assessment activities and applying scaffolded autonomy; and the institution should provide more independent learning resources and support systems.

## 1. Introduction

Learner autonomy plays a pivotal role in English as a Foreign Language (EFL) education, empowering students to take responsibility for their own learning, develop self-regulation, and enhance long-term proficiency. Defined by Holec (1981) as “the ability to take charge of one’s own learning”, learner autonomy involves setting goals, managing time, monitoring progress, and adjusting strate-

gies independently. Despite its recognized importance, it remains a challenge for Vietnamese university students in general, and English-majored students (EMS) at Banking Academy of Vietnam (BAV) in particular, where teacher-centered practices, limited self-assessment, and difficulties in motivation often hinder autonomous learning.

Understanding learner autonomy among English majors is especially significant at BAV, where students face academic demands

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that extend beyond general English learning. According to Decision No. 2727/QĐ-HVNH (Banking Academy of Vietnam, 2021), within the 58 disciplinary foundation credits, 18 are devoted to Banking and Finance subjects. Out of 27 major course credits, 9 are for English for Specific Purposes (ESP) and 9 for specialized Banking and Finance courses. Many students also select Banking and Finance-related topics for their graduation theses (8 credits). In contrast, students in other BAV programs take only 9 English credits in foundation courses and 3 ESP credits in major courses.

This distinctive structure requires EMS not only to master English as their primary discipline but also to use it as a medium to learn Banking and Finance courses. Consequently, they must possess a high level of learner autonomy to manage both linguistic and disciplinary requirements. However, little research has investigated how these students develop or demonstrate autonomy in such a dual-focus context, which constitutes a relevant gap for further study.

To address this, the study “Investigating learner autonomy of English-majored students in English classes at Banking Academy of Vietnam” examines the extent of learner autonomy among 354 EMS at BAV. Using a structured questionnaire, it explores six key dimensions: Learning Motivation, Time Management, Self-Management in Learning, Problem Solving Ability, Self-Assessment and Adjustment, and Perseverance and Self-Discipline. Data will be analyzed using SPSS (version 20.0) through Cronbach’s Alpha, EFA, and descriptive statistics including means, frequencies, one-way ANOVA and Post Hoc. The findings are expected to provide insights into the learner autonomy of EMS and pedagogical implications for fostering more effective English learning.

To achieve these objectives, the study is structured into five parts: (1) Introduction- presenting rationale and research gap; (2) Theoretical framework and literature review; (3) Methodology and data (4) Empirical results, discussion and (5) Conclusion.

## 2. Theoretical framework and literature review

### 2.1. Definition of Learner autonomy

Learner autonomy refers to the ability of students to take control of their own learning process, including setting learning goals, selecting strategies, self-monitoring progress, and evaluating outcomes. It can be defined differently from an author to another.

According to Holec (1981), learner autonomy is defined as the ability to take charge of one’s own learning whereas Little (1991) describes it as a capacity for detachment, critical reflection, decision-making, and independent action. Benson (2011) highlights that learner autonomy involves both psychological and behavioral aspects, enabling learners to take responsibility for their education while Oxford (2003) argues that autonomy is a dynamic construct, influenced by cultural, institutional, and individual factors. Although learner autonomy can be slightly differently defined among authors, it emphasizes self-regulation, independent decision-making, and proactive engagement in learning rather than passive dependence on teachers.

While much of the literature on learner autonomy originates from Western scholars such as Holec (1981), Little (1991), and Benson (2011), Vietnamese researchers have also contributed valuable insights that contextualize the concept within the local educational environment. In the Vietnamese context, Phan (2021) extends this understanding by defining learner autonomy as the learner’s ability to take responsibility for their own learning through processes such as setting personal goals, selecting appropriate strategies, and engaging in self-assessment. This perspective highlights the role of reflection and self-regulation in fostering autonomy within institutional settings. Similarly, Nguyen and Nguyen (2020) conceptualize learner autonomy as a process in which learners control various aspects of their learning, including goals, content, pace, and methods, in order to achieve the highest possible

effectiveness. This definition underscores the importance of learner agency and adaptability, highlighting how autonomy can contribute to more personalized and efficient learning experiences.

These Vietnamese perspectives contribute to a broader understanding of learner autonomy by integrating cultural and institutional considerations, particularly in the context of Vietnamese higher education where passive learning habits have traditionally prevailed.

Additionally, while learner autonomy generally refers to learners' ability to take responsibility for their learning, English learner autonomy specifically relates to how students manage their English language learning. It involves choosing appropriate learning strategies, practicing language skills independently, and using authentic materials beyond the classroom (Holec, 1981). Compared to general academic subjects, English learning requires more interaction with real-life input and communicative practice. This study focuses on English learner autonomy to better address the unique characteristics and demands of language learning in the Vietnamese university context.

## ***2.2. Theoretical frameworks and literature review on Learner autonomy***

Learner autonomy is widely recognized as a crucial determinant of successful learning, particularly in language acquisition. Various theoretical perspectives have examined how motivation, self-regulation, cognitive engagement, learning strategies, and personal dispositions contribute to the development of autonomous learners. To present these perspectives in a structured and coherent manner, this study synthesizes the major theories into a single comparative overview (Table 1), enabling clear conceptual mapping and facilitating subsequent analysis.

Among the diverse theories related to learner autonomy, two stand out as particularly central to the present study. Self-Determination Theory (Deci & Ryan, 1985, 2000) emphasizes intrinsic motivation and the fulfillment of the

psychological needs for autonomy, competence, and relatedness, explaining the internal conditions that energize and sustain self-directed learning. Self-Regulated Learning Theory (Zimmerman, 1990, 2002) focuses on learners' capacity to plan, monitor, and evaluate their learning across cyclical regulatory phases, thereby highlighting the behavioral and metacognitive processes through which autonomy is enacted.

Although Self-Determination Theory and Self-Regulated Learning Theory provide the most comprehensive and influential explanations for the motivational and self-regulatory mechanisms underlying learner autonomy, the broader literature demonstrates that autonomy is a multifaceted construct shaped by additional theoretical perspectives. Goal-setting theory contributes insights into purposeful, goal-oriented behavior; metacognitive theory foregrounds reflective awareness and informed strategy use; sociocultural theory highlights the socially mediated processes through which autonomy is gradually internalized; and constructivist and experiential learning theories underscore learners' active engagement with tasks and experiences. Complementary frameworks—such as lifelong learning theory, cognitive load theory, and research on time management, procrastination, and note-taking—further illuminate

how discipline, cognitive organization, and strategic learning behaviors support sustained autonomous engagement.

In light of this diversity, an integrative synthesis is necessary to position SDT and SRL within the broader conceptual landscape and to clarify how different theories converge or diverge in their accounts of autonomy. Accordingly, Table 1 provides a systematic overview of these theoretical perspectives, establishing a comprehensive foundation from which the present study derives the specific dimensions of learner autonomy examined in subsequent sections.

Drawing on the theoretical integration presented in Table 1, this study conceptualizes learner autonomy as a multidimensional construct

**Table 1. Summary of Theoretical Perspectives on Learner Autonomy**

<b>Theory</b>	<b>Core Dimensions Identified in Literature</b>	<b>Contribution to Learner Autonomy</b>
<b>Self-Determination Theory (SDT)</b> - Deci and Ryan (1985, 2000)	Autonomy, competence, relatedness, intrinsic motivation	Explains how psychological needs and intrinsic motivation support self-directed learning.
<b>Self-Regulated Learning (SRL) Theory</b> - Zimmerman (1990, 2002)	Planning, monitoring, self-evaluation	Emphasizes learners' ability to control strategies, behaviors, and cognition independently.
<b>Goal-Setting Theory</b> - Locke and Latham (1990)	Goal clarity, commitment, feedback	Shows how purposeful, goal-directed behavior enhances autonomous action.
<b>Metacognitive Theory</b> - Flavell (1979)	Awareness, regulation, reflection	Highlights the role of reflective thinking in directing and adjusting learning.
<b>Metacognitive Theories</b> - Schraw and Moshman (1995)	Monitoring, evaluating, and adjusting one's own learning plans	Emphasizes learners' capacity to self-assess and modify strategies to enhance autonomous learning.
<b>Sociocultural Theory (SCT)</b> - Vygotsky (1978)	Social interaction, scaffolding, ZPD	Explains how guided interaction supports the gradual internalization of autonomous learning behaviors.
<b>Constructivist &amp; Experiential Learning</b> - Piaget (1950); Kolb (1984)	Active engagement, problem-solving, adaptation	Emphasizes autonomy developed through exploration, experimentation, and reflective experience.
<b>Lifelong Learning Theory</b> - Candy (1991)	Perseverance, continuous development, self-discipline	Reinforces autonomy as essential for sustained personal and academic growth.
<b>Cognitive Load Theory</b> - Sweller (1988)	Information processing, cognitive load management	Demonstrates how learners organize information independently to enhance understanding.
<b>Time Management &amp; Procrastination Research</b> - Britton and Tesser (1991); Steel (2007)	Time management, self-control	Indicates that effective time regulation is a key behavioral component of autonomy.
<b>Note-Taking Strategies</b> - Boch & Piolat (2005)	Structured note-taking, comprehension	Supports independent knowledge organization, facilitating autonomous learning.

*Source: Self-synthesis based on primary literature*

encompassing six interrelated yet distinct dimensions: (i) Learning Motivation; (ii) Time Management; (iii) Self-Management in Learning; (iv) Self-Assessment and Adjustment Ability; (v) Problem-Solving Ability; and (vi) Perseverance and Self-Discipline.

These dimensions collectively reflect motivational, behavioral, metacognitive, and affective aspects of autonomy that are personally controllable and measurable at the individual level. Other potential dimensions—such as social

interaction or emotional regulation—although acknowledged in frameworks like Sociocultural Theory and Cognitive Load Theory, are not included because they emphasize contextual or externally mediated influences rather than the learner's self-directed control.

### **3. Methodology and data**

#### **3.1. Research Design**

*Research approach*

This research employs a quantitative approach to gain a comprehensive understanding of the level of learner autonomy in English education among EMS at BAV. At the same time, the research aims to explore the differences in autonomy extents among different student groups based on factors such as gender and academic years. This study is exploratory in nature, as it seeks to identify and examine key factors influencing learner autonomy within a specific institutional context where limited prior research has been conducted. The quantitative method involves a survey using a structured questionnaire as the research instrument. Based on the theoretical framework outlined in the Literature Review and the nature of EL as previously defined, the factors taken in the questionnaire include Learning Motivation, Time Management, Self-Management in Learning, Problem Solving Ability, Self-Assessment and Adjustment Ability, and Perseverance and Self-Discipline.

After defining the research approach, the study proceeded to define its scope and participants' selection to ensure that the sample represented different genders and academic years within the target population.

*Research scope and participants*

This study focuses on examining the extent of learner autonomy in English learning among EMS at the Faculty of Foreign Languages

(FFL) of BAV, which defines its scope both in terms of academic context and population. The participants of this research were EMS enrolled at the FFL of BAV during the academic year 2024-2025. A stratified random sampling method was employed to ensure representativeness across gender and academic years. The population was divided into strata based on these two criteria, and within each stratum, classes were randomly selected. Questionnaires were then distributed to students present in those classes at the time of data collection. This procedure ensured that both male and female students, as well as all academic-year cohorts, were proportionally represented in the sample. The number of participants from each academic year was determined proportionally to the total number of students in that cohort. In total, 354 responses were obtained. The gender distribution of the sample reflects the actual composition of the FFL, where female students considerably outnumber males, while the allocation across the four academic years was relatively balanced. These sampling procedures collectively enhance the representativeness and reliability of the collected data. Detailed characteristics of the sample are presented in Table 2.

Based on the research of Hair et.al (1998), they found out that for EFA, the minimum sample size should be five times bigger than the total number of observed variables:  $n=5*m$  where  $n$  is the number of samples to be investigated and  $m$  is the number of observed variables. With

**Table 2. Sample characteristics**

Characteristics of Sample	Number of participants n/N = 354	Percentage (%)
<b>Gender</b>		
Male	60	16.9
Female	294	83.1
<b>Academic year</b>		
The first year	82	23.2
The second year	96	27.1
The third year	82	23.2
The fourth year	94	26.5

*Source: Self-synthesis*

the above data, through the survey based on 27 observed variables, the minimum number of samples is  $n = 5 * 27 = 135$ , this research paper using 354 samples is obviously appropriate and valid to run.

*Research Instrument*

The main instrument of the research is the questionnaires. Based on the research model, the questionnaires are made up of 27 observed and measured variables being divided into 6 parts including (1) Learning Motivation encoded

as LM (LM1-LM4); (2) Time Management encoded as TM (TM5-TM9); (3) Self-Management in Learning as SML (SML10-SML14); (4) Problem-Solving Ability as PSA (PSA15-PSA17); (5) Self-Assessment and Adjustment Ability as SAAA (SAAA 18-SAAA22); (6) Perseverance and Self-Discipline as PSD (PSD23-PSD27).

\* Scale

A 5-point Likert scale is used in the questionnaire with the lowest score of 1 (strongly disagree) and the highest score of 5 (strongly

**Table 3. Variable Coding and reference sources**

Code	Variables	Coding	Statement	Reference sources
LM	Learning Motivation	LM1	I often set my own learning goals.	Self-Determination Theory (Deci & Ryan, 1985)
		LM2	I enjoy exploring additional knowledge beyond lectures.	Intrinsic Motivation Theory (Deci & Ryan, 2000)
		LM3	I self-assess and track my learning progress without reminders from lecturers.	Metacognitive Learning Strategies (Flavell, 1979)
		LM4	I usually make a detailed study plan for each week.	Time Management Theory (Britton & Tesser, 1991)
TM	Time Management	TM5	I adhere to my study schedule without procrastination.	Procrastination Research (Steel, 2007)
		TM6	I allocate my time effectively between studying and other activities.	Goal-Setting Theory (Locke & Latham, 1990)
		TM7	I actively monitor and adjust my study schedule to use my time well.	Self-Regulated Learning Theory Zimmerman (2002)
		TM8	I complete assignments on time without reminders from lecturers.	Self-Regulated Learning Theory (Zimmerman, 2002)
		TM9	I can monitor and adjust my study plans for effectiveness.	Metacognitive Theories (Schraw & Moshman, 1995)
SML	Self-Management in Learning	SML10	I often seek additional learning materials outside of lectures.	Lifelong Learning Theory (Candy, 1991)
		SML11	I can independently choose learning methods that suit me.	Constructivist Learning Theory (Piaget, 1950)
		SML12	I apply learned knowledge to real-life situations.	Experiential Learning Theory (Kolb, 1984)
		SML13	I seek multiple sources of explanation before asking my lecturers.	Constructivist Learning (Piaget, 1950)
		SML14	I conduct additional research on topics when the lecturer's explanation is unclear.	Metacognitive Learning Strategies (Flavell, 1979)

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PSA	Problem-Solving Ability	PSA15	I break down study materials into smaller parts for easier understanding.	Cognitive Load Theory (Sweller, 1988)
		PSA16	I take notes on key points to enhance memory.	Note-Taking Strategies (Boch & Piolat, 2005)
		PSA17	When facing learning difficulties, I try to solve them on my own before seeking help from lecturers or peers.	Self-Regulated Learning (Zimmerman, 2002)
SAAA	Self-Assessment and Adjustment Ability	SAAA18	I feel confident in making my own learning decisions.	Self-Determination Theory (Deci & Ryan, 2000)
		SAAA19	I can find creative solutions to challenging learning problems.	Experiential Learning Theory (Kolb, 1984)
		SAAA20	I am confident in my ability to self-study without constant guidance from lecturers.	Lifelong Learning Theory (Candy, 1991)
		SAAA21	I regularly assess my academic performance and adjust my learning methods accordingly.	Metacognitive Learning Strategies (Flavell, 1979)
		SAAA22	I can effectively manage stress and pressure in learning.	Self-Determination Theory (Deci & Ryan, 2000)
PSD	Perseverance and Self-Discipline	PSD23	I persist in pursuing my academic goals despite difficulties.	Goal-Setting Theory (Locke & Latham, 1990)
		PSD24	I maintain self-discipline in learning even without supervision.	Self-Regulated Learning (Zimmerman, 2002)
		PSD25	I proactively review my knowledge before exams without reminders.	Time Management Theory (Britton & Tesser, 1991)
		PSD26	I take full responsibility for my learning without external control.	Self-Determination Theory (Deci & Ryan, 2000)
		PSD27	I set personal challenges to improve my skills and knowledge.	Experiential Learning Theory (Kolb, 1984)

Source: Self-synthesis

agree).

\* Distance value of Mean score

One of the main research objectives is to determine the current level of learner autonomy among EMS at BAV in terms of learning motivation, time management, self-management in learning, problem solving ability, self-assessment and adjustment ability, and perseverance and self-discipline.

To achieve this objective, the mean score was employed to analyze the processed data. The “distance value” was calculated to identify the

interval ranges for interpreting mean scores, as shown below:

Range of Mean Scores	Interpretation
1.00- 1.80	Strongly disagree
1.81- 2.60	Disagree
2.61- 3.40	Not sure / Neutral
3.41- 4.20	Agree
4.21- 5.00	Strongly agree

Distance value- (Maximum- Minimum)/5 = (5-1)/5 = 0.8

Based on this calculation, the following interpretation scale was established:

This distance value was subsequently applied throughout the data analysis to classify the respondents' levels of agreement for each dimension of learner autonomy. By doing so, the study ensured consistent interpretation of the mean scores and enabled clearer comparisons among the six identified dimensions.

### 3.2. Procedures and results of data collection

The EMS were informed of this study through direct introduction in class made by the lecturers in charge of their English classes in the middle of August 2024. The lecturers also provided the students with paper copies of the questionnaire. The students had 10 minutes to complete the questionnaire and returned it to the class lecturers. The questionnaires were then transferred to the researchers as soon as possible.

A total of 360 copies of the questionnaires were made available for the students to pick up and 356 completed ones were submitted showing a response rate of 98.9%. Then each completed questionnaire was checked for any data missing. 02 of them were found that they had missing values (equal to 0.5%). They had to be removed from the database. Thus, 354 valid questionnaires were used for the data analysis.

SPSS software version 20.0 was employed to treat the data using Cronbach's Alpha coefficients and EFA with Eigenvalue, KMO and Bartlett's Test for reliability and inter-item correlation of the items. Other indicators including mean, frequencies, one-way ANOVA and post hoc are also used to analyze survey data.

## 4. Empirical results, discussion and recommendations

### 4.1. Empirical results

#### 4.1.1. Testing the scale reliability coefficient

##### *Cronbach's Alpha results*

As mentioned above, there are 354 valid questionnaires to be used for data processing.

Table 4 below presents the results of the second Cronbach's Alpha reliability test. According to Nunnally (1978) and Hair et al. (2019), Cronbach's Alpha value above 0.7 are generally considered acceptable for established scales. However, in exploratory research, where measurement instruments are newly developed or adapted to a specific context, values above 0.6 can still be regarded as acceptable indicators of internal consistency (Nunnally, 1978; Hair et al., 2019; Tavakol & Dennick, 2011). In the present study, all Cronbach's Alpha coefficients exceeded 0.6 with the lowest being 0.659 for Learning Motivation (LM) and the highest being 0.805 for Perseverance and Self-Discipline (PSD). This indicates that the reliability levels of the scales are satisfactory of exploratory purposes, justifying the retention of LM despite its Cronbach's Alpha being below the conventional 0.7 threshold. In addition, according to Nunnally and Bernstein (1994), the Corrected Item-Total Correlation should be at least 0.3. All items in this dataset met this criterion, with the smallest value being 0.368 in the Time Management (TM) group, confirming that each item contributes adequately to its respective construct.

Furthermore, the Cronbach's Alpha if Item Deleted were examined. Although not a universal criterion, Hair et al. (2019) recommend that these value should be lower than the overall Cronbach Alpha of the construct. As shown in Table 4, this condition was satisfied for all groups, supporting the internal consistency of the scales.

The Problem-Solving Ability(PSA) construct, however, was excluded from further analyses. Although its Cronbach's Alpha (0.686) exceeds 0.6, the construct contains only 2 observed items, which limits the reliability of Cronbach's Alpha (Tavakol et al., 2011; Eisinga et al., 2013). Cronbach's Alpha is generally considered unstable for two-item scales, and

**Table 4. Cronbach's Alpha reliability coefficient (Second Round)**

Variables	Number of items (first test)	Number of items (second test)	Cronbach's Alpha	Smallest Corrected Item-Total Correlation	Largest Cronbach's Alpha if Item Deleted
LM (Learning Motivation)	4	3	0.659	0.431	0.613
TM (Time Management)	5	5	0.760	0.368	0.750
SML (Self-Management in Learning)	5	5	0.706	0.418	0.675
PSA (Problem-Solving Ability)	3	2	0.686	-	-
SAAA (Self-Assessment and Adjustment Ability)	5	5	0.772	0.513	0.740
Perseverance and Self-Discipline	5	4	0.805	0.589	0.770

Source: SPSS version 20- based synthesis

thus the PSA construct was not retained despite its seemingly acceptable coefficient.

In summary, while the Total Variance Explained and Rotated Component Matrix initially suggested a six-factor structure, only five constructs were retained for subsequent analyses due to the reliability considerations discussed above. This approach ensures that the measurement scales used in this exploratory study are both internally consistent and conceptually sound.

#### *Exploratory Factor Analysis (EFA)*

After the first round of data processing, LM2, PSA17 and PSD27 are turned into bad variables because they loaded significantly on two factors rather than primarily on one, violating Hair's (2009) recommendation that observed variables should predominantly load on a single factor. Their factor loadings were: LM2 (0.368, 0.437), PSA17 (0.460, 0.403), PSD27 (0.470, 0.449), with differences between loadings of 0.069, 0.057, and 0.021 respectively, all below the 0.2 threshold. Consequently, these variables were removed, and EFA was conducted a second time.

The following is the result of the second round processing.

**Table 5. KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.903
Bartlett's Test of Sphericity	Approx. Chi-Square	3138.734
	Df	300
	Sig.	.000

Source: SPSS version 20- based synthesis

#### *Measure of Sampling Adequacy- KMO*

The Kaiser-Meyer-Olkin (KMO) measure (0.903) indicates sampling adequacy, exceeding the recommended threshold of 0.6 (Kaiser & Rice, 1974). Bartlett's Test of Sphericity was significant ( $p < 0.001$ ), confirming that the observed variables are sufficiently correlated for factor analysis (Bartlett, 1954).

#### *Eigenvalue*

Eigenvalue is a commonly used criterion to determine the number of factors in EFA analysis. With this criterion, only factors with Eigenvalue  $\geq 1$  are kept in the analytical model. Total Variance Explained  $\geq 50\%$  shows that the EFA model is suitable. Considering the variation is 100%, this value shows what percentages of the extracted factors are condensed and what percentages of the observed variables are lost.



**Table 7. Rotated Component Matrix<sup>a</sup>**

	Component					
	1	2	3	4	5	6
SAAA22	0.729					
SAAA20	0.682					
SAAA21	0.589					
SAAA18	0.559					
SAAA19	0.554					
TM8		0.721				
TM9		0.648				
TM6		0.623				
TM7		0.523				
TM5		0.517				
PSD26			0.778			
PSD25			0.714			
PSD24			0.708			
PSD23			0.607			
SML10				0.777		
SML12				0.580		
SML14				0.526		
SML11				0.509		
SML13				0.499		
LM1					0.705	
LM4					0.698	
LM3					0.492	
PSA15						0.772
PSA16						0.770

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

*Source: SPSS version 20- based synthesis*

(Table 9) indicating that the variance in learner autonomy between male and female students is homogeneous (equal variance assumed). Besides, Sig ANOVA is bigger than 0.05 and Means in Descriptive are in the same range of Agree (3.5- 3.57) meaning that there is no statistically significant difference in learner

autonomy between male and female students.

*In terms of cohort/ academic years*

Although Sig in Test of Homogeneity of Variances is bigger than 0.05, Sig of ANOVA is smaller than 0.05 (Table 9). Mean scores from 3.24- 3.65 suggests that they range from “Not

**Table 8. Summary Item Statistics**

Items	Mean	Minimum	Maximum	N of Items	Evaluation
LM	3.555	3.280	3.856	3	Agree
TM	3.584	3.110	3.893	5	Agree
SLM	3.619	3.475	3.746	5	Agree
SAAA	3.400	3.124	3.556	5	Not sure
PSD	3.726	3.573	3.907	4	Agree

Source: SPSS version 20- based synthesis

**Table 9. Results of One-Way ANOVA**

Order	Variable (factor)	Test of Homogeneity of Variances	ANOVA	Descriptive	Conclusion
		Sig	Sig	Mean	
1	Gender	0.571>0.05	0.490>0.05	3.50- 3.57	No difference
2	Cohort	0.254>0.05	0.002<0.05	3.24- 3.65	Difference

Source: SPSS version 20- based synthesis

**Table 10. Descriptive**

Cohort	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1st year	79	3.24	0.720	0.081	3.08	3.40	2	5
2nd year	96	3.44	0.792	0.081	3.28	3.60	1	5
3rd year	62	3.65	0.791	0.100	3.44	3.85	1	5
4th year	117	3.65	0.874	0.081	3.49	3.81	1	5
Total	354	3.50	0.819	0.044	3.41	3.59	1	5

Source: SPSS version 20- based synthesis

sure” to “Agree”. The confidence intervals of 95% (Table 10) do not overlap significantly across groups, meaning that the differences between academic years could be statistically significant. Therefore, it can be concluded that autonomy is not the same among different respondent groups from different academic years.

Interpretation of Table 10:

Overall mean = 3.50 indicates moderate to moderately high autonomy. And Autonomy tends to increase with academic year: first-year students show lower autonomy (Mean = 3.24) than third- and fourth-year students (Mean = 3.65). Also, higher standard deviation in fourth-year students (0.874) suggests variability,

reflecting differences in individual experience and learning strategies.

*Significant ANOVA and Post Hoc comparisons*

The ANOVA results indicated significant differences among the four cohorts for seven items: TM7, LM3, TM8, TM9, SML11, SAAA19, and SAAA20 ( $p < 0.05$ ). Post hoc Tukey tests identified specific differences between years, showing trends of improvement or decline. For example, TM7 scores of 4th-year students were significantly lower than 2nd-year students, whereas LM3 scores increased significantly in the 3rd and 4th years compared to the 1st year. Similar upward trends were observed for TM8, TM9, SML11, SAAA19, and SAAA20, reflecting growth in

**Table 11. Significant ANOVA and Post Hoc Comparisons**

Item	ANOVA F	Sig.	Post Hoc Comparison	Mean Difference	Sig.
TM7	3.297	0.021	4th yr- 2nd yr	-0.291	0.021
LM3	4.227	0.006	3rd yr- 1st yr	0.363	0.038
			4th yr- 1st yr	0.392	0.004
TM8	6.577	0.000	3rd yr- 1st yr	0.398	0.014
			4th yr- 1st yr	0.473	0.000
TM9	5.319	0.001	4th yr- 1st yr	0.411	0.003
			4th yr- 2nd yr	0.314	0.023
SML11	2.978	0.032	4th yr- 1st yr	0.349	0.016
SAAA19	6.094	0.000	4th yr- 1st yr	0.359	0.009
			4th yr- 2nd yr	0.414	0.001
SAAA20	4.234	0.006	4th yr- 1st yr	0.485	0.002

Note: Mean differences are significant at  $p < 0.05$ . Positive differences indicate higher scores in the later year compared to the earlier year.

Source: SPSS version 20- based synthesis

learner autonomy and subject-specific competencies over the years.

## 4.2. Discussion and Recommendations

### 4.2.1. Discussion on the level of EMS's autonomy:

Firstly, in terms of Learning Motivation (LM): Students generally agree that they have learning motivation based on the reflected mean score of 3.555 (Table 8). This suggests that many students have set their own learning goals. They have made a detailed study plan for each week. Besides, they themselves can also assess and track their learning progress without reminders from instructors. However, the score is not particularly high (3.555/5- Table 8), indicating that while motivation exists, some students may still rely on external factors to drive their learning. And support from lectures and BAV may help students enhance their learning motivation.

Secondly, on Time Management (TM): The results show that students generally agree with their ability to manage time effectively, with a mean of 3.584 (Table 8). This suggests that, on average, they can adhere to study schedules, complete assignments on time, and manage their time effectively. However, Table 8 shows

the range from 3.110 to 3.893 indicating some variation among students. Such variation in time management skills aligns with prior research, which shows that differences in external commitments, study habits, and personal routines can significantly affect students' ability to organize and utilize their time efficiently (Claessens et al., 2007; Zimmerman, 2000; Britton & Tesser, 1991). For example, students with more structured study habits and stronger self-regulation are likely to manage their time effectively, whereas those balancing multiple responsibilities, such as extracurricular activities or part-time work, may encounter challenges. These findings underscore the importance of developing time management skills as a core component of learner autonomy. By enhancing these skills, students can improve their academic performance and gain greater control over their learning processes.

Thirdly, about Self-Management in Learning (SML): With a mean score of 3.619 (Table 8), student's express agreement that they can manage their learning independently. This includes seeking additional learning materials, selecting suitable learning methods, and conducting further research when clarification is needed. Importantly, students' proactive approach reflects their self-management skills rather than

a lack of guidance or support from lecturers or BAV. They aim to supplement, rather than replace, the explanation provided in class. Additionally, students reported applying their gained knowledge effectively, which further demonstrates their ability to regulate and direct their own learning. This relatively high score indicates that students are proactive in their learning and developing essential skills for learner autonomy (Zimmerman, 2000; Schunk & DiBenedetto, 2020).

Fourthly, Self-Assessment and Adjustment Ability (SAAA): This is the lowest-scoring category, with a mean score of 3.400 (Table 8). It indicates uncertainty among EMS regarding their ability to assess and adjust their learning methods. This suggests that while students may be independent in their studies, they might lack confidence and experience in evaluating their progress, making necessary adjustments or making learning decision. They also specify that they wonder whether they can study confidently with or without constant guidance from their lecturers. And this could be an area for further development in fostering Learner Autonomy.

Fifthly, Perseverance and Self-Discipline (PSD): This category has the highest mean score which is 3.726 (Table 8), specifying that students largely agree that they possess perseverance and self-discipline in their studies. This includes maintaining study habits without supervision, reviewing lessons before exams, and taking responsibility for their own learning. A high level of perseverance and self-discipline is a strong indicator of autonomy.

#### 4.2.2. Discussion on the differences in autonomy between different groups of participants

Firstly, differences between gender: There is no significant difference in learner autonomy between male and female students. This suggests that gender does not play a crucial role in determining students' level of independence in learning. Other factors, such as academic year, learning environment, or personal motivation... may have a greater influence on learner autonomy. It suggests that when making some suggestions to increase EMS's learner au-

tonomy, there is no need to take gender into account.

Secondly, differences among academic year: Autonomy increases with academic progression. First-year students (Mean = 3.24) are still adapting to university learning, while third- and fourth-year students (Mean = 3.65) exhibit more independence. The high standard deviation in senior students indicates variability due to personal circumstances or part-time work. Differences in teaching methods, e.g., learner-centered vs. traditional, also influence autonomy development.

Thirdly, discussion on the significant ANOVA and post hoc comparisons: Fourth-year students scored lower than second-year students. This may reflect the increased demands and responsibilities faced by senior students, such as final-year projects, internships, or part-time work, which can limit study time. Additionally, seniors may have a more realistic self-assessment of their time management, leading to lower reported scores. A clear upward trends from first to senior years was observed, reflecting cumulative learning experience and enhanced self-regulation. The post hoc analyses provide precise identification of where significant differences occur, offering actionable insights for targeted interventions in specific competencies. The above results imply that EMS students progressively develop learner autonomy across academic years, yet self-assessment skills remain underdeveloped. Curriculum design should emphasize structured support for early-year students, gradually promoting self-regulation, goal-setting, and reflective learning practices. Senior students could benefit from challenges fostering advanced autonomy, while those with lower TM or SAAA scores may require individualized guidance.

#### 4.2.3. Recommendations

Developing learner autonomy is a vital goal in English language education, as it enables students to take ownership of their learning process and apply language skills more effectively in academic and real-life contexts. Based on the study findings across the five dimensions-

Learning Motivation, Time Management, Self-Management in Learning, Self-Assessment and Adjustment Ability, and Perseverance and Self-Discipline-several practical recommendations are proposed for students, lecturers, and the institution.

- For Students: To strengthen learner autonomy in English learning, students should focus on five key areas:

**Learning Motivation (LM):** Set personal language goals (e.g., improving speaking fluency or writing accuracy) and track progress using self-reflection journals. Senior students should shift from exam-driven motivation to intrinsic goals such as communicative competence or professional English use.

**Time Management (TM):** Create weekly study plans balancing language skills practice (listening, speaking, reading, writing) with independent vocabulary or grammar review.

**Self-Management in Learning (SML):** Regularly explore authentic English resources such as podcasts, online articles, or YouTube lectures to develop real-world comprehension and cultural awareness.

**Self-Assessment and Adjustment Ability (SAAA):** Evaluate performance through peer feedback, language portfolios, or online tools (e.g., Grammarly, Duolingo progress tracking), and adjust learning strategies accordingly.

**Perseverance and Self-Discipline (PSD):** Maintain consistent English exposure through daily practice and self-assigned challenges, such as joining English clubs or writing short reflections.

By year level, first-year students should receive structured guidance to build basic autonomy habits; middle-year students should strengthen independent strategies; and senior students should refine reflective practices and apply English in academic or professional contexts.

- For Lecturers: Lecturers play a crucial role in cultivating autonomous English learners. They should design task-based and communicative lessons that promote decision-making and meaningful language use beyond textbooks. Incorporating self- and peer-assessment activi-

ties will enhance students' ability to evaluate and adjust their learning methods. Lecturers are encouraged to apply scaffolded autonomy, initially offering guidance and gradually reducing support as students gain confidence. In addition, goal-setting discussions at the start of each term can help students align course objectives with personal language goals. Constructive feedback should emphasize learning strategies and reflection, not only linguistic accuracy, thus fostering both metacognitive awareness and confidence.

- For Banking Academy of Vietnam (BAV): Institutional support plays a pivotal role in developing autonomy-oriented English programs within the EMS context. BAV should establish self-access learning centers equipped with comprehensive English materials and integrate reputable online platforms such as British Council LearnEnglish, Coursera, and FutureLearn to facilitate self-directed learning. It is advisable for the institution to provide institutional access or sponsored student accounts and progressively develop a Moodle-based autonomous learning system to ensure sustainability. Furthermore, regular workshops on time management, reflective learning, and language learning strategies should be conducted to enhance both student and teacher autonomy. Periodic assessments of learner autonomy and collaborative initiatives among English lecturers will help ensure consistent pedagogical support and continuous curriculum improvement.

## 5. Conclusion

The findings of this study reveal that the overall level of EMS's learner autonomy at BAV is moderate to highly moderate. This suggests that while students exhibit a certain degree of independence in their learning, there is still room for further improvement in fostering greater autonomy. A notable variation observed among students from different academic years indicates that factors such as academic progression, curriculum exposure, learning experiences or learning environ-

ment... may influence their level of autonomy. However, no significant differences are found between male and female students, suggesting that gender does not play a determining role in their autonomous learning behaviors. Additionally, students' Self-Assessment and Adjustment Ability remains at a lower level than the others, which may limit their ability to evaluate their own learning progress and make necessary adjustments for improvement. This highlights the need for targeted interventions to strengthen students' self-monitoring and self-regulation skills, ensuring they can take greater control over their learning process. Future educational strategies should focus on enhancing learner autonomy in general and SAAA in particular, with specific attention to variations among academic cohorts.

Promoting learner autonomy at BAV necessi-

tates both institutional and pedagogical commitment. Curriculum developers should incorporate autonomy-oriented activities, instructors should provide flexible and adaptive learning support, and students should actively engage in reflective practices. Collectively, these measures establish a foundation for more effective English language programs and facilitate the transition toward learner-centered education in Vietnam. Nevertheless, the present study is limited to assessing the degree of English-major learner autonomy at BAV. Future research should extend this inquiry by conducting comparative analyses with other major or higher education institutions to evaluate relative levels of autonomy of BAV students, as well as by examining factors that influence the development of learner autonomy. ■

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