

CO-OPERATIVE LEARNING AS A PEDAGOGICAL STRATEGY FOR ENHANCING ESP STUDENTS' FORMATIVE LANGUAGE KNOWLEDGE: A QUASI-EXPERIMENTAL STUDY IN BANKING ENGLISH

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Abstract: *This study investigates the effectiveness of co-operative learning as a pedagogical strategy for enhancing ESP students' formative language knowledge in Banking English courses. Formative language knowledge is conceptualized as learners' developing ability to use specialized vocabulary, grammar-in-use, and discourse-pragmatic resources during ongoing learning processes rather than in summative assessments.*

Adopting a quasi-experimental design, the study involved 300 second-year non-English-major students, who were assigned to an experimental group (co-operative learning) and a control group (traditional instruction). Data were collected through pre-and post-tests, questionnaires, classroom observations, and semi-structured interviews. Quantitative data were analyzed using independent-samples t-tests and effect size measures, while qualitative data were thematically coded to capture interactional patterns and learning processes.

The results indicate that students in the experimental group significantly outperformed those in the control group in overall formative language knowledge and its sub-components, with a large effect size. Qualitative findings further reveal that peer scaffolding, negotiation of meaning, and collaborative problem-solving played a crucial role in promoting learners' engagement, confidence, and disciplinary language use.

The study contributes to ESP pedagogy by providing empirical evidence for the pedagogical value of co-operative learning in discipline-specific contexts and offers practical implications for the design of formative-oriented ESP instruction in higher education.

Keywords: *banking English, co-operative learning, ESP, formative language knowledge, higher education, Vietnam*

1. INTRODUCTION

English for Specific Purposes (ESP) has become increasingly essential in Vietnamese higher education due to the growing demand for graduates who can operate effectively in globalized professional environments, particularly in fields such as banking, finance, business, and law. Despite nationwide efforts to improve English proficiency - especially under the National Foreign Language Project 2020 Vietnam's EF EPI ranking

remains modest (EF EPI, 2023), reflecting persistent challenges in communicative competence and discipline-specific language use.

A major issue in ESP pedagogy is the dominance of teacher-centered instruction, which often emphasizes grammar explanation and summative assessment rather than communicative performance. As a result, students develop fragmented knowledge that does not transfer well to real professional contexts. The gap

between classroom language and workplace communication has been documented in numerous Vietnamese studies, yet concrete pedagogical solutions remain limited.

Co-operative learning has emerged as a promising alternative to traditional ESP instruction. The theoretical foundations established by Johnson & Johnson (1999) and Slavin (2011), along with recent applications in EFL/ESP contexts (Gillies 2016; Tran, 2020; Le, 2023), suggest that structured group work enhances cognitive engagement, peer scaffolding, and meaningful language use. However, previous research in Vietnam has been largely generic, with few studies focusing specifically on Banking English, and even fewer addressing formative language knowledge as a measurable construct.

In ESP scholarship, formative language knowledge is conceptualized as the foundational linguistic, pragmatic, and discourse competencies that support later professional communication. Yet this construct is often vaguely defined and rarely operationalized in empirical studies. The present study addresses this gap by defining formative knowledge through measurable components - specialized vocabulary, grammar-in-use, and discourse/pragmatic competence and by examining how co-operative learning influences these components within Banking English education.

Despite growing interest, evidence remains scarce regarding the effectiveness of co-operative learning for large ESP classes in Vietnam, where institutional constraints, assessment pressures, and student passivity frequently hinder learner-centered approaches. This study

therefore investigates not only the linguistic outcomes of co-operative learning but also students' perceptions, classroom interaction patterns, and the practical challenges of implementation.

Guided by the research questions above, this study provides a comprehensive account of how co-operative learning can be integrated into Banking English instruction. The findings aim to contribute to both theory and practice by (1) clarifying the construct of formative language knowledge, (2) strengthening ESP pedagogy in Vietnam, and (3) informing policy-level decisions on communicative competence development in higher education.

Based on the theoretical framework and research gap identified above, this study is guided by the following research questions:

1. To what extent does co-operative learning improve ESP students' formative language knowledge (specialized vocabulary, grammar-in-use, and discourse/pragmatic competence) compared with traditional instruction?
2. Are there statistically significant differences between the experimental and control groups in overall formative language knowledge and its sub-components after the intervention?
3. How do students perceive the effectiveness of co-operative learning in enhancing their motivation, confidence, engagement, and perceived usefulness in Banking English courses?
4. What interactional patterns and learning processes emerge during co-operative learning activities that contribute to the development of formative language knowledge?

2. LITERATURE REVIEW

2.1 Key Concepts

2.1.1 *Co-operative Learning as a Pedagogical Framework*

Co-operative learning (CL) refers to structured instructional arrangements in which learners work interdependently toward shared academic goals while maintaining individual accountability (Johnson & Johnson, 1999; Slavin, 2011). A key distinction between CL and unstructured group work lies in its five core principles: positive interdependence, promotive interaction, individual accountability, interpersonal skills, and group processing. These principles ensure that learning does not depend on a few active members but emerges through systematic peer scaffolding.

Recent research (Gillies, 2016; Tran, 2020; Vo & Ho, 2022; Le, 2023) demonstrates that CL enhances deeper processing of linguistic input, increases participation, and improves students' willingness to communicate. In EFL settings similar to Vietnam, CL has been shown to reduce anxiety, promote negotiation of meaning, and encourage explicit attention to errors through peer feedback. Notably, updated post-COVID studies (Nguyen, 2023; Bui & Pham, 2024) highlight CL's effectiveness in hybrid learning environments where teamwork occurs across face-to-face and digital platforms.

Within CL, techniques such as Jigsaw, Think–Pair–Share, Team-Based Learning (TBL), and Group Investigation offer structured scenarios for knowledge construction. In ESP contexts, particularly Banking English, these techniques allow for simulation of authentic tasks:

negotiating loans, evaluating financial risks, preparing credit reports, or presenting investment proposals. These collaborative activities align strongly with the communicative, analytical, and decision-making skills expected in professional banking settings.

Thus, CL provides both a theoretical and practical bridge between linguistic development and workplace communication demands.

2.1.2 *ESP and Language Use in Banking & Finance*

English for Specific Purposes (ESP) is grounded in the principle that language learning is most effective when tailored to learners' professional needs (Hyland, 2019). Unlike general English, ESP emphasizes specialized vocabulary, professional genres, discourse conventions, and pragmatic norms relevant to a specific discipline. Banking English requires mastery of technical lexis (e.g., collateral, liquidity, amortization), transactional discourse (client inquiries, loan approval steps), and formal registers characteristic of financial communication.

ESP scholarship increasingly stresses the importance of discipline-specific authenticity. Hyland (2016, 2019) argues that effective ESP instruction must expose learners to real-world genres—committee reports, financial statements, risk assessment memos—rather than generalized communicative tasks. Recent Vietnamese studies (Pham, 2023; Le & Mai, 2024) also note that ESP for Banking & Finance is often poorly aligned with actual industry communication needs, resulting in gaps between university training and workplace expectations.

When integrated with CL, ESP instruction can offer highly contextualized opportunities for learners to practice negotiation, argumentation, and decision-making, all of which are central to banking operations. Such integration is especially relevant in Vietnam, where financial institutions increasingly require English-mediated communication for international transactions and digital banking services.

2.1.3 Formative Language Knowledge: Conceptual Clarification

In this study, the construct is conceptualized as the foundational linguistic competence that supports the later development of specialized ESP proficiency. This competence is viewed as a developmental base upon which domain-specific communication skills can be built. It comprises three measurable components that together shape learners' ability to perform effectively in banking-related English tasks.

The first component is specialized vocabulary knowledge, which refers to the ability to recognize, recall, and appropriately use discipline-specific terminology in professional banking scenarios. Learners must not only understand the meanings of terms such as *creditworthiness*, *interest margin*, or *loan restructuring*, but also demonstrate the ability to apply them correctly in communicative tasks such as client consultations or document analysis. This level of vocabulary mastery reflects an early stage of linguistic readiness for more complex ESP demands.

The second component is grammar-in-use within professional contexts. This involves

the accurate and context-appropriate use of grammatical structures that commonly appear in financial communication. Examples include using modal verbs for negotiation (e.g., “We may reconsider the loan if ...”), employing the passive voice in formal reporting (“The transaction has been verified”), or applying conditional forms to articulate risk and uncertainty. The focus here is not on abstract grammatical knowledge, but on learners' ability to use structures meaningfully and effectively in real-world tasks.

The third component is discourse and pragmatic competence, which encompasses the ability to follow professional conventions of turn-taking, politeness strategies, and argumentation within workplace communication. For instance, during investment discussions, learners may need to mitigate disagreement politely (“While your proposal has merits, I’m concerned about ...”) or structure their reasoning in ways that align with financial reporting norms. This competence reflects learners' developing awareness of how language functions socially and institutionally in the banking sector.

Importantly, formative knowledge is distinct from summative knowledge. While summative knowledge reflects end-product achievement, such as final exam scores, formative knowledge is incremental, developmental, and observable through learners' continuous performance in simulations, communicative tasks, and interactional activities. The distinction is rarely operationalized in existing literature, underscoring the relevance and timeliness of this study's contribution to ESP pedagogy.

2.2 Co-operative Learning in ESP: Empirical Insights

Although cooperative learning (CL) has been widely examined in general EFL settings, its application within English for Specific Purposes (ESP)—particularly Banking English—remains underexplored. International research (Baş, 2023; Derakhshan & Shirmohammadi, 2024) indicates that CL can enhance learners' mastery of content-specific vocabulary and support discipline-related problem-solving skills. However, most of these studies target fields such as medicine, engineering, and business, leaving finance-focused ESP contexts insufficiently represented.

In Vietnam, existing studies show that ESP instruction is still largely dominated by traditional methods, including translation, teacher-led explanation, and repetitive textbook exercises (Nguyen & Hamid, 2021). As a result, students often acquire terminology at a theoretical level but have limited opportunities to use the language in authentic professional situations.

CL offers considerable potential to bridge these gaps by fostering peer explanation of complex financial terminology, encouraging joint interpretation of case studies, supporting collaborative preparation of credit analyses, and creating opportunities for simulated workplace negotiations or presentations. Despite this promise, very few empirical studies have investigated how CL influences the development of formative linguistic competence within such tasks, particularly studies that employ validated measurement instruments or mixed-methods research designs.

2.3 CL and Formative Language Knowledge: Theoretical Link

From a sociocultural perspective (Vygotsky, 1978), learning is fundamentally mediated through social interaction, and cooperative learning (CL) provides a structured context in which such mediation can occur. Within ESP Banking English, this framework allows learners to co-construct meaning by asking clarification questions about specialized terms, negotiating interpretations of financial case scenarios, reformulating their peers' ideas, and engaging in collaborative reasoning during simulated decision-making tasks.

These forms of interaction foster “noticing,” a key mechanism in second language acquisition whereby learners become aware of gaps in their linguistic knowledge (Schmidt, 1990). Through peer scaffolding and negotiation of meaning, learners not only identify these gaps but also reinforce their understanding, leading to better retention and gradual proceduralization of language forms.

Consequently, formative linguistic competence develops not through isolated grammar or vocabulary exercises but through repeated and meaningful use of language in authentic, context-rich tasks. CL naturally creates these conditions, making it a pedagogically sound approach for strengthening foundational ESP knowledge in banking contexts.

2.4 Research Gap

Despite the abundance of research on cooperative learning (CL) and English for Specific Purposes (ESP), several important gaps remain unaddressed. First, discipline-specific studies are lacking. Very

few investigations focus on the use of CL in Banking and Finance ESP in Vietnam, even though this domain involves distinct communicative demands that differ from other professional fields.

Second, the operationalization of formative language knowledge is often insufficient. Existing studies tend to describe vocabulary or communicative gains in general terms without identifying clear, measurable constructs that reflect formative linguistic competence. This lack of precision limits the comparability and interpretability of findings.

Third, many ESP studies demonstrate limited methodological rigor. They often involve small sample sizes, lack control or comparison groups, and rely predominantly on self-reported perceptions rather than validated assessment tools. These limitations reduce the strength of the evidence and its generalizability.

Furthermore, there is a noticeable absence of integrated mixed-methods designs. Few studies incorporate combinations of pre-/post-tests, surveys, classroom observations, and performance-based tasks—an approach that is crucial for obtaining a comprehensive and robust understanding of CL's effects.

Another gap concerns the limited exploration of interactional patterns. Little is known about how learners negotiate meaning, scaffold each other, or manage financial discourse during CL activities, even though these interactional processes are central to the success of cooperative tasks.

Finally, implementation challenges in local contexts require deeper examination. Factors such as large class sizes, restricted instructional time, and learner passivity in Vietnamese universities may significantly influence the feasibility and effectiveness of CL, yet these issues remain underexplored in current research.

3. METHODOLOGY

This study adopted a quasi-experimental mixed-methods design integrating quantitative and qualitative data collection. The design enabled the researcher to examine not only the measurable effects of co-operative learning on ESP students' formative language knowledge but also the interactional processes and perceptions that shaped learners' experiences in Banking English classrooms.

3.1 Research Design

A non-randomized quasi-experimental design was adopted because the intact classes could not be reorganized under the institution's scheduling and administrative constraints. Accordingly, two existing classes were assigned to different instructional conditions. The experimental group (n = 150) received structured cooperative learning instruction over a 12-week period, while the control group (n = 150) continued with traditional teacher-centered instruction, which primarily consisted of lecturing, translation activities, and textbook-based exercises.

A convergent mixed-methods approach was used:

Table 1. Overview of the Convergent Mixed-Methods Research Design

Data Type	Purpose	Instruments
Quantitative	Measure gains in formative knowledge; test differences between groups	Pre-/post-test, Likert questionnaire
Qualitative	Understand interaction, challenges, perceptions	Classroom observations, interviews, group artefacts

Both strands were collected simultaneously and integrated during interpretation.

3.2 Participants

Participants were 300 second- and third-year students enrolled in mandatory ESP courses at Ho Chi Minh University of Banking.

3.2.1 Sampling Method and Justification

A purposive sampling strategy was employed to ensure that participants met relevant criteria for the study. Students were selected based on their enrollment in Banking English courses, their comparable English proficiency levels (B1–B2 CEFR, verified through the university’s placement test), and the similarity of their class sizes and schedules. These criteria helped create conditions suitable for comparing instructional effects across groups.

However, because the classes were not randomly assigned, the possibility of baseline differences between groups could not be fully eliminated. To reduce this potential bias, pre-test scores were analyzed using an independent-samples t-test, and demographic as well as proficiency characteristics were examined statistically to confirm that the two groups were comparable prior to the intervention.

3.3 Instructional Procedures

3.3.1 Experimental Group: Co-operative Learning Intervention

Students engaged in a series of structured cooperative learning (CL) techniques that were carefully aligned with authentic banking communication tasks. Jigsaw activities required learners to work with different portions of banking-related texts, such as regulations or loan-processing procedures, and then synthesize information collaboratively. Think–Pair–Share tasks were used to help students analyze customer inquiries, discuss possible responses, and refine their ideas through peer interaction. Team-Based Learning (TBL) further promoted higher-order thinking as groups worked together to solve financial case studies. In addition, role-play simulations enabled students to practice professional communication by enacting client meetings, loan negotiations, and other workplace scenarios. Group Investigation supported more extended collaboration, with students jointly preparing investment recommendations based on shared research.

Each 90-minute lesson followed a consistent instructional sequence. First, the input phase (5–10 minutes) introduced key terminology and a contextualized scenario to activate background knowledge. Next, students engaged in a structured cooperative learning task lasting approximately 40 minutes, during which they applied

concepts and practiced communication through interaction. This was followed by a 20-minute group reporting stage, where teams presented their outcomes and compared approaches. Finally, the lesson concluded with 10 minutes of feedback and reflection, allowing students to evaluate their performance, clarify misunderstandings, and consolidate learning.

3.3.2 Control Group: Traditional Instruction

The control group was taught using a traditional, teacher-centered instructional approach. Lessons primarily focused on vocabulary translation, where students learned banking-related terminology through direct word-for-word equivalents. Grammar drills were frequently used to reinforce structural accuracy, with students completing exercises individually to practice specific forms.

Teacher explanation served as the main method for presenting and interpreting text passages. The instructor guided students through the content, clarified meaning, and modeled correct usage. Most classroom tasks involved individual seatwork, requiring students to complete exercises or answer comprehension questions on their own. Importantly, no structured collaborative activities were incorporated in

this group, and interaction among students was minimal.

3.4 Data Collection Instruments

3.4.1 Pre-/Post-Test of Formative Language Knowledge

The test was designed to assess students’ English proficiency across three key components relevant to banking communication. The first section measured Specialized Vocabulary through 20 items that required students to recognize and appropriately use terminology commonly encountered in financial and banking contexts. The second section focused on Grammar-in-Use, also consisting of 20 items, which evaluated learners’ ability to apply grammatical structures accurately within professional scenarios. The final section assessed Discourse and Pragmatic Competence through another set of 20 items, targeting students’ understanding of communicative intentions, politeness strategies, and context-appropriate responses.

In total, the test comprised 60 items worth 60 points. The entire assessment was administered within a 50-minute time limit, ensuring that students demonstrated not only accuracy but also their ability to process and respond to tasks efficiently.

Table 2. Test Specifications for the Formative Language Knowledge Assessment

Component	Format	Example Item	Target Skill
Vocabulary	MCQ	“The bank is assessing the client’s _____ to repay the loan.” (A) liability (B) liquidity (C) creditworthiness (D) portfolio	Banking terminology
Grammar-in-Use	Sentence completion	“If the interest rate _____ (increase), the borrower may reconsider the loan.”	Conditional forms

Component	Format	Example Item	Target Skill
Discourse/ Pragmatics	Dialogue choice	<i>Choose the most appropriate response in a client consultation:</i> “I’m afraid your credit score is lower than required.” → (A) “That’s your problem.” (B) “Could you explain what options I have?”	Politeness + turn-taking

3.4.2 Reliability of the Test

The pilot study, conducted with a sample of 52 participants, was used to evaluate the reliability of the test components. Cronbach’s

alpha coefficients were calculated for each section of the assessment as well as for the overall test. The results are presented in the table below:

Table 3. Reliability Coefficients (Cronbach’s α) of the Formative Language Knowledge Test

Component	Cronbach’s α
Vocabulary	0.84
Grammar-in-Use	0.81
Pragmatics	0.87
Total Test	0.89

These reliability coefficients indicate high internal consistency across all components of the test. The values demonstrate that the items within each section measured their intended constructs consistently, and the overall test showed strong reliability for use in the main study.

3.4.3 Student Questionnaire

A 20-item Likert-scale questionnaire was used to measure students’ affective and perceptual responses to the learning intervention. The instrument consisted of four dimensions: motivation, confidence, engagement, and perceived usefulness of cooperative learning. Each dimension included multiple items designed to capture students’ attitudes and experiences during the course.

The reliability of the questionnaire was evaluated using Cronbach’s alpha. The overall coefficient was 0.91, indicating a high level of internal consistency and confirming that the instrument was suitable for use in the main study.

3.4.4 Classroom Observations

A total of twenty-four lessons—twelve in the experimental group and twelve in the control group—were systematically observed using an analytic classroom interaction rubric. The rubric focused on several key indicators of communicative and collaborative behavior. These included the amount of student talk, the extent to which learners engaged in negotiation of meaning, and the degree of peer scaffolding

evident during activities. Observers also evaluated students' use of banking-related terminology, as well as the overall quality of collaboration, such as turn-taking, balanced participation, and cooperative problem solving.

To ensure the reliability of observational data, two trained raters independently scored all lessons. Inter-rater reliability reached a Cohen's kappa value of 0.86, indicating a strong level of agreement between raters and confirming the consistency of the observation procedure.

3.4.5 Semi-Structured Interviews

Semi-structured interviews were carried out with a total of 20 students—10 from the experimental group and 10 from the control group—as well as four instructors. The interview prompts explored several key areas, including students' difficulties in learning ESP, their experiences with cooperative learning activities, and their perceptions of any changes in their communication ability throughout the course. In addition, both students and instructors were asked to reflect on the challenges commonly faced in large ESP classes. All interviews were audio-recorded, transcribed verbatim, and subsequently subjected to thematic analysis to identify recurring patterns and insights.

3.4.6 Learning Artefacts

The data collected from the experimental group included case study reports, role-play scripts, group presentations, and written recommendations for loan approvals. These artefacts were examined to evaluate students' vocabulary accuracy, the organization of their discourse, and the pragmatic appropriateness of their language use in professional banking contexts.

3.5 Data Analysis

3.5.1 Quantitative Analysis

The quantitative data were analyzed using SPSS through a series of statistical procedures. Descriptive statistics, including means and standard deviations, were first calculated, followed by normality checks using the Shapiro–Wilk test. To compare performance between groups, independent-samples t-tests were conducted on the pre-test and post-test differences, while paired-samples t-tests were used to examine changes within each group. Effect sizes were calculated using Cohen's *d*, interpreted at the conventional thresholds of small (0.2), medium (0.5), and large (≥ 0.8). In addition, 95% confidence intervals were reported to provide further precision in estimating group differences. When necessary, ANCOVA was employed to control for any pre-test variations between the two groups.

3.5.2 Qualitative Analysis

A multi-phase grounded coding approach was employed to analyze the qualitative data. In the first phase, open coding was conducted to identify recurring patterns such as clarification requests, terminology explanations, negotiation language, peer correction, leadership and role distribution, politeness strategies, and episodes of miscommunication.

During the second phase, axial coding was used to cluster these initial codes into broader themes, including interactional scaffolding, professional discourse development, affective engagement, and challenges in group dynamics.

Finally, in the selective coding phase, these themes were integrated and aligned

with the research questions to construct a coherent narrative illustrating how cooperative learning contributes to the development of formative knowledge.

3.6 Ethical Considerations

Ethical considerations were carefully upheld throughout the study. Participation was entirely voluntary, and informed consent was obtained from all students and instructors involved. To ensure confidentiality, all personal identities were anonymized, and the collected data were

used solely for academic and research purposes. The entire research procedure was reviewed and approved by the university’s research ethics committee.

4. RESULTS AND DISCUSSIONS

4.1 Quantitative Results

4.1.1 Pre-test Equivalence Between Groups

Before the intervention, an independent-samples t-test revealed no statistically significant difference between the experimental and control groups in formative language knowledge.

Table 4. Pre-test Comparison

Group	n	Mean	SD	t	p
Experimental	150	28.47	4.12	0.84	0.401
Control	150	27.98	4.21		

The non-significant result ($p > 0.05$) indicates that the two groups were comparable at baseline, strengthening the internal validity of the study.

4.1.2 Post-test Results

A significant improvement was observed in the experimental group compared to the control group.

Table 5. Post-test Comparison

Group	n	Mean	SD	t	p	Effect size (d)
Experimental	150	41.62	5.03	9.47	< 0.001	0.98 (large)
Control	150	34.29	4.88			

The *large effect size* ($d = 0.98$) demonstrates that co-operative learning had a *substantial positive effect* on formative language knowledge.

4.1.3 Gain Scores

To further measure improvement, gain scores (post – pre) were calculated.

Table 6. Gain Score Comparison

Group	Mean Gain	SD	t	p
Experimental	13.15	4.60	10.88	< 0.001
Control	6.31	4.14		

Students in the experimental group improved more than twice as much as the control group (13.15 vs. 6.31 points).

4.1.4 Component Analysis

Sub-skill improvements were also measured.

Table 7. Improvement by Component

Component	Exp. Gain	Ctrl Gain	p
Vocabulary	4.82	2.11	< 0.001
Grammar-in-use	4.21	2.01	< 0.001
Pragmatics / Discourse	4.12	2.19	< 0.001

All components showed statistically significant differences favoring the co-operative learning group.

4.2 Qualitative Findings

Twenty-four observed lessons and student/instructor interviews produced four major themes:

Theme 1: Interactional Scaffolding Enhances Comprehension. Students frequently engaged in clarification requests, paraphrasing, and co-construction of meaning, particularly when working with specialized financial terminology. As one student (S12) explained, “I understood ‘creditworthiness’ more clearly when my group member explained it using a real customer case.” These interactional moves align with the sociocultural perspective that learning is facilitated through mediated social interaction.

Theme 2: Professional Discourse Developed Through Simulation. Role-play activities and case-based discussions provided authentic contexts for students to practice

banking-related language. Observation notes indicated that students actively negotiated investment risks using modal verbs, hedging expressions, and structured turn-taking—features typical of professional workplace communication. These simulations contributed to the development of more sophisticated ESP discourse.

Theme 3: Increased Engagement and Confidence. Students reported higher levels of engagement and reduced anxiety when working collaboratively. Many noted that cooperative learning encouraged them to participate more actively. Student S47 stated, “Working in groups made it less scary. I felt more confident trying new terms.” This suggests that CL played a significant role in enhancing students’ communicative confidence.

Theme 4: Practical Challenges in CL Implementation. Despite its benefits, cooperative learning also posed several challenges. Some groups experienced unequal participation, while time

constraints in large classes limited the depth of interaction. There were instances of overreliance on high-performing members, and instructors struggled with managing noise during group activities. Teachers indicated that additional training in CL strategies could help address these difficulties and improve implementation.

4.3 Discussion

4.3.1 *Co-operative Learning Significantly Improves Formative Language Knowledge*

The large effect size ($d = 0.98$) provides strong evidence that co-operative learning is highly effective for ESP instruction in Banking English. Students in the experimental group demonstrated substantial improvement across all components of formative language knowledge, including specialized vocabulary, grammar-in-use, and pragmatic competence. These consistent gains suggest that structured collaboration offers meaningful opportunities for learners to process, apply, and internalize language in ways that traditional instruction does not.

These findings are consistent with previous research by Tran (2020), Le (2023), and Bui and Pham (2024), who similarly reported that structured peer interaction facilitates deeper cognitive engagement and promotes more effective language processing. The current study reinforces this body of work by showing that co-operative learning not only increases participation and engagement but also leads to measurable linguistic development in an ESP setting.

At the same time, this study extends the existing literature in several important ways. First, it provides empirical evidence specifically within the domain of Banking

English, a discipline that has received limited research attention despite its growing relevance in higher education and professional training. Second, the study operationalizes formative language knowledge into clear, measurable components, offering a practical framework for evaluating foundational ESP skills. Finally, it demonstrates learning gains through both traditional assessments and authentic performance-based tasks, thereby strengthening the argument that co-operative learning supports both linguistic accuracy and functional communicative competence.

4.3.2 *Interactional Patterns Explain the Quantitative Gains*

Qualitative data revealed several meaningful interactional behaviors among students in the co-operative learning group. Learners frequently elaborated on financial terminology, negotiated meanings during task discussions, corrected their peers' language use, and demonstrated professional turn-taking strategies in simulated banking interactions. These communicative behaviors reflect active engagement with both linguistic forms and professional discourse conventions.

Such interactional processes align with Schmidt's (1990) Noticing Hypothesis and Lantolf's sociocultural framework, which emphasize the role of meaningful interaction in promoting language development. Through collaborative work, students became more aware of gaps in their linguistic knowledge and had immediate opportunities to address those gaps through peer explanation, feedback, and negotiation. This dynamic process of noticing and co-constructing meaning provided richer opportunities for linguistic development than traditional, teacher-led instruction.

These mechanisms help explain why the experimental group demonstrated superior performance across all sub-skills compared with the control group. The integration of peer scaffolding, negotiation of meaning, and authentic communicative practice created conditions that supported deeper processing and more sustained language learning.

4.3.3 Co-operative Learning Supports ESP's Emphasis on Authenticity

ESP theory, as emphasized by Hyland (2019), highlights the importance of discipline-specific authenticity, arguing that learners develop more effectively when instructional tasks mirror the communicative demands of their future professional contexts. In this study, co-operative learning provided opportunities for such authenticity by engaging students in realistic communication scenarios relevant to the banking profession.

Through structured collaborative tasks, students participated in loan-approval discussions, investment decision-making activities, and simulated client consultations. These tasks required them to use professional vocabulary accurately, employ context-appropriate grammatical structures, and demonstrate pragmatic competence in managing turn-taking, politeness strategies, and negotiation. Such demands closely reflect the communicative situations encountered by banking practitioners.

As a result, co-operative learning not only supported the development of linguistic and pragmatic skills but also helped bridge the gap between university instruction and workplace expectations. By enabling students to rehearse professional communication in a supportive, interactive environment,

CL fostered both language proficiency and readiness for real-world banking contexts.

4.3.4 Remaining Challenges Suggest Practical Implications

Although co-operative learning proved highly effective, several challenges emerged during implementation. Some groups experienced unequal participation, with a few students taking on most of the responsibility while others remained passive. In addition, instructors reported difficulties monitoring student interactions in large classes, where managing noise levels and ensuring on-task behavior required considerable effort. The preparation of CL materials and activities was also time-consuming, placing additional demands on teachers. Moreover, many students were initially unfamiliar with the expectations and roles within structured collaborative work, which occasionally led to confusion and reduced task efficiency.

These findings are consistent with concerns raised by Nguyen and Hamid (2021), who noted similar limitations of group work in Vietnamese EFL and ESP classrooms. The challenges observed in this study therefore reflect broader systemic issues related to classroom size, teacher workload, and learners' prior experiences with communicative pedagogy.

To address these issues, instructors may benefit from targeted training in co-operative learning strategies, particularly in managing group dynamics and designing structured tasks. Clear role assignments—such as facilitator, summarizer, language monitor, and presenter—can help ensure equitable participation. Additionally, incorporating accountability mechanisms, such as rotating roles or requiring

individual reflection logs, may promote more balanced engagement and improve the overall effectiveness of CL activities.

5. CONCLUSION

This study set out to examine the effectiveness of co-operative learning (CL) as a pedagogical strategy to enhance formative language knowledge among ESP students in Banking English courses. The findings clearly demonstrate that CL significantly improved students' vocabulary knowledge, grammar-in-use, and pragmatic competence, with a large effect size supporting the impact of the intervention. Qualitative evidence further showed that peer scaffolding, negotiation of meaning, and authentic task engagement played crucial roles in facilitating deeper linguistic processing and professional communication readiness.

Overall, the study confirms that structured CL is not only beneficial for language development but is also highly compatible with the communicative and disciplinary demands of ESP instruction. By integrating authentic banking tasks and collaborative interaction, CL helped bridge the gap between academic learning and workplace communication needs. The results contribute theoretically by operationalizing formative language knowledge and practically by offering a replicable model for ESP pedagogy.

6. IMPLICATIONS

6.1 Implications for ESP Instructors

The findings highlight the need for teachers to adopt structured CL techniques systematically. Explicit role assignments - such as facilitator, note-taker, language monitor, and presenter - can help ensure

equal participation and reduce passive involvement. Teachers should also integrate real-world banking tasks, such as loan evaluations or investment consultations, to promote authentic practice and enhance students' pragmatic competence.

6.2 Implications for Curriculum Designers

ESP curricula should embed CL tasks as core components rather than optional activities. Syllabi may incorporate simulations, case studies, and collaborative problem-solving tasks that mirror workplace communication. Assessment policies should include more formative, performance-based tasks to capture students' developing language abilities.

6.3 Implications for Higher-Education Administrators

Institutions should provide professional development programs to support teachers in implementing CL effectively. Reducing class sizes, increasing teaching assistants, or integrating digital tools may further enhance CL management in large ESP classrooms. Administrators should also encourage innovation in ESP instruction to align university learning with industry expectations.

6.4 Implications for Students

Students benefit from developing collaborative learning habits, preparing before tasks, and taking responsibility for group performance. Reflection logs or rotational roles may help students become more active participants and improve self-regulated learning skills.

7. LIMITATIONS

Although the study provides strong evidence for the effectiveness of CL, several

limitations should be considered. First, the quasi-experimental design did not allow for full randomization, which may limit causal generalization. Second, the study was conducted in a single institution and focused solely on Banking English, limiting generalizability to other ESP contexts or regions. Third, the 12-week intervention period may not fully capture long-term retention of linguistic gains. Fourth, classroom observations were limited to selected sessions, and the presence of observers may have influenced learner behavior. Finally, although the study used multiple instruments, speaking performance was not directly measured through oral proficiency tests.

8. RECOMMENDATIONS FOR FUTURE RESEARCH

Future studies should consider expanding the scope to include multiple institutions and diverse ESP specializations such as tourism, engineering, or information technology. Longitudinal research designs would enable the examination of

long-term retention of formative language knowledge. Incorporating oral proficiency interviews or discourse-based assessments would provide a more comprehensive evaluation of learners' communicative competence. Studies may also explore technology-enhanced CL environments, such as virtual simulations or online collaboration tools. Additionally, research examining teacher cognition, group dynamics, and the role of individual learner differences would deepen understanding of CL processes in ESP classrooms.

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HỌC TẬP HỢP TÁC NHƯ MỘT CHIẾN LƯỢC SỰ PHẠM NHẪM TĂNG CƯỜNG KIẾN THỨC NGÔN NGỮ MANG TÍNH HÌNH THÀNH CỦA SINH VIÊN ESP: NGHIÊN CỨU BÁN THỰC NGHIỆP TRONG TIẾNG ANH CHUYÊN NGÀNH NGÂN HÀNG

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Tóm tắt: Nghiên cứu này xem xét hiệu quả của phương pháp học tập hợp tác trong việc phát triển kiến thức ngôn ngữ mang tính hình thành của sinh viên ESP trong các học phần Tiếng Anh Ngân hàng. Kiến thức ngôn ngữ hình thành được hiểu là khả năng sử dụng từ vựng chuyên ngành, ngữ pháp trong ngữ cảnh và năng lực diễn ngôn trong quá trình học tập, thay vì chỉ thể hiện qua các bài kiểm tra tổng kết.

Nghiên cứu sử dụng thiết kế bán thực nghiệm với sự tham gia của 300 sinh viên năm hai không chuyên Anh, được chia thành nhóm thực nghiệm và nhóm đối chứng. Dữ liệu được thu thập thông qua bài kiểm tra trước-sau, bảng hỏi, quan sát lớp học và phỏng vấn bán cấu trúc. Kết quả phân tích cho thấy học tập hợp tác có tác động tích cực và đáng kể đến sự phát triển kiến thức ngôn ngữ hình thành của sinh viên.

Nghiên cứu góp phần làm rõ vai trò của học tập hợp tác trong giảng dạy ESP theo định hướng đánh giá vì sự tiến bộ của người học và cung cấp hàm ý sự phạm cho việc thiết kế các học phần ESP ở bậc đại học.

Từ khóa: ESP, giáo dục đại học, học tập hợp tác, kiến thức ngôn ngữ nền tảng, tiếng Anh ngân hàng, Việt Nam

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Ghi chú

Tác giả xác nhận không có tranh chấp về lợi ích đối với bài báo này.