A Case Study of Thai ESL Learners' Language and Literacy Learning in an Authentic Situation: Opening a Bank Account

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Abstract

Learning is a life-long activity. Whether we are in school or not, we are always learning something for some purpose. In fact, society is a large classroom full of rich resources, which allows us to experience, explore, and experiment. The present research was a qualitative study addressing how second language and literacy are learned in an authentic situation. The subjects consisted of ten Thai students who were studying English as a second language and who were enrolled in a graduate program at Indiana University, Bloomington, Indiana, U.S.A. The chosen topic was opening a bank account, one of the shared experiences all foreign students have to undergo. Data collection was conducted by means of semi-structured interviews, and data analysis involved categorization of data. The findings revealed that different learners employ different means when they attempt to learn. The three important patterns that have emerged from the observations include having a community of expert support, a personal purpose, and personal efforts of making sense/meaning, essential factors which assisted and motivated all ESL subjects to learn authentically. Based on these findings, it is recommended that ESL teachers should incorporate cooperative small

group activities into the curriculum to enable students at different levels or with different specialties to support one another both academically and emotionally. Furthermore, students should be provided with ample opportunity to work on individualized projects which meet their personal goals or interests. Finally, to achieve the goal of encouraging personal efforts of meaning making, ESL teachers should create problem-solving projects for students to learn to deal with problems which may occur in real life outside the classroom. It is believed that if more authentic tasks are integrated into the classroom, teachers would be able to facilitate the optimal growth in their students' learning to improve the quality and success rate of the language teaching/learning situation.

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Chapter One

Introduction

Background and Significance of the Study

Learning is a life-long process. Whether we are in schools or not, we are always learning something for some purpose. In fact, society is a large classroom full of rich resources, which allows us to experience, explore, and experiment. As human beings everyone has the capacity to learn to survive and to better their life quality. We have seen people learn from observing things and the people around them, from their past experiences, and even from self-reflection, self-exploration, and self-discovery. However, we may wonder why many students fail to learn in school, why they lose interest in learning, and why they even refuse to learn after they leave school. There is a gap between learning in school and learning in society. Numerous studies have been conducted on influential factors affecting success or failure in both second and foreign language acquisition, and individual differences have received particular attention by researchers. For instance, according to LaCastro (2001), research on individual differences in second language acquisition,

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whether conducted from the perspective of traditional social-psychological theory and methodology, or social constructionist approaches, has sought to explain the relationship between socio-affective factors and second language acquisition. Among the more frequently cited factors such as age, language background and language experience, motivation, and attitudes, the learning situation learners find themselves in is also an important factor that cannot be overlooked as it has been observed that some learners learn better in an authentic, natural setting, while others may perform better when they receive a more formal and fragmented instruction. Further, some researchers and scholars point out that learning in school may not at all facilitate language acquisition. Kagan (1995) claims that input, output, and context in the traditional classroom do not help learners acquire language. This is because input that fosters language acquisition has to be comprehensible, developmentally appropriate, relevant, and accurate. However, the traditional classroom provides only accurate input from the teacher. Thus, if learning and acquisition can takes place to different degrees of success in different learning situations, we then need to know what really makes people learn. It is expected that the observation of language

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learning instances in natural settings may give us some insight into how natural language learning occurs, and thereby help us enhance classroom language learning.

The present study addresses how a second language and literacy are learned in an authentic situation. Although authentic learning occurs in various natural settings, an in-depth case study can possibly elicit some of the most important features of how proficient ESL learners learn language authentically. Since most international students who have newly arrived in the United States have an immediate need to open a bank account, this specific setting has been selected as the source of data collection for this study. It was anticipated that from observation of these learners' learning processes, the characteristics that equipped them as good learners could be identified. Hopefully, the findings will contribute to our understanding of the ways we have learned language in authentic situations as well as enable ESL teachers to incorporate the characteristics which enhance effective language learning into their classroom practice.

Purposes of the Study

The present study aimed at finding out to what extent the theory and conceptions of authentic learning can be

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generalized in language learning in a specific authentic language situation for Thai ESL learners attempting to acquire the target language in the United States. It was also anticipated that some aspects of authentic language learning which may go beyond these explanations would be discovered.

Research Question

The research instrument used in collecting data—a semi-structured interview protocol—was used in an attempt to answer the following research question:

What are strategies used by Thai ESL learners who are acquiring the target language in an authentic learning situation in the United States?

Scope of the Study

This study was a qualitative research study conducted with a group of Thai ESL learners who were, at the time, enrolled in a graduate program at Indiana University, Bloomington, Indiana, U.S.A. The study emphasized the characteristics and the learning strategies of Thai ESL learners employed in an authentic language and literacy learning environment.

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In this study, a single situation—opening a bank account—was chosen to minimize contextual variation so that the learning strategies employed by these EFL learners could be focused upon.

Expected Outcomes and Benefits

1. Researchers and instructors of English will have a better understanding of the characteristics and learning strategies of language learners who are acquiring the target language in an authentic language and literacy learning environment.

2. Researchers and instructors of English will be able to provide language learners with advice concerning effective characteristics and learning strategies that will lead learners to achieve the desired mastery of the target language.

3. Chulalongkorn University Language Institute will acquire insights into language learning strategies and characteristics of learners that will subsequently benefit improvement of the language curriculum and instruction of the Institute.

4. The students of Chulalongkorn University will be provided with better opportunity to develop their language skills outside the classroom, albeit not truly authentic

situations, which will help them develop autonomy in their language learning.

Definition of Terms

ESL learners are defined as learners whose mother-tongue is the language other than English and who are learning English in the environment in which the target language is the language of the community.

Authentic language learning is defined as the learning process that takes place in real life, or in an actual situation in which learners find themselves outside their classrooms where formal instruction is given.

Learning strategies refer to steps taken by learners to enhance their own learning. They are especially important for language learning because they are tools for active, self-directed involvement, which is essential for developing communicative competence and results in not only improved proficiency but also greater confidence (Oxford, 1990).

Chapter Two

Review of the Literature

In this chapter, a review of literature is presented in two parts as follows:

Part I: Overview of major issues on language learning and second language acquisition.

Part II: Theories and conceptions related to authentic language learning.

Part I: Overview of Major Issues on Second Language Acquisition

First and second language acquisition

One major difference between first and second language acquisition is that first language acquisition is uniformly successful whereas a second language can be acquired to varying degrees depending on factors within the learners and the contexts of learning (Collier, 1987). Thus, it should be useful for second and foreign language teachers to familiarize themselves with first and second language acquisition theories so as to understand why some learners may fail to achieve native-like proficiency of the target language.

1. Acquisition/developmental processes

Perhaps it is impossible to discuss the process involved in first language (henceforth L1) acquisition without referring to Chomsky (1965), who stresses that in acquiring their L1, learners depend on their "Language Acquisition Device" (LAD). Chomsky maintains, this innate device provides knowledge of linguistic universals, which is explained by Akmajian et al. (1984) as any property that is shared by most, if not all, human languages, or "Universal Grammar" (UG) as a starting point for acquiring the grammar of the language children are first exposed to. This UG comprises the linguistic features and processes which are common to all languages and all language learners. According to Chomsky, in order for the LAD to work, learners need access to input, or primary linguistic data, which serves as a trigger for activating the device. In brief, both the LAD and the input are necessary for L1 learners to discover the rules of their L1.

As for second language (henceforth L2) acquisition, the available evidence suggests that L2 learners manifest a similar developmental route. Hence, the assumption that the linguistic universals are still available for learners to acquire their L2. However, Ellis (1985) points out that the roles of linguistic universals in L2 acquisition are

more complicated because two languages are involved. In addition to linguistic universals and input, L1 knowledge comes into play. Further, Selinker (1972) posits that not all learners are able to activate their acquisition device to transform the universal grammar into the target language grammar. Those few learners who can will become successful learners and can even achieve a native-like proficiency. But the vast majority of L2 learners, instead of reactivating the acquisition device, turn to a more general alternative cognitive mechanism presumably responsible for other types of learning apart from language, and they are usually unable to achieve the desired level of proficiency.

Researchers who have examined the developmental route in L1 and L2 acquisition propose what is known as "The L2 = L1 Hypothesis" which asserts that the processes of L1 and L2 acquisition are very similar. To test this hypothesis, researchers have conducted studies in two ways—through learner error analyses and through longitudinal studies following the developmental stages learners undergo. One frequently-cited study which supports the L2 = L1 Hypothesis was conducted by Wode (1976), who examined the acquisition of the negative by English-speaking children learning German as a second language. He found that their developmental stages were similar to those of German-

speaking children. This finding suggests some kind of structural regularities that determine the developmental course for both L1 and L2 acquisition.

2. Learners' cognitive ability

Age determines the differences in cognitive ability of L1 and L2 learners. Such differences result in both advantages and disadvantages for both groups of learners.

It is to L1 learners' advantage to have their language development guided by a set of innate principles. According to Akmajian et al. (1984), with LAD and innate ability, every L1 learner is able to construct a theory of the target language without explicit instruction, "at a time when he is not capable of complex intellectual achievements in many other domains, and...this achievement is relatively independent of intelligence or the particular course of experience" (p. 468). Very few L2 learners are able to do so.

However, L1 learners also have certain cognitive and experiential limitations. More experienced L2 learners, who possess some learning techniques and strategies, acquire the target language with greater cognitive maturity. According to McLaughlin (1981), in second language development, learners have more effective

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information-processing techniques and superior mnemonic devices. Furthermore, they have already mastered skills in planning, monitoring, and integrating speech into real-time flow of information; general problem-solving abilities; a more elaborate conceptual repertoire; and more extensive previous learning experiences.

One instance of differences in L1 and L2 learners' cognitive ability is the act of imitation. While Akmajian et al. (1984) believe that imitation plays a very small, if any, role in L1 learners' acquisition, as can be seen from their numerous uses of newly-coined words, phrases, and sentences, there is a high frequency of formulaic expressions in the language of L2 learners, who are cognitively capable of using such tactics as imitatively stringing words together.

3. Input

According to Ellis (1994), "[i]t is self-evident that L2 acquisition can only take place when the learner has access to input in the L2" (p. 26). It is believed that learners who receive the most input will exhibit greater proficiency. Krashen (1981, 1982, 1985) also points out that acquisition takes place only when learners have opportunity to receive a sufficient amount of

comprehensible input. He proposes "The Input Hypothesis" explicating that learners need input that contains examples of the language features which, according to the natural developmental order, are due to be acquired next (i+1).

However, there are some differences in the input that L1 and L2 learners receive during the course of acquisition. When children are learning their L1, most of the input they receive is in the form of what is called "motherese," a simplified speech made by mothers to sustain communication and to help children learn the language. According to Snow (1976), motherese speech is characterized by a lower mean length of utterance, use of sentences with a limited range of grammatical relations, more simple sentence structures, concrete here-and-now references, and a high level of redundancy. Mothers and caregivers use motherese speech mainly as an aid to communication.

Unlike L1 acquisition which takes place in natural settings, L2 acquisition generally occurs in classroom environments, where learners receive input from either native speakers, teachers, or other L2 learners. When engaging in a conversation, the interlocutors may adjust both the form and function of their speech to aid learners' understanding. These adjustments constitute what are called "teacher talk" and "foreigner talk" which are

characterized by greater use of gestures, repetition, shorter length, simpler syntax, longer pauses, and more restricted vocabulary, etc. (Hatch, 1983). Even though motherese and teacher and foreigner talk may serve the same function of facilitating comprehension and communication, they are different in terms of both form and function. For example, while it is typical for the former to follow the here-and-now principle, the latter are more likely to be rooted in displaced activity (Ellis, 1985).

4. Learning situation

In general, L1 development takes place naturally. On the other hand, L2 acquisition can take place both in formal classroom environments and in naturalistic settings. Dulay et al. (1982) defines natural language environment as one "where the focus of the speakers is primarily on the content of the communication" and formal language environment as one "where the focus of the speakers is primarily on the form of the language," respectively (p. 278). According to Dulay et al., a natural setting is the most beneficial language environment because learners focus on understanding and expressing of ideas, messages, or other thoughts in the target language, and the language they are exposed to is highly implicit, context-bound, and

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intuitive. In contrast, in a formal setting, learners focus on the conscious acquisition of rules and forms of the target language, and the language they are exposed to is highly explicit, context free, logical, and expository. In a formal classroom when a conscious attempt is made to raise learners' awareness of the nature of target language rules, "it is severely limited in its potential to produce speakers who are able to communicate naturally and effectively." (p. 17).

It might be best to end the discussion on similarities and differences in L1 and L2 acquisition with the assertion provided by McLaughlin (1981). A good working hypothesis for comparing and contrasting L1 and L2 development, he claims, seems to be:

> The younger the learner and the more the situation is focused on communication, the more likely the learner is to resort to universal (possibly language-specific) strategies common to first- and second-language learning and the more similar the products. The older the learner and the more the situational demands require specific problem-solving tactics, the more variation one will find in second-language learning and the more the product will differ from that of first-language learning. (pp. 30-31)

Part II: Theories and conceptions related to authentic learning

Although there is no one theory or conception that can be directly devoted to explain how learning takes place in an authentic situation, the following theories and conceptions can contribute to part of our understanding of authentic language and literary learning.

I. Community of Support and Expert Assistance: Sociocultural Theory of the Mind

A sociocultural theory of mind, developed by Lev S. Vygotsky and his colleagues, maintains that social interactions have important roles to play in an individual's cognitive growth and development (Donato & McCormick, 1994). This theory suggests that most learning takes place in "communities of practice" where "individuals, initially experienced and unaware, are apprenticed into full participation into the sociocultural practices of the community in which they live" (Donato & McCormick, 1994, p. 454). The community provides a support environment for them to explore and to practice, so that they can step through the stage of being novices to the stage of becoming experts. Therefore, the transition from

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a novice to an expert can be concluded as the result of the socialization process.

1. Zone of Proximal Development

How does the socialization process function in assisting this transition? In investigating the relationship between learning and development, Vygotsky insists that two developmental levels of the individual must be taken into account: the actual developmental level, "established as a result of certain already completed developmental cycles" (Vygotsky, 1978) and the level of potential development, the level at which the individual functions with assistance from, or collaboration with, more experienced members of society. The distance between the learner's individual capacity and the capacity to perform with assistance is the "zone of proximal development" (ZPD). According to Vygotsky, "every function in the child's cultural development appears twice: first, on a social level, and later, on an individual level: first, between people (interpsychological), and then inside the child (intrapsychological)" (Vygotsky, 1978, p. 57). "The transition from inter- to intra-mental functioning...is a dynamic process of reconstruction and qualitative change in which the novice and the expert collaborate in constructing

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a mutual activity frame" (Aljaafreh & Lantolf, 1994, p. 467). Therefore, individuals have the capacity to learn something which is somewhat beyond their current developmental level if they are assisted. That is, with the assistance of more capable others, an individual learns to do things which he or she cannot do previously.

The notion of Zone of Proximal Development and authentic language learning are intertwined. According to McCafferty (2002), learning a new language-culture in a country where the L2 is dominant, that is, in authentic contexts, is itself a transformational process that moves from an interpersonal to an intrapersonal plane of development. In the case of adult L2 learners, this entails an individual's apprenticeship to new ways of doing and being. Coping with a new situation such as opening a bank account is definitely one situation that requires ESL learners to create meaning, in McCafferty's words, "something that is cognitively at the heart of apprenticing to any new realm of understanding and becoming" (p. 193).

2. Modeling

A fundamental means of assisting performance, suggested by most sociocultural theorists, is modeling, a process of offering behavior for imitation. Tharp &

Gallimore (1988) state, "imitation is probably the principle mechanism by which new behaviors are initiated, at least until language maturity is reached. Language development itself is pulled along through imitation" (p. 47). A novice observes and imitates the behaviors of the expert. The imitated behaviors are then gradually internalized into his or her own capacity.

Although sociocultural theorists do not situate community support of learning in any specific context, it is suspected that it may also be true for learning in an authentic environment since people constantly interact with each other in their daily lives. Owing to the dynamic contact patterns among people, it is predicted that the support provided in an authentic situation is structured in various ways in addition to merely providing models.

II. Making Connections: A Transactional View of Language and Literacy Learning

A transactional view of language and literacy learning presents itself as another angle from which the notion of authentic learning can be explored. As described in Harste et al. (1984), the transactional view of language and literacy learning assumes that meaning and understanding occur as a result of an on-going sign interpretation and

the making of connections on the part of the learners. These connections are to previous experiences, ideas, and understanding. To further clarify the matter, they refer to research studies which confirm that instead of developing their own grammar when attempting to master the language, children actually acquire their grammar—an interpretative rules of language use—through social interaction. In doing so, children seek for particular patterns that occur in the language used by the adults around them and link these patterns to their own existing frameworks, that is, the rules of language they have already acquired.

Support of the essence of making connections as a crucial factor for authentic language and literacy learning can also be found in Schank (1992). According to him, in order for understanding to occur, not only do listeners have to pay enough attention to the story being told to them but also to relate that story to their repertoire that is mostly connected to it. He explains:

> We can only understand things that relate to our own experiences. It is actually very difficult to hear things that people say to us that are not interpretable through those experiences…When what we hear relates to what we know, what we care about, or what we were prepared to hear, we can understand quite easily what someone is saying to us (p. 57).

In other words, *understanders* have to interpret new stories that they hear as old stories they have heard before. It is when people are trying to understand a new story by relating what they are hearing to the stories or experiences stored in their memories that connection is being made.

1. Personal Purpose

In addition to the stories or experiences stored in memories, personal purposes/interests also play an important role in determining which connection will be made. Schank (1992) claims:

> People are only able to hear part of what is said to them...Most of what we hear is complex and has so many possible avenues of interpretation and provides so many possible interference paths that people must make their choices as they listen. We cannot think about all the possible ramifications of something we are being told. So we pay attention to what interests us (p. 57).

Interest does influence what we want to hear and what we want to learn, but how is interest expressed? Schank continues, "Interest can be expressed in a variety of ways, but one way is to focus on the things you were looking for, ignoring the things you were not prepared to deal with" (p. 57). Therefore, interest not only predominates what we want to learn, but also what we do not intend to learn.

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III. Confronting Anomalies

Another significant factor, which is seen as a propeller for learning to occur, is the process of sense/meaning-making, especially when encountering differences or anomalies. According to Harste (1994), more recent theories of learning suggest that children learn when they have the opportunity to confront anomalies. He further explains that even though learning normally takes place when patterns are being sought and connection is being made, it is in fact anomalies that yield the richest opportunity for learning. "It is here that patterns break down and new explanations and learning are more likely" (p. 1235). The view which contents that a theory of difference is a theory of learning is also advocated by Schank (1992). In his book entitled Tell Me a Story, the explanation for such an assumption can be found:

> We dislike failing to understand. When what we have been asked to understand is anomalous in some way, failing to correspond to what we expect, we must reevaluate what is going on. We must attempt to explain why we were wrong in our expectations. A failure to have things turn out as expected indicates a failure in understanding. People desire very much to remedy such failures. We ask ourselves questions about what was going on...anomalies occur when the answers to one or more of those questions is unknown. Then we seek to explain what was going on, and then we learn (p. 60).

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On the one hand, most of Harste's notions of connections and meaning making are derived from his own experiences of working and researching with small children. We are not certain whether these notions can also be applied to the way adults learn in an authentic environment or not. On the other hand, Schank interprets how learning occurs only through the stories people make or connect. We suspect that people do not always learn in the form of stories. Therefore, it is deemed necessary that a study be conducted to allow us to look at authentic language and literacy learning from different angles and with a specific population so that how people learn can be better understood.

Chapter Three

Research Methodology

The present study aimed at finding out to what extent the aforementioned theories or conceptions can be generalized in language learning in a specific authentic learning situation (opening a bank account) for Thai ESL learners and also, hopefully, discovering some aspects of authentic language learning which may go beyond these explanations. Again, it is worth noting that a single situation was chosen to minimize contextual variation so that learning strategies could be focused upon.

This chapter describes the procedures carried out in conducting the present research in the following order:

1. Population and sampling

2. Setting

3. Protection of human subjects

4. Instrumentation

5. Data collection

6. Data analysis

7. Establishment of trustworthiness

Population and Sampling

The target population of this study was Thai students who were studying English as a second language and were enrolled in graduate programs at Indiana University, Bloomington, Indiana, U.S.A. In the fall semester of the year 2002 when data collection was conducted, there were about 60 Thai students studying in Bloomington. (The directory of the Thai Students' Association did not list the names of all Thai students enrolled in Indiana University as there were some students who did not report their arrival and residency to the Association).

The subjects in this study were selected by means of purposive sampling. According to Merriam (2001), "purposive sampling is based on the assumption that the [researcher] wants to discover, understand, and gain insight and therefore must select a sample from which the most can be learned" (p. 61). Purposive sampling generally begins with determination of the selection criteria necessary in choosing the individuals to be studied. LeCompte & Preissle (1993) explain that the researcher creates a list of the attributes essential to the study before proceeding to find or locate the individuals who match the list. The selection criteria of the sample of the present research were as follows:

1. They were Thai students who were enrolled in a graduate program at Indiana University when data collection took place.

2. The length of their stay in the United States had to be shorter than two years. This is because it may be the case that the longer they had stayed, the less they were likely to be able to recount their initial authentic learning experiences.

3. They needed to have experiences in opening a bank account during their stay and consider themselves relatively good at doing it as a result.

4. They were able to communicate in both English and Thai.

5. They were willing to participate in the present study.

Finally, there were altogether ten subjects who willingly agreed to participate in this study. Of these ten subjects, six were female, and four were male. In addition, six were law students, two majored in business administration, one majored in education, and one was a music student. Besides this, they were not asked to give information about themselves except their sex, their English language background, the length of time they had

been staying in the United States, and their personal experiences concerning the act of opening a bank account. They were not required to play any special role except to be themselves in order that realistic responses could be obtained from them.

Setting

Data collection was carried out at Indiana University, Bloomington, U.S.A., in August 2002. August was considered a good time to collect data for this study as the fall semester was about to begin in the United States, and there were a number of newly arrived Thai students who had to learn to settle down in this foreign environment. Apart from registering for classes, finding a place to live, and finding their way around the campus and the town, one of their requirements upon arrival in the United States was to open a bank account as they needed proof of financial status when renting an apartment as well as a channel for their families or sponsors back in Thailand to send them the money they needed for their education. It was assumed that as the business of opening a bank account had happened fairly recently, the subjects would be able to describe this experience of theirs with accuracy and in detail.

Protection of Human Subjects

Before participating in the present study, the prospective subjects were approached. As required by the Committee of Human Rights Protection of Indiana University, they were informed of information, by both verbal explanation and in written documents, regarding the research objectives, data collection procedure, potential risks and benefits of their participation in the study, assurance of confidentiality, and their rights as subjects (see Appendix A). The subjects who took part in the present study did so on a voluntary basis. They were also assured that they had the right to decide to participate or refuse to participate in the study, and that their decision would not affect them in any way. They were also informed that they could withdraw from the study at any time if they so wished. Moreover, they were assured that all the data collected from them would be kept strictly confidential, and only the researcher herself would have access to these data. The tape cassettes and the transcription of the recorded interview would be destroyed after the completion of the data analysis process, and the data would be reported using code numbers. The subjects were given the opportunity to ask any questions about the study they may have had as well. Before data collection proceeded, the

subjects who agreed to participate in the study were asked to sign the informed consent form (see Appendix B).

During the interviews, the subjects could ask questions, refuse to answer any questions they did not wish to answer, or stop the interview at any time. The interviews took place where and when the subjects desired (which turned out to be their school, the university main library, or their apartment). In order to ensure the confidentiality of the subjects and the data obtained, the audiotape-recorded interviews were transcribed by the researcher, and the subjects' names were replaced with code numbers. A list linking the code numbers and the subjects' names was accessible only to the researcher. The name list and the interview data were stored in a secure file cabinet and were destroyed after the data were no longer needed for the purposes of the present study.

Instrumentation

The present study was a qualitative research study which employed interviews as the data gathering technique. The format of the interviews was semi-structured in which the subjects were asked a series of general and specific questions. Although the meaning of each question remained

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constant in all interviews, some variation in the questions was necessary for the sake of clarity of the information.

According to Strauss (1990), the interview protocol in qualitative research should not be more than initial questions or beginning guidelines. They may be developed based on concepts derived from a review of literature or from the researcher's personal and/or professional experience. These concepts provide an initial focus or a place for the researcher to commence their probe. In the present research, the interview protocol was prepared by the researcher based on the theories and concepts related to authentic language and literacy learning. All the questions included in the interview protocol were expected to lead to the sought-after answers to the research questions of the study. It was not necessary for the subjects to adhere strictly to the questions, and new questions for each subject could be developed during the interview or after the first interview to clarify and elaborate the details of the subjects' experiences. Besides, these open-ended questions allowed the subjects to give additional information they wished to share.

In this study, the questions included in the interview protocol were divided into the following general questions and specific questions:

General Questions

The general questions used in this study were as follows:

1. Where are you from?

2. How long have you been in the U.S.?

3. What do you think of your own English language proficiency?

4. Have you had experience of opening a bank account?

5. How many times have you had this kind of experience?

6. Do you think you are good at it?

7. Do you remember the first time you did so? Please explain. [If subjects had difficulty responding to this question, they were asked the following questions:

   a. When?

   b. Where?

   c. With Whom?

These general questions were used to ensure that the subjects were knowledgeable enough in opening a bank account to take part in the study. After it became certain that the subjects were appropriate for the study, more specific questions concerning the experiences of opening a bank account would be asked. It may be noteworthy that in

order to prevent the researcher from leading the conversation, the subjects were allowed to talk as they pleased, as it was hoped that overall, the information required thus be obtained.

Specific Questions

The specific questions included in the interviews were deliberately designed to elicit more information regarding how the subjects learned through the experience of opening a bank account. Most of these questions were generated based on the prominent scholars' and experts' notions of authentic learning as discussed in Chapter Two: Literature Review. However, they were not limited. Attempts were made to make sure that these questions were open enough to yield as much needed information as possible. The specific questions used in the study were as follows:

1. Why did you want to open a bank account?

2. Did you have any problems with opening a bank account at that time?

3. If you did, how did you solve the problems?

4. Did you ask for help at that time?

5. How did you find out what to do? [At this point, a list of questions to examine the evidence of

authentic learning would be asked. Examples of these questions are as follows:

a. Did you talk to anybody before?

b. Did you share your experiences with others?

c. Did anybody show you what to do?

d. Did it remind you of anything you had done before?

6. How did you solve problems so that they would not occur on subsequent occasions?

7. When did you realize that you were good at this exercise?

The interview protocol was submitted to two experts who kindly agreed to review it to ensure content validity. They were professors of language education who were highly experienced in the field of English language teaching and learning, particularly literacy learning. The interview protocol was then revised based on these two experts' comments and suggestions before being actually used with the subjects of the present study.

Data Collection

In the present research, data collection methods included interviews and general observation during the

interviews. It could be said that, as in other qualitative studies, data collection and data analysis were conducted simultaneously until theoretical saturation of each category was reached. This meant (1) no new or relevant data seemed to emerge regarding a category; (2) the category development was dense; and (3) the relationships between categories were well-established and validated (Strauss, 1990, p. 188).

Steps in data collection were taken as follows:

1. After arriving at Indiana University and being granted permission to conduct the research, the researcher, with the help of a former roommate who was still pursuing her degree at the university, approached potential subjects of the study and introduced herself, explaining the purpose and procedure involved in the research, and asking for their cooperation in participating in the study.

2. After the subjects agreed to participate in the study, the researcher made an appointment to meet with them at their convenience.

3. The researcher interviewed the subjects based on the interview protocol previously constructed. Each interview took approximately one hour to one hour and a half. With the permission of the subjects, the interviews

were tape-recorded for subsequent transcription and analysis.

4. The researcher observed the subjects' reactions to and interactions with the researcher and noted down what was perceived as an interesting remark.

5. The researcher transcribed the tape-recorded interviews. When it was found that some important or interesting information was missing, the researcher asked the subjects for second and third meetings to obtain further necessary information.

5. The researcher asked the subjects to review the transcribed interviews for verification of data. After that, data analysis commenced.

Data Analysis

The interviews were tape-recorded for subsequent transcription, and important or interesting points were also carefully noted on paper. The data were then unitized in accordance with each episode, and each unit of information was placed on separate index cards. Subsequently, the index cards were sorted and the following steps were then taken to develop categories that were a mixture of the experts' theories or conceptions and something newly invented:

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1. The first card from the pile of units was selected and placed in an unnamed pile;

2. For each new card, determination was made whether it was similar to a previous card or whether it was substantively different;

3. When the original pile was exhausted, the new piles were examined to determine new categories; and,

4. The set of categories was reviewed to see if there was category overlap or category relatedness.

In addition, several measures were taken to prevent bias from undermining the study and to ensure the credibility and reliability of the findings of the study. The researcher thoroughly examined the findings and asked the advisor, a professor at the Department of Language Education at Indiana University, for a consensus about the results of the study. The information elicited from all of the subjects was later on shown to each of them for comment and verification, especially during the process of categorizing the data. If it was found that some of the necessary information was still missing, such as the difference in the subjects' feelings toward their first and second experiences of opening bank accounts or the reason why a particular person was chosen by the subjects to provide them with expert modeling, the researcher went back

to the subjects and conducted clarification interviews. During this phase, the researcher went back to check with the subjects twice on average.

Establishment of Trustworthiness

According to Lincoln & Guba (1985) trustworthiness is a basic issue related to how researchers can persuade readers that the findings of an inquiry are worthy and worth taking into account. They introduce four criteria to enhance trustworthiness of a qualitative study; that is, credibility, transferability, dependability, and confirmability. These terms are equivalent to empiricist terms in qualitative research: internal validity, external validity, reliability, and objectivity, respectively. These criteria were used as a guideline to ensure the trustworthiness of the present research.

Credibility

Credibility is the criterion against which the truth-value of qualitative research is evaluated (Lincoln & Guba, 1985). This means that qualitative research is credible when it offers a truly faithful description of human experiences. Lincoln & Guba (1985) suggest various techniques to increase the credibility of qualitative

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research, some of which have been adopted in the present study.

First, prolonged engagement, or allowing of sufficient time to achieve certain purposes, was used to ensure the subjects that their confidence in the research and the researcher would not be used against them later on (Lincoln & Guba, 1985). In this study, the subjects were provided with an opportunity to get to know the researcher, to ask questions to clarify any doubts they may have had, and to engage in the interview which took place when, where, and for as long as they wished. The researcher began the interview process with small talks to break the ice and to create rapport with the subjects, hence increasing the truth-value. When adequate trust and rapport emerged, the subjects felt more comfortable to share their stories openly. It was noteworthy that in the second interviews, the subjects appeared to be more comfortable and more at ease to answer the interview questions and narrate their past experiences.

Secondly, different sources of information were used during data collection. According to Fraenkel & Wallen (1993), one subject's descriptions of something (a way of doing things or a reason for doing something) were checked against another subject's description of that same thing.

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Discrepancies in descriptions may simply mean a difference in viewpoint or perception, or they may mean that the data are invalid. In this study, a senior Thai student who had been studying at Indiana University for seven years who took two of the subjects to the bank to open their accounts was asked for confirmation of the data obtained from the subjects.

Thirdly, member check was another crucial technique to establish credibility, as suggested by Lincoln & Guba (1985). In the present study, member check was utilized continuously in the course of the investigation in which data, emerged categories, interpretations, and conclusions were tested with the subjects. A summary of interviews was described to the subjects, and the data were clarified, corrected, or verified. It also provided the subjects with an opportunity to volunteer additional information they may have missed during the interview.

Besides, Fraekel & Wallen (1993) point out that in qualitative research, much depends on the perspective of the researcher who tends to have certain biases. Thus, some other techniques may be employed to enhance credibility of data. The attempts of the researcher to follow Fraenkel & Wallen's suggestions included using audiotapes to ensure the completeness of the content of the

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interviews. In addition, the researcher wrote down the questions the subjects asked in addition to the answers received to these questions, which helped the researcher make sense at a later date of the answers recorded earlier. Finally, the researcher recorded her own thoughts and observations as she conducted the interviews. All responses that seemed unusual or interesting were noted and subsequently explored.

Transferability

Transferability or fittingness appraises how well the working hypotheses or propositions fit into a context other than the original context of the study (Beck, 1993). The researcher attempted to adequately describe the original context of the study so that readers would find it possible to make a judgment of transferability. In the present research, an indepth description which includes the explanation of the subjects' background, the process of data collection, as well as the sufficient and relevant contextual information of each stage of the subjects' authentic language and literacy learning is provided.

Dependability and Confirmability

Dependability or auditability refers to the ability of another researcher to follow the decision or audit trail, which includes all of the decisions made by the researcher

at every stage of data analysis (Beck, 1993). On the other hand, confirmability is a substitute criterion for objectivity or neutrality in qualitative research. The evaluation of confirmability is based on the characteristics of the data rather than on the researcher's characteristics. It refers to the findings themselves, not to the subjective or objective stance of the researcher (Lincoln & Guba, 1985).

Lincoln & Guba (1985) point out that an audit process can be used to ascertain both dependability and confirmability of a study. The researcher will develop an audit trail for the study. Raw data will be completely and systematically recorded or noted. Audiotapes, transcripts, and data analysis products will be arranged and sorted. The advisors as auditors will attest the dependability of the study by examining the process of the inquiry and determining its acceptability, and also attest the confirmability by examining the data, findings, and interpretations as well as determining their accuracy. Furthermore, confirmability can be ensured by the fact that the whole process of the study was coherent and the findings of the study were logical. Also, it can be ensured with evidence that the subjects' quotations were appropriately and adequately addressed to demonstrate that

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the findings were grounded in events and not personally assumed by the researcher.

In the present research, efforts were made by the researcher to comply with Lincoln & Guba's suggestions on how to increase dependability and confirmability of the present study.

Summary

A qualitative research study was conducted with ten Thai students who were studying English as a second language in a community where the target language was the language of the community. The setting of the research was Indiana University, Bloomington, U.S.A., which has one of the most prestigious language schools in the country. The subjects were selected by means of purposive sampling, and they met the inclusion criteria previously set by the researcher. The research instrument was a semi-structured interview protocol designed by the researcher. Data collection methods included interviews and general observation during the interviews. Some of the subjects were interviewed twice for the sake of clarity and richness of the information. The total interview time for each subject ranged from one hour to one and a half hours. Data analysis was carried out according to the strategies of

Strauss (1990). The protection of the rights of human subjects was taken into account throughout the process of data collection. Finally, the trustworthiness of the research was established in accordance with Lincoln & Guba (1985) criteria of credibility, transferability, dependability, and confirmability.

Chapter Four

Findings and Discussion of Findings

This chapter describes an account of the findings of the study. All the findings are based on the analysis of the data derived from the semi-structured interviews. The findings are reported and discussed in compliance with the theories or conceptions presented in Chapter Two: Literature Review.

I. Community of Support and Expert Assistance

It was discovered that communities of support and expert assistance suggested by Vygotsky and other sociocultural theorists were used in the learning process of all ten subjects. In the present study's specific case, that is, opening a bank account, the supports were from the bank clerk, parents, and friends. However, support was provided in different ways.

A. The Importance of Getting Expert Assistance

The following statement gives us a sense of how learners perceive the importance of getting assistance:

1. *"I didn't feel embarrassed to ask for help; Yeah...maybe I felt a little bit embarrassed, but I just didn't let it stand in my way. The clerk was the one*

who knew and could help you go through it, so I thought asking for help from someone who knows wouldn't hurt. It's nothing to be ashamed of. We were not born with all the knowledge in the world." (Subject #7).

2. *"No, I didn't think that I should feel embarrassed or anything. I tried to understand what the clerk was trying to tell me, so I asked her. She explained something to me, and I still couldn't understand it, so I asked her again. For one thing, it was her job to help me, and for another thing, she was supposed to know more than me, so I knew I could ask her."* (Subject # 8)

3. *"I didn't think I should be ashamed of myself. Even though she said my speaking was unclear or incomprehensible to her, I didn't really care. I knew it really was, but at least I told myself that English was not my mother tongue."* (Subject #10)

B. Expert Assistance by Modeling

As Tharp & Gallimore (1988) have predicted, the findings revealed that expert modeling did assist the subjects to learn authentically the language and the processes involved in opening a bank account. Three examples of modeling are given below:

4. *"My friend did most of the talking, like telling the clerk what we wanted to do and answered some questions for me when she saw that I couldn't answer them right away. I listened very carefully because I knew that next time I need to do it by myself."* (Subject #6)

5. *"My senior explained some basic concepts to me before we went to the bank. But I still had difficulty in communicating with the clerk. I asked my senior to tell the clerk what I wanted, and what I didn't want. I just sat there and listened to their conversation, and sometimes answered some simple questions. I*

realized it was not that difficult, but I just couldn't do it by myself." (Subject #1)

6. "I said I didn't know how to use the key. So, the clerk took me to the back where the security box is. She showed me how to use the key to open my security box. It was easy actually." (Subject #2).

The above three examples demonstrate that in authentic learning situations, expert modeling plays an important role in providing assistance for formulating new behaviors. In these three examples, the learners simply observed the interactive dialogues between two experts (Examples 4 & 5) or the expert's behaviors (Example 6). Although one cannot tell from Example 3 whether learning occurred as a result of the observation, in order to learn the learner did deliberately pay attention to the conversation. Let's look at the following example in which Subject #5 clearly stated how she learned through modeling:

7. "Part of it, I learned from my parents. They showed me during the first time what we are supposed to do." (Subject #5).

However, expert modeling is not the only way novices can be assisted. When analyzing the interview protocols, it was found that the subjects were assisted in a variety of ways in addition to modeling. The findings are somewhat beyond what sociocultural theorists have suggested. Other ways of assistance are discussed in the following sections.

8. "She [the clerk] told me I also needed a checking account to pay my bills, and she told me about a combo account. I didn't understand it at first, so I had to ask her to explain it to me one more time." (Subject #7)

In the above example, the clerk assisted the learner by providing advice, information, and explanation. The notion of experts as information providers and advisers is also evident in the following statements:

9. "I asked one of my friends who used to live in Bloomington, and he told me about all the banks we have here. I chose Bank One because my parents told me to go for a big bank with many branches in the state, not a local one such as Monroe County Bank or IU Credit Union." (Subject #5)

10. "I asked my senior friend who had come here before me for advice. I asked her about the bank she had an account with, and I also asked her about different types of accounts. I asked her what types of account she had and why it was better than others. I also asked her to recommend the type of account I myself should have. This was because she had been through the process before, so I should be able to follow her steps." (Subject #9)

In the following example, the information provided by the experts (both the friend and the clerk) did actually help the learner solve the problem he came across:

11. "At first, I was confused by the large discrepancy between the monthly bank account statement and the statement I got from the ATM machine. So, I talked to a student who used to work in a bank about the discrepancy. He said that that was because the statement from the ATM machine does not include the $1,000.00 we deposited in the bank. I then called the

bank and asked the clerk there. They said that was true..." (Subject #2).

At this point, it is worth noting that the action of this particular subject went beyond what theorists have pointed out. Although the subject received verbal information from the person who she thought of as an expert, she still sought confirmation from a person she believed was truly knowledgeable in the matter. Thus, it could be concluded that, for some learners, the level of perceived trustworthiness they have in different experts varies and that, sometimes, confirmation of certain experts' oral information or advice is deemed necessary.

D. Expert Assistance by Providing Oral Instructions

The next example demonstrates how the clerk helped the subject learn new behaviors and language by giving step by step verbal instructions. The benefit of this sort of direct instruction is that feedback is immediately provided. The learner, therefore, could adjust his or her inaccurate actions right away:

> 12. *"I followed the clerk to a table where there was a small machine. She told me to slide the ATM card she gave me through the machine and key in the four-digit personal identification number I wanted to have for my ATM card. But I didn't really understand what she wanted me to do. I made a mistake, and I asked her again. She then told me what to do, and I did it."* (Subject #5).

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E. Expert Assistance by Providing Written Materials

In some cases, the clerk would give the subjects brochures to read as a means of providing assistance:

13. "I also learned from what the clerk explained to me and what I had read from the brochure she gave me." (Subject #5)

14. "The clerk gave me the brochure to read, and it made me understand everything better." (Subject #6).

15. "I didn't understand every detail when I was at the bank. I successfully opened my bank accounts, but I still didn't truly understand the differences between the two accounts—savings and checking—such as the interest rates or the minimum amount of deposit. It was when I went back home and started to read all the brochures I had taken from the bank that I started to understand everything." (Subject #10).

F. Expert Assistance by Collaboration

However, experts do not always act as knowledge dispensers and learners as receivers. Sometimes, they do cooperate. In the learning process, the learner actively interacts and negotiates with the expert. The following statement clearly reflects how the negotiation process helped Subject #1 learn the word "telewire:"

16. "I was trying to explain how I transferred money from Thailand to this bank, but I didn't know the word 'telewire' at that time. So, I just literally translated this meaning from the Thai word. I said something like 'it's a kind of system, and you can transfer message very quickly.' The clerk asked me, 'Did you transfer it by mail or by telewire?' Since I knew that it was definitely not by mail, I guessed it must be 'telewire.' Thus, I decided to use this word.

After I went home, I looked up this word in the dictionary. My guessing was right!" (Subject #1)

G. Expert Assistance within ZPD

From the examples provided above, it can be seen that experts or more capable others do play an essential role in authentic language and literacy learning. However, Vygotsky's ZPD theory also reminds us that not all the assistance from experts will always work. A learner cannot learn what is far beyond his or her present linguistic or developmental level. Let us look at the following two examples:

> *17. Subject: "I asked the clerk to explain the difference between checking and savings accounts. Because my English was so poor at that time that I couldn't understand what she was talking about. I didn't know what to do, so I asked my Japanese friend to explain it all over again to me. Then finally I understood the difference."*
> *Researcher: "Why could you understand your Japanese friend's explanations, but not the clerk's? You had to use the English language with both of them, and their explanations were both in English, right?"*
> *Subject: "Oh, because the clerk spoke a lot faster than my friend did. And also, some terms and sentence structures she used were much more difficult for me. I guess. Anyway, I felt it was much easier to understand my friend's talking." (Subject #4).*
>
> *18. "Yes, she [her friend] also explained things that I didn't understand and translated what the clerk said to me as well." (Subject #6).*

The theory of ZPD is well demonstrated in the above examples in which two more capable others provided

different levels of assistance. The assistance from the clerk (a native speaker of English) was far beyond the subjects' present developmental level (speaking too fast and using more difficult terms and more complicated sentence structures), so the subjects failed to understand the explanations. However, the explanations provided by their friends were given in a less complicated way. The level of assistance was much closer to their current developmental level, within the zone, so to speak. This could explain why the friends' assistance was more effective.

From the above 18 examples, it was not only found that expert assistance is important, but the learner's active conscious learning is even more crucial. It can be seen that the subjects were not only actively engaged in the conversation, but they even initiated the conversation to get needed information or help. Even in the cases of modeling, they tried to engage themselves mentally and paid extra attention while observing the modeling process. Active conscious learning is probably one of the major characteristics which distinguish learning in an authentic situation from learning in a traditional classroom in which the teacher tends to dominate the whole learning process

and learners are often unaware of the goal of the activity in which they are required to participate.

II. Personal Purpose

It was found that personal purpose served as an incentive for nine of the ten subjects who wanted to learn and it determined what they would learn. The findings do confirm Schank's (1992) notion that people only pay attention to what interests them and ignore what does not. Three such examples are given:

A. Selecting What to Focus upon and What to Ignore

1. *"I didn't understand the clerk's description most of the time, but I just let it go. This is because I was not really interested in that. What I cared was which program provided the highest interest rate. So after her long descriptions, I just asked, 'which one gives the highest interest rate?' Then, I chose that one."* (Subject #4)

2. *"I didn't try so hard when she explained about something else, but I paid more attention when the clerk explained about the differences in interest rates and penalty fines."* (Subject #9)

3. *Subject: "I didn't really understand her descriptions of all different programs."*
   Researcher: "What did you do when you did not understand the explanations?"
   Subject" "I knew I only wanted to have 'money market checking' account. I listened carefully if she was talking about that. If I didn't understand, I would ask her to explain again. But if she was talking about something else, I just ignored it." (Subject #2)

However, Schank's notion does not explain why people act like this. An examination of the subjects' accounts in the following two sections somehow offers some clues.

B. Meeting Personal Needs

In order to be able to survive or function in the community where the target language is spoken, international students are usually aware of what they need to learn. This particular need serves as an important purpose for them to became actively involved in learning. Let us look at Examples 4 and 5:

> 4. "I knew when I moved to Bloomington, my parents would not be here with me, so I had to learn to do it by myself." (Subject #5)

> 5. "I tried to learn from it because I knew that when I moved, I would need another bank account. And this time, I would have to be able to do it all by myself. There would not be anyone who could help me, so I tried to remember what my friend said to the clerk and followed it." (Subject #6)

The subjects acknowledged that there would not always be someone who could help them open bank accounts, so they needed to learn to do it by themselves. Subject #6 even deliberately tried to remember what her friend said and imitate it. The need became a strong motive for them to learn. In the following example, the sense of need was *so*

strong that the subject was willing to take a risk to try out and explore:

> 6. *"For the first time, I knew almost nothing, but I knew I had to do it although I was not sure whether I could do it or not. I did, and I could...and I knew what it was about. Maybe not everything, but I did learn it. I thought to myself at that time, 'If you didn't try, how would you know whether you could do it or not?"* (Subject #7)

In brief, these statements help emphasize that when learners feel the need to learn something, language or otherwise, they become interested and motivated, and their interest and motivation result in their endeavors to learn to fulfill such needs.

C. Getting Benefits

In addition to satisfying needs, getting benefits is another purpose for learning. Here, four examples are given:

> 7. *"I told the clerk I wanted to know which program would benefit me most. Then, she started showing me the benefits of different programs."* (Subject #3).

> 8. *Researcher: "How did you know which bank to go to?"*
> *Subject: "Well, I chose the one which has the highest interest rate."*
> *Researcher: "How did you know which bank has the highest interest rate?"*
> *Subject: "I went to each bank to take program descriptions and read them. I also got information from the advertisement and from asking others."* (Subject #4)

9. *"I used to work at a bank in Thailand before I came to the United States, so what interested me most was the interest rates. I asked the clerk a lot of questions and checked with the brochure to make sure that I opened an account with the highest interest rate."* (Subject #10)

10. *"I had already opened my accounts with IU Credit Union. But when I learned that Fifth-Third Bank gave a handbag to the customers who opened a new account with them, I went to Fifth-Third Bank and asked the clerk there about the free gift. I switched my accounts to Fifth-Third Bank after that."* (Subject #8)

In these examples, the purpose of getting the highest interest rates even motivated the subjects to look for information from banks and other outside resources.

In summary, the above ten examples reveal the important role a personal purpose serves for learning to be authentic. Learning in an authentic environment usually involves a personal view of values. An individual is constantly evaluating what is worth learning and what is not. In the above examples, three subjects considered the benefits they would gain in the form of interest rates were worth searching for new information, while in the fourth example, the subject decided that getting a new handbag was worth her efforts in seeking additional data. Thus, for these subjects, as previously exemplified, both personal needs and the intention of getting benefits from the community serve as two major purposes of learning.

III. Personal Effort of Sense/Meaning Making

The findings of the study also indicate that in order to learn authentically, all of the subjects made personal efforts to make some sense out of what was formerly unknown to them, not meaningful, or different from what was already known. The following sections illustrate the several ways in which the subjects of the present study tried to make sense of or understand something new or unknown.

A. Sense/Meaning Making by Making Connections

As Harste (1994) points out, learning always involves the process of "finding patterns that connect" (p. 1223). This view holds true in the present investigation. It was found that the subjects made connections in three different ways: making connection to a similar situation from the past, making connection to a different situation from the past, and making connection to background knowledge. They are illustrated as follows:

1. Making Connection to Similar Situations from the Past

When the subjects did not understand the process of opening a bank account in which they were involved, most of them tried to think back to a time when they had been doing

the same thing before, either in their native country or in
the United States:

> 1. "I didn't understand the difference between
> checking and savings accounts. I didn't know what 'CD'
> was either. So, I asked the clerk to explain it to me
> once again. I still wasn't sure whether my
> understanding was correct or not. Then, I tried to
> think of the types of bank accounts I had back home in
> Thailand. I thought of the Thai names of each account,
> and I thought I got the correct understanding. For
> example, I just thought that 'checking' account came
> with checkbooks, so it had to be 'gra-sae-rai-wan' in
> Thai. It was not too difficult to understand then.
> (subject #1)

> 2. "When I didn't understand the explanations of some
> terms, conditions, or types of accounts, I tried to
> think of what I had done before when I opened the bank
> account with my parents for the first time here. I
> thought that some types of accounts could be the same
> thing but with different names, so I asked the clerk
> whether I was right or not. Turned out I was right."
> (Subject #5)

> 3. "I compared the process to the experiences I had in
> Thailand. When I didn't understand something, I
> thought back of what I had to do when I opened my bank
> accounts at home. I found that the processes here and
> there were mostly the same and I thought I understood
> better what the clerk was trying to say or do."
> (Subject #7)

Later, when he had to open another bank account, his

past experiences proved to be helpful to him once again:

> 4. "When I opened the bank account for the third time,
> I already knew that each bank has different terms and
> conditions and offers different interest rates. So, I
> asked the clerk to explain everything to me in detail
> so that I could make up my mind. I chose the bank
> according to the conditions they provide." (Subject
> #7).

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II. <u>Making Connection to Different Situations from the</u>

   <u>Past</u>

The kind of experiences which lead to meaningful understanding for the subjects did not necessarily have to be the same as opening a bank account. The following statements suggest that, sometimes, the experiences of doing something entirely different can surprisingly prove to be helpful as well:

> 5. "I once bought some spinach in the supermarket. When I paid for it at the cashier, I found that she charged me more than what was said in the price tag that I saw. I was surprised because I had never expected such a mistake. I thought to myself than even Americans could be wrong; they were not always correct. After that, I tried to be more careful. When I opened my bank accounts, I tried to follow the clerk's explanation very carefully and checked everything written down on the application statements." (Subject #2).

> 6. "I once parked my car in the wrong place. Thus, I got a ticket and was fined. As a result, after that I began to pay more attention to rules and regulations because rules and regulations in American are very strict, and we need to obey them. When I opened my bank account, I tried to understand all the terms and conditions such as how much I would have to pay the monthly fee if I had less money in my bank account than the minimum requirement. When I didn't understand anything, I asked the clerk to explain it to me again and again just to make sure that I got it right. I was afraid that I might make a mistake and that I would lose my money unnecessarily." (Subject #4)

> 7. "I was rejected several times when I applied for a credit card. Someone told me later that it was because I used my address in Thailand as my permanent address instead of using an address in the United States. When the bank clerk asked me for my permanent address, I

asked her what the difference would be if I gave her the address in Thailand instead of using the address in Bloomington as both my permanent and mailing address." (Subject #3)

III. Making Connection to Background Knowledge

There were also two subjects who tried to make sense of what was being explained by making connections to their background linguistic knowledge:

8.   Subject: "I didn't know what 'transaction' meant. I tried to listen very carefully to what she was talking about.
      Researcher: "Did you understand then?"
      Subject: "No."
      Researcher: "Then what did you do? Did you ask her to explain it to you?"
      Subject: "No, I felt quite embarrassed to ask her. I just tried to connect it to the word I knew. I knew the meaning of 'transfer.' I thought they might be somewhat related. But I was still not quite sure. After I went home, I checked the dictionary." (Subject #1)

While the background knowledge in the target language—English—was helpful to Subject #1, the background knowledge in the mother tongue—Thai—turned out to benefit this particular subject in comprehending the situation he found himself in:

9. "I thought of the names of the accounts in Thai. I thought of what the word 'save' meant in Thai, and I could come up with the meaning and understand the type of 'savings' accounts." (Subject #9)

B. Sense/Meaning Making by Confronting Anomalies

Confronting anomalies was found to the motive for five of the subjects to learn something new or hitherto unknown. As suggested by both Harste (1994) and Schank (1992), the opportunity to encounter anomalies is a crucial propeller for learning. According to both scholars, anomalies represent a break in the patterns that the learners have previously connected with. This leads to a search for meaningful explanation which in turn brings about understanding and learning. Let's examine the examples obtained in the study:

> 10. "At first, I was confused by the large discrepancy between the monthly bank account statement and the statement I got from the ATM machine. So I talked to a student who used to work in a bank about the discrepancy...I then called the bank and asked the clerk there..." (Subject #2)

> 11. "When I went to the bank to buy a traveler's check, they charged me $5.00 for service fee. I was surprised. It didn't make sense at all. Never had a bank charged me money for that. I was quite angry. I asked the clerk why she charged me service fee. I told her that in other banks they charged me nothing. She said that was their policy. Then I asked to see the manager and argued with him. I said that if they wanted to charge me money, I would transfer to another bank. Finally, they did not charge me any money. From this experience, I learned that arguing could be really effective." (Subject #3)

> 12. "I compared it to the experiences I had in Thailand. Some steps in the process were the same, and it was not too difficult for me to understand. However, some parts were different, and I had no idea what the clerk was talking about. I had to ask her to

explain it to me one more time, and I also had to read the brochure she gave me." (Subject #7)

13. *"In Thailand, we don't have a combination of checking and savings accounts. You can have either one of them or both, and they have nothing to do with each other. So, I was so confused when the clerk gave me the explanation of the combo account that if I retain a minimum requirement in my savings account, I will not have to pay a monthly service fee for my checking account. It was very confusing indeed, and I didn't understand it at all. I had to ask my friend to explain it to me (in Thai) and look at the chart in the brochure."* (Subject #6)

14. *"I saw that the person next to me was looking at a catalogue of what seemed to be a check book to me. I wondered what it was. In Thailand, everyone who has an account in the same bank has the same style of the checkbook. There is only one style of checkbook issued by the bank, a plain one with the bank logo, or something like that. There are not different styles for us to choose from. I was kind of surprised to see that person looking at colorful checkbooks, and some even had cute cartoons on them. I really wanted to know that, so I asked the clerk about it. When I learned that I could choose one myself I'd like to, I was so glad."* (Subject #5).

From the investigation, there are two other ways of making meaning that are mentioned neither by Harste nor Schank that have emerged. These are making meaning by asking for help from others and by focused listening. These two categories are discussed and exemplified in the following accounts:

C. Sense/Meaning Making by Asking for Help

Six of the ten subjects asked for either explanations or help from others when they did not understand something, or when something did not seem to make any sense to them. The examples are provided here:

15. "I didn't understand the differences between checking and savings accounts and what 'CD' was, so I asked the clerk to explain it to me once again." (Subject #4)

16. "But I didn't really understand what she wanted me to do. I made a mistake, and I asked her again. She told me what she wanted me to do, and I did it." (Subject #5)

17. "I asked the clerk to explain in more details some terms I didn't know such as 'deposit,' 'combo,' 'prime program,'..." (Subject #1)

18. "I wondered why she kept my money in two deposit slips. I was afraid she would lose one, so I asked her." (Subject #2)

19. "I might be a greedy person, so interest rates were what mattered most to me. I asked the clerk to explain the differences in interest rates of different accounts to make sure that I understood what would yield the highest benefits." (Subject #10)

Besides the clerk, a friend was the person the following subject turned to when she found herself in need of help:

20. "I had just arrived in the States, and my English, especially my listening, was pretty bad. The clerk spoke so fast, and I hardly understood anything. So, every time the clerk asked me something which I needed to respond, I turned to my senior friend and asked her to explain it to me first." (Subject #8)

D. Sense/Meaning Making by Focused Listening

In addition to seeking help in making sense, three subjects made an attempt to listen attentively to explanation being given. The following examples demonstrate how the subjects tried to make sense by focused listening:

> 21. "When I didn't understand something they were talking about, I tried to listen more carefully, and sometimes I asked the clerk to explain it to me one more time." (Subject #5)

> 22. "My English was not so good. And my listening was not so good either. But I tried to listen very carefully to what the clerk said." (Subject #10)

> 23. "I concentrated on what the clerk was explaining to me. I didn't understand some parts, but I tried to listen very carefully." (Subject #9)

The above 23 examples confirm the notion that in order for one to learn authentically, it is often useful to be engaged in situations which are initially incomprehensible. As Schank points out, "We dislike failing to understand." When we are in such conditions, we make efforts to overcome the feelings of discomfort by seeking for meaningful explanation, discovering the truth, or trying to make sense or get, at least partially, if not fully, meanings. From the investigation of the present study, it was discovered that making sense/meaning can be achieved in various ways. Be it making connections to previous experiences or

background knowledge, asking for help from capable others, or utilizing focused listening strategies, the authentic language learning occurs as a result.

Chapter Five

Conclusion and Recommendations

The present research was a qualitative study aimed at investigating and describing the strategies ESL learners used in learning in the authentic situation of opening a bank account in the United States. Ten Thai students who were enrolled in a graduate program at Indiana University, Bloomington, Indiana, U.S.A. were recruited as the subjects of the study by means of purposive sampling. Data were conducted with semi-structured interviews, and data collection took place in August 2002. Data analysis involved categorization of qualitative data. The findings revealed that the strategies used by these ESL learners could be divided into three major categories: having community of support, meeting individual purposes, and sense/meaning making.

Limitations of the Present Research

The present research was limited to ten Thai ESL learners who were furthering their education at Indiana University, Bloomington, Indiana, U.S.A., and these subjects were selected by means of purposive sampling based on the previously set inclusion criteria. Therefore, the

findings of the present study could not be generalized to other groups of ESL learners who differ in terms of demographic characteristics and language proficiency.

Implications

In the light of the findings of the present study, it is suggested that ESL teachers consider the need to set up a more naturalistic environment and/or introduce more authentic tasks for learners to learn the target language in class. Special attention should be paid to establishing a support community of experts, serving individual purposes, and encouraging meaning making processes. In order for these goals to be achieved, the following classroom practices are worth careful and thorough consideration:

1. ESL teachers can incorporate cooperatively small group activities such as jigsaw and group investigation (see Kagan, 1994) into the curriculum, so that learners can operate at different levels and act as experts for one another and support one another both academically and emotionally. It has been widely accepted that cooperative learning is a pedagogical technique that promotes learner-learner interaction and working in small groups with fellow learners enables learners to maximize their learning and

reach their shared goals (Kessler, 1992). Previous research has confirmed the effectiveness of such cooperative language learning. For instance, Meteetum (2001) conducted a study investigating cooperative learning by using jigsaw technique with second-year English major students at Naresuan University and found that the jigsaw technique encouraged the subjects to produce extended English discourse of a meaningful manner in authentic contexts. In addition, it was also discovered that the quality of language input, output, and context had a positive impact on the subjects' language acquisition. In such activities, the teacher acts in a supportive capacity, encouraging learners to take responsibility for learning and assisting their peers in the process as well. In addition to cooperative learning activities, the teacher can also encourage additional language support from parents by arranging formal or informal meetings with parents or inviting them to participate in some classroom activities where appropriate.

2. ESL teachers can also provide learners with ample opportunities to work on individualized projects which meet their personal goals or interests. Learners should be allowed to choose topics they are interested in to work on and do so in their own way. The role of the teacher should

be that of an advisor or facilitator who offers advice whenever learners seem to need help or guidance and facilitates the learning process. Put another way, classroom interaction needs to be reconsidered so as to deal with the dominating trend of teacher-centeredness and one-way communication from teacher to learners, as Allwright (1984) suggests:

> in order for lessons to take place at all, classroom interaction has to be managed, and by all present, not just the teacher. This in turn leads to the central point that it is through this joint management of interaction in the classroom that language learning itself is jointly managed. The importance of interaction in classroom learning is precisely that it entails the joint management of learning (p. 156).

Thus, it could be seen that it is not the content of the lesson that is the basis for learning, but the process of classroom interaction that generates opportunities for learning. According to Foley (1991), the traditional ESL/EFL classroom provides little, if any, opportunity to gain what the Vygotskyan framework would call self-regulation in the tasks learners are required to perform in the target language. He suggests that a task-based approach be used with communication tasks that focus upon the actual sharing of meaning through spoken or written communication while the learning tasks focus upon the

exploration of the workings of the knowledge systems themselves and how these may be worked upon and learned. His suggestion has been supported and validated by studies which investigated the effectiveness of task-based instruction on language acquisition. For example, Shehadeh (2001) examined different types of output produced by learners during task-based instruction and discovered that task-based instruction provides learners with ample opportunity to produce both self- and other-initiated modified output which is important for successful second language acquisition.

In addition to this, when learners are offered the opportunity to take control of their learning, and the lessons become learner-centered while the role of the teacher is reduced to that of the facilitator instead of classroom manager, learners will also be provided with a chance to develop their autonomy, the ability to take charge of their own learning. In other words, learner-centeredness provides a good basis for the development of learner autonomy (Dam, 1995). According to Chan (2000), autonomous learners are capable of making significant decisions about 'what,' 'how,' and 'when' to learn. It is undeniably simple and obvious that learners who can learn autonomously rather than waiting to be spoon-fed by the

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teacher have a greater chance for effective learning and successful acquisition of the target language. For this reason, the teacher should incorporate classroom activities and lessons that help lead learners to this difficult yet achievable goal.

3. In achieving the goal of encouraging personal efforts in meaning making, ESL teachers can create a problem solving project for learners to work on, either individually or in small groups. The project can be a real life case study that provides learners with a chance to encounter problems which may occur in their lives such as facing the dilemma of choosing a career and trying to come up with a personal decision or solution. In this way, learning can be very meaningful for learners, and the fact that they may have to interact with others to obtain information to support their decision also yields the opportunity for not only development of critical thinking, a crucial skill in language and literacy acquisition (Wasanasomsithi, 2001) but also interactions with others who may have different levels of target language proficiency. Following a Vygotskyan approach, Ohta (1995) analyzed interactions of learners of Japanese as a second language in an intermediate class and found that learner-learner collaborative activity between learners of

differing levels of proficiency results in creative interaction that creates a positive learning environment, while Nakahama et al. (2001) contend that negotiation of meaning with either native or non-native speakers of the target language has the potential to offer substantial learning opportunities at multiple levels of interaction.

The above suggestions provide some ideas and guidelines for ESL teachers to bring more authentic tasks to their classrooms. However, they should not be restricted by these suggested activities. Rather, ESL teachers are encouraged to design their own curricula which can be best fitted into their own classes and meet their learners' specific needs.

Recommendations for Further Research

1. Further studies should be conducted with a larger number of subjects with different demographic characteristics and language proficiency to shed more light on the roles these factors may play in language and literacy learning in an authentic situation.

2. Qualitative studies should be carried out to provide a rich description of language and literacy learning in different authentic situations such as registering for classes or applying for a part-time job to

gather more information on strategies learners use in different authentic learning situations.

3.. Quantitative studies such as experimental research should also be conducted to zoom in on different learning strategies used by language learners in authentic language learning situations as it is believed that quantitative data can substantiate or verify the findings obtained from a qualitative research study.

Conclusion

There are many means available to ESL teachers to provide the most effective instruction possible thus enabling their learners to become successful language learners. Trying to identify and comprehend different situations in which their learners learn is one way of doing this. The present study is a result of the researcher's interests in what really motivates ESL learners to learn as well as what characteristics enable them to succeed in their learning, especially in authentic situations such as opening a bank account. In this study, attempts were made to explore and determine different ways in which learning occurred when learners were themselves engaged in the situation of opening a bank account. The findings of the study reveal that different learners employ

different means when they attempt to learn. However, three important patterns have emerged from the observation of all ten subjects. Having a community of expert support, a personal purpose, and personal efforts of making sense/meaning have been found to be essential factors which assisted almost all of the ESL subjects to learn authentically. From these findings, it is undeniable that not only have the experts' theories and conceptions been confirmed, but light has been shed on new insights and perspectives into the ways such learning can take place for ESL learners. It is anticipated that these insights and perspectives on language and literacy learning, especially in authentic situations, will be applicable and yield themselves as valuable guidelines for ESL teachers, program designers, curriculum planners, and material developers. In following such a path, educators will be able to enhance optimal growth in their learners' learning thus improving the quality and success rate of the teaching/learning situation.

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APPENDIX A

Information Sheet

Hello, everyone. My name is Punchalee Wasanasomsithi. I am an assistant professor from Chulalongkorn University Language Institute. I have come to Indiana University, Bloomington, to conduct a research study entitled "A Case Study of Thai ESL Learners' Language and Literacy Learning in an Authentic Situation: Opening a Bank Account." The purpose of this research is to investigate how second language and literacy are learned in an authentic situation so that current language instruction can be subsequently adjusted and improved to better serve learners' needs.

In this study, data collection will be conducted by means of semi-structured interviews. The interview will last from one to one hour and thirty minutes. During the interview, those of you who agree to participate in the study will be asked a series of questions, and the interview will be tape-recorded for later transcription.

The participation is solely on a voluntary basis. You can ask questions and have them answered to your satisfaction before the interview commences. You may withdraw yourself (or any information you have provided) from this project without having to give reasons or without penalty of any sort.

The information you provide will be kept confidential to me who is going to transcribe the tape recording of the interview, the published results will not use your name, and that no opinions will be attributed to you in any way that will identify you. The tape recording of the interviews will be electronically wiped at the end of the project unless you would like them returned to you.

If you agree to take part in this project, please kindly inform me of your decision. You can also contact me at Tel. (812) 335-1375 during my stay in Bloomington.

Thank you for your cooperation. I look forward to hearing from you and working with you!

Punchalee Wasanasomsithi

APPENDIX B

Informed Consent Form

My name is _____. I am currently
enrolled in Indiana University, Bloomington, Indiana,
U.S.A.

I consent to serve as a subject in the research
investigation entitled **A Case Study of Thai ESL Learners'
Language and Literacy Learning in an Authentic Situation.**
The nature of the research, the research objectives, and
the data collection procedure and the known risks involved
have been thoroughly explained to me by Assistant Professor
Dr. Punchalee Wasanasomsithi of Chulalongkorn University
Language Institute, Bangkok, Thailand, the researcher. The
researcher is authorized to proceed on the understanding
that I may terminate my participation as a subject in this
research at any time I so desire with no undesirable
effects whatsoever on my program of study at Indiana
University or my stay in Bloomington in any way.

Signed _____

Dated _____

[To be retained by the principle investigator.]

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