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**RESEARCH ARTICLE**

## **Perspective on the Relationship between Banking Education and English Achievement. A Case of Fresh EFL Students at King Khalid University**

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**ABSTRACT**

This study investigates the impact of banking education centeredness on fresh students' English language performance at King Khalid University. Banking education is evolved by Paul Ferriere proposing narration of the teacher subject (active participant) whereas the student is the passive object and teacher. It aims at highlighting the impact of banking education and English teacher centeredness on students' achievement in productive and critical skills. The study is based on action research entailing fresh 50 male fresh students studying an English intensive course at King Khalid University, College of Sciences and Arts –Dharan Aljanoub as participants selected randomly. A test is composed of writing, speaking and critical thinking tests –a retest was administered and descriptive analysis was done. The findings of the study have revealed that the implementation of banking education and teacher-centeredness impact students' studying intensive English course achievement negatively. The study concludes that banking education and teacher-centeredness should be eradicated in the educational system at KKU. Instead, interactive teaching and student-centeredness should be adopted in English classes. Instead student-centeredness approach and interactive teaching and learning should be implemented.

**KEYWORDS**

Banking education, interactive learning, interactive teaching, teacher centeredness, student centeredness, academic achievement

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### **1. Introduction**

Fresh students at King Khalid University who plan to study business administration are imposed to study an intensive English course. The course is set to prepare students for proper interpersonal communication and cognitive academic proficiency. Furthermore, it focuses on English for academic purposes which are expected to prepare students to comprehend the content and gist of lectures presented in English, presenting a topic in English, writing essays in English, and comprehending the content of references written English. However, the students join the course with various English levels, aptitudes, and individual differences in terms of English language proficiency. Pedagogically, the students taught English through a deductive approach which is based on teacher-centeredness and rote learning which is based on absolute memorization, retention, and exam-oriented. Thus, most English teachers taught the students at secondary schools tend to apply teacher-centeredness by regarding themselves as a source of knowledge rather than being a facilitator or a guide. As a result, English class is based on banking education with maximization of teacher talking time minimization of students talking time. The term 'banking education' was coined by Paulo Freire to refer to educational pedagogy which is likened to the process of banking. The passive student becomes a depository for storing bits of knowledge that might be withdrawn and used later in life. The banking concept of education is based on the perception of knowledge as unchanging finite entities which, like a gift can be bestowed to those who do not have it by those who do (Christopher. and Gwendolyn (2000). Banking education is justified on the basis of the assumption that the student's ignorance is absolute. The teacher is considered to be a monopolist of knowledge and their function is to concentrate on artificial and arbitrary scholarship. The function of the teacher is measured by the difference in knowledge level compared with the student. The teaching role is defined in terms of the transference of knowledge from the knowledgeable teacher to the ignorant student (Miller,2011).

Most of the fresh students studying an English intensive course have low proficiency in English language use and usage when they begin to study the intensive English course. In addition, their capability in language use and its components sounds so poor. As a result, they can hardly recognize, comprehend, or produce language at a given point in time when interpersonal communication takes place socially or academically. Cho and Kim (2019) state that communication takes place in an infinite variety of situations and success in a particular role depends on one's understanding of the context and on prior experience of a similar kind. Therefore, the overall achievement of the fresh students studying an intensive English course at KKU depends on the input process which is the teaching process. Accordingly, research is conducted to investigate the relationship between banking education and the English performance of Fresh EFL students at King Khalid University.

Accordingly, the following research questions were proposed:

1. How do banking education and teacher-centeredness impact fresh students' English language performance?
2. Does English teacher centeredness have a significant impact on students' on students' achievement in English productive skills?
3. Does English banking education have a significant impact on students' achievement in critical thinking skills?

On the basis of the above-mentioned research questions, the following hypotheses were formulated:

1. There is a relationship between banking education and the academic achievement of fresh EFL students.
2. English teacher centeredness has a significant impact on students; achievement in productive skills.
3. Banking education has a significant impact on students' achievement in critical thinking skill

### **1.1 Aims of the Study**

This study aims to:

1. Highlight the impact of banking education and English teacher centeredness on students' achievement in productive and critical skills.
2. Raise teachers' awareness of the negative sides of relying on banking education and teacher centeredness in their teaching.
3. To study the learning achievement of the fresh students studying intensive English courses at KKU.

## **2. Review of Literature**

### **2.1 Banking Education <sup>1</sup>**

It is not surprising that the banking concept of education regards men as adaptable, manageable beings. The more students work at storing the deposits entrusted to them, the less they develop the critical consciousness which would result from their intervention in the world as transformers of that world. The more completely they accept the passive role imposed on them, the more they tend simply to adapt to the world as it is and to the fragmented view of reality deposited in them (Parker, 2004). The capability of <sup>1</sup> banking education to minimize or annul the students' creative power and to stimulate their credulity serves the interests of the oppressors, who care neither to have the world revealed nor to see it transformed. Paul Ferriere describes and critiques the traditional system. He defined education as a fundamentally narrative and the teacher is the subject (active participant) whereas the student is the passive object. The teacher makes deposits which the students patiently receive, memorize and repeat. Education is seen as a process of depositing knowledge with passive students. Teachers are the epistemological authority in this system and the students' preexisting knowledge is ignored aside.

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<sup>1</sup>The propaganda of banking education anesthetizes and inhibits the individual's creativity and the creative power of inner freedom ( Ehrlich, 1999). Evaluation Students of banking education are evaluated on the basis of their ability to learn passively. Their passively acquired knowledge is measured in terms of a reward and punishment system of grading or 'grades'. Good grades are given to students who do not refuse to be treated as objects. The good student is the one who repeats and is not restless or intractable, the one who accepts without questioning and does not reveal their doubts, the one who is unable to think critically and does not want to know the reason behind the facts, the one who does not want to break with pre-established models, the one who does not denounce the mediocrity of bureaucracies and adjusts to the status quo (Brody, 1994).

Teacher-student relationship at any level, inside/ outside the school reveals its fundamentally narrative character. This relationship involves a narrating Subject (the teacher) and a patient listing object (the student) (Khedkar, 2016). In this form of education the teacher deposit in the minds of the learners who are considered to be empty or ignorant, bits of information or knowledge, much like we deposit money in an empty bank account. This is why Freire called this model of education 'banking education'. Freire criticized this model of education because he believed it made students into passive objects to be acted upon by the teacher (Freire, 1994). He argued that the goal of 'banking education' is to demobilize the people within the existing establishment of power by conditioning them to accept the cultural, social, and political status quo of the dominant culture. In the banking education model, knowledge/education is seen as a gift given to the student by the teacher who considers the learner as marginal, ignorant, and resource-less. Freire saw this as false generosity from the dominant group (oppressors) and a way of dominating and controlling the people (the oppressed) to improve or maintain their own interests (Freire 1996).

<sup>2</sup>Banking education is considered to be a passive behavioral paradigm. The learning process is understood in terms of transfers of information from the teacher to the student. Students of banking education are expected to accept a passive role. The student of banking education is taught to accept a passive role and not to challenge or question. In this way banking education attempts to control thinking and to transform the student into an individual who will adjust to the reality intended by the oppressor. In order to possess the knowledge that the teacher transfers to them, they are expected to memorize or learn by rote (McLaren, 2000). Banking education is the practice of domination and mirrors the oppressiveness of the dominant society. The ideological intent or aim is to stimulate credulity and to indoctrinate the student to adapt to the world of oppression. Banking education is an instrument of social control by manipulating the content of the imagination. This explains the almost instinctive reaction against educational 'experiments' which would stimulate the student's critical faculties and encourage a critical consideration of reality. The banking approach to education teaches the individual to accept without questioning (Finkel, (1999). Traditional education or banking education is based on the assumption that the possession of knowledge brings with it the power to control the future. Banking education mythicizes reality and therefore fosters irrational thinking which creates further mythicizing. (Paulo Freire 1968). The term banking education was coined by Paulo Freire to refer to educational pedagogy which is likened to the process of banking. The passive student becomes a depository for storing bits of knowledge that might be withdrawn and used later in life. The banking concept of education is based on the perception of knowledge as unchanging finite entities which like a gift can be bestowed to those who do not have it by those who do (Christopher and Gwendolyn, 2000). Banking education is justified on the basis of the assumption that the student's ignorance is absolute. The teacher is considered to be a monopolist of knowledge and their function is to concentrate on artificial and arbitrary scholarship. The function of the teacher is measured by the difference in knowledge level compared with the student. The teaching role is defined in terms of the transference of knowledge from the knowledgeable teacher to the ignorant student (Miller, 2011). In the learning situation, students are 'objects' and the teacher is the 'subject' which engages in the destructive pedagogy of transferring information as if it should be placed in a depository or 'bank' to be stored and then withdrawn and used later. Teachers teach and students are taught; teachers know everything and students know nothing; students accept their ignorance as justifying the teacher's existence. They never discover that it is in fact they who educate the teacher. Teachers think and students are thought about; teachers talk and students listen; teachers discipline and students are disciplined; teachers choose and enforce their choices and students comply; teachers choose program content and students adapt without consultation; teachers act and students act through the teacher; students are spectators and not creators. As a result, teachers become afraid of communicating with the students, and the student/teacher contradiction is maintained. If the contradiction is formalized in the school institution then it is a reflection of the oppressor-oppressed contradiction of the mythical reality or the 'social reality' (Ndongko and Tambo, 2000).

Freire believes Western education tends to see the teacher as the dictator and the student as the passive observer, thus, <sup>1</sup> the banking model of education is an approach that sees students as containers into which knowledge is deposited by teachers. Freire outlines the 10 defining features of the banking model of education:

The teacher teaches while the students are taught.

The teacher knows everything while the students are ignorant.

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<sup>2</sup>Teaching methods of banking education are based on a mechanistic and static view of consciousness a view which serves the interests of oppression. The so-called 'educated' student of banking education is the individual who adapts without questioning the social reality created by the dominant classes. The prevention of thinking is based on a mechanistic and static view of consciousness. In the mechanistic view, consciousness is isolated from the world of reality. With methods of banking education, attempts are made to keep the consciousness submerged. Individuals are denied the right to raise their consciousness in the naturally ontological process of becoming fully human i.e. 'self-actualization'. The result is a disempowerment of the student and 'social injustice'.

The teacher thinks while the students are thinking about.

The teacher narrates and the students listen.

The teacher disciplines and the students are disciplined.

The teacher chooses and the students comply.

The teacher acts and the students observe.

The teacher sets the curriculum and the students adapt to it.

The teacher claims authority to oppress the students.

The teacher is the subject while the students are the objects. (Friere, 1970, p. 73)\_

Narration (with the teacher as narrator) leads the students to memorize mechanically the narrated content. Worse yet, it turns them into containers, into receptacles to be filled by the teacher. The more completely she\she fills the receptacles, the better a teacher she is. The more meekly the receptacles permit themselves to be filled, the better students they are.

Education thus becomes an act of depositing, in which the students are the depositories and the teacher is the depositor. Instead of communicating, the teacher issues communiqués and makes deposits which the students patiently receive, memorize, and repeat. This is the banking concept of education, in which the scope of action allowed to the students extends only as far as receiving, filing, and storing the deposits (Darder, 2002).

## **2.2 Interactive Learning and Teaching**

Four common modes of teaching and learning in higher education have been practiced for many years. There was the lecture, in which a lecturer presented material and students made notes or were sometimes given handouts. There were practical or tutorial classes, in which students were given problem sheets and were assisted by a tutor as they tried to solve the problems or deal with the practical tasks. There were seminars, in which students presented short papers based on their reading and discussed these with classmates under the supervision of their teacher. There were small numbers of tutorials or supervisions, in which students met in pairs with a tutor to discuss papers they had written. These traditional educational approaches have been largely replaced by methods that feature the teacher as an originator or facilitator of interactive and learner-centered learning—with higher-level aims in mind (Brown, 2005).

Bachman (1990) defines interactive pedagogy as the interaction and interrelation between students in the process of communication, in which the process of teaching and studying acquires a dynamic and open character. Interactive is described as people working together and having an influence on each other as per the Oxford Advanced Learner's Dictionary. Therefore, interactive pedagogy is a pedagogical approach having students' participation as the main principle and relates to the interactions between teachers, students, and the learning environment.

The three main components of interactive pedagogy are learner, teacher, and environment. The one embarking on the process of acquiring new knowledge by utilizing his own resources is known as the learner. He/She wishes to assimilate the new knowledge. The educator is the person who leads the way for the learner. He/ She acts as a facilitator in this process of learning. The various physical locations, contexts, and cultures in which students acquire knowledge are called the learning environment. It includes both the outside-of-school locations, the outdoor environment, and the classroom itself. The interactions between the three stakeholders can take place in various ways. Some of the ways could be students working with various objects individually or in groups to solve problems, and exploring spaces other than the classroom, pupils collaborating in pairs or small groups to make meaning of the lesson with the support of their teacher to obtain information and ask questions to support learning (M. Weimer, 2002). Interactive learning is a hands-on/real-life approach to education founded upon building student engagement through guided social interaction. Carefully designed and structured activities facilitate learning in groups, fostering a challenging but encouraging space for students to wrestle with novel concepts and develop practical skills. Typical homework activities like applying course topics, solving problems, working through issues, are done together in class, while the classic classroom activities, such as hearing course topics explained, are done at home by watching videos, reading, and using online resources (J. C. Richards and T. S. Rodgers 2003).

Interactive Teaching is the formal name given to the approach to education developed in the 1980s at Waikato University as part of the Learning in Science Project. That project's research along with the last twenty years of human cognitive function studies have come a long way in providing us with an understanding of the way the human mind learns. Teaching is a means of instructing whereby the teachers actively involve the students in their learning process by way of regular teacher-student interaction, student-student interaction, use of audio-visuals, and hands-on demonstrations. The students are constantly encouraged to be active participants. Understanding and meaning are emphasized, as opposed to mere rote memorization. This facilitates an environment fostering long-term memory retention (J. S. Atherton, 2013). Interactive teaching is all about instructing the students in a way they are actively involved with their learning process. There are different ways to create an involvement like this. Most of the time it is through: teacher-student interaction, student-student interaction, the use of audio, visuals, video, and hands-on demonstrations

and exercises. A teacher encourages his\her students to be active members of their class, thinking on their own, using their brains, resulting in long-term memory retention. Not only the students' knowledge will improve, but their interest, strength, knowledge, team spirit, and freedom of expression will increase as well (Graves, 2001).

### **2.2.1 Effective interactive teaching strategies to encourage speech in your classroom**

Brown (2005) lists the following effective interactive student activities which encourage more speech in the classroom:

**1. Think, pair, and share:** Set a problem or a question around a certain topic, and pair up your students. Give each pair of students enough time so they can reach a proper conclusion, and permit the kids to share their conclusion in their voices. This way your students will be engaged, communicating, and remember more of the class than ever before.

**2. Brainstorming:** Interactive brainstorming is mostly performed in group sessions. The process is useful for generating creative thoughts and ideas. Brainstorming helps students learn to work together, and above all, learn from each other.

**3. Buzz session:** Participants come together in session groups that focus on a single topic. Within each group, every student contributes thoughts and ideas. Encourage discussion and collaboration among the students within each group. Everyone should learn from each other's input and experiences. As a teacher, you could give your students some keywords to spark the conversation.

There are many other interactive teaching ideas as well. I split up the activities into different categories:

- Individual student activities
- Student pair activities
- Student group activities
- Interactive game activities

#### **2.2.1.1 Individual student activities**

**4. Exit slips:** These are best used at the end of the class session. You'll ask the students to write for one minute on a specific question. It might be generalized to "what was the most important thing you learned today". Then, you can decide if you are going to open up a conversation about it in your next class. You can ask them if they still remember what they wrote down.

**5. Misconception check:** Discover students' misconceptions. See if students can identify what is the correct answer when given a false fact. It's useful when going over a previous lesson. It encourages students to think deeply and waver all the possibilities.

**6. Circle the questions:** Make a worksheet or a survey that has a list of questions (make them specific) about your topic, and ask students to circle (or check) the ones they don't know the answers to. Then, let them turn in the paper.

Create corners concerning different questions that were circled. Let your students work on the extra exercises and explanations in the corners, individually. As your students will all have circled different questions, you have to give each student a different and personalized order to visit the corners.

#### **7. Ask the winner**

Ask students to silently solve a problem on the board. After revealing the answer, instruct those who got it right to raise their hands (and keep them raised). Then, all other students have to talk to someone with a raised hand to better understand the question and how to solve it next time.

#### **2.2.1.2 Student pair activities**

##### **8. Pair-share-repeat**

After a Think-pair-share experience, which I've written about in the first interactive learning lesson idea, you can also ask students to find a new partner and share the wisdom of the old partnership with this new partner.

### **9. Teacher and student**

Let students brainstorm the main points of the last lesson. Then, pair up your students and assign them 2 roles. One of them is the teacher, and the other is the student. The teacher's job is to sketch the main points, while the student's job is to cross off points on his list as they are mentioned and come up with 2 to 3 points that the teacher missed.

### **10. Wisdom from another**

After an individual brainstorming or creative activity, pair students to share their results. Then, call for volunteers who found their partner's work to be interesting or exemplary. Students are often more willing to share the work of fellow students publicly than their work. Of course, you can always encourage sharing their objectives as well.

### **11. Forced debate**

Let students debate in pairs. Students must defend the opposite side of their personal opinion. It encourages them to step away from their own beliefs and teaches them to look through a different colored glass once in a while.

Variation: one half of the class takes one position, and the other half takes the other position. Students line up and face each other. Each student may only speak once so that all students on both sides can engage on the issue.

### **12. Optimist/Pessimist**

In pairs, students take opposite emotional sides of a case study, statement, or topic. Encourage them to be empathic and truly "live" the case study. You'll discover some good solution proposals and your students will learn some exceptional social skills.

### **13. Peer review writing task**

To assist students with a writing assignment, encourage them to exchange drafts with a partner. The partner reads the essay and writes a three-paragraph response: the first paragraph outlines the strengths of the essay, the second paragraph discusses the essay's problems, and the third paragraph is a description of what the partner would focus on in revision if it were her essay. Students can learn a lot from each other and themselves as well.

#### **2.2.1.1 Student Group Activities**

### **14. Board rotation**

This interactive learning strategy is even more interactive than others! Divide your class into different groups of students and assign them to each of the boards you've set up in the room. Assign one topic/question per board. After each group writes an answer, they rotate to the next board. Here, they write their answer below the first answer of the previous group. Let them go around the room until all the groups have covered all the boards. Not that many boards in your classroom? Try using tablets and Book Widgets' interactive whiteboard.

### **15. Pick the Winner**

Divide the class into groups and let them work on the same topic/problem. Let them record an answer/strategy on paper or digitally. Then, ask the groups to switch with a nearby group and let them evaluate their answer. After a few minutes, allow each set of groups to merge and ask them to select the best answer from the two choices, which will be presented to the complete class.

### **16. Movie Application**

In groups, students discuss examples of movies that made use of a concept or event discussed in class, trying to identify at least one way the movie makers got it right, and one way they got it wrong. Think about movies showing historical facts, geographical facts, and biographies of famous people.

#### **2.2.1.2 Interactive game activities**

Create an interactive classroom full of interactive learning games. Games are so much fun for students since it doesn't feel like learning. With BookWidgets, you can make interactive learning games like crossword puzzles, pair matching games, bingo games, jigsaw puzzles, memory games, and many more in minutes (and there's a Google Classroom integration as well).

### 17. Crossword puzzle

The crossword game is perfect to use as a repetition activity. Choose a list of words and their description, and BookWidgets creates an interactive crossword for you. The crossword game transforms these boring lessons into a fun experience.

### 18. Scrabble

Use the chapter (or course) title as the pool of letters from which to make words (e.g., mitochondrial DNA), and allow teams to brainstorm as many words relevant to the topic as possible. You can also actually play scrabble and ask students to form words from the newly learned vocabulary.

### 19. Who/what am I?

Tape a term or name on the back of each student. You can also tape it on their forehead. Each student walks around the room, asking "yes or no" questions to the other students in an effort to guess the term. Of course, the term has something to do with your lesson topic.

### 20. Bingo

Bingo is a fun game that can be used for all sorts of exercises: language exercises, introductory games, math exercises, etc.

## 2.3 Academic Achievement

**Academic achievement** describes academic outcomes that indicate the extent to which a student has achieved their learning goals. Academic achievement may refer to completing educational benchmarks such as a bachelor's degree. Academic achievement is often measured through examinations or continuous assessments. Bossaert, Doumen; E. Buyse; K. Verschuere (2011) propose that **academic achievement** is the extent to which a student or institution has achieved either short or long term educational goals and it may be measured through students' grade point average, whereas for institutions, achievement may be measured through graduation rates. Covay and Carbonaro (2010) state that academic achievement is commonly measured through examinations or continuous assessments but there is no general agreement on how it is best evaluated or which aspects are most important—procedural knowledge such as skills or declarative knowledge such as facts. Furthermore, there are inconclusive results over which individual factors successfully predict academic performance, elements such as test anxiety, environment, motivation, and emotions require consideration when developing models of school achievement. Covay and Carbonaro(2010) state that academic achievement represents performance outcomes that indicate the extent to which a person has accomplished specific goals that were the focus of activities in instructional environments, specifically in school, college, and university. School systems mostly define cognitive goals that either apply across multiple subject areas (e.g., critical thinking) or include the acquisition of knowledge and understanding in a specific intellectual domain (e.g., numeracy, literacy, science, history). Therefore, academic achievement should be considered to be a multifaceted construct that comprises different domains of learning ( Friedman, Barry, Mandel, and Rhonda (2011).

### 2.3.1 Factors Influencing Academic Achievement

Hannon, Brenda Ann Marie (2014) propose various factors that influence academic achievement:

- Individual differences: Individual differences in academic performance have been linked to differences in intelligence and personality.
- Children's semi-structured home learning environment: Early academic achievement enhances later academic achievement.
- Socialization: Parent's academic socialization is a term describing the way parents influence students' academic achievement by shaping students' skills, behaviors, and attitudes towards school. Parents influence students through the environment and discourse parents have with their children.
- Non-cognitive factors: Skills and set of attitudes, behaviors, and strategies that promotes academic and professional success, such as academic self-efficacy(the belief of being able to do something), self-control( In the academic setting, it is related to self-discipline, self-regulation, delay of gratification and impulse control.), motivation, expectancy and goal setting theories, emotional intelligence, and determination.
- Extracurricular activities: Organized extracurricular activities or cultural activities have yielded a positive relationship with high academic performance.

## 2.4 English Class and Students' Real Performance

Learning and teaching at KKU focus on an intensive English course to encourage the students to acquire high proficiency in the English language which they can apply in their future careers authentically. Hence, King Khalid University concentrates on implementing updated effective teaching methods, and relevant English textbooks encompassing content promoting students' proficiency in matching academic purposes and real situation interpersonal communication.

Therefore, the researcher realized that to achieve KKU's goals, teaching methods, strategies, techniques, and pedagogic approaches should be reviewed to eradicate the shortcomings and sustain the positive sides. Cho and Kim (2019) mention that many factors should be considered to attain high-quality education such as the instructor, the students, the subject, the classroom, teaching and learning media, and the university support.

### **2.5 Fresh Students' Performance Deficiency in English Class**

Sometimes when asking the fresh students to write the answers on the whiteboard or present a brief presentation or talk, some of the students would come out and write the answers and present the presentation. Other students in the class hardly come to the front of the classroom to write down their answers or present a topic.

They seldom express their ideas or opinions about the subjects, and instead, they prefer to sit at their desks and listen to their teacher without participating. In other words, most of the students remained passive. Furthermore, when asking them to work in a group, they prefer to work with their friends who sat nearby. They would not cooperate with their friends when I assigned them to work in pairs or in groups. They do not share responsibility in group work, with only a few students appearing to do the work for the entire group. In conclusion, students do not possess cooperative learning skills when they join an intensive English course.

When I ask them to do assignments, they usually copy the work from each other and do not apply what they have learned in class and they create strategies to do the assignments correctly. Furthermore, when the students work in a group, they mainly speak to each other in Arabic. Students are reluctant to speak English because they are possibly too shy or lack self-confidence. They are not able to communicate in English. Most importantly, they are mostly exam-oriented and score manic. Therefore, it is significant to find a way to solve these problems and investigate students learning achievement.

## **3. Methodology**

Action research is appropriate to conduct in this situation because it is the process in which teachers investigate teaching and learning methods in order to improve their own teaching and their students' learning. (Vester, 2007).

### **3.1 Participants**

Fresh students studying an English intensive course at King Khalid University, College of Sciences and Arts –Dharan Aljanoub, were randomly selected to participate in this study. The sample of the study includes 50 male students.

### **3.2 Procedure**

The purpose of this study is to find out the relationship between banking education and the English achievement of Fresh EFL students at King Khalid University. In order to achieve this goal, a standardized test was first administered to the participating students to decide their overall English language proficiency. The Writing test entails writing a paragraph about yourself, punctuating a text, writing an email to your pal, constructing well-meaning formed sentences using the provided items of parts of speech, and rewriting sentences correctly. The speaking test focuses on testing the students' communicative ability in different authentic situations relying on the grading criteria for assessing their performance based on accurate pronunciation, style, vocabulary, grammar, suitability, fluency, and accuracy. The form of speaking test entails using the card to talk about a particular topic such as living in a village and a megacity; the difference between studying at high school and college; describing your neighborhood; a happy vacation, and situation provision which requires students' responses such conducting request, permission, opening conversation, language used in shopping and introducing yourself. The critical thinking test entails reflection questions, analyzing a text, syllogistic questions, synthesizing items to construct concepts, classifying items, and evaluating a text in terms of structure, meaning, and thought pattern.

After administrating the paper test encompassing written questions and critical questions, the speaking test is conducted individually.

The results of different parts of the test were used in total as an indicator of each student's estimated English language proficiency score. This test was conducted at the beginning of the semester before starting the study and the same test is retested by the end of the semester after teaching the students by implementing interactive teaching, student centeredness, activating problem-solving, activating presentation strategy, and minimization of using mother tongue in English class. Then the coefficient of correlation between two scores obtained from the students' results of language proficiency test-one and two were calculated statistically. The correlation analysis used to determine the relations between scores on language proficiency and achievement in speaking, writing, and critical thinking was done to demonstrate the impact of banking education and teacher centeredness on students achievement and how the implementation of interactive teaching and learner centeredness leads to the promotion of students' achievement.



#### 4 Results

The results of descriptive analysis of the data showed that the mean of language proficiency score of participating students was 9.49, and the standard deviation was 1.62. This indicates that the language ability of almost all students was low. The mean of the English speaking and writing scores were 14.68 and 13.60 while the standard deviations were 1.72 and 2.14 respectively. This demonstrates that these EFL students performed much better in English speaking than in English writing subjects.

The result of the correlation revealed a significant relation between banking education and teacher centeredness and students' achievement. The correlation coefficient of the two sets of scores was 0.48. This suggests that as English proficiency increases, so does academic success. In other words, there is a positive correlation between the two variables. Significant correlations were also observed between English proficiency and achievement in speaking and writing. The results of the Pearson correlation revealed that the English language proficiency of King Khalid University students correlates positively with achievement in speaking subjects (0.36) and achievement in writing (0.40) respectively. These findings indicate that banking education and teacher centeredness influences achievement in English writing of students more than achievement in English speaking subjects.

**Table 1 - Descriptive Statistics of Data**

| Variable                | N  | Mean   | Median | Tr Mean | St Dev | SE Mean |
|-------------------------|----|--------|--------|---------|--------|---------|
| Language Achievement    | 48 | 9.49   | 9.75   | 9.43    | 1.72   | 0.315   |
| Speaking Subjects Score | 48 | 14.684 | 14.675 | 14.588  | 1.728  | 0.249   |
| Critical thinking score | 41 | 10.547 | 8.34   | 8.876   | 1.234  | 0.321   |
| Writing Subjects Score  | 48 | 13.608 | 13.745 | 13.595  | 2.141  | 0.309   |

**Table 2 - Correlation Analysis**

|                         | Language Achievement |
|-------------------------|----------------------|
| Academic achievement    | 0.48                 |
| Writing subjects        | 0.40                 |
| Critical thinking score | 0.15                 |
| Speaking subjects       | 0.36                 |

#### 3.1 Discussion

The results of data analysis demonstrated that the first hypothesis of this study, which asserts, "There is a relationship between banking education and the academic achievement of fresh EFL students " was rejected at a 0.05 level of significance. Therefore, there is a relationship between these two variables; in other words, banking education correlates negatively with achievement. Students who were taught with banking education and teacher centeredness had low academic performance. This suggests that there is a direct relationship between banking education and teacher centeredness and language achievement.

The results of statistical analysis of data also showed that the second and third hypotheses of this study, which assert that "Banking education and English teacher centeredness has a significant impact on students achievement in productive skills and critical thinking." have a significant impact on achievement in English speaking and writing, were rejected at 0.05 level of significance.

Therefore, there is a negative correlation between English language achievement and banking education and teacher centeredness in English speaking, writing, and critical thinking. In other words, it should be asserted that, in the light of this finding, as English banking education and teacher centeredness decrease and interactive and student centeredness increases, the student's achievement increases.

## **5. Conclusion**

Implementation of banking education and teacher centeredness impacts students' studying intensive English course achievement negatively. The students show better achievement in writing subjects than in speaking subjects even though there are lots of writing mechanism problems in their writing performance. Furthermore, their speaking performance is stigmatically low or zero though they have studied English for nearly nine years. It seems that the deficiency is due to banking education and teacher centeredness which maximizes teacher talking time and teacher performs almost all English class activities, whereas students remain silent and passive. This pedagogic situation is needed to be corrected. Therefore, it is recommended that:

- English should be given special attention at the primary, intermediate, and secondary school levels in terms of teaching methods, techniques, and strategies.
  - Banking education and teacher-centeredness should be eradicated in the educational system at KKU. Instead, interactive teaching and student centeredness should be adopted in English class.
  - Transitioning from rote learning, which is accustomed in KSA at a lower level, to problem solve learning should be applied gradually.
  - Critical thinking skills should be integrated with each skill in an English textbook not be taught separately as in Unlock Textbook series.
    - King Khalid University should conduct a pedagogical free course training focusing on interactive teaching and learner centeredness approach and eradicating banking education and teacher centeredness to Asir area English teachers teaching at primary, intermediate, and secondary school.
  - Teacher talking time should be minimized and student talking time should be maximized in English class.
  - Remedial classes should be conducted before starting teaching the textbook, Unlock, to solve problems related to phonological awareness and to make students cope with interactive teaching and learner centeredness approach.
- Implementing student centeredness approach and interactive urge and stimulate students to bring their own experience and knowledge into the class. They also contribute to defining or organizing their learning.

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