An SFG Analysis of Process Types in the Textbook English for Finance and Banking 2

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ABSTRACT

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The purpose of this study is to analyze the clause types in English for Finance and Banking 2 by Majorie Rosenberg (2012). Ten reading comprehension articles from the book are the sources of the statistics. Halliday and Mathiessen's transitivity system (2014) serves as the foundation for the theoretical framework for data analysis. The paper uses a qualitative descriptive method. The study's findings identify four main types of processes used in reading collections: material, mental, relational, and verbal. Therefore, it is recommended that English textbooks for specific purposes be written to ensure minimum linguistic standards in accordance with international norms.

Introduction

Unquestionably, the majority of language curricula rely on textbooks, which are essential for organizing and directing language teaching and learning. Textbooks act as a mediator between teachers, students, and the target language in addition to being a storehouse of linguistic input. They represent the theoretical and methodological underpinnings of language education as pedagogical and linguistic tools. Nikonova et al. (2016) state that a textbook serves as a model for learning a specific subject, offering methodological guidance and structured knowledge to aid student comprehension. Textbooks remain an essential part of formal language training across all contexts, whether published in print or as digital e-books.

Students across a wide range of academic areas use the English coursebook. In the field of English for Specific Purposes (ESP), textbooks play a particularly significant role, as they are designed to address learners' professional or disciplinary needs. According to Febriyanti (2018), the textbook is designed for Specific Purposes (ESP) and is a suitable teaching method that employs issues to suit the learner's own requirements and goals for English learning purposes, among which ESP is described as a fragment of English language training that aims at helping students with their academic assignments and academic writing. An example of a textbook for ESP is English for Finance and Banking 2, which is designed to develop students' communicative competence in financial and banking contexts by equipping them with the specialized language, terminology, and discourse patterns of the study field. Despite the

widespread use of this textbook, there remains a need to arguably investigate how language is represented and how linguistic choices construct knowledge, ideology, and meaning. In many educational institutions, teaching and learning materials play an important role in exposing students to the language, particularly in situations involving foreign languages when the ESP classroom may be the sole English-language source (Dudley-Evans & St. John, 1998). Therefore, evaluating ESP textbooks is crucial, as many students rely on these resources to acquire the language skills needed to comprehend their fields, launch their careers, and interact with members of their discourse community. There are 21 English for Specific Purposes textbooks in the Oxford Express series, among which English for Finance and Banking 2 is chosen for analysis using systemic functional grammar, with a focus on process types. The study of English for Finance and Banking 2 from the perspective of Systemic Functional Grammar helps both teachers and learners achieve language use and language function.

Literature review

Systemic Functional Grammar

Systemic Functional Grammar (SFG), developed primarily by M. A. K. Halliday (1978,1978,1994) and later expanded by Christian Matthiessen, is a comprehensive linguistic theory that views language as a social semiotic system. SFG provides a functional approach to analyzing language, focusing on how people use linguistic choices to create meaning in specific social contexts. SFG names three meta-functions of language: the ideational, interpersonal, and textual. These operate simultaneously in every act of communication and together constitute the meaning potential of language. In Vietnam, several authors use Systemic Functional Grammar in their studies, including Huynh Cong Nguyen (2022), Le Minh Trung & Nguyen Thi Binh (2023), and Tran, Q. H. (2023). These studies demonstrate the interdisciplinary scope and pedagogical utility of SFL. While Huynh focuses on interpersonal meaning in translation, Le and Nguyen integrate cognitive and functional perspectives in SLA, and Tran applies ideational analysis to grammar teaching. Across these works, SFL serves as a unifying framework for understanding language as a resource for meaning-making, adaptable to translation studies, cognitive linguistics, and EFL pedagogy.

The Ideational Meta-function

The ideational meta-function describes language as a tool for creating experiences and communicating the speaker's experience of the world. This function focuses on what is going on, who the participants are, and how processes are carried out. This meta-function is recognized through the processes of material, mental, relational, verbal, behavioral, and existential.

Interpersonal Meta-function

The interpersonal meta-function reflects language as a resource for enacting social roles and relationships. It is concerned with how speakers use language to interact, negotiate attitudes, and express judgments or emotions. Interpersonal meta-function is identified through **mood** (declarative, interrogative, imperative) and modality (probability, obligation, inclination.

Textual Meta-function

The textual meta-function concerns how language is organized into a coherent, cohesive message. It focuses on the theme-rhyme structure and cohesive devices that enable texts to flow logically and be contextually relevant. The rhyme conveys the new information, while the theme symbolizes the clause's topic (the starting point of the communication).

Transitivity system

One type of ideational metafunction is the transitivity system. From the standpoint of systemic functional grammar (SFG), Michael Halliday developed the transitive system as a grammatical theory that highlights the role of grammar in conveying meaning and focuses on how language operates in a communicative setting. Language is a system of signs that serve specific purposes to actualize human experience, claims (Michael Alexander Kirkwood Halliday & Matthiessen, C. M. I.,2004). They assert that language serves three crucial purposes: textual, interpersonal, and ideational communication. The ideational function expresses how people view the world. Process, participant, and circumstance are components of the transitive system that convey those experiences. The system distinguishes between words that indicate doing, acting, sensing, being, saying, or existing. This representation suggests six distinct processes that the verb implements over time. The terms "material, mental, relational, verbal, behavioral, and existential" are referred to by Michael Alexander Kirkwood Halliday & Matthiessen, C. M. I. (2004) as the process. In each process, participants are represented by the nominal group. There are six process types, listed in Table 1, and concluded by Martin, Matthiessen, and Painter (1997) as follows.

Table 1.

Process Types

Process Type	Participants	Examples
Material	Actor, Goal	**She** (Actor) made (Process: Material) **the cake** (Goal)
Mental	Senser, Phenomenon	**She** (Senser) saw (Process: Mental) **a TV show** (Phenomenon)
Relational	-Identifying: Identified, Identifier -Attributive: Carrier, Attribute	**Sally** (Identified) was (Process: Relational) **our manager** (Identifier) **Maggie** (Carrier) was (Process: Relational) **strong** (Attribute)
Behavioural	Behaver	**She** (Bahaver) laughed (Process: Behavioural)
Verbal	Sayer	**She** (Sayer) said (Process: Verbal)
Existential	Existent	There is **a vase of flowers** (Existent) on the table.

A number of scholars have examined the transitivity process in written language. Research examining transitivity via the prism of SFL. These include research articles by Hendrawan et al. (2022), Vathanalaoha and Tangkiengsirisin (2018), and English textbooks by Khorina, O.(2020), Rizkiani, F. (2018), Jayanti (2020), Fadiarachmanda, E. (2022), and Nasution (2023).

Among these studies, Khorina's was the only one to look at the types of processes in English engineering textbooks. Khorina (2020) examined the most common processes in the data, naming existential, relational, and material, with the relational process being the most prominent. This study, which has never been done before, focuses on English for Finance and

Banking. For this reason, the researchers aim to study process types in English for Finance and Banking.

Because transitivity analysis allows us to identify actors who carry out activities in clauses, scholars employ transitivity as a topic. It enables us to examine the social relationships within events and determine who is accountable for a particular action or incident. For instance, we can see how the interaction between agents and actors demonstrates influence, power, or reliance.

To attain the purpose of the study, the following two questions are to be answered:

1) What types of processes are used in the textbook English for Finance and Banking 2?

2) Which process is the most prevalent in the textbook English for Finance and Banking 2?

3) What are the linguistic features of language in the textbook English for Finance and Banking 2?

Methods

The number and frequency of occurrence of each process type in the textbook English for Finance and Banking are determined using statistical techniques. In light of this, the exceptional findings are displayed to outline fundamental language traits. Additionally, the textbook English for Finance and Banking highlights prevalent language features of process types through descriptions, analyses, syntheses, and generalizations.

Data for this study were collected from the textbook English for Finance and Banking according to the following methodology. The clauses are selected in accordance with the study questions after data are gathered from 10 reading comprehension articles in the textbook. Then, clauses are examined, and the data's predominant process categories are identified. Finally, the research's results are drawn.

Figure 1 illustrates the process of data analysis.

Figure 1.

The process of data collection and analysis
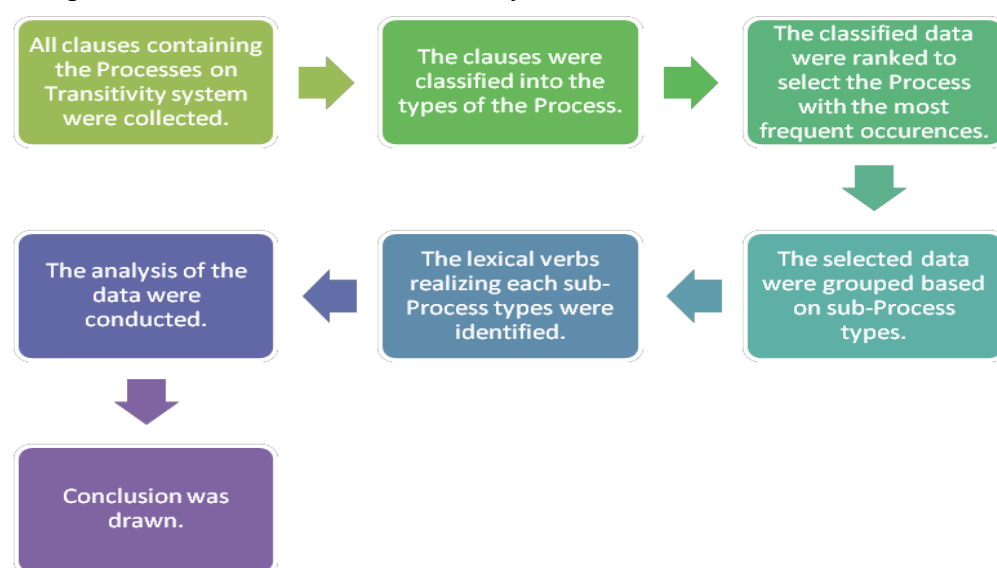
Results/Findings

Data from 10 English reading comprehension articles in the English for Finance and Banking Textbook were selected. The clauses were broken down into different types of processes, including existential, verbal, relational, mental, behavioral, and material processes. The study analyzed 80 of the data found. Table 2 illustrates the findings of the data collection.

Table 2.

Frequency of Process Types in English for Finance and Banking Textbook

Process	Number of occurrences	Ratio
Material	30	37,5%
Mental	28	35%
Relational	16	20%
Verbal	6	7,5%
Behavioural	0	0%
Existential	0	0%
Total	80	100%

Table 1 describes how frequently process types occur in the English for Finance and Banking textbook. The findings indicate that only four types of processes occur in the data. They are: the material process at 37,5%, the mental process at 35%, the relational process at 20%, and the verbal process at 7,5%. The study results indicate that the material process has dominated the occurrence of the process in the data.

a. *Material Process*

This process is used to describe the doing and happening in the experiential world. Several lexical verbs are used to identify this kind of process, such as *design, make, run, go, eat, and sing.* The following examples can be analyzed as follows:

(1) We *(Actor)* **arrange** *(Process: Material)* long-term or short-term loans *(Goal).*

(2) Banks *(Actor)* **give** *(Process: Material)* a gift *(Goal)* to customers who have accounts.

Examples (1) and (2) indicate that the subjects *"We" and "Banks"* can be categorized as subjects of the clause. This process is recognized by the particular verbs *"arrange" and "give,"* which describe the action performed by the subjects *"long-term or short-term loan"* and *"a gift*," respectively. The goals related to the objects in that clause.

b. *Mental Process*

The mental process is a process of cognition, feeling, and perception. The following example can be analyzed as follows:

(3) Customers *(Actor)* no longer **know** *(Process: Mental)* the people that they deal with.

(4) When we *(Actor)* **look** *(Process: Mental)* at the bottom line of the cash flow statement (Goal), we *(Actor)* **see** *(Process: Mental)* if operations resulted in a net increase or

decrease in the cash the company has.

In *examples (3) and (4)*, the verb *"see "*refers to the perception verb, while *"know"* refers to the cognition verb. The words *"customer"* and *"we*" are called subjects or experiencers, which function as subjects of the clauses.

   c. Relational Process

The relational process is a fundamental process in the transitivity system used to describe or identify. In this study, 16 occurrences are found. An example can be shown as follows:

   (5) "Cash flow statements *(Identified*) are *(Process: Relational)* the third important document that companies produce *(Identifier)."*

Example (5) indicates that the word *"Cash flow statements"* is the subject of the clause, and "*the third important document that companies produce"* is used to define a cash flow statement. The verb *"are"* is used to describe the relational process.

d. Verbal Process

A verbal process is the act of speaking, arguing, presenting, or giving a speech. Six occurrences of this process are found in this research. This process can be illustrated as follows:

   (6) *"Liquidity (Sayer) **tells** (Process: Verbal)* us how easy it is to sell an asset for cash *(Verbiage)."*

   (7) "The UK Financial Services (Sayer) **says** *(Process: Verbal)* the overseeing regulator should have the power to investigate bank failures and publish such information *(Verbiage).*

Examples (6) and (7) show the verbs *"tells"* and *"says"* as a verbal process.

The research indicates that behavioral and existential processes are absent from the English for Finance and Banking coursebook. There are only four process types used in English for the Finance and Banking textbook: material process, mental process, relational process, and verbal process.

Discussion

The results unequivocally demonstrate that different process types are employed to represent experiential meaning in the English for Finance and Banking textbook. For learners of English for finance and banking, the transitivity profile shapes which clauses and the corresponding grammar/vocabulary will be salient. For example, if material processes dominate, learners should be exposed to verbs of doing (issue, lend, borrow, transfer) and participants such as bank/client/account. Relational clauses are used to provide definitions and descriptions. Several academics have used the transitivity framework to examine written language. Research studies by Hendrawan et al. (2022) and Vathanalaoha and Tangkiengsirisin (2018), as well as a textbook analysis by Khorina (2020), are examples of recent investigations. Existential, relational, and material processes are the most common, with relational processes especially prevalent; for example, Khorina's study examined process categories in English engineering textbooks. However, there is no research on process types in English for banking and finance. Thus, drawing on the theoretical framework of SFG and earlier empirical research, this study examines the prevalence and features of process types in English for Finance and Banking textbooks. The analysis in the paper also indicates that Vietnamese scholars should be aware of

the importance of the proper use of processes for particular linguistic functions expressed by certain verbs and their collocations in English (Nguyen, T.T.H., 2020; Vu, T.K.L., 2013).

Conclusion

In summary, there are only four types of processes in the English for Banking and Finance 2 coursebook. They are called material, mental, relational, and verbal. The material process dominates up to 37.5% of the process. Because finance and banking are distinct disciplines, teaching English to students in these fields will differ from teaching it to students in other fields. Both teachers and students will find it difficult to deal with the discrepancies. Grammar is a tool for meaning-making. This study, which uses Systemic Functional Grammar, may assist teachers in modeling the grammar of texts related to banking and finance. Teachers can help their pupils strengthen their linguistic shortcomings by modeling proper language use. This study is an additional source and may be helpful to other researchers who wish to examine the same subject. It is said that the transitivity system offers a powerful lens for examining how the textbook *English for Finance and Banking 2* represents the world of finance and banking, which means that how it gives meaning to "doing" (transactions, operations), "being" (roles, statuses), "saying" (reporting, lecturing), and to lesser extent "thinking/feeling" (decision-making, risk perception). As a researcher, analyzing the textbook through this lens can yield insights into both the disciplinary register of finance and the textbook's pedagogical design.

Acknowledgments

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Biodata

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