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**English Usage in an Insurance Agency: Enhancing Communication and Operational  
Efficiency**

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## **Abstract (English)**

The present study explores the development of an English for Specific Purposes (ESP) course designed for a group of professionals in the insurance field, examining how it enhances the insurance agents' communication effectiveness and operational efficiency. The research aims to assess the improvements in English communication and operational efficiency resulting from the ESP course. The findings underscore the importance of English proficiency in the insurance industry, emphasizing its relevance to the specific situations agents encounter. The study demonstrates that the ESP course gives agents essential skills to improve customer service and perform their daily tasks in English. However, it also highlights that many participants possess limited English proficiency, which can hinder their success. While participants often rely on their native language to understand and complete tasks, it is crucial for them to effectively communicate in English with customers. Finally, the study encourages ESP professionals to carefully consider the learning environment when implementing an ESP course in the insurance field, weighing the potential benefits and challenges.

## **Resumen (Español)**

El presente estudio explora el desarrollo de un curso de inglés para fines específicos (ESP) diseñado para profesionales en el sector de seguros, examinando cómo mejora la efectividad en la comunicación y la eficiencia operativa de los agentes de seguros. La investigación tiene como objetivo evaluar las mejoras en la comunicación en inglés y la eficiencia operativa que resultan del curso de ESP. Los hallazgos subrayan la importancia de la competencia en inglés en la industria de seguros, enfatizando su relevancia para las situaciones específicas que enfrentan los agentes. El estudio demuestra que el curso de inglés para fines específicos proporciona a los agentes habilidades esenciales para mejorar el servicio al cliente y realizar sus tareas diarias en inglés. Sin embargo, también destaca que muchos participantes tienen un dominio limitado del inglés, lo que puede obstaculizar su éxito, aunque los participantes a menudo dependen de su lengua materna para entender y completar tareas, es crucial que se comuniquen eficazmente en inglés con los clientes extranjeros que utilicen el inglés como medio de comunicación. Finalmente, el estudio anima a los profesionales de inglés para fines específicos a considerar cuidadosamente el entorno de aprendizaje al implementar un curso para el campo de seguros, analizando los beneficios y desafíos potenciales.

## I. Introduction

Insurance agencies in Costa Rica are significant for the tourism industry throughout the year. This has not happened just in recent years. Insurance started growing in Costa Rica when the shipping company William Le Lacheur sold the first cargo insurance in Puntarenas in 1843. This happened when they sent their first load of coffee to England (Jiménez, n.d., p. 1). Still, in 2024, Puntarenas continues to be a very touristy place. In addition, our tourist connections have not developed independently since, on December 5th, 1910, the National Insurance Company started with money from people in Costa Rica, Panama, and Colombia. Then, on October 30th, 1924, law number 12 was passed, which meant only one insurance company could operate in Costa Rica. They set up the National Insurance Bank to run it (Jiménez, n.d., p. 3-4).

Looking for better benefits and more attraction to the touristic field, the government decided on May 21st, 1948, that "... the National Insurance Bank changes its name to the National Institute of Insurance and becomes an autonomous institution attached to the central government of the Republic" (Jiménez, n.d., pp. 6-7). Since 1948, the National Institute of Insurance (INS), where this research is being developed, has been the most important provider of insurance coverage in Costa Rica. In fact, over the years, the institution grew; it needed offices in different places across the country. Thus, they set up headquarters in Liberia, Ciudad Quesada, Golfito, San Isidro de El General; in areas in the Central Valley such as Cartago, Alajuela, Heredia and the main offices in Pacayas, Guadalupe, San Pedro, Desamparados, Tibás; and other locations such as Nicoya, Turrialba, San Ramón, Guápiles and Ciudad Neilly. They also opened sales points in various country provinces (Jiménez, n.d., p. 9). There has been such growth in the insurance area in Costa Rica that even in a rural town such as Platanar, San Carlos, agents offer different policies to safeguard people's lives, health, and belongings.

San Carlos is located in the Northern part of Costa Rica; volcanoes, hot springs, astonishing waterfalls, and exuberant nature surround it. Its abundant nature makes it a touristy area where English-speaking foreigners sometimes relocate or stay long. These foreigners work in jobs other than agriculture, as most habitants in San Carlos do. However, these foreigners are

constantly participating in activities such as ziplining, rafting, kayaking, super quads, tours at Arenal Lake, walks by the National Park, riding horses, and hanging bridges; consequently, they can face unexpected accidents. Given the risk of accidents, one service these people look for is insurance because “One of the most crucial aspects of personal financial planning to take into account is insurance, particularly health and life insurance” (Sanjaya & Salamatun Zen, 2023, p. 821).

For Costa Rican insurance agents, it may be challenging to communicate orally with their English-speaking customers in face-to-face interactions because their English skills may be limited to mainly written communication, for which there is always a translation tool as a mediator. Furthermore, for insurance agents, reading is a constant necessity for handling emails, reviewing data, and getting customer information. As Janowski (2015) explained, agents in insurance companies are in charge of the “agency acts ‘meaning’ soliciting of clients, carrying out work preparatory to the conclusion of insurance contracts, [the] conclusion of insurance contracts and assisting in the administration and performance of insurance contracts” (p. 27). Thus, insurance agents must have the language skills to express their ideas clearly.

Against this background, we conducted a needs analysis with seven insurance agents working for the National Insurance Institute (INS, an acronym in Spanish) in San Carlos. In this analysis, we found out that these insurance agents have had previous contact with English; however, they are still not confident when using the language as their proficiency level is still basic. Consequently, they rely only on translation tools to communicate with English-speaking customers. Additionally, these agents have yet to be able to prepare themselves to complete, in English, the tasks necessary for going into the insurance field. In fact, the INS director at the Platanar Branch mentioned that his employees have been having issues communicating with English-speaking clients, even though all insurance agents must be prepared to help and adequately facilitate information to ensure the company’s growth.

Considering all this information, an English for General Purposes (EGP) course would not help these insurance agents because, in their job-related activities, they require a specialized

lexicon, abilities, and exposure to real-life situations from their field. Instead, we envisioned an ESP course for insurance agents because its “purpose is to teach English contemplating an analysis of the needs that each course requires regarding a specific discipline” (Gamboa Agüero & Rodríguez, 2021, p. 2).

According to Islam (2015), ESP “incorporates practical linguistic skills to enable students for the successful performance of professional tasks” (p. 69). Conversely, EGP offers simple knowledge and skills of the language “where the occupational/professional and higher educational orientations of the students” are not outlined correctly (Islam, 2015, p. 69). Considering the Costa Rican context, Gamboa Agüero and Rodríguez (2021) indicated that “Costa Rica has been working on being a bilingual country, but it copes [deals] with some challenges to teach English, and regarding the needs of every field, the requirements are greater” (p. 2). Being ESP “a learner-centered approach, its main purpose has been to fulfill the specific needs of target learners to satisfy either their professional or vocational demands” (González Ramírez, 2015, p. 2). Thus, an ESP course can cater to the insurance agency employees' requirements.

In our preliminary needs analysis, we asked about the English preparation participants received and found that some still needed to receive solid foundations in the English language. Most agents even mentioned that their English proficiency level was basic as they had just studied the language during their high school years. Within the Ministry of Public Education (MEP) in Costa Rica, “the A2 band was established as an exit requirement for primary school learners and B1 or B2 for high school students, depending on the study plans of the respective curriculum” (Ministry of Public Education, 2016, p.5). The MEP notes that a person with B1 in English proficiency must be an “Independent User” of the language as they can communicate effectively with others in English (2016, pp. 10-11). However, according to CONARE (Consejo Nacional de Rectores), English education in Costa Rica has been analyzed by specific tests, which demonstrate “the significant challenges the country faces in this area, as the majority of students were placed in the lowest bands (A1 and A2) of the Common European Framework of Reference” (Translation). It is not

uncommon for Costa Ricans to begin higher education without having achieved a B1 level in English proficiency (low intermediate).

Being an insurance agent implies being bilingual to help their customers, which means they have to invest some money before entering the field, or the agency has to provide the budget for their employees' professional growth. Still, this is even more essential when the agency is in a touristic place because of people's activities, the risks that some can face while traveling, and the health issues that can arise spontaneously. As mentioned in the magazine *Tourist Attractions & Parks* (2019): "After such an incident, the agent gets involved right away. They advise on who to call, how to properly report the incident, securing any equipment involved, and asking... 'The tough questions' to determine the root cause" (p. 105). Consequently, the use of English as a second language should be present in these agencies. For sure, foreign people do not just speak in English; however, English has been a global language since the economic growth and cultural influence of the United States after World War II (Northrup, 2013). Consequently, knowing how to communicate through this language is critical for better assistance.

The insurance agents participating in our study have graduated from high school, and some even have a university degree. In Costa Rican universities, almost all majors include a foreign language requirement, mainly English, in their programs of study. Consequently, it is critical to consider that these agents have had contact with the language before working with this insurance agency. Our preliminary study found that even though these insurance agents have had previous experiences with English, they need to better use the language to communicate with their customers. It is not enough knowing basic English when dealing with English-speaking customers in an insurance agency. Therefore, this present study focuses on the English proficiency and performance of the employees of an insurance agency in Platanar, San Carlos. This case study aims to explore the effectiveness and feasibility of an English for Specific Purposes (ESP) course for insurance agents at a branch of the National Institute of Insurance in Platanar, San Carlos.

The effectiveness and feasibility of the English for Insurance Purposes course will be assessed regarding the implementation and program results. This research aims to answer the

following question: *How does applying an English for Insurance Purposes (EIP) course help insurance agents improve their English communication skills and overall capacity to complete tasks effectively?* As Fatimayin (2018 ) stated, effective communication “involves participants reaching a mutual understanding beyond merely encoding and decoding information, news, ideas, and feelings” (p. 1). Operational efficiency is “the ratio between outputs gained from the business and an input to run a business operation” (Dilshan et al., 2019, p. 46).

## **II. Literature Review and Theoretical Framework**

This section explores communication effectiveness, operational efficiency, and English in the insurance field. First, we present how communication is essential in humans' daily lives and the importance of effective oral and written communication. Then, we examine the literature on operational efficiency and its impact on communication and institutional operations, such as sales and technological advances within the industry. Finally, we review how the English language is used in the insurance sphere and its importance.

### **2.1 Literature Review**

#### **2.1.1 Communication Effectiveness**

Communication involves everything in people's lives, from the codes done with the eyes, body language, and even sounds (Khemesh, 2019, p. 2). Additionally, communication is part of every sphere in our lives because it guides human actions significantly. We are social beings who interact and communicate throughout our lives (Gutiérrez Gutiérrez, 2005, p. 84). Indeed, humans always need to communicate with others for socialization, to ask and share information, or just for fun. Nowadays, communication does not mainly require meeting "face-to-face directly" because of the advancement of "digital technology" (Ariyawan et al., 2023, p. 3). Consequently, some aspects of communication, such as gestures, tone of voice, and body language, are absent in all cases. Moreover, Sparks et al. (2014) remarked that "to interact successfully with others in academic, workplace, and community settings, individuals must be able to communicate— to convey or exchange information, knowledge, and ideas—clearly and effectively" (p. 1).

Some researchers have worked on identifying how vital communication is when dealing with other people. For instance, Akilandeswari et al. (2015) stated, "Communication can be a matter of life and death. Bad communication has been at the heart of all problems, whether social or professional" (p. 46). Božić (2024) calls effective communication the "cornerstone of success" because "it allows for clear information exchange, fosters collaboration, builds trust, and ultimately leads to achieving goals" (p. 1). Consequently, it is crucial not only to communicate what is

intended but to do it properly while carefully contemplating that all parts involved are being understood. Effective communication can avoid misinterpretations that can lead to failure in the communication process and having to start from scratch again.

In the case of companies, effective communication in customer service is essential to achieving organizational goals and improving office management efficiency (Yulistiyono et al., 2024, p. 13; Owusu & Arboh, 2022, p. 366). More specifically, in insurance agencies, “customers tend to prefer agents who can communicate in a friendly manner. Therefore, insurance companies must pay special attention to training and developing interpersonal communication skills for their agents” (Sudirjo et al., 2024, p. 274). In addition, as customers are seldom motivated to obtain insurance coverage, these agencies need superb communication to raise consciousness, convince buyers, and note how important acquiring these products is (Fattah et al., 2024, p. 417). Unfortunately, “many future leaders in insurance may lack the ability to come up with creative new insights or to effectively communicate their ideas with others” (Brown, 2017, p. 2). The above shows that communicating efficiently is fundamental in insurance; however, not all agents consider that when developing their professional careers.

**2.1.1.1 Effective English Oral Communication.** Nowadays, learners, as well as professionals, deal with inefficiency in their English oral communication. “When they try to express themselves orally, they only pronounce isolated words and disconnected sentences, making their production poor and meaningless” (Gutiérrez Gutiérrez, 2005, p. 84). Therefore, these people are losing professional growth and job opportunities because they cannot communicate orally in English. The prominence of proficient oral communication is crucial for handling and directing information, being part of our information-driven society, and grasping the necessary skills to interact effectively in culturally varied settings (Mino & Butler, 1995, p. 2).

In addition, the purpose of communication is the capacity to communicate with others. Speaking is a simultaneous process that requires “abilities to plan, process, and produce the language” (Khatib & Maarof, 2015, p. 99). Actually, Mead (1980) stated, “Spoken language is accompanied by various forms of paralanguage, such as facial expression, gestures, other body

movements, rate of speech, pitch, and intonation. All these features add to the meaning of an oral message” (p. 4). Consequently, to have an effective oral exchange of information, we must contemplate all factors mentioned. Furthermore, “communication needs a human touch, establishing a direct relationship, maintaining secrets, reaching mutual understanding, and avoiding complexities with oral consent” (Prabavathi & Nagasubramani, 2018, p. 30).

**2.1.1.2 Effective English Written Communication.** Workers are commonly encountered with written pieces of information as it is easier to find printed professional correspondence. Written communication is “fixed in print and is available for later referral. All the meaning is conveyed through printed symbols. No additional mechanisms expand the meaning of the written message” (Mead, 1980, p. 4). Written communication is more efficacious when we need to convey complex information, the audience is bigger, there is no such necessity to interact with the audience, and there is the necessity to leave a record (Prabavathi & Nagasubramani, 2018, p. 31). Further, Alimov (2023) remarked that “In written communication, [the] writer needs to use his background knowledge on orthography and calligraphy automatically because he cannot recall all the orthographic rules while writing, fluency is needed here” (p. 3). Therefore, to communicate effectively in writing, people must know grammatical rules and how letters are written as “effective writing is a good writing which is based on clear thinking” (Mohammed, 2023, p. 150).

Besides the above, the relationship between the writer and the reader is an emotional experience that provokes real emotions; therefore, writers and readers can understand the message better (Huan, 2023, p. 3). Nevertheless, writers whose second language is English “often feel confused about how to say the words or expressions from their mother tongue to English” (Herawati et al., 2022, p. 128). All human beings must consider that communicating in written or spoken language implies being careful about the symbols and gestures used to ensure understanding of the information being exchanged.

### **2.1.2 Operational Efficiency**

Within insurance agencies, operational efficiency refers to optimizing processes and utilizing resources effectively to achieve desired outcomes while minimizing waste and inefficiencies. Operational efficiency underpins the companies' most basic strategic goals (Dilshan et al., 2019, p. 46). In the insurance sector, operational efficiency is vital for maintaining profitability, competitiveness, and delivering value to customers. This is particularly crucial in an industry characterized by strict regulatory requirements, complex product offerings, and evolving customer expectations. The significance of operational efficiency in insurance agencies lies in its direct impact on key performance indicators such as underwriting profitability claims, processing speed, and customer satisfaction levels (Jeong & Phillips, 2001, p. 1407). However, achieving and sustaining operational efficiency poses several challenges, including legacy systems, manual processes, regulatory compliance burdens, and increasing competition. Despite these challenges, there are significant opportunities for enhancing efficiency through technological advancements. Insurance agencies can improve operational effectiveness, drive sustainable growth, and stay ahead in an ever-evolving marketplace by addressing these technological challenges and taking new opportunities related to technological growth worldwide (Anwar et al., 2016, pp. 365-370).

By analyzing strategic management practices, insurance agencies can identify opportunities to enhance efficiency, mitigate risks, and achieve sustainable competitive advantage in a dynamic market landscape (Dilshani et al., 2019, pp. 45-50). Also, the literature on operational efficiency in insurance agencies underscores its critical role in ensuring industry competitiveness, profitability, and customer satisfaction. Furthermore, while existing research provides valuable insights, there remains a need for further empirical studies, especially considering the rapidly changing landscape of the insurance sector. By addressing the identified gaps and leveraging emerging trends, insurance agencies can effectively navigate challenges and capitalize on opportunities to enhance their operational efficiency, ultimately driving sustainable growth and success in the future.

### **2.1.3 English for Insurance Practices**

Learning English has become an essential part of development in any business around the world: “Mastering English language skills has become increasingly important for individuals, businesses, and governments seeking to engage in global trade and investment activities where English proficiency enables smoother interactions in trade negotiations, market research, customer service, and cross-border collaborations” (Oluwaseyi, 2024, p. 3). ESP is characterized by its focus on the language and communication needs of learners who need English to meet specific goals in their work, study, or daily lives (Dudley-Evans & St John, 1998). As a result, teaching English for insurance practices involves developing a curriculum that involves learners with the language skills and industry-specific knowledge needed to perform different roles within the insurance sector. In an ESP course, students receive a highly instructive curriculum, instructional approaches, and tasks tailored to their specific fields or professions, emphasizing language and abilities relevant to these contexts and activities (Sing, 2017, p.14).

Insurance agents must practice persuading people to get the sales needed (Altejar Barrio et al., 2023, p. 146). For that reason, this curriculum typically includes sections where vocabulary related to the field is the central aspect connected to the context for people to understand better what product they want to get. Some examples of areas mentioned and taught in English for insurance practices are insurance products, policies, claims processing, risk assessment, underwriting, and customer services (Thoyts, 2010, pp. 3-17). Additionally, insurance agencies emphasize communication skills, including effective verbal and written communication with customers. As Gavriletea (2013) mentioned, “Communication and negotiations in insurance cannot be separated. Mostly, in the selling process, the skills of an insurance agent are critical. This is why insurance companies invest a lot in training and special qualifications for their insurance agents” (p. 25). Numbers in English have become an important part of the insurance industry since it has become essential to help customers. As Janowski (2015) stated, “sales by insurance company’s employees are characterized by large quantities...” (p. 29). In the case of INS, agents have to know the numbers to attend calls, fill out documents, and give details about the different types of

insurance they offer. Furthermore, instruction incorporates relevant legal and regulatory concepts to ensure learners understand insurance practices' ethical and compliance obligations. Overall, teaching EIP aims to empower learners with the linguistic and professional skills necessary for success in the dynamic and multifaceted insurance field.

## **2.2 Theoretical Framework**

Our study draws on social learning theory (SLT), which states that “in the social learning system [of the classroom], new patterns of [linguistic] behavior can be acquired through direct experience or by observing the [linguistic] behavior of others” (Bandura, 1971, p. 3). This was precisely what we wanted to accomplish with designing and implementing an English for Specific Purposes (ESP) course: to have insurance agents learn and acquire specialized language forms and functions for the context of insurance agencies while experimenting in real-life contexts.

Our main idea to design and implement an ESP course was guided by social learning theory. Bandura (1971) explains that “most of the behaviors that people display are learned, either deliberately or inadvertently, through the influence of example” (p. 5). Within social learning theory, behavior is defined as “any observable overt movement of the organism generally taken to include verbal behavior as well as physical movements” (Colman, 2006, p. 3, cited in Bergner, 2010). Manik et al. (2022) stated that SLT “is based on the idea that we learn from interactions with others in a social setting” (p. 86). As we collected data about the effectiveness of the ESP course, we took advantage of the participants' interactions to obtain the information needed.

Manik et al. (2022) also explain that “SLT has become the most important learning and development theory. Many of the central concepts of traditional learning theory are contained in it” (p. 86). SLT has six main elements: observation, modeling, imitation, motivation, attention, and learning. Bandura expounded that knowledge is acquired after observing what others do (Bandura, 1971, pp. 6 -7). On the same line, Ciesielska et al. (2018) remarked, “Observation may be regarded as the basis of everyday social life for most people; we are diligent observers of behaviors and of the material surroundings. We watch, evaluate, draw conclusions, and make

comments on interactions and relations" (p. 33). SLT also includes the element of modeling, which is essential for our participants as it is how they acquire and practice new language forms.

Modeling is an instructional strategy in which the teacher demonstrates a new concept or approach to learning and students learn by observing. Modeling describes the process of learning or acquiring new information, skills, or behavior through observation, rather than through direct experience or trial-and-error efforts. (Salisu & Ransom, 2014, p. 54)

Also relevant in Social Learning Theory (SLT) is imitation, as it enables learning by replicating others' actions. Imitation encloses the capacity to socially acquire knowledge from peers and integrate observed behaviors into our daily activities. Imitation starts from early childhood and persists throughout our entire lives, intricately linked with various cognitive faculties such as intellect, emotion, and interpersonal communication. Consequently, it holds significant importance in the process of acquiring knowledge and skills (Zhou & Guo, 2016, pp. 5-6).

Now, explaining motivation, which is crucial in SLT, it is important to know that participants must be motivated to participate successfully and efficiently at the moment of developing the ESP course. We define motivation as a driving force for specific behaviors; motivating others is focused on maximizing organizational benefits. Also, understanding our participants' motivation is pivotal for getting to know them since motivation is the power behind the guidance, regulation, and determination in our actions (Tohidini & Jabbari, 2012, pp. 820-821).

On the other hand, we have attention, which is crucial for us and the learners. Kida (2017) explains that "attention is the ability to extract task-relevant information and reject irrelevant information in order to avoid excessive information processing in the nervous system, and influences task performance in daily life including physical and sporting activities" (p. 59). With learners' attention, the goals can be achieved successfully. This helped not just their learning process but also their further experiences at their job. Without the participants' attention, the research could not have been developed as expected.

### **III. Methodology**

Throughout this section, we outlined the methodology used to develop this research. This section also addresses the positionality statements, trustworthiness, and ethical considerations that guided the research process.

#### **3.1 Methodology and Research Design**

This research follows a constructivist paradigm, as its ontological view is that individuals create their knowledge by their experiences and understanding of their context. Moreover, we follow the epistemological belief that researchers and the participants collaboratively “co-construct” knowledge when they engage in the process (Hatch, 2002, p. 15).

We frame our study as a case study because, according to Cresswell (2016), it focuses on “developing an in-depth description and analysis of a case or multiple cases” (p. 78). This research design is fitting since it focuses “on context and dynamic interactions” (Marshall & Rossman, 2016, p. 69). In case studies, it is crucial to consider various data collection tools and interpretive strategies for reliable data analysis (Marshall & Rossman, 2016, p. 69). We implemented interviews, participant observations, direct observations, and archival records.

This investigation is qualitative because “It provides information about the ‘human’ side of an issue – that is, the ... beliefs, opinions, emotions, and relationships of individuals” (Mack et al., 2005, p.1). During our research, we investigated the effectiveness of the ESP course developed using the data collected from the previous needs analysis. Additionally, this research has a descriptive purpose because it aims to report how our participants interact using the language and the impact it has on their jobs. As Nassaji (2015) commented, “The goal of descriptive research is to describe a phenomenon and its characteristics” (p. 129).

#### **3.2 Research Context and Population**

Platanar, San Carlos, is a popular tourist destination. The famous Arenal Volcano, astonishing waterfalls such as La Fortuna Waterfall, and captivating and relaxing hot springs surround it. The insurance agency where the research was carried out was a branch of the state-

owned National Insurance Institute (INS) in Platanar, San Carlos. This agency provides insurance to foreigners who want to feel safe while enjoying the splendid natural attractions. This being the case, the insurance agents from this company must be able to provide services for their foreign customers in English, enabling them to offer proper assistance to their purchasers. In Costa Rica, we mainly suffer from quakes, inundations, and landslides (OECD, 2019, p. 36), so these agents must be prepared to comply with all their tasks when one of these catastrophes happens.

The participants in this study were the agents of this insurance agency. Participants were middle-class people. The participants were all the workers from the agency. There was no discrimination process to select the ones being part of the EIP course. They all graduated from high school; however, not all have a college degree (some are still studying). Also, most graduated from a public technical high school where their English teaching level is basic. This situation reflects a broader reality experienced in rural areas of Costa Rica, where the quality of foreign language teaching remains inadequate, even though these populations attend high school in the same way as their urban colleagues. These individuals need to enhance their proficiency in insurance-related English, given their regular interactions with English-speaking clients. During the needs analysis, all participants expressed a strong interest in the ESP course, demonstrating their awareness of the significance of English in their professional roles.

### **3.1 Data Collection Instruments**

We used three methods to collect the data needed for this research, each of which is described below.

#### **3.3.1 Participant Observation**

Observing participants is crucial in qualitative research (Marshall & Rossman, 2016, p. 278). Through participant observation, researchers can perceive the tone of voice changes, body language usage, and linguistic performance. Glesne (2016) mentioned that as observers, we must be attentive to notice everything occurring (p. 70). Similarly, as Hatch (2002) noted, "The idea is to be there in the social setting, to make a careful record of what people say and do, and to make

sense of how the participants make sense within that setting” (p. 73). In developing the ESP course for insurance agents, we used the classes to document how they developed insurance-related tasks using English. We conducted six different observations. All the classes were video recorded; subsequently, we returned to the recorded sessions to recall details that might have been left out during the observation session. Additionally, as we were two different researchers, when one was teaching the class, the other one was observing; however, the “teacher” added some ideas to the observation sheet when necessary. By using this dynamic, we ensured both researchers’ perspectives to make the participant observation more complete.

### **3.3.2 Artifacts**

In addition to the participant observation, we collected artifacts. Hatch (2002) described artifacts as the “objects that participants use in the everyday activity of the contexts under examination” (p. 117). Indeed, artifacts reveal unique stories that give substance to the research (Glesne, 2016, p. 84). The artifacts we collected were written reactions created by the participants. Specifically, we asked participants to keep a reflective journal where they shared short and straightforward written comments on what they had learned in the course. Additionally, the participants made remarks about how they have been applying the learning they had obtained from the EIP course in their daily tasks at the insurance agency. Participants’ journals provided background information related to the investigation by knowing about the population’s perspectives and involvement during the research (Marshall & Rossman, 2016, p.311).

### **3.3.3 Group Interview**

Finally, we engaged in a group interview with the participants. An interview is a conversation where all parties involved must be active listeners and open to asking further questions (Hesse-Biber, 2017, p. 157). In qualitative research, this data-gathering method is important because it “uses individuals as the point of departure for the research process and assumes that individuals have unique and important knowledge about the social world that is

ascertainable and able to be shared through verbal communication” (Hesse-Biber, 2017, p. 157).

Marshall & Rossman (2016) expound that:

One of the most important aspects of the interviewer’s approach is conveying the attitude that the participant’s views are valuable and useful. The generativity of the interview depends on both partners and their willingness to engage in a deep discussion about the topic of interest. (p. 285)

During this research, the interview was developed in one session and conducted during the second half of the course. The interview contained three sections (see Appendix 3). This interview was conducted through the Zoom platform, as this was the primary channel for developing the ESP course. Conducting online interviews allowed us to connect to respondents visually over the Internet (Hesse-Biber, 2017, p. 199). The main goal of interviewing participants was to get their thoughts, opinions, and perspectives about the ESP course. As researchers, administering an interview was relevant since it was a quick method to get data since clarifications and follow-ups can be done immediately. The interview was done following a conversation format where participants and interviewers could interact. Furthermore, interviews allowed the researchers to understand the participants’ context (Marshall & Rossman, 2016, p.288).

### **3.2 Data Analysis Procedure**

To analyze the data, we went through three main phases. We first went through inductive analysis, compiling all the collected data and using open coding to try to identify themes for further study. Then, we used in vivo coding to identify the participants’ voices. Additionally, we made relations between all the information gathered. At this point, we used axial coding to create more prominent themes and categories, drawing from the Social Learning Theory (SLT). These codes helped us discover the relationship between the data we collected, revealing SLT’s perspectives. Finally, we analyzed our data deductively. We introduced our data in the DEDOOSE software, where we reviewed the re-coding phase.

### **3.3 Trustworthiness**

To ensure the trustworthiness of our research, we used three techniques. First, we triangulated all the data gathered from the interview, the participant observations, and the journal entries the insurance agents created during the development of the ESP course. Triangulation enabled us to corroborate that findings are rooted in the data collected. Furthermore, as we analyzed the data, we checked the findings with our participants (member checking) to detect if what we were discovering was happening in the insurance agency. In addition, this research was supervised by the course professor, the assigned reader, and the committee in charge of approving our final graduation project (peer debriefing).

### **3.4 Positionality Statements and Ethical Considerations**

#### ***3.6.1 Positionality Statements***

Ledezma is a middle-class teacher from a rural part of Costa Rica. She received her Bachelor of Arts degree in English teaching from Universidad Nacional and is completing the MA in Applied Linguistics at the same institution. Additionally, she works as an English teacher at an elementary school on the northern border of Costa Rica, which has a low-income population. Ledezma believes that people learn by experiencing and sharing with others. Moreover, she is familiar with the participants as they are neighbors of hers; however, she has no insurance training other than the information obtained through the previous needs analysis. Even though she is a schoolteacher, where she has to show herself as the person in power for her students to start learning the importance of respect, she prefers a more circular power practice where students also have the power to make decisions. Finally, Ledezma is motivated to develop this research because she has seen the importance of insurance in her town, and she wants to facilitate tools for the agents to grow as they must deal with foreign customers almost every day.

Serrano is an English teacher who graduated with a Bachelor of Arts degree in English teaching from Universidad Nacional in Costa Rica. She is also currently completing a master's program in applied linguistics at Universidad Nacional. Serrano teaches in a private bilingual

institution in Cartago, Costa Rica, where students and their families have a middle-high socioeconomic level. She uses many tools to facilitate her job of teaching English. Also, she has been taking training from a platform and educational business called Amco, which brings a lot of educational resources, didactic tools, and pedagogical techniques that help students engage in the language by using the four English skills. Even though Serrano works with kids and has had all these opportunities to grow in knowledge, she is passionate about working with teenagers and adults because she feels more connected with this population. Therefore, she plans to conduct research with adults as participants in the ESP course, which represents an enormous opportunity for her. To conclude, her motivation in developing the research is to help other people increase their knowledge and the number of opportunities that they can have at their jobs after finishing the ESP course.

### ***3.6.2 Ethical Considerations***

The present study built upon a previous needs analysis based on the insurance agents' English proficiency, including their needs, lacks, and wants at their jobs. During the last needs analysis, all the necessary permissions from the director of the INS agency in Platanar, San Carlos, were secured. Permission was also secured from the corresponding authorities for the data collection and analysis that this study requires. Communication with the agency's director and the employees involved in the investigation and the ESP course was fluent. Both parties (researchers and participants) expressed commitment to the process. Participants partook in this study voluntarily, and the information they provided was confidential and used only for academic purposes. All data collection instruments were applied in a respectful environment where they felt safe.

Additionally, in implementing the ESP course proposed and conducting this research, the aim was for students to feel that the whole process and the result helped them learn a second language focused on their field and grow personally. During the course, we ensured an environment where participants felt that they were being respected and heard. We avoided disrespectful comments or actions by students or even by us, the researchers because we were

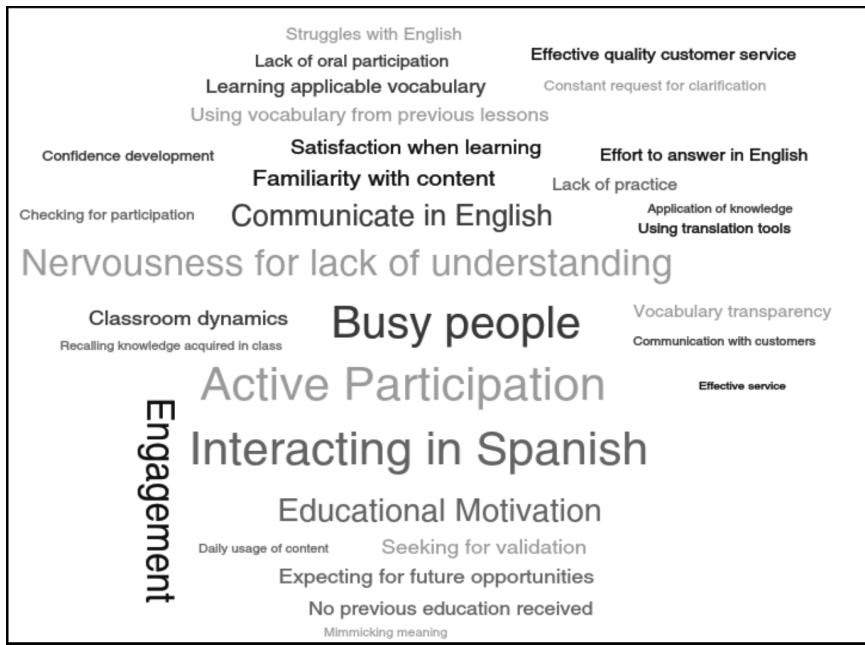
present and also had a role as observers. We took care of every instrument created, not only in the content present but also in the use of vocabulary. In conclusion, we were committed to keeping an engaging, respectful, and confident environment where participants and researchers felt free to be themselves and safely achieve well-known reciprocity.

#### **IV. Findings**

This section presents the findings that emerged from our qualitative analysis of classroom observations, student journal entries, and student interviews. We organize these findings into two themes. In the first one, we discuss students' responses to the English for Insurance Purposes (EIP) curriculum, their challenges and how the instructors mediated participant learning. For the second segment, we describe students' perceptions about implementing the EIP course and how it is reflected in their own progress and daily life. Figure 1 illustrates all the codes that emerged from our data analysis.

#### **Figure 1**

*Information manifested throughout the course*

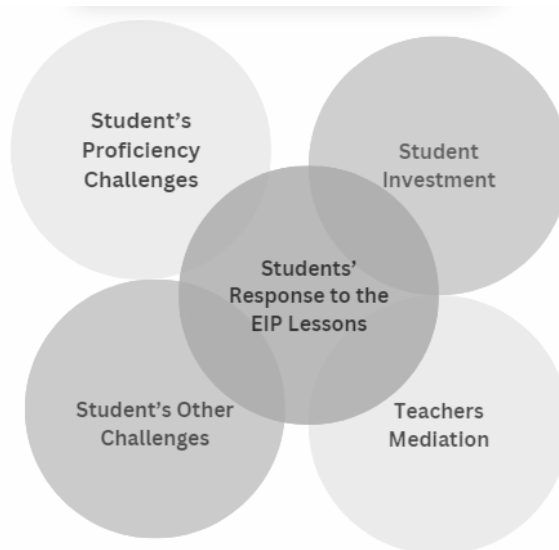


#### 4.1 Students' Responses to EIP Lessons

Students showed a positive response to the EIP curriculum as shown in Figure 2. In this section, we will illustrate the students' investment in the lessons and discuss the linguistic and non-linguistic hurdles they faced. Finally, we showcase the pedagogical mediation the instructors provided to offset said challenges.

**Figure 2**

*Students' reception of the course*



#### **4.1.1 Student Investment**

As stated earlier, students responded positively to the EIP course. Part of this receptive response was evident in their active participation during the lessons and high level of engagement in the learning process. Their positive response was also evident in their constant requests for clarification and search for validation during classes. Finally, these learners' investment was also noted in their constant use of previously studied vocabulary.

During class four, we conducted a lead-in activity where students had to choose the appropriate name for each of the parts of a policy contract. Lead-in activities were carried out at the beginning of every class as a warm-up and review of previous knowledge. In this lesson, students were motivated to answer each question individually. During the activity observation, we took the following field note: "One student is having difficulties answering, but the rest of the class is actively participating and asking if they can also answer." As instructors and researchers, we were glad to notice that these students were highly motivated by this review activity, as motivation is key for deep understanding. Similar levels of participation were noted during lesson five, as we remarked in observation five: "The teacher opens a space for students to participate without being chosen. Students are actively participating throughout the activity." Taking part in the class in an engaging way benefited students' learning as they practiced and enhanced their motivation towards the EIP course. Motivation is the impetus that guides us when acting (Tohidini & Jabbari,

2012, pp. 820-821).

Participants also demonstrated to be highly engaged in the EIP course. For example, during lesson six, we developed a group interview that looked like a round table. This interview was carried out as part of the data collection process. While asking the participants how they felt regarding the EIP course, one replied, "*Cada día entiendo un poquito más, y eso me motiva a seguir adelante. Al final, lo que importa es no rendirse, porque cada esfuerzo suma en el camino al aprendizaje*" [Each day I understand a little more, and that motivates me to keep going. Ultimately, what matters is not giving up because every effort counts along the path to learning]. This student's reflection captures the general sentiment of all eight participants who expressed being engaged in the course and committed to learning helpful tips, even when they already knew that most of what they would study was new to them.

When observing the lessons, we realized that the students were entirely immersed in the course and really cared about what they had to do and how to do it. They were even worried about the correct pronunciation of words or phrases. For example, in the observation for week three, one researcher noticed that "Every time the students do not understand [the content], they ask." Students' constant request for clarification shows that they were interested in taking in all the benefits they could get from the EIP course. Sometimes, the students used their mother tongue because, even when they did not know how to ask, they wanted to understand the lesson's instructions and content.

Moreover, the students were always concerned about whether their actions were correct. A pattern during the first three weeks of the course was for students to answer our questions in Spanish, even when the question was said in English. However, during our observations on week four, we detected that "Students tried to answer in English for the Skimming and Scanning Activity." Our field notes noted that when they were saying something in English, they would ask us, "*Voy bien?* [Am I doing it okay?]. This happened during a post-task activity done at the end of the lesson, where the learners reviewed the parts of an insurance contract after skimming and scanning the document. Therefore, the students were acquainted with the content they had studied

earlier in the lesson, and felt more confident about it. Nonetheless, they used the phrase “*voy bien?*” to ask for validation to confirm that they understood and were doing it correctly.

Finally, the learners used previously studied vocabulary. As explained earlier, at the beginning of every lesson, the students reviewed the content studied in previous classes during what we called the lead-in activity. In that way, the teachers reinforced the already-covered materials. As the first weeks of classes provided students with enough insurance-related vocabulary, all that content was also reviewed during the course. In our role as teachers on week five, we used a mirror technique activity where students had to read a sentence, and then another classmate had to rephrase it to ask for confirmation. While observing this part of the class, we noted, “In one statement, some previous vocabulary studied is used. The students go again and review the pronunciation of the words.” We realized this happened several times, showing that these students continuously used vocabulary previously studied. Reviewing made learning more meaningful as these students received plenty of opportunities to practice what they were studying.

#### **4.1.2 Students’ Proficiency Challenges**

Despite the students’ investment in the EIP course, they also faced proficiency challenges. Specifically, their limited language proficiency also negatively affected their capacity to interact in the target language and fully understand the lessons. In the face of these challenges, they resorted to speaking Spanish and using translation tools (e.g., Google Translate), leading to a lack of analysis and disposition to learning new vocabulary.

According to the participants, the proficiency challenge they faced was caused by their lack of previous training in English. That is, having no previous English education became students’ first challenge during the course. This challenge was mentioned in the interview conducted in week six while asking, “What are some aspects you do not like about the course?” One student expressed, “*a veces me hubiera encantado, no sé, tener, por lo menos, una base sólida de inglés que yo pueda aprovechar más el curso*” [Sometimes, I think it would be great to have at least English basis to take more advantage of the course]. They also mentioned this sentiment throughout the

course on different occasions when they were exposed to give their opinion about the class.

Robinson (1991) noted that “ESP is ‘normally goal-directed’, and that ESP courses are developed from a needs analysis, which aims to specify as closely as possible what exactly it is that students have to do” (p.3) For that reason, we changed the content the participants were going to receive to adopt and adapt new ways in which they could have a better understanding and development.

Since most of the participants expressed that their use and knowledge of English were limited, we decided to observe their affinity with the target language. For instance, while teaching communication techniques for students to engage with their customers on week four, we asked which technique they liked the most, to which the students answered: “*Algo de que tenemos que ser claros y dar información corta a los clientes pero no sé cómo se dice en inglés*” [something that we have to be clear when we talk to our customers, but I do not know how to say it in English]. The technique the students referred to was “being concise,” which we explained by mixing Spanish and English so that the students got the idea better. This answer led us to realize that students partly relied on the teacher’s use of their native language to understand and get the idea.

During the research, we applied journal entries where students had to answer questions about how they were progressing in the course, how they were feeling, and what obstacles they were facing. In journal entry one, we noticed a need for more confidence regarding the target language. When participants were asked if they were enjoying the course, they answered, “*A mi la verdad me cuesta bastante el inglés*” [For me, English is difficult]. Students struggled not only with understanding but also with producing English. Students kept in constant disappointment when utilizing English in distinct moments of the class, such as oral presentations, role-plays, and answering questions orally, which they argued was difficult, especially at the beginning of the course. They often stated they did not have enough preparation to use the target language.

At the beginning of the course, when students started to face the target language by listening to the teacher’s explanations, they argued that “[we] feel nervous about not understanding the topic.” Faced with this, we recommended that they feel relaxed and keep asking if they did not understand. In this way, students tried to work on how to deal with their nervousness during the

course. However, during the interview on week six, one student expressed, “*yo estaba en clase y me desconecté, porque dije, no puedo y no puedo, digamos, me bloqueé de una manera que yo dije, no, no es para mí, no me gusta el inglés y no es para mí* [I was in the class when I disconnected because I said; I cannot do this, this is not for me, I do not like English].” This student’s high level of frustration was evident in this comment. For that reason, we concluded that students faced a level of anxiety and frustration that made them have a rejection of the learning process and feel that they were not capable of learning English as the target language.

When developing the class, we expected a higher level of oral participation in the target language; however, things did not go as expected. Participants actively participated in activities such as playing games, but they avoided spontaneous oral participation in general. This behavior can be supported by an extract of the participant observation made in week four where we found that “students are able to participate orally, sometimes voluntarily, but mostly when we ask for a specific participant.” Even when we asked for a specific participant, they sometimes rejected the opportunity because of their language barriers.

Faced with these linguistic challenges, the participants resorted to tools to compensate for their lack of proficiency. For example, during the analysis of the observations, we gathered that the students used translation tools such as Google Translate more frequently than they asked us for the words or vocabulary needed. During participant observation three, while developing an activity where they were working in pairs, we stated that “students go to look for some words that they do not know on the internet (Google Translate).” The participants admitted that they often relied on these tools for help. In the group interview, a student mentioned, “*en las tareas si le soy sincera, a veces uno copia porque usa el traductor y copia y pega y cosillas así y ya eso es trampa y ahí no está aprendiendo nada*” [To complete the homework, to be honest, I use the translator and copy and paste the information needed, in this way, we are not learning at all]. While the students admitted that they need to use translation tools, they are aware that this is not the best way to enhance their target language learning.

Even when students struggled with using English and felt disappointed or ashamed, they

made an effort to respond in English to their teachers and classmates. In observation six, while exploring how to express emotions. We noticed that “students said the expression in English even when they were not familiar with it.” We shared the phrases with our students, and we read them together. Then, they said the expression portraying the emotion assigned. Even when these students had not heard the phrase before, they said it in English. As the classes continued, the participants answered more in the target language even when it was difficult for them to use English in their interventions. During the interview, one participant mentioned “*es bonito la actividad de que nos pongan como reto a que nosotros a veces no sabemos y que tengamos que exponer, que tengamos que hablar, que tengamos que pronunciar, soltarnos* [It is nice to have the activity of being challenged that we sometimes don't know and that we have to present, that we have to speak, that we have to pronounce, to get used to it]. These students felt good when developing the activities they were not used to doing. They also liked being challenged during the lessons and being forced to speak, which they do not usually do outside of the class. Being exposed to the target language on multiple occasions throughout the course allowed them to use the language although the participants said it was not possible for them.

#### **4.1.3 Students' Other Challenges**

In addition to the proficiency challenges, the participants also faced other obstacles such as having busy lives, which made it hard to take full advantage of the course. Still, they maintained their motivation to continue learning. All participants are adults who work as insurance agents. Additionally, some are still studying at the university and others have their own family with responsibilities such as childcare or house chores. In the group interview conducted in week six, when we inquired about their feelings regarding the EIP course, one student mentioned: “*Yo confundida profe, es a veces complicado también porque con universidad, trabajo, casa, curso de inglés y usted dice, bueno, ¿qué día me queda libre? ¿Cuándo puedo descansar? Y trabajos, tal vez el día libre es el domingo, pero hay que hacer trabajos de la U*” [I am confused, teacher. It can be complicated sometimes because with university, work, home responsibilities, and English

classes, I find myself wondering: Which day do I have free? When can I rest? And for assignments, maybe the only free day is Sunday, but I still have university homework to do]. As expressed by this student, they have faced issues devoting the necessary time to the EIP course because they did not have enough space in their busy schedules.

Some were studying, and others had responsibilities at home, which left them with no time to relax. Therefore, it was complex for them to invest the recommended time in the course. In the group interview, a student said that *“los otros compañeros no lo expresan, pero sí, están con muchas cargas y además de eso son papás y mamás y todos hacemos un esfuerzo por estar aquí”* [The rest of the classmates do not express it, but yes, they have many burdens and on top of that they are parents, and we all make an effort to be here]. This student emphasizes what other classmates have mentioned before. Being parents makes it more difficult for them to take full advantage of the course. Another student mentioned *“es cierto, [el curso] es agotador, es cansado”* [It is true, the course is exhausting, it is tiring]. These students find it arduous to dedicate the necessary time to develop the course as they have many other responsibilities.

Throughout the course, students mentioned that they rarely had the opportunity to interact directly with English-speaking customers. In journal entry two, students were asked how they had been applying what they learned in the course. One pointed out that *“Falta ponerlo más en práctica, tal vez de momento no hemos tenido la oportunidad casi no han llegado clientes que amerite hablar otro idioma”* [We need to put it into more practice, perhaps at the moment we have not had the opportunity, almost no clients have arrived who force us to speak another language]. We can observe that these students lacked opportunities to practice what they had studied in the EIP course as they have not had a chance to deal with English-speaking customers lately. Additionally, they should have taken advantage of their chances to practice their speaking skills, which made it more difficult for them to get used to the target language.

Despite having busy lives and lacking opportunities to practice English, these students showed a high educational motivation. They are looking forward to continuing to grow in their personal and professional formation. They were receptive to learning new content. In journal entry

two, one participant stated that the course made her, "*Pensar diferente y tener que obligarme a repasar más el oído y soltar más la boca y lengua*" [think differently and must force myself to listen more and loosen my mouth and tongue more]. These learners showed elevated levels of motivation to continue learning even when they are all adults with stable jobs. They were open to participating in the activities even when they had to go to limits they had never gone to, such as being aware of how they were pronouncing and moving their tongue.

#### **4.1.4 Teachers' Mediation**

We engaged in various pedagogical strategies to offset the challenges the participants faced during the teaching process. Specifically, we provided systematic assistance and supportive instruction to the students throughout the course.

During every lesson, we wrote field notes to document how students were doing during the course development. In these field notes, a critical purpose was to check if students had active participation or were getting the expected information. During week five, we noted that the "teacher asks if they understand the activity and what they need to do, one student says no and the other says yes." In this case, some students were unaware of the instructions provided by the teacher, while others in the class confirmed that they understood the instructions. It is clear that students have varying levels of understanding. While some are confident in their language comprehension, others may struggle, which helped us analyze the effectiveness of the ESP course.

While creating the course, we focused on finding the best teaching methods and strategies to help students gain knowledge and learn the target language effectively. When reading the students' journal entry one, we highlighted that one student referred to the classroom dynamics as "*hay muchas cosas nuevas y técnicas diferentes de aprendizaje, es muy dinámico*" (sic) [There are many new things, different learning techniques, it is very dynamic] (sic). This suggests that the classroom dynamics during the course development were perceived as innovative and helpful. The last affirmation helped us document the benefits that the ESP course developed. For instance, we noticed that students were involved in a curriculum that engaged learners required language skills

and industry-specific knowledge. As a result, students demonstrated a pleasant attitude with the materials, methodologies, and strategies provided.

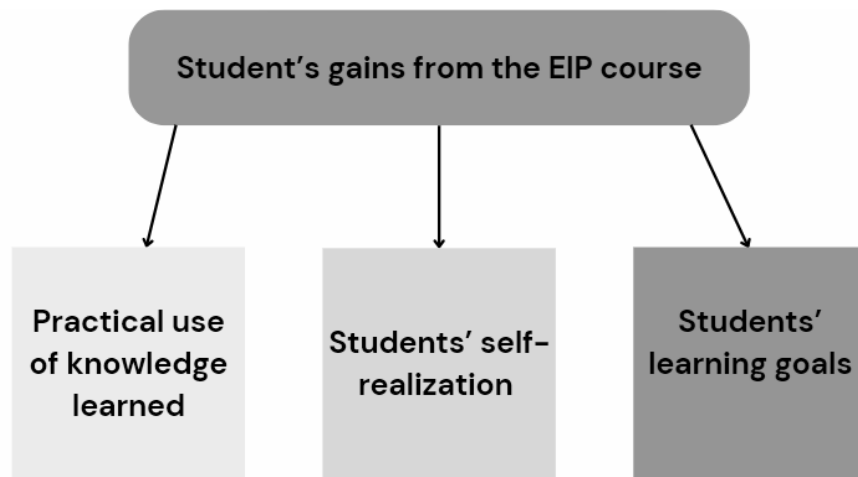
As we continued analyzing the classroom dynamics, we found that the teacher's use of body language to convey the meaning of words (mimicking) contributed to students gaining a better understanding of the target language. Mimicking helped students not only to understand the meaning of the idea or words but also to try to use it more confidently. While analyzing observation six, we noted that "the teacher uses mimics to explain the meaning of words such as 'larger,' she extends her arms." By using mimicking as a classroom strategy, the teacher explained terminology, phrases, and vocabulary to help students enhance their understanding. According to the SLT, imitation is a powerful technique for acquiring knowledge (Zhou & Guo, 2016, pp. 5-6); therefore, mimicking meaning when explaining the meaning of words or phrases made our students imitate what we were doing in the lesson.

#### **4.2 Student's Gains from the EIP Course**

Despite the challenges that the participants faced, they expressed that the knowledge acquired during the EIP course is helpful in their field. Students stated that the EIP course's learning goals were reasonably related to their job field, which left them satisfied with their progress. Figure 3 summarizes the gains the students reported to have obtained from the EIP course.

#### **Figure 3**

*Students' reported gains from the course*



#### **4.2.1 Practical Use of Knowledge Learned**

Students expressed how important it was to learn about the insurance field. In this section, we will exemplify how they applied such knowledge and how their familiarity with the content influenced their learning. In addition, we will present how the topics developed in the course were related to their job. Besides, we explain how the students were able to employ different field-related vocabulary throughout their participation.

Students could transfer the knowledge acquired during the EIP course to their jobs. In journal entry two, one student indicated, "*es interesante porque a veces nos topamos con clientes extranjeros y nos adaptamos con las palabras que hemos aprendido en clase*" [It is interesting because sometimes, we come across foreign customers and we can get by with the words with have learned in class]. These students could use the knowledge obtained in the ESP course when confronted with a situation where it was needed. Moreover, during observation six, we noted that when the students were practicing how to read the personal information of hypothetical customers, "students engaged while reading the proposed personal information. They even created one example on their own." In this excerpt, we can notice that because they knew that information would be useful for them, they were actively collaborating during the exercise. The learners were aware of the great possibility they have of meeting English-speaking customers in their daily lives, so they tried to adapt the knowledge acquired to what they currently require.

The participants expressed they could connect what they were studying to their daily tasks. In the second journal entry, after being asked for their opinion on the lessons from the EIP course, a student wrote, "*Me parece que vamos bien, los términos van muy acorde a nuestro diario laboral*" [I think we are doing well, the terms are very consistent with our daily work]. Considering this intervention, students recognized the connection between the content of the EIP course and their daily responsibilities, where we can notice that students care about the course content. Also, as mentioned before, the curriculum of this ESP course includes sections where vocabulary related to the field is the central aspect connected to participant contexts for them to have a better engagement in their field by learning a target language.

Students showed ease in understanding words that were more common to their context. For instance, during week six, the learners were reading the content of a presentation out loud. As we were observing the lesson, we noted, "One sentence had the word 'quickly,' but the students did not understand its meaning, so the teacher mentioned that it is similar to 'fast,' a more common word for the students. Then, the learners got the idea by having a better understanding of the vocabulary." This excerpt exemplifies how these participants could comprehend the meaning of words when the term was generally used in their environment, reflecting what Bandura (1971) explained about knowing that some of the behaviors that individuals have are because of the actions or understandings that can be influenced through examples.

When students were developing their tasks in their jobs, they were able to think about what they had learned in the EIP course. After being asked whether the lessons from the EIP course were reflected in their jobs, one participant stated, "*En el trabajo diario, las definiciones de cada seguro realizado, no hacemos el trabajo en inglés, pero nos acordamos de las definiciones que vemos en clase*" [In our daily work, we don't do the tasks in English, but we remember the definitions of each insurance policy done that we study in class]. Students' capacity to recall knowledge acquired during the lessons shows that they really understood the contents because they expressed that something has changed at their job; they can connect what they have learned

during the course with their reality. Also, participants became aware of the different scenarios that they can also have in English regarding their job field.

Finally, from week one, students connected the topics studied with their work field. In the observation of week one, we wrote in our field notes, “Students are enthusiastic as they can see how some of the terms they used regularly are used in English.” It is remarkable how these students associated their knowledge of the insurance field with what we were studying in the EIP course. For example, they were amazed to learn how some words they use daily are expressed in English.

#### **4.2.2 Students’ Self-realization**

Participants reported developing a higher level of confidence. Although the students faced difficulties throughout the course, these challenges did not hinder them from gaining positive outcomes. They started to participate actively and kept being confident during the course. We stated during observation week six that “Students had active participation, and they were wondering about pronunciation. The teacher helped them. They were very delighted and concentrated.” Students shared their need to learn more about pronunciation. In this case, the teacher was always attentive to their needs, and when the teacher offered assistance, it led to gratitude, which was shown through active participation.

Along the same lines, an important aspect noted during the interview is the development of confidence that students gained, not only in classroom practices but also in their workplace. In the interview, students made reference to their confidence by saying, “*A veces en la oficina, ya he escuchado a algunos compañeros vacilando en inglés. Entonces, ya uno se va soltando y algo nos ha ayudado la clase, aunque sea algo, que sea poquito, aunque a veces no entendamos*” [Sometimes at the office, I’ve heard some coworkers joking around in English. Little by little, we’re starting to loosen up, and the class has helped us—even if it’s just a little—even when we don’t always understand everything]. This excerpt confirms that students have been applying the target language they learned during the course in their workplace interactions and that their confidence in

communicating with one another has significantly increased. Therefore, learning is created with interactions in social contexts (Makit et al., 2022, p. 86).

#### **4.2.3 Students' Learning Goals**

From the first interaction with the students, they expressed that their primary goal was to communicate effectively in the target language with their English-speaking customers. Moreover, they reported that they considered the EIP course as the principal vehicle to look for professional growth opportunities. Participants expressed a desire to communicate in English with their English-speaking customers. In journal entry two, they supported this aspiration by stating, "*A la hora de tener una oportunidad o circunstancia en la que me toque hablar o explicar en inglés quisiera poder hacerlo*" [When the opportunity or situation arises for me to speak or explain something in English, I would like to be able to do it].

When discussing customer interactions and students' goals, students stated that they wanted to "*solventar la necesidad de brindar un servicio al cliente de calidad*" [address the need to provide high-quality customer service]. This suggests that students value their interactions with English-speaking customers. Throughout the course, students consistently expressed the need for improved English language skills to enhance their performance in daily work. In journal entry one, participants stated they wanted to "*resolverle a los clientes a futuro*" [solve future issues customers might have]. These learners truly wanted to provide good service when dealing with possible buyers. They mentioned several times that they needed to improve the assistance they were providing, so they offered a quality service.

To conclude, these students were expecting to have future opportunities to put into practice what they had learned throughout the EIP course. During the interview carried out in week six, one participant indicated that he might use the learning from the EIP course in some cases such as,

*Tal vez para un caso que no sea típico digamos, no es como que todos los días recibamos gringos o personas que utilizan el idioma, pero si es necesario para estar preparados en el momento en el que lo vayamos a ocupar* [Maybe in a situation that isn't

typical, we don't have daily contact with US Americans or people who speak the language, but it's important to be prepared for when we need to use it].

These students were enthusiastic about learning anything that would be useful in improving their efficiency at the moment of carrying out tasks in their jobs.

In summary, even though our participants responded positively to implementing the EIP course, they had several struggles related to their proficiency levels and personal lives. However, these people still persevered until the end of the course, which showed how motivated they were to continue growing in their professional lives. Moreover, we incorporated mediation strategies that would benefit our students' learning process. Additionally, the participants could recall the vocabulary learned in class during their jobs, which revealed that the content being studied in the EIP course was appealing to their field.

## **V. Discussion and Conclusions**

In this section, we discuss how the findings from this study help us answer our research question. Additionally, we explain the importance of our research and how it relates to the existing literature. Later, we present the limitations we had with our study and how it affected its development. Finally, we provide some suggestions for expanding this research in the future.

The primary purpose of this research was to examine how the English for Insurance Purposes (EIP) course helped insurance agents improve their English communication skills and capacity to complete tasks effectively. The EIP course was designed based on a needs analysis conducted for insurance agents in Platanar, San Carlos. This zone is well-known for its tourist attractions and the many English-speaking people visiting it. Therefore, these insurance agents needed to increase their proficiency level in English to help these customers.

The findings indicated that the participants showed investment in the EIP course because they constantly requested clarification and used previously studied vocabulary. Additionally, they were highly engaged in their learning process. Nonetheless, these students experienced proficiency challenges that affected their interaction with the target language. Therefore, they resorted to using Spanish in the class and employing translation tools. These students not only encountered proficiency challenges but also faced other hurdles, such as their busy lives; however, they continued being motivated as they wanted to persevere in the learning process. We implemented some strategies to compensate for our students' difficulties, such as assistance and instructions to help our pupils learn even when they faced obstacles.

Moreover, our students reported that the EIP course helped them build confidence when speaking English. These participants' familiarity with the insurance vocabulary impacted their application of knowledge. For instance, they could use insurance-related vocabulary during the course development as it was part of their everyday lexicon. In addition, learners were eager to continue discovering different phrases that could help them carry out their tasks more efficiently. Additionally, they mentioned that the EIP course was a great opportunity for them to continue

growing in their professional lives. In sum, these findings indicate that the EIP course allowed the students to improve their communication skills to accomplish efficiency in their jobs.

### **5.1 Contributions to the Field**

Our analysis enhances the current literature in at least three significant ways. First, effective communication has been established as a key objective in the development of the ESP course for the insurance sector. As Gutierrez (2005) noted, communication is vital in all aspects of life, facilitating socialization and the sharing of information. For insurance agents, effective communication is crucial for boosting sales and enhancing operational efficiency. Our research indicates that insurance agents view effective communication as essential for both personal and professional growth, particularly when it involves proficiency in two languages: Spanish, their native language, and English, the target language they learned in this course. The last affirmation is connected to Sparks et al. (2014), who highlighted that to engage successfully with others in academic, workplace, and community settings, individuals—such as insurance agents—must communicate clearly and effectively by sharing and exchanging information, knowledge, and ideas with their customers. However, our findings revealed that insurance agents often felt confused and hesitant to participate in oral and written communication during the English learning process. Participants maintained these attitudes because of their fear of using English as a second language during communication, a challenge that has been noted as common among non-native speakers (Herawati et al., 2022).

Second, operational efficiency is at the heart of the companies' main strategic goals (Dilshan et al., 2019). Our findings demonstrated that these insurance agents care about their customers and how to interact with them. Our analysis demonstrated that when the participants had to deal with foreign customers their operational efficiency became lower, which affected what is already known about customer satisfaction, profitability, and competitiveness (Jeong and

Phillips, 2001) Participants noted that they struggle with customer interaction due to their English proficiency. However, after completing the ESP course, they shared examples of new opportunities to engage with foreign customers. In these situations, they felt more confident and improved their customer service experience. This boost in customer satisfaction highlights that teaching English for insurance practices helps learners develop the language and professional skills necessary to enhance their operational efficiency.

Finally, the development of English for insurance practices has become crucial for professionals engaged in business, global trade, and investment, as effective communication is essential for negotiations and interactions with international clients (Oluwaseyi, 2024). The findings revealed that participants improved their use of English in their work environments and gained valuable knowledge to help them succeed in their careers. Insurance agents were presented with various activities that allowed them to learn the target language while applying it in relevant contexts. In designing the EIP course, we focused on essential areas for development, including policies, claims processing, risk assessment, underwriting, and customer service (Thoyts, 2010). It was observed that students had a much better experience when they were familiar with the materials they typically use in their jobs, now presented in a second language. These contributions suggest that a well-structured ESP course tailored to the insurance sector can significantly enhance effective communication for insurance agents, leading to improved operational efficiency.

## **5.2 Limitations of the Study**

This study faced several limitations. The research was developed during the application of the EIP course, which was also our supervised professional practicum. Therefore, time was limited for collecting data as we had to collect all needed data in less than eight weeks because we had to start writing our findings section. Due to time constraints, the interview had to be carried out as a group interview; however, not all participants contributed to every section. Another limitation of this research was participants' low English proficiency. These participants were at the beginner level,

which made it complex to create the course according to their proficiency level. Generally, English for Specific Purposes (ESP) courses aim for intermediate learners. However, we decided to implement the English course with this population because they were in real need of a course to increase their proficiency in communicating effectively with their English-speaking customers.

Additionally, we discovered that our students did not have the same previous preparation; they mentioned that it was related to the age gap and the lack of training they had in high school. Moreover, our participants' English proficiency did not allow them to be exposed to English, as only some of them oversaw assisting English speakers in the office because the others were not even able to greet the customers. Therefore, some students did not have enough space to practice what they were learning in class while working.

## **5.2 Suggestions for Future Research**

Future studies can implement the EIP course with intermediate learners of English to compare the different takeaways between beginner participants and intermediate students. Another suggestion is to apply the English course to insurance agents who have higher contact with English speakers, so they get plenty of chances to practice the acquired knowledge. In addition, having a longer EIP course would increase participants' learning and they would get more exposure to the target language. Moreover, exploring the impact of the participants' context on these findings could provide a deeper understanding of the relation with their English skills. Furthermore, applying the course with students with similar high-school preparation can provide valuable insights. Additionally, having a homogeneous proficiency-level group can enhance the development of the EIP course.

## **5.3 Conclusion**

In conclusion, this study highlights the impact our English for Insurance Purposes (EIP) course had on insurance agents' communication skills and their capacity to perform their tasks effectively. For instance, students' commitment to their learning is fundamental to the development of an ESP course. Additionally, teachers must take into account students' proficiency level in the

target language when creating the curriculum, so it does not affect the implementation of the ESP course. Moreover, when students have difficulties engaging in the classes fully, educators must support them in overcoming those hurdles. It is fundamental for students to participate actively and engage in the classes because it makes them build up their confidence during the learning process. Confidence development is one of the most important parts of any ESP course as the learners feel more familiar with the content because it is related to their own field. Therefore, the knowledge acquired is more meaningful as they use it in their everyday tasks in their jobs. In sum, we can conclude that this research evidences the positive outcomes our participants got from the EIP course as well as the revelation of what hindered these students' learning. Implementing ESP courses, especially EIP promotes professional growth as it enhances communication effectiveness which helps workers improve their performance in their jobs.

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## VII. Appendixes

### Appendix 1. Observation Protocol

#### Participant Observation

Date: \_\_\_\_\_

Location: Zoom meeting

Observers: Rosario Ledezma Ugalde and Emily Serrano Solano

Class: English for Insurance Purposes

Schedule: Saturdays 1:00 to 3:30 pm.

Observation	Further Comments

**Expanded Notes:**

### Appendix 2. Interview Protocol

**Investigación:** Uso del inglés en una agencia de seguros

**Investigadoras:** Rosario Ledezma y Emily Serrano

**Objetivo:** Conocer y analizar cómo el curso ha impactado sus tareas diarias en la agencia de seguros.

Número de participantes: \_\_\_\_\_ Fecha de aplicación: \_\_\_\_\_

### **Introducción**

- Los entrevistadores se presentan.
- Los entrevistadores explican que la entrevista se desarrollará en tres secciones.
- Los entrevistados reconocen que la entrevista será grabada.

### **Sección I**

- ¿Cómo te sentiste durante el proceso de ingreso al curso?
- ¿Qué aspectos relevantes puedes mencionar sobre la creación del curso?
- ¿Cuál fue la parte más importante del proceso inicial?
- ¿Cómo te sentiste emocionalmente al ingresar al curso?

### **Sección II**

- ¿Qué aspectos te gustaron del curso?
- ¿Qué aspectos no te gustaron del curso?
- ¿Aprendiste el nivel de inglés esperado? ¿Por qué o por qué no?
- ¿Has estado previamente en algún curso similar? Si es así, ¿cuáles son algunas similitudes? Si no, ¿cómo te sentiste durante esta experiencia?

### **Sección III**


- ¿Crees que el desarrollo de este curso fue necesario para el desarrollo de tu trabajo?  
¿Puedes expresar algunos momentos importantes en los que sientas que es obligatorio saber inglés?
- ¿Este curso te ha ayudado en tus tareas diarias? ¿Cómo? ¿O por qué no?
- ¿Te sientes más cómodo y seguro al usar el inglés con los clientes? ¿Por qué? Menciona algunas razones.
- ¿Qué piensas que es un aspecto que el curso puede mejorar?
- ¿Recomendarías este curso a otras personas?


### **Conclusión**

- Los entrevistadores cierran la entrevista agradeciendo por la información y la ayuda proporcionada.
- Los entrevistadores explican nuevamente que toda la información discutida es confidencial.

### Appendix 3. Entry Journal

## Journal Entry #3

rosarioleug11@gmail.com [Switch account](#) 

 Not shared

\* Indicates required question

Name: \*

Your answer

¿Cómo ha visto reflejado lo que hemos estudiado en sus labores diarias? \*

Your answer

¿En qué le ha ayudado lo que ha aprendido en el curso? \*

Your answer