

METHODOLOGICAL FEATURES OF TEACHING PROFESSIONAL ENGLISH FOR FINANCE AND BANKING STUDENTS

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ABSTRACT

This paper examines the methodological features of teaching professionally oriented English for Specific Purposes (ESP) to students majoring in Finance and Banking within the context of Ukraine's integration into the European and global educational space. The research aims to develop a differentiated ESP teaching model that aligns linguistic instruction with professional, cognitive, and intercultural requirements of the financial domain. Using a qualitative and comparative approach, the study analyses international and Ukrainian ESP methodologies and identifies specific linguistic, communicative, and analytical needs of finance and banking students. The findings reveal that effective ESP instruction in this field must integrate economic content, professional discourse, and intercultural competence while fostering analytical and reflective skills. The proposed differentiated model incorporates three interrelated dimensions (cognitive-professional, communicative-interactive, and analytical-reflective), ensuring professional relevance and adaptability across educational contexts. The study highlights the importance of interdisciplinary collaboration, authentic assessment, and digital learning tools in enhancing learner engagement and global employability.

Keywords: *analytical-reflective model; competency-based education; English for Specific Purposes (ESP); finance and banking; professional communication*

INTRODUCTION

In the contemporary context of globalisation and Ukraine's integration into the European and international educational landscape, foreign language proficiency has become a crucial component of professional training, particularly in fields such as economics, finance, and banking. Over the past decade, the rapid internationalisation of business and education has increased the demand for graduates who demonstrate not only professional expertise but also advanced communicative and intercultural competencies (Anthony, 2018; Mospan, 2017; Richards, 2017). Consequently, the ability to operate effectively in multilingual environments now determines the employability and competitiveness of future finance and banking specialists in the global labour market (Basturkmen, 2010).

In Ukraine's higher education, the teaching of foreign languages, especially English for Specific Purposes (ESP), has evolved from a general linguistic subject into a strategic instrument for achieving professional, academic, and socio-economic objectives (Banegas, 2017; Korolchuk, 2025). Moreover, the adoption of competency-based and task-oriented approaches aligns with the principles of the European Higher Education Area (EHEA) and the national strategy for language education in universities (Sysoieva & Mospan, 2018). Recent studies (Belcher, 2017; Paltridge & Starfield, 2019) indicate that ESP instruction in economics and finance plays a decisive role in forming globally oriented specialists capable of

engaging in international projects, investment initiatives, and cross-border communication.

At the same time, the relevance of this topic is further amplified by Ukraine's current geopolitical situation and post-war reconstruction challenges. The Russian–Ukrainian war has intensified global interdependence and underscored the importance of linguistically proficient professionals who can facilitate economic recovery, attract foreign investment, and promote international cooperation (Deyak & Ishchenko, 2023). In this context, language competence becomes not merely an academic achievement but a critical socio-economic resource enabling active participation in diplomacy, trade, and global finance. Indeed, recent international research highlights that language education directly contributes to national resilience, competitiveness, and innovation potential (Carrió-Pastor, 2020; Javid, 2023).

Furthermore, contemporary scholars emphasise that teaching ESP to students of finance and banking must integrate both discipline-specific content and professional communicative practice. In particular, the integration of content and language through CLIL (Content and Language Integrated Learning) frameworks (Coyle et al., 2010; Pérez-Cañado, 2022), the introduction of digitalised ESP environments (Rogers, 2017), and the use of needs-based instruction reflecting authentic financial contexts (Paltridge & Starfield, 2019; Usyk, 2021) have all proven effective in linking linguistic competence with professional application. These approaches enhance learner motivation,

promote authentic engagement, and prepare students for real-world communication in finance and economics.

For Ukrainian universities, however, adapting such international methodologies requires careful contextualization. As noted by Hildebrant (2025) and Kostyk & Silyutina (2022), ESP courses for finance and banking students should incorporate case studies, policy briefs, and authentic financial documents to foster analytical thinking and applied linguistic skills. In addition, Usyk et al. (2021) emphasise the value of integrating digital platforms and simulation-based tools to develop financial terminology and communicative confidence in online professional settings.

Taken together, these insights confirm that improving the teaching of professionally oriented foreign languages for finance and banking students represents a strategic priority within Ukraine's higher education system. It contributes directly to developing professional communication competence, strengthening academic mobility, and ensuring successful integration into the global financial community.

RESEARCH OBJECTIVES

Accordingly, the purpose of this study is to identify the methodological features of teaching English for Specific Purposes (ESP) to students majoring in finance and banking. This will serve as a foundation for developing a differentiated teaching model tailored to their professional and communicative needs.

The research objectives are to: analyse recent international and Ukrainian research on ESP methodologies for finance, economics, and related fields; conduct a comparative analysis of teaching approaches used for finance and banking students versus other non-linguistic specialisations; and determine the distinctive linguistic, cognitive, and methodological features necessary for designing a profession-oriented ESP framework in finance and banking education.

RESEARCH METHODS

The study employed a qualitative and comparative research design to identify effective methodological approaches to teaching professionally oriented English in the field of Finance and Banking. The analysis combined content analysis of recent ESP literature with a comparative examination of existing instructional models across non-linguistic disciplines. Drawing on established ESP frameworks (Anthony, 2018; Basturkmen, 2010; Dudley-Evans & St John, 1998; Hutchinson & Waters, 1987), the research synthesised theoretical insights to construct a differentiated model integrating cognitive-professional, communicative-interactive, and analytical-reflective components. The model was evaluated through theoretical modelling and qualitative interpretation, emphasising its coherence with competency-based education and digitalised learning contexts. This methodological approach ensured the validity and applicability of the proposed framework within modern higher education and globalised professional environments.

THEORETICAL AND METHODOLOGICAL BACKGROUND

The study of professionally oriented foreign language teaching for students majoring in Finance and Banking lies at the intersection of applied linguistics, pedagogy, and economics. As noted in contemporary educational research (Banegas, 2017; Dudley-Evans & St John, 1998; Richards, 2017), ESP instruction requires the integration of linguistic competence with cognitive, pragmatic, and socio-professional skills. For finance and banking students, this integration must reflect the specific discourse conventions, genres, and communicative practices of the financial domain. Teaching English to such learners involves not only language acquisition, but also the development of conceptual understanding and critical awareness of economic processes expressed through English. In this sense, ESP becomes a tool of professional socialisation, preparing students to function effectively within international financial institutions and corporate environments.

From a methodological perspective, the effective design of ESP courses for financial specialisations should be based on needs analysis, discourse analysis, and task-based learning principles. Needs analysis enables educators to identify the communicative situations and linguistic functions most relevant to future professional contexts, while discourse analysis reveals the structural and rhetorical characteristics of authentic financial communication, such as annual reports, investment proposals, and

regulatory statements (Belcher, 2017; Hildebrant, 2025). Task-based instruction, in turn, provides a pedagogical framework through which learners engage in problem-solving and simulation activities that mirror real professional scenarios. This approach ensures that language learning is embedded in authentic communicative practice, promoting both linguistic accuracy and professional competence.

Furthermore, modern ESP methodology increasingly relies on digital technologies and data-driven learning tools that allow for corpus-based exploration of financial language. Corpus linguistics applications, for instance, enable students to identify collocations, phraseological patterns, and lexical bundles typical of financial discourse. Digital simulations, such as virtual trading platforms or online case studies, help learners apply professional language in dynamic, interactive settings, thereby reinforcing conceptual knowledge through communicative performance. These innovations reflect a broader shift in higher education toward blended and experiential learning models that enhance motivation, learner autonomy, and adaptability to diverse communication environments (Pérez-Cañado, 2022; Rogers, 2017).

In addition, interdisciplinary integration represents a defining feature of effective ESP instruction for finance and economics students. As these disciplines overlap with management, law, and international relations, language teaching should incorporate cross-sectoral content that mirrors real-world complexity. The CLIL approach (Coyle et al., 2010) provides a

theoretical foundation for such integration by promoting simultaneous development of subject-specific knowledge and language competence. Within this framework, students engage with authentic materials – policy briefs, IMF reports, financial press articles – that require analytical reasoning, synthesis of information, and professional judgment. Thus, the methodological basis for teaching English to finance and banking students must combine linguistic, cognitive, and pragmatic dimensions, ensuring that graduates acquire not only communicative fluency but also the capacity to operate in a knowledge-intensive, globally interconnected economic environment.

RESULTS

The effective teaching of a professionally oriented foreign language to students majoring in Finance and Banking requires a differentiated methodological approach. This approach must be grounded in professional needs, communicative competence, and the integration of economic and financial content. A comparative analysis of existing ESP (English for Specific Purposes) practices across non-linguistic specialisations revealed that, although general ESP methodologies share such principles as task-based learning, learner autonomy, and the use of authentic materials, the specific linguistic and cognitive requirements of the financial sphere necessitate a more tailored instructional model. Table 1 presents a comparative analysis of ESP teaching practices across different non-linguistic disciplines (Anthony, 2018; Basturkmen,

2010; Hildebrant, 2025; Washington et al., 2012). It highlights the specific linguistic, cognitive, and professional requirements of Finance and Banking students in contrast to technical, tourism, and management specialisations.

Table 1
Comparative Features of ESP Across Disciplines

Feature	Finance and Banking	Technical Programs	Tourism and Hospitality
Content complexity	High – abstract economic and financial concepts	Medium – technical procedures	Medium – cultural and service-oriented topics
Linguistic register	Formal, precise, hedging expressions ('may indicate,' 'should be considered')	Descriptive, procedural	Conversational, service-oriented
Intercultural competence	Critical – international negotiation and finance contexts	Low – mostly technical terminology	Medium – cross-cultural etiquette
Communication tasks	Reports, investment analyses, and contract negotiation	Technical manuals, lab reports	Customer interaction, oral presentations
Learning materials	Financial reports, IMF/World Bank bulletins, case studies	Technical documents, manuals	Brochures, service scripts
Digital tools	Financial simulations, trading platforms, corpus-based vocabulary	CAD/technical software, simulations	Booking systems, virtual tours

Furthermore, unlike students in technical or humanitarian disciplines, those studying finance and economics operate within a complex interdisciplinary environment combining management, international law, and economic theory. As a result, they must master a highly specialised professional register characterised by financial

terminology, formulaic expressions, and discourse patterns typical of international economic communication. The analysis of scientific literature (Alshayban, 2022; Belcher, 2017; Paltridge & Starfield, 2019) demonstrated that such learners require both general academic English, used for reading research papers, writing reports, and delivering presentations, and specialised professional discourse, essential for negotiating contracts, interpreting market data, or preparing investment analyses.

Moreover, professional communication in the field of international finance often requires an advanced level of intercultural competence, the ability to adjust tone, register, and communication strategies to suit interlocutors from diverse cultural backgrounds. Therefore, ESP instruction for these students must transcend linguistic proficiency alone, incorporating pragmatic and intercultural components as emphasised by Byram (1997).

Based on these findings, the research proposes a differentiated ESP teaching model that integrates cognitive-professional, communicative-interactive, and analytical-reflective dimensions. The *cognitive-professional* element focuses on the development of conceptual knowledge in economics and finance through authentic English-language materials such as financial reports, IMF bulletins, World Bank briefings, and economic news articles (Washington et al., 2012).

The *communicative-interactive* element develops both productive and receptive language skills through role plays and simulations of real professional tasks, including investment

presentations, trade negotiations, and policy discussions, which mirror authentic business contexts (Anthony, 2018; Chew, 2005).

The *analytical-reflective* element, in turn, encourages students to monitor their progress through self-assessment, project-based learning, and portfolio evaluation.

This model corresponds to the competency-based paradigm in higher education, shifting emphasis from knowledge transmission to the formation of practical skills and professional readiness. Table 2 outlines the proposed ESP teaching model for Finance and Banking students, developed from the results of the comparative analysis, existing ESP methodology (Dudley-Evans & St John, 1998; Paltridge & Starfield, 2013), and contemporary studies on task-based, competency-oriented, and CLIL approaches (Banegas, 2017; Coyle, Hood, & Marsh, 2010). It shows the components, strategies, and expected outcomes for professional and communicative development.

Table 2

Differentiated ESP Teaching Model for Finance and Banking Students

Component	Focus	Instructional Strategies	Expected Outcomes
Cognitive - Professional	Subject-specific knowledge in economics and finance	Authentic materials: financial reports, IMF/World Bank briefings, economic news articles	Enhanced understanding of economic concepts, domain-specific vocabulary acquisition

Communicative - Interactive	Productive and receptive communication skills	Simulations: investment presentations, trade negotiations, policy discussions	Improved professional communication, negotiation skills, and presentation abilities
Analytical - Reflective	Self-monitoring and evaluation	Project-based learning, peer feedback, portfolio assessment	Development of reflective skills, autonomous learning, and continuous performance improvement

In addition, the comparative study of ESP instruction across different fields revealed several distinctive characteristics specific to financial and economic disciplines. Firstly, the conceptual density and abstraction level of content in finance are substantially higher, which requires greater focus on analytical reading, critical thinking, and academic writing. Secondly, financial English employs a more cautious and formal linguistic register, with frequent use of modality and hedging expressions such as ‘may indicate,’ ‘is likely to lead to,’ or ‘should be considered’ (Basturkmen, 2010). Such rhetorical precision must be taught explicitly, as it differs significantly from the language used in other domains. Thirdly, intercultural competence is more central to ESP in finance than in many other specialisations, given the inherently international nature of financial communication (Chew, 2005). Thus, students of Finance and Banking require a balanced integration of academic literacy, specialised terminology, and intercultural pragmatics to succeed in global professional environments.

DISCUSSION

It should be noted that the implementation of this differentiated model also carries profound pedagogical implications for tertiary education in economics and finance. Most importantly, instructors must combine linguistic expertise with at least a foundational level of economic knowledge to design relevant and authentic learning scenarios. As noted by Dudley-Evans and St John (1998), effective ESP instruction requires teachers to assume multiple roles, as course designers, collaborators, and evaluators, capable of adapting materials to specific disciplinary contexts. This dual expertise not only ensures contextual accuracy but also fosters the communicative realism essential to professional language use. Consequently, collaboration between language instructors and subject specialists becomes indispensable, since joint curriculum development has been shown to enhance both learner motivation and linguistic results (Anthony, 2018; Basturkmen, 2010; Hutchinson & Waters, 1987).

Furthermore, the assessment of learning outcomes should mirror real-world communicative performance rather than rely solely on abstract linguistic knowledge. As Belcher (2017) and Hildebrant (2025) emphasise, genuine assessment in ESP must align with the discourse practices of the target profession. Thus, instead of traditional grammar or vocabulary tests, learners should engage in professional tasks such as writing investment reports, simulating investor meetings, or analysing policy documents in English. These activities develop not only linguistic accuracy but

also critical thinking, discourse competence, and pragmatic awareness – abilities essential for functioning effectively in global economic environments.

Additionally, the digital transformation of higher education introduces new methodological possibilities for ESP instruction. As argued by Starfield and Paltridge (2017) and Rogers (2017), technology-mediated learning fosters student autonomy and enables exposure to authentic disciplinary discourse through online simulations, webinars, and financial databases. Such innovations are particularly relevant for students in Finance and Banking, as they reflect the increasing virtualisation of financial dealings and international communication. Integrating these digital practices into ESP instruction ensures that graduates are linguistically proficient, digitally literate, and professionally adaptable to the demands of contemporary global finance (Washington et al., 2012).

Finally, the findings support the broader shift toward competency-based and interdisciplinary learning structures in modern higher education. By embedding professional content into language instruction, universities promote not only communicative competence but also intercultural and analytical skills that enhance employability. This aligns with recent educational studies emphasising the need for integrated curricular design and contextualised learning outcomes (Banegas, 2017; Coyle et al., 2010; Rogers, 2017). The differentiated ESP model proposed in this study thus contributes to rethinking traditional

teaching paradigms and supports the creation of a dynamic, globally oriented framework for professional language education in economics and finance.

CONCLUSIONS

Overall, the research has demonstrated that the effective teaching of a professionally oriented foreign language to students majoring in Finance, Banking, and International Economic Relations requires a multidimensional and differentiated methodological approach. This approach should harmoniously integrate linguistic proficiency with domain-specific knowledge and intercultural communicative competence. Given the inherently international nature of finance and economics, future professionals must be prepared to operate in multilingual environments, analyse economic data critically, and engage confidently in global financial discourse.

Importantly, the comparative methodological analysis conducted in this study revealed that, unlike other non-linguistic specialisations, ESP instruction for Finance and Banking students must extend beyond terminology and grammar. It should foster the cognitive processing of economic concepts, encourage data interpretation and analytical reasoning, and promote the pragmatic use of language in professional contexts such as negotiations, report writing, and policy discussions. The proposed differentiated ESP model, which encompasses cognitive-professional, communicative-interactive, and analytical-reflective dimensions, provides a flexible

and scalable framework adaptable to different levels of higher education. This model aligns language instruction with the professional profile of future economists and financiers while reinforcing the competency-based paradigm in higher education.

Furthermore, the research underscores the need to reconsider traditional ESP curricula by integrating digital tools, authentic materials, and interdisciplinary collaboration. Such innovations not only increase learner motivation and engagement but also ensure the practical relevance and international orientation of language education. Teachers, therefore, play a crucial role as facilitators who must possess both methodological flexibility and subject-matter awareness to contextualise linguistic instruction within real-world economic environments.

In summary, the findings confirm that ESP instruction for Finance and Banking should evolve into a professionally grounded, digitally enhanced, and interculturally informed system. This transformation will significantly contribute to producing linguistically competent, analytically capable, and globally competitive graduates ready to operate effectively in the international financial sphere.

PROSPECTS FOR FURTHER RESEARCH

Looking ahead, future research should focus on empirically validating the proposed differentiated ESP model through longitudinal classroom experiments and cross-institutional case studies. While the present study has outlined a theoretical and

methodological framework, its large-scale implementation and quantitative evaluation remain areas for further exploration. In particular, it would be valuable to assess how the integration of cognitive-professional, communicative-interactive, and analytical-reflective dimensions influences measurable learning outcomes such as language proficiency gains, professional discourse competence, and learner autonomy.

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МЕТОДИЧНІ ОСОБЛИВОСТІ ВИКЛАДАННЯ ПРОФЕСІЙНОЇ АНГЛІЙСЬКОЇ МОВИ СТУДЕНТАМ СПЕЦІАЛЬНОСТІ ФІНАНСИ ТА БАНКІВСЬКА СПРАВА

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У статті досліджуються методологічні особливості викладання професійно орієнтованої англійської мови для студентів, які спеціалізуються у сфері фінансів та банківської справи, у контексті

інтеграції України до європейського та світового освітнього простору. Метою дослідження є розробка диференційованої моделі викладання ESP, що поєднує мовну підготовку з професійними, когнітивними та міжкультурними вимогами фінансової сфери. Застосовуючи якісний і порівняльний підхід, автор аналізує українські та зарубіжні методики ESP, окреслюючи ключові лінгвістичні, комунікативні й аналітичні потреби студентів економічних спеціальностей. Отримані результати свідчать, що успішне навчання ESP у цій сфері має поєднувати економічний фаховий дискурс і міжкультурну компетентність, забезпечуючи водночас розвиток аналітичних та рефлексивних умінь. Запропонована диференційована модель включає три взаємопов'язані компоненти – когнітивно-професійний, комунікативно-інтерактивний та аналітично-рефлексивний – що забезпечує професійну релевантність та адаптивність у різних освітніх контекстах. Дослідження підкреслює значення міждисциплінарної співпраці та цифрових технологій навчання для підвищення мотивації студентів і їхньої конкурентоспроможності на глобальному ринку праці. Загалом, результати сприяють переосмисленню традиційної методики ESP і розвитку компетентнісно орієнтованої та міжнародно спрямованої мовної освіти у сфері економіки та фінансів.

Ключові слова: аналітично-рефлексивна модель; компетентнісно орієнтована освіта; англійська для конкретних цілей (ESP); фінанси та банківська справа; професійна комунікація.

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