

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam



Le Thi Hoai Thuong

Banking Academy of Vietnam, Hanoi, Vietnam

ABSTRACT: This study explores the integration of critical thinking skills into English language speaking activities at the Banking Academy of Vietnam, aiming to assess both the current practices and the challenges faced by teachers and students. A mixed-methods research design was employed, involving quantitative surveys of 132 students and 8 teachers, as well as qualitative interviews and classroom observations. The findings reveal that teachers frequently incorporate critical thinking tasks, such as debates, problem-solving activities, and group discussions, into their lessons, which are seen as beneficial for improving students' speaking skills and preparing them for careers in banking and finance. However, challenges such as students' limited English proficiency, time constraints, and insufficient institutional support hinder the full integration of critical thinking into the curriculum. Teachers expressed a need for more training and resources to better implement these tasks. Despite these challenges, both students and teachers reported positive outcomes from critical thinking activities, particularly in terms of improved communication and problem-solving abilities. The study concludes that addressing these challenges and enhancing institutional support can further strengthen the role of critical thinking in English language education, helping to prepare students for the demands of the banking and finance industry.

KEYWORDS: Critical Thinking, English Language Speaking Activities, Language Competence, Banking and Finance, Teacher Training

1. INTRODUCTION

1.1. Background of the Study

Overview of the importance of critical thinking in the context of higher education in Vietnam

Critical thinking is more than just a buzzword in education; it's a fundamental skill that helps students navigate complex problems, make informed decisions, and think independently. In higher education, these abilities are especially crucial, as they prepare students to tackle the challenges of both their academic journeys and their future careers (Facione, 2011).

In Vietnam, the emphasis on critical thinking has become increasingly important as the country seeks to modernize its education system and align with global standards. Traditionally, the Vietnamese education system has been heavily focused on rote learning, where students are expected to memorize information rather than critically engage with it (Nguyen, 2016). While this approach has its merits, it often falls short in developing the analytical and creative thinking skills that are essential in today's fast-paced world.

As Vietnam continues to integrate into the global economy, the demand for a workforce that can think critically and innovate has grown significantly. This shift is particularly relevant in higher education, where institutions are now striving to equip students with the skills needed to excel in increasingly competitive and complex environments (Tran, 2019).

At universities and academies across Vietnam, there's a growing recognition that critical thinking isn't just an academic exercise; it's a practical tool that students need in the real world. For example, in fields like banking, finance, and business, being able to analyze data, to assess risks, and to make strategic decisions are all crucial skills that hinge on strong critical thinking abilities (Nguyen & Le, 2020).

This push towards fostering critical thinking is part of broader educational reforms aimed at transforming the way students learn. Instead of simply absorbing information, students are being encouraged to question, analyze, and engage deeply with the material. This shift towards a more student-centered approach to learning is helping to create a more dynamic and interactive educational environment (Do & Slater, 2017).

In summary, integrating critical thinking into higher education in Vietnam is not just about improving academic performance; it's about preparing students for success in a world that values innovation and independent thought. As the country's education system

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

evolves, the focus on critical thinking will play a key role in shaping a workforce that can compete and thrive on the global stage (Tran, 2019).

Rationale for integrating critical thinking skills into English language speaking activities at the Banking Academy of Vietnam

The integration of critical thinking skills into English language speaking activities at the Banking Academy of Vietnam is both a strategic and essential move, driven by the specific needs of students preparing for careers in banking, finance, and related fields.

In the first place, students at the Banking Academy of Vietnam are training for careers that require not only technical knowledge but also the ability to think critically and communicate effectively. In the fields of banking and finance, professionals are constantly faced with complex scenarios where they must analyze data, assess risks, and make decisions that have significant financial implications. Critical thinking skills are indispensable in these situations, as they enable individuals to evaluate information from multiple perspectives, identify potential problems, and devise effective solutions.

By integrating critical thinking into English language speaking activities, students can practice these essential skills in a context that mirrors the real-world demands of their future careers. For example, engaging in discussions, debates, or case studies in English not only improves their language proficiency but also sharpens their ability to think critically under pressure, a key skill in the fast-paced world of banking and finance.

In the second place, critical thinking and language proficiency are closely linked, especially in the context of speaking activities. When students are encouraged to think critically, they are pushed to express more complex ideas, justify their opinions, and engage in deeper conversations. This naturally leads to the use of more sophisticated language structures, a wider vocabulary, and improved fluency in English.

At the Banking Academy of Vietnam, where English is often used as a medium for instruction and professional communication, integrating critical thinking into speaking activities can significantly enhance students' language abilities. For instance, when students are asked to analyze a financial report or debate a policy decision in English, they must not only understand the content but also articulate their thoughts clearly and persuasively. This dual focus on content and language promotes a higher level of linguistic competence, which is crucial for their success in an increasingly globalized industry.

Additionally, Vietnam's higher education system is undergoing significant reforms to align more closely with international standards. These reforms emphasize the development of critical thinking as a core competency that graduates must possess to compete globally. For institutions like the Banking Academy of Vietnam, integrating critical thinking into the curriculum is a vital part of this process.

Incorporating critical thinking into English language speaking activities is a practical way to meet these educational goals. It not only aligns with the broader national agenda but also ensures that students are receiving an education that prepares them to excel in international contexts. Whether they are communicating with global partners, analyzing international markets, or presenting their ideas in multinational settings, students who can think critically and speak fluently in English will have a distinct advantage. Furthermore, the banking and finance industry in Vietnam, like elsewhere in the world, is increasingly demanding professionals who can navigate complex challenges with a critical mind and clear communication skills. Employers are looking for graduates who can not only perform technical tasks but also engage in strategic thinking, problem-solving, and effective communication in English.

By integrating critical thinking skills into speaking activities, the Banking Academy of Vietnam is responding directly to these industry needs. Students are better prepared to enter the workforce with the skills that employers value most. This focus on critical thinking and communication ensures that graduates are not only technically competent but also capable of contributing meaningfully to their organizations from day one.

In conclusion, the rationale for integrating critical thinking skills into English language speaking activities at the Banking Academy of Vietnam is clear. It prepares students for the complexities of their future careers, enhances their language proficiency, aligns with national educational reforms, meets the needs of employers, and fosters lifelong learning. This approach ensures that graduates are not only proficient in English but also equipped with the critical thinking skills necessary to succeed in a dynamic, globalized industry.

1.2. Problem Statement

Despite the growing recognition of the importance of critical thinking in education, there remains a significant gap in how these skills are integrated into English language teaching practices at the Banking Academy of Vietnam. While the curriculum emphasizes the development of language proficiency, particularly in speaking, critical thinking skills are often underutilized in speaking activities, leaving students less prepared for the complex communicative demands of their future careers.

One of the key issues in the current English language teaching practices at the Banking Academy of Vietnam is the traditional focus on language accuracy such as grammar, pronunciation, and vocabulary, over critical engagement with content. While mastering the technical aspects of the language is undoubtedly important, this approach often leads to speaking activities that prioritize correctness over the ability to analyze, critique, and engage deeply with ideas in English (Nguyen & Le, 2020).

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

This emphasis on accuracy can result in a teaching environment where students are encouraged to focus more on surface-level fluency rather than developing the critical thinking skills necessary for effective communication. As a result, students may become proficient in the mechanics of the language without gaining the ability to think critically and articulate complex ideas, which are crucial skills in the fields of banking and finance (Tran, 2019).

Another gap in the current practices is the limited opportunities provided for students to engage in critical thinking during speaking activities. Traditional speaking exercises often involve role-plays, scripted dialogues, or rehearsed presentations that do not require students to think critically or respond to new information in real-time. While these activities can help build confidence and fluency, they do not challenge students to analyze, question, or debate, key components of critical thinking (Phan, 2018).

At the Banking Academy of Vietnam, where students are being prepared for careers in high-stakes environments, this lack of critical thinking practice in speaking activities represents a missed opportunity. Without these skills, students may struggle to engage effectively in professional discussions, negotiations, and decision-making processes where the ability to think on one's feet and articulate well-reasoned arguments is essential (Nguyen, 2016).

Part of the reason for this gap may be the challenges associated with implementing critical thinking pedagogies in English language teaching. Critical thinking activities often require more time, resources, and training for instructors, who may not be fully equipped to integrate these skills into their teaching. Additionally, there may be cultural factors at play, as traditional Vietnamese education has historically emphasized respect for authority and rote memorization over questioning and independent thought (Do & Slater, 2017).

Instructors at the Banking Academy of Vietnam may find it challenging to shift from traditional teaching methods to ones that encourage open-ended discussion, debate, and critical analysis. This shift requires a rethinking of what it means to "teach" speaking, moving away from a focus on language forms and toward creating spaces where students can practice critical engagement in English (Tran, 2019).

The underutilization of critical thinking in speaking activities not only limits students' language development but also impacts their readiness for professional environments. Graduates who are proficient in English but lack the ability to critically engage in conversations are at a disadvantage in the global marketplace, where employers increasingly value critical thinking as a key competency (Nguyen & Le, 2020).

For students at the Banking Academy, this gap in their education can translate into difficulties in performing tasks such as analyzing financial reports, engaging in strategic discussions, or negotiating deals in English, all of which require both linguistic proficiency and critical thinking skills. Addressing this gap is therefore essential not just for improving language outcomes but also for ensuring that students are fully prepared for the demands of their future careers.

In conclusion, the current English language teaching practices at the Banking Academy of Vietnam reflect a significant gap where critical thinking skills are underutilized in speaking activities. This gap stems from a traditional focus on language accuracy over critical engagement, limited opportunities for critical thinking in speaking exercises, and challenges in implementing critical thinking pedagogies. Addressing this gap is crucial for developing students' ability to think critically and communicate effectively in English, thereby better preparing them for the professional challenges they will face in the banking and finance sectors.

1.3. Research Objectives

The first objective of this study is to examine the current implementation of critical thinking skills within English language speaking activities at the Banking Academy of Vietnam. This involves analyzing the extent to which critical thinking strategies, such as questioning, evaluating evidence, and structured argumentation, are incorporated into the speaking curriculum and classroom practices. By exploring this, the study seeks to identify how these skills are presently integrated and whether there are gaps in their application.

Secondly, the study aims to assess the impact of integrating critical thinking on students' speaking proficiency. This includes evaluating how the development of critical thinking affects students' ability to express ideas fluently, structure coherent arguments, and engage in meaningful conversations. By investigating students' performance in speaking activities before and after the introduction of critical thinking exercises, the study will measure improvements in critical elements such as reasoning, coherence, and fluency.

Lastly, the study seeks to explore the perceptions of both teachers and students regarding the integration of critical thinking into English speaking activities. By gathering insights from participants, the study will examine how both groups view the importance of critical thinking skills in language learning, the challenges they face in implementing these skills, and their suggestions for more effective integration in speaking tasks. This objective aims to provide a well-rounded understanding of the attitudes toward and the perceived value of critical thinking in enhancing speaking competence.

1.4. Research Questions

In conducting this study on integrating critical thinking skills into English language speaking activities at the Banking Academy of Vietnam, it is essential to address several key areas of inquiry. The research questions guide the exploration of how critical

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

thinking is currently utilized, its effectiveness in improving speaking proficiency, and the perceptions of those involved in the learning process. The following research questions have been formulated to meet the objectives of the study;

- 1.4.1. How is critical thinking skills currently integrated into English language speaking activities at the Banking Academy of Vietnam?
- 1.4.2. What is the impact of incorporating critical thinking skills on students' English speaking proficiency, particularly in terms of fluency, coherence, and argumentation?
- 1.4.3. What are the perceptions of teachers and students regarding the integration of critical thinking skills in English language speaking activities at the Banking Academy of Vietnam?

1.5. Significance of the Study

The significance of this study lies in its potential to contribute to both theoretical understanding and practical application in the field of English language education, particularly in developing speaking skills. By investigating the integration of critical thinking skills into English language speaking activities, this study aims to address a gap in current teaching practices at the Banking Academy of Vietnam, where critical thinking may not be fully utilized in language instruction.

First, the study will provide insights into the effectiveness of critical thinking in enhancing students' speaking proficiency. By identifying how critical thinking exercises can improve fluency, coherence, and the ability to form structured arguments, the findings can inform teaching practices that aim to build stronger communicative competence among students. This is particularly significant for non-native English speakers who need these skills to navigate both academic and professional environments.

Second, the research will have practical implications for English language instructors, offering evidence-based recommendations for integrating critical thinking skills into their lesson plans. By better understanding the role of critical thinking in speaking activities, teachers can design more engaging and effective lessons that encourage deeper analysis, problem-solving, and reflection in student communication.

Lastly, the study will contribute to the broader field of language education by providing a framework for how critical thinking can be systematically incorporated into speaking activities. This can serve as a model for other educational institutions in Vietnam and beyond, demonstrating the value of fostering both linguistic and cognitive skills simultaneously.

In summary, this research is significant in advancing knowledge on the intersection of critical thinking and language proficiency, while also offering practical solutions for improving English language education.

2. LITERATURE REVIEW

2.1. Critical Thinking in Education

2.1.1. Definitions and Key Concepts of Critical Thinking

Critical thinking is often defined as the ability to analyze, evaluate, and synthesize information in a reasoned and reflective manner to make informed decisions or solve complex problems (Facione, 2015). It involves skills such as interpretation, analysis, evaluation, inference, explanation, and self-regulation (Paul & Elder, 2019). In the context of education, critical thinking is essential for developing higher-order cognitive skills, enabling students to go beyond rote memorization and engage deeply with content.

In higher education, critical thinking has been recognized as a fundamental learning outcome, preparing students to deal with the complexities of professional and academic life. According to Ennis (2018), critical thinking in higher education fosters the ability to reason logically, consider alternative perspectives, and solve problems creatively. This development of critical reasoning is especially crucial as universities worldwide aim to equip students with 21st-century skills, which include adaptability, problem-solving, and lifelong learning.

2.1.2. Relevance of Critical Thinking to Higher Education in Vietnam

In Vietnam, higher education has seen significant reforms in recent years, with an increasing emphasis on developing critical thinking and communication skills among students (Tran, 2021). Traditionally, the Vietnamese education system has been more focused on teacher-centered learning, where students were expected to absorb knowledge from instructors with limited space for questioning or critique (Nguyen, 2020). However, in a globalized world, where critical and independent thinking is becoming more valued by employers and in academic settings, the development of these skills is increasingly recognized as crucial.

One of the significant reforms in Vietnamese higher education is the shift toward student-centered learning (Phan, 2021). This approach encourages students to take more active roles in their education by engaging with content critically, collaborating with peers, and applying their knowledge to solve real-world problems. Critical thinking skills are integral to this shift, as they enable students to approach challenges thoughtfully, consider multiple viewpoints, and form reasoned conclusions.

Additionally, critical thinking is increasingly essential for Vietnamese graduates to compete in the global job market, where employers prioritize problem-solving and innovation over mere technical expertise (Vu & Doyle, 2020). As Vietnam continues to

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

integrate into the global economy, the ability to think critically is not just a skill for academic success but a vital competency for career readiness.

Incorporating critical thinking into English language learning, particularly speaking activities, is particularly relevant as English is widely regarded as a tool for international communication and professional advancement in Vietnam (Nguyen & Le, 2019). Encouraging students to critically engage with language in speaking activities not only enhances their fluency and confidence but also prepares them to use English in more meaningful, reflective ways in their careers and future academic pursuits.

In conclusion, critical thinking is becoming increasingly relevant in Vietnamese higher education as the country continues to modernize its educational system to meet global standards. The focus on integrating critical thinking skills into curricula, especially in areas such as English language learning, reflects the growing recognition of these skills' importance in fostering intellectual independence, innovation, and adaptability.

Critical thinking plays a fundamental role in cognitive development, particularly in higher education settings where the goal is to enhance students' ability to think independently, solve problems, and make reasoned decisions. Cognitive development involves the growth of mental processes such as attention, memory, problem-solving, and decision-making (Vygotsky, 1978). Critical thinking enhances these processes by encouraging individuals to question assumptions, analyze information, synthesize ideas, and reflect on their own thought processes (Facione, 2015).

According to Piaget's theory of cognitive development, individuals progress through stages of increasingly complex thinking, with critical thinking representing higher-level cognitive skills such as abstract reasoning and hypothesis testing (Piaget, 1972). In this context, critical thinking is essential for moving students beyond rote memorization and simple recall, fostering more advanced skills like analysis, evaluation, and synthesis. These skills are crucial for developing intellectual autonomy and preparing students for the complexities of professional and academic challenges (Paul & Elder, 2019).

Critical thinking also promotes metacognitive awareness, enabling students to reflect on their own learning strategies and cognitive processes. Metacognition, or thinking about one's thinking, is closely linked with critical thinking because it allows learners to monitor, control, and assess the effectiveness of their thought processes (Kuhn, 1999). This self-regulatory function is key to lifelong learning and adaptability, qualities increasingly required in today's fast-changing global environment.

2.1.3. Importance of Critical Thinking in the Curriculum of the Banking Academy of Vietnam

Incorporating critical thinking into the curriculum of the Banking Academy of Vietnam is essential for preparing students to meet the demands of a rapidly evolving financial sector. The modern banking and finance industries require not only technical knowledge but also the ability to assess risks, evaluate complex financial information, and make informed decisions under uncertainty (Vu & Doyle, 2020). Critical thinking equips students with the cognitive tools necessary for these tasks, promoting the development of analytical and evaluative skills that are vital in the workplace.

Problem-Solving and Decision-Making in Finance

The banking sector frequently deals with complex problems that require careful analysis and strategic decision-making. For instance, financial professionals must evaluate market trends, assess investment risks, and navigate regulatory frameworks. Integrating critical thinking into the curriculum helps students develop these competencies by encouraging them to engage with real-world scenarios, case studies, and problem-based learning (Tran, 2021). In doing so, students learn to apply theoretical knowledge to practical problems, enhancing their ability to think critically about financial decisions and adapt to changing conditions in the market.

Enhancing Communication and Collaboration

In addition to problem-solving, critical thinking enhances students' communication skills, which are essential in the banking sector. Financial professionals must often present complex data to clients or colleagues, defend their decisions, and engage in collaborative discussions to solve problems. The ability to communicate ideas clearly and persuasively is a direct outcome of critical thinking, which involves organizing thoughts logically and supporting arguments with evidence (Ennis, 2018). In the Banking Academy's curriculum, speaking activities that incorporate critical thinking, such as debates and presentations, can improve students' ability to articulate complex ideas effectively.

Preparing Students for Globalization

As Vietnam's banking sector becomes increasingly integrated into the global economy, critical thinking is crucial for enabling students to navigate international financial markets. Globalization has created more complex and interconnected financial environments where the ability to evaluate information from diverse sources and consider multiple perspectives is essential (Nguyen, 2020). Critical thinking, when integrated into the curriculum, fosters open-mindedness and adaptability, qualities that are indispensable for students preparing to enter the global financial workforce.

Aligning with International Standards in Higher Education

Higher education reforms in Vietnam are increasingly focused on aligning the country's educational standards with international benchmarks, and critical thinking is central to this effort (Phan, 2021). As the Banking Academy strives to equip students with the

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

skills necessary for international careers in finance, integrating critical thinking into the curriculum aligns with global educational trends. For example, many Western universities prioritize critical thinking as a core outcome of higher education, and Vietnamese institutions are moving in a similar direction to ensure their graduates are competitive on a global scale (Tran, 2021).

Fostering Lifelong Learning and Adaptability

The financial sector is characterized by rapid changes, with new technologies, regulations, and market dynamics continually emerging. Critical thinking helps students become lifelong learners, capable of adapting to new information and solving novel problems. In this sense, integrating critical thinking into the Banking Academy's curriculum not only prepares students for immediate job requirements but also equips them with the cognitive flexibility needed to thrive in an ever-changing professional environment (Kuhn, 1999).

In conclusion, incorporating critical thinking into the curriculum of the Banking Academy of Vietnam plays a crucial role in enhancing cognitive development and preparing students for the complexities of the financial world. By promoting problem-solving, decision-making, communication, and adaptability, critical thinking equips students with the intellectual tools necessary to succeed in both local and global markets. Given the increasing importance of critical thinking in higher education worldwide, its integration into the Banking Academy's curriculum aligns with both national educational reforms and international standards, positioning students for future success in the banking and finance industries.

2.2. Speaking Skills in Language Learning

Speaking activities are essential for developing language competence, especially in the context of professional fields like banking and finance. Language competence refers to the ability to use language effectively and appropriately in various communication settings, including speaking, listening, reading, and writing (Canale & Swain, 1980). Among these skills, speaking is crucial as it enables individuals to express ideas clearly, engage in discussions, and negotiate meaning in real-time interactions. For students preparing for careers in banking and finance, where clear communication is vital, speaking activities can enhance both general language skills and job-specific competencies.

2.2.1. Developing Fluency and Accuracy in Communication

Speaking activities provide students with opportunities to practice and improve their fluency and accuracy in the target language. Fluency refers to the ability to speak smoothly and naturally, while accuracy involves using correct grammar, vocabulary, and pronunciation (Richards, 2015). In the context of banking and finance, professionals must be able to communicate complex information quickly and accurately, whether they are presenting financial reports, negotiating deals, or discussing market trends with clients.

By participating in structured speaking activities such as role-plays, debates, and presentations, students can practice speaking in scenarios that mimic real-world banking and finance settings. These activities allow students to develop confidence in their ability to communicate complex ideas clearly and to use financial terminology accurately. As a result, they are better equipped to handle professional conversations, from client meetings to team collaborations.

2.2.2. Enhancing Professional Communication Skills

Speaking activities in the classroom can focus specifically on developing professional communication skills that are essential for careers in banking and finance. In these fields, professionals must engage in various forms of spoken communication, including presentations, negotiations, client consultations, and teamwork. Effective communication requires not only fluency in language but also the ability to persuade, negotiate, and provide clear explanations.

Debates and discussions in English language classes can foster these professional skills by encouraging students to formulate and defend their opinions, make arguments, and respond to counterarguments. For instance, a debate on an economic issue can simulate a situation where a financial advisor presents investment options to a client or a banker negotiates loan terms with a business partner. These activities help students practice the art of persuasion and negotiation, which are critical for success in the banking and finance sectors (Burns, 2017).

2.2.3. Strengthening Critical Thinking and Problem-Solving Skills

Speaking activities, particularly those that involve problem-solving tasks, can enhance critical thinking skills, which are crucial in banking and finance. Financial professionals often need to analyze complex information, evaluate options, and make decisions under pressure. Speaking tasks that challenge students to think critically—such as case studies, simulations, and group discussions—mirror the problem-solving situations they will encounter in their careers.

For example, in a case study discussion, students might be tasked with analyzing a company's financial health and recommending a course of action. This activity not only improves their ability to discuss financial concepts in English but also helps them develop the critical thinking skills needed to assess risks, make decisions, and communicate those decisions effectively. Critical thinking and communication are intertwined in banking and finance, and speaking activities provide an ideal platform for students to hone both skills simultaneously (Nguyen, 2020).

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

2.2.4. Building Intercultural Competence

In the globalized world of banking and finance, professionals frequently interact with clients and colleagues from diverse cultural and linguistic backgrounds. Effective cross-cultural communication is therefore essential for success in this field (Stahl & Tung, 2015). Speaking activities that expose students to intercultural communication scenarios can help them develop the flexibility and adaptability needed to navigate international business environments.

For example, role-playing activities that simulate meetings with international clients can teach students how to communicate clearly and professionally across cultures. These activities can also incorporate discussions about cultural differences in communication styles, helping students become more aware of how to adjust their language and behavior when interacting with people from different cultural backgrounds. Developing this intercultural competence is critical for banking and finance professionals who operate in global markets.

2.2.5. Preparing for Job-Specific Communication in Banking and Finance

Speaking activities tailored to the specific needs of the banking and finance industry can also help students practice job-specific language and communication tasks. For example, professionals in these fields must be able to explain complex financial concepts in simple terms to clients who may not have a financial background. Classroom activities that simulate these scenarios can help students practice how to explain investment strategies, loan terms, or market trends clearly and concisely.

In addition, presentations on financial topics can help students develop the ability to convey technical information in an organized and professional manner. This is a crucial skill for banking and finance professionals who must regularly present reports, proposals, and strategies to clients, colleagues, and stakeholders. By engaging in these speaking activities, students not only improve their English language skills but also gain experience in delivering clear and persuasive financial presentations (Vu & Doyle, 2020).

2.2.6. Encouraging Collaborative Communication

Collaboration is a key component of success in banking and finance, where professionals often work in teams to solve problems, develop strategies, and deliver results. Group discussions and collaborative speaking tasks in the classroom mirror these professional dynamics, allowing students to practice how to communicate effectively in a team setting. These activities can enhance students' ability to contribute to group discussions, negotiate roles, and collaborate to achieve shared goals.

For instance, group projects that require students to analyze financial data and present a collective recommendation encourage teamwork and collaborative problem-solving. These activities not only improve communication skills but also teach students how to manage group dynamics and communicate their ideas clearly in a collaborative environment, both of which are critical for their future careers in banking and finance (Tran, 2021).

In conclusion, speaking activities play a pivotal role in developing language competence, particularly in preparing students for careers in banking and finance. By enhancing fluency, accuracy, professional communication skills, critical thinking, and intercultural competence, these activities help students acquire the communication skills necessary to succeed in a highly competitive and globalized industry. As banking and finance professionals increasingly need to communicate complex information clearly and persuasively, speaking activities provide a practical and effective way to prepare students for the demands of their future careers.

3. RESEARCH METHODOLOGY

3.1. Research Design

This study employs a mixed-methods research design, integrating both quantitative and qualitative approaches to explore how critical thinking skills are incorporated into English language speaking activities at the Banking Academy of Vietnam. The mixed-methods approach allows for a comprehensive examination of both the measurable outcomes of critical thinking integration and the in-depth experiences of students and teachers.

3.2. Participants

The participants will include 132 students and 8 teachers from the Banking Academy. The students will be selected using a stratified random sampling method to ensure representation across various year levels, while the teachers will be selected through purposeful sampling based on their involvement in teaching English speaking courses. This ensures that the teachers chosen have significant experience with the subject matter and can provide insightful data on the integration of critical thinking into their lessons.

3.3. Research Instruments

Several research instruments will be utilized to gather both quantitative and qualitative data. First, a **student survey** will be administered to all 132 students, with Likert-scale questions measuring their perceptions of the frequency and effectiveness of critical thinking tasks in speaking activities. Similarly, a **teacher survey** will be distributed to the 8 participating instructors,

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

assessing how frequently they incorporate critical thinking into their lessons, as well as their perceptions of the benefits and challenges of doing so.

To gain deeper insights into the classroom environment, **non-participant classroom observations** will be conducted. During these observations, an observation checklist will be used to track critical thinking tasks, such as debates and problem-solving activities, and to evaluate student engagement. Additionally, **semi-structured interviews** will be conducted with the 8 teachers, focusing on their strategies for integrating critical thinking and the challenges they face. To complement this, **focus group discussions** will be organized with 20-25 students to explore their experiences with critical thinking in speaking activities. These qualitative instruments will provide rich, contextual data on how critical thinking is integrated into the classroom.

3.4. Data Collection Procedures

The data collection process will begin with the administration of the surveys, which will be completed online through Google Forms. The surveys will be followed by classroom observations, during which the researcher will attend speaking classes without participating in the activities. The researcher will use an observation checklist to record data without disrupting the flow of the lessons. After the observations, teacher interviews will be conducted, either in person or via Zoom, depending on availability. Each interview will be approximately 30 minutes long and will be recorded for later transcription. Finally, focus group discussions will be held with small groups of students to discuss their experiences with critical thinking tasks and their impact on speaking skills. Each focus group session will last between 45 and 60 minutes, and the conversations will be recorded for analysis.

3.5. Data Analysis

For the quantitative data, the survey responses from both students and teachers will be analyzed using descriptive statistics, such as means, medians, and standard deviations, to summarize the overall perceptions of critical thinking integration. Inferential statistics such as t-tests or ANOVA may be applied to compare responses across different groups, such as students from different year levels or teachers with varying levels of experience.

The qualitative data, including classroom observations, teacher interviews, and focus group discussions, will be analyzed thematically. The researcher will use thematic analysis to identify recurring themes, such as the types of critical thinking tasks implemented, the strategies teachers use, and the challenges faced by both teachers and students. The observational data will be particularly useful for identifying patterns in how critical thinking activities are used in speaking lessons, while the interview and focus group data will provide deeper insights into the participants' perceptions and experiences.

4. FINDINGS

4.1. Findings from Student Survey

The analysis of the student survey data reveals insights into their perceptions of critical thinking integration in English speaking activities. The mean score for the frequency of critical thinking tasks, such as debates, problem-solving activities, and discussions, was 3.66 (on a 5-point scale), which indicates that students perceive critical thinking tasks to be moderately incorporated into their speaking lessons. The standard deviation of 0.94 suggests that there is some variation in students' experiences, with certain classes integrating these activities more than others.

In terms of speaking skills improvement, students rated their progress with a mean score of 3.84. This score suggests that students generally believe that critical thinking tasks are contributing to their speaking development, though the improvement is not overwhelmingly strong. The standard deviation of 1.02 indicates that some students may experience greater benefits than others.

Table 1: Summary of Student Survey Data

Metric	Mean	Standard Deviation
Critical Thinking Frequency	3.66	0.94
Speaking Skills Improvement	3.84	1.02

4.2. Findings from Teacher Survey

The teacher survey provided valuable insights into their perceptions of critical thinking integration and the challenges they face. Teachers reported a high frequency of incorporating critical thinking into speaking activities, with a mean score of 4.38, suggesting that they believe critical thinking is regularly emphasized in their lessons. The standard deviation of 0.74 shows some consistency in these practices across different teachers.

When asked about the challenges of integrating critical thinking into speaking activities, teachers provided a mean score of **3.50**, reflecting a moderate level of difficulty. This result indicates that while teachers are making efforts to include critical thinking in their lessons, they do face some obstacles in doing so. These challenges could be related to time constraints, curriculum limitations, or student engagement.

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

Lastly, teachers rated student improvement as a result of critical thinking tasks highly, with a mean score of 4.63, suggesting strong confidence in the positive impact of these activities on students' speaking abilities. The relatively low standard deviation of 0.52 implies that most teachers share this positive perception.

Table 2: Summary of Teacher Survey Data

Metric	Mean	Standard Deviation
Critical Thinking Frequency	4.38	0.74
Challenges in Integrating Critical Thinking	3.50	0.93
Perception of Student Improvement	4.63	0.52

The findings from both students and teachers suggest that critical thinking skills are moderately integrated into speaking activities at the Banking Academy of Vietnam. While teachers report a high frequency of using critical thinking tasks, students perceive the integration as moderate, which may indicate a gap in how students experience or recognize these activities. Both groups, however, acknowledge that critical thinking activities contribute to improving speaking skills, with teachers showing strong confidence in their effectiveness. However, the challenges reported by teachers indicate that more support may be needed to fully integrate these practices into the curriculum.

These insights can be used to enhance the teaching of critical thinking within English speaking activities, ensuring that students gain maximum benefit from these essential skills.

4.3. Findings from the Qualitative Phase

The qualitative phase of the study involved interviews with 8 English teachers at the Banking Academy of Vietnam. The data was analyzed through a process of coding and thematic analysis, resulting in the identification of several key themes: the types of critical thinking activities used, challenges in integrating critical thinking, perceived benefits of critical thinking, and the need for teacher training and resources.

4.3.1. Types of Critical Thinking Activities

One of the most prominent themes that emerged from the interviews was the variety of critical thinking activities teachers incorporate into their speaking lessons. Teachers frequently mentioned using debates, problem-solving tasks, case studies, and group discussions as effective strategies for fostering critical thinking among students. Debates, in particular, were seen as a valuable tool because they require students to develop and defend their arguments. One teacher noted, "I find debates particularly effective because they require students to defend their opinions with evidence, which pushes them to think critically about the topic." Problem-solving tasks, such as analyzing financial case studies, were also highlighted as activities that allow students to engage in higher-order thinking and apply theoretical knowledge in practical contexts.

Challenges in Integrating Critical Thinking

Despite the regular use of critical thinking activities, teachers acknowledged several challenges in integrating these skills into their lessons. One of the most commonly reported obstacles was students' language proficiency, which limited their ability to engage fully with critical thinking tasks. "I often feel that the students struggle with critical thinking tasks because their English skills are not strong enough to express complex ideas," one teacher explained. In addition to language barriers, teachers cited time constraints as a significant hurdle. The pressure to cover the curriculum within a limited time frame often left little room for in-depth critical thinking activities. Some teachers also mentioned student resistance, particularly among those who were more accustomed to traditional, teacher-centered learning methods.

4.3.2. Perceived Benefits of Critical Thinking

Despite the challenges, all teachers expressed a strong belief in the benefits of critical thinking for improving students' language skills. Many teachers observed that students who regularly engaged in critical thinking tasks showed significant improvements in their ability to articulate arguments, structure their thoughts, and participate actively in discussions. "When students engage in critical thinking tasks, they become more confident in expressing their opinions, even if their grammar isn't perfect," one teacher commented. Teachers also highlighted how critical thinking activities helped students develop their problem-solving abilities, which they viewed as essential for future careers in banking and finance. According to one participant, "These tasks really prepare them for the real world because they have to think on their feet and make decisions."

4.3.3. Teacher Training and Resources

A recurring theme in the interviews was the need for more teacher training and resources to support the effective integration of critical thinking into speaking lessons. Several teachers expressed that while they understood the importance of critical thinking, they felt they lacked the pedagogical tools and professional development opportunities to implement these skills effectively. One teacher stated, "I feel that more workshops or training on how to integrate critical thinking into language teaching would help me

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

refine my methods.” The teachers also mentioned that having additional teaching materials designed specifically to foster critical thinking would make the integration process smoother and more consistent across classes.

5. DISCUSSION

The findings from both the quantitative and qualitative phases of the study provide valuable insights into how critical thinking skills are integrated into English language speaking activities at the Banking Academy of Vietnam. The study highlights both the opportunities and challenges associated with fostering critical thinking in speaking lessons. The study provides a nuanced understanding of its impact on students’ language competence and professional preparation.

5.1. Integration of Critical Thinking Activities

One of the key findings from the study is the consistent effort by teachers to incorporate critical thinking activities, such as debates, problem-solving tasks, and group discussions, into their English speaking lessons. Both the quantitative survey and qualitative interviews suggest that teachers are committed to using these activities as part of their instructional strategies, with the teacher survey showing a high frequency (mean score of 4.38) of critical thinking integration. This aligns with the findings from similar studies (Nguyen, 2020) that emphasize the importance of interactive, task-based activities in promoting critical thinking skills, particularly in language learning environments.

The qualitative data further reinforced this, with teachers describing debates and case studies as particularly effective for engaging students in deeper cognitive processes. Debates, for example, not only allow students to articulate their thoughts but also require them to defend their positions, thus fostering critical analysis and reasoning. This finding is consistent with the literature, which emphasizes that critical thinking is closely tied to the ability to construct and defend arguments (Facione, 2015). Teachers observed that these activities helped students build confidence in speaking, which is essential for their future roles in banking and finance, where communication skills are paramount.

5.2. Challenges in Critical Thinking Integration

Despite these positive efforts, the study revealed significant challenges in integrating critical thinking into speaking activities. Both teachers and students highlighted language proficiency as a major barrier. Teachers reported that students’ limited English language skills often hinder their ability to fully engage with critical thinking tasks, a finding that is echoed in previous research (Tran, 2021). This is particularly important in the Vietnamese context, where English is often a second language, and students may lack the linguistic competence to express complex ideas. The quantitative data also supported this, with a moderate level of improvement in speaking skills reported by students (mean score of 3.84), suggesting that while critical thinking activities are beneficial, they are not fully effective for all students due to language limitations.

Another key challenge identified in the qualitative interviews was time constraints. Teachers frequently mentioned that the pressure to cover the curriculum within a limited timeframe left little room for in-depth critical thinking activities. This issue aligns with previous studies that have identified time as a limiting factor in implementing critical thinking in language instruction (Nguyen, 2020). The traditional focus on exam preparation in Vietnamese education also contributes to this problem, as critical thinking activities are often perceived as secondary to covering exam-related content.

Perceived Benefits of Critical Thinking for Language Development

Despite these challenges, the benefits of critical thinking activities for improving students’ language competence were clear from both the quantitative and qualitative findings. Teachers reported strong confidence in the positive impact of critical thinking on students’ speaking abilities, with a mean score of 4.63 for perceived student improvement. This is consistent with the broader literature, which suggests that critical thinking helps students develop deeper understanding and mastery of language, leading to better communication skills (Paul & Elder, 2019).

In particular, the study found that critical thinking activities such as problem-solving tasks and case studies helped students develop key problem-solving abilities, which are essential for their future careers in banking and finance. Teachers noted that these activities not only improved students’ ability to communicate but also prepared them for real-world professional contexts where they will need to analyze data, make decisions, and present their findings. This finding highlights the dual benefit of critical thinking in developing both language competence and job-specific skills, making it particularly valuable in professional education settings like the Banking Academy of Vietnam.

5.3. The Need for Teacher Training and Resources

A recurring theme in the qualitative findings was the need for more teacher training and resources to effectively integrate critical thinking into the curriculum. Teachers expressed a desire for professional development workshops and additional teaching materials to support their efforts. This finding is significant as it underscores the importance of institutional support in promoting critical thinking. Without adequate resources, teachers may struggle to implement these activities consistently or effectively, limiting the potential benefits for students. Similar findings have been noted in other studies, which highlight the need for targeted teacher training in order to successfully integrate critical thinking into language instruction (Phan, 2021).

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

5.4. Implications for the Curriculum

The findings of this study have important implications for curriculum development at the Banking Academy of Vietnam. The integration of critical thinking skills into speaking activities is essential for preparing students for their future careers in banking and finance, where strong communication and problem-solving abilities are required. However, to maximize the effectiveness of these activities, the curriculum needs to address the challenges identified in the study. This may involve providing more language support for students, allocating additional time for critical thinking tasks, and offering professional development opportunities for teachers.

Moreover, there is a need to align critical thinking activities more closely with real-world professional scenarios. As the study shows, activities like debates and case studies not only improve language competence but also prepare students for the demands of the workplace. By making critical thinking a core component of the English language curriculum, the Banking Academy can ensure that students are equipped with the skills they need to succeed in both their academic and professional lives.

6. CONCLUSION

This study examined the integration of critical thinking skills into English language speaking activities at the Banking Academy of Vietnam, focusing on both the opportunities and challenges encountered by teachers and students. Through a mixed-methods approach, the study revealed several key insights. First, teachers actively incorporate critical thinking tasks, such as debates and problem-solving activities, into their lessons, recognizing the importance of these skills for enhancing students' language competence and preparing them for careers in banking and finance. Students also perceive benefits from these activities, particularly in terms of improved speaking confidence and problem-solving abilities.

However, significant challenges hinder the full integration of critical thinking into the curriculum. Language proficiency emerged as a major barrier, limiting students' ability to engage with complex critical thinking tasks. Additionally, time constraints and the pressure to cover exam-related content reduced opportunities for in-depth critical thinking exercises. Despite these challenges, both teachers and students expressed a strong belief in the value of critical thinking for language development and professional readiness.

The study highlights the need for increased institutional support, including more teacher training and resources, to better integrate critical thinking into English speaking activities. By addressing these challenges and aligning the curriculum more closely with real-world professional scenarios, the Banking Academy of Vietnam can further enhance students' language skills and prepare them for the demands of the banking and finance industry. Overall, the integration of critical thinking into language education is essential for equipping students with the cognitive and communication skills required in today's globalized economy.

REFERENCES

- 1) Do, T. T., & Slater, D. (2017). Reforming Higher Education in Vietnam: Challenges and Priorities. *Asia Pacific Education Review*, 18(2), 243-258.
- 2) Ennis, R. H. (2018). Critical thinking across the curriculum: A vision. *Topoi*, 37(1), 165-184. <https://doi.org/10.1007/s11245-016-9401-4>
- 3) Facione, P. A. (2011). Critical Thinking: What It Is and Why It Counts. Insight Assessment.
- 4) Facione, P. A. (2015). Critical Thinking: What It Is and Why It Counts. Insight Assessment.
- 5) Kuhn, D. (1999). A developmental model of critical thinking. *Educational Researcher*, 28(2), 16-25.
- 6) Nguyen, C. T. (2016). Teaching Critical Thinking in Vietnamese Higher Education: A Case Study of the Pedagogical University. *Journal of Education and Learning*, 5(2), 109-120.
- 7) Nguyen, Q. A. (2020). The Role of Critical Thinking in Higher Education: A Vietnamese Perspective. *Journal of Educational Development*, 25(3), 44-55.
- 8) Nguyen, T. T., & Le, Q. H. (2020). The Role of Critical Thinking in Banking and Finance Education in Vietnam. *Journal of Economics and Development*, 22(3), 1-15.
- 9) Nguyen, H. T., & Le, P. T. (2019). The importance of developing critical thinking skills in English language education in Vietnam. *Vietnam Journal of Language and Culture*, 12(2), 102-120.
- 10) Paul, R., & Elder, L. (2019). *Critical Thinking: Tools for Taking Charge of Your Learning and Your Life* (4th ed.). Pearson.
- 11) Phan, L. H. (2018). Curriculum Reform in Vietnamese Higher Education: Moving Towards International Standards. *Journal of Higher Education Policy and Management*, 40(4), 373-386.
- 12) Phan, L. H. (2021). Student-Centered Learning in Vietnam: Current Challenges and Opportunities. *Educational Review*, 73(2), 253-267.
- 13) Piaget, J. (1972). *The Psychology of the Child*. Basic Books

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

- 14) Tran, T. T. (2019). Integrating Critical Thinking in Higher Education: The Case of Vietnam. *Educational Philosophy and Theory*, 51(11), 1051-1062.
- 15) Tran, T. T. (2021). Higher Education Reform in Vietnam: Moving Toward Student-Centered Learning. *Higher Education Journal*, 39(1), 72-88.
- 16) Vu, L. T., & Doyle, S. (2020). Enhancing Employability through Critical Thinking Skills: A Case Study in Vietnam. *Journal of Educational and Social Research*, 10(4), 120-131.
- 17) Vygotsky, L. S. (1978). *Mind in Society: The Development of Higher Psychological Processes*. Harvard University Press.

APPENDICES

Appendix A: Teachers' survey: Integration of Critical Thinking in Speaking Activities

Please indicate how much you agree or disagree with the following statements. Use the scale below:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

#	Statements	Ratings				
	I regularly incorporate activities that promote critical thinking, such as debates, problem-solving, or reflective discussions, in my speaking lessons.	①	②	③	④	⑤
	Students in my speaking classes are encouraged to evaluate and analyze ideas during discussions.	①	②	③	④	⑤
	I include open-ended questions that require students to use critical thinking during speaking activities.	①	②	③	④	⑤
	I actively encourage students to express their own opinions and question the validity of arguments during speaking tasks.	①	②	③	④	⑤
	Speaking activities in my classes are designed to enhance students' ability to critically evaluate evidence and form logical arguments.	①	②	③	④	⑤
	Students often participate in group discussions that require them to solve problems or make decisions based on critical analysis.	①	②	③	④	⑤
	I believe critical thinking is an essential part of improving students' speaking proficiency.	①	②	③	④	⑤
	I provide feedback on students' ability to think critically during speaking activities.	①	②	③	④	⑤
	I feel adequately supported and trained to integrate critical thinking into speaking activities.	①	②	③	④	⑤
	I think there should be more emphasis on critical thinking skills in the English language curriculum at the Banking Academy of Vietnam.	①	②	③	④	⑤

Appendix B: Students' survey: Integration of Critical Thinking in Speaking Activities

#	Statements	Ratings				
	In my English speaking classes, I am often asked to analyze and evaluate ideas during discussions.	①	②	③	④	⑤
	My teachers regularly include activities that require critical thinking, such as debates, problem-solving, or reflective discussions.	①	②	③	④	⑤
	I am encouraged to question the validity of arguments and express my own opinions during speaking activities.	①	②	③	④	⑤
	Critical thinking skills, such as evaluating evidence and forming argument are part of the speaking activities in my English classes.	①	②	③	④	⑤

Integrating Critical Thinking Skills in English Language Speaking Activities: A Study at the Banking Academy of Vietnam

I feel that speaking activities in my English classes help me improve my critical thinking skills.	①	②	③	④	⑤
I am often asked to participate in group discussions where we solve problems or make decisions based on critical analysis.	①	②	③	④	⑤
I believe critical thinking is an important part of improving my speaking skills in English.	①	②	③	④	⑤
My teachers provide feedback on my ability to think critically during speaking activities.	①	②	③	④	⑤
When participating in speaking tasks, I am encouraged to consider different perspectives and make reasoned arguments.	①	②	③	④	⑤



There is an Open Access article, distributed under the term of the Creative Commons Attribution – Non Commercial 4.0 International (CC BY-NC 4.0) (<https://creativecommons.org/licenses/by-nc/4.0/>), which permits remixing, adapting and building upon the work for non-commercial use, provided the original work is properly cited.