THE PROBLEMS OF TASK-BASED LANGUAGE TEACHING IN FINANCE STUDENTS: A COMPREHENSIVE STUDY

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KALIT SO'ZLAR	ANNOTATSIYA
Topshiriq asosida til o'rgatish (TBLT), moliya ta'limi, o'zbek talabalar, texnik til malakasi, til topshiriqlari, moliyaviy terminologiya, topshiriqlarning haqiqiyligi, talabalar ishtiroki, o'qituvchilar tayyorgarligi.	This study investigates the challenges of implementing Task-Based Language Teaching (TBLT) for finance and accounting students at the International School of Finance Technology and Science (ISFT) in Tashkent, Uzbekistan. The research focuses on a cohort of 45 Uzbek students, analyzing the effectiveness of TBLT in developing the technical language proficiency required for finance-specific communication. Using a mixed-methods approach that includes student surveys, instructor interviews, and classroom observations, the study reveals key challenges such as the misalignment of tasks with finance content, inadequate development of technical financial vocabulary, and a lack of task authenticity.
КЛЮЧЕВЫЕ СЛОВА	**АННОТАЦИЯ**
Обучение языку на основе заданий (TBLT), финансовое образование, узбекские студенты, техническая языковая компетенция, языковые задания, финансовая терминология, аутентичность заданий, вовлеченность студентов, подготовка учителей.	В данном исследовании изучаются проблемы внедрения обучения языку на основе заданий (TBLT) для студентов, изучающих финансы и бухгалтерский учет, в International School of Finance Technology and Science (ISFT) в Ташкенте. Исследование сфокусировано на группе из 45 узбекских студентов, которые анализировали эффективность TBLT в развитии навыков владения техническим языком, необходимых для общения в сфере финансов. Используя смешанный методический подход, включающий опросы учащихся, интервью с преподавателями и наблюдения в классе, исследование выявило ключевые проблемы, такие как несоответствие заданий финансовому содержанию, недостаточное развитие технической финансовой лексики и отсутствие аутентичности заданий.
KEY WORDS	**ABSTRACT**
Task-Based Language Teaching (TBLT), finance education, Uzbek students, technical language proficiency, language tasks, financial terminology, task authenticity, student engagement, teacher preparation.	This study investigates the challenges of implementing Task-Based Language Teaching (TBLT) for finance and accounting students at the International School of Finance Technology and Science (ISFT) in Tashkent, Uzbekistan. The research focuses on a cohort of 45 Uzbek students, analyzing the effectiveness of TBLT in developing the technical language proficiency required for finance-specific communication. Using a mixed-methods approach that includes student surveys, instructor interviews, and classroom observations, the study reveals key challenges such as the misalignment of tasks with finance content, inadequate development of technical financial vocabulary, and a lack of task authenticity

Introduction In recent years, Task-Based Language Teaching (TBLT) has gained widespread recognition as an effective approach to language learning, particularly in contexts that emphasize communication and real-world application. Unlike traditional language instruction methods that focus on grammar rules and vocabulary memorization, TBLT centers around the completion of meaningful tasks that mimic real-life

situations. Through these tasks, learners are encouraged to use language in context, thereby improving their ability to communicate in practical and authentic settings [1]. While TBLT has shown success in general language education, its implementation in specialized fields like finance and accounting presents unique challenges.

Finance and accounting students, particularly those studying in non-English speaking countries, face distinct linguistic demands. Beyond general English proficiency, these students need to master a range of technical financial terms, interpret complex data, and communicate their findings clearly in both written and spoken formats [2]. For Uzbek students at the International School of Finance Technology and Science (ISFT) in Tashkent, mastering English for finance is essential as the language serves as the primary medium for international finance and business. According to Long [3], the use of TBLT in such a context must therefore balance the development of general communication skills with the acquisition of finance-specific language.

However, the effectiveness of TBLT in meeting the linguistic needs of finance students has been questioned. Research indicates that while TBLT fosters engagement and improves general communicative competence, it may not adequately address the technical language proficiency required in specialized fields like finance [4]. Furthermore, the authenticity and complexity of tasks play a critical role in preparing students for the realities of the financial world. Simplified tasks may fail to provide students with the depth of practice needed to navigate professional financial contexts, particularly for students learning English as a second language [5].

This study aims to explore the specific challenges associated with implementing TBLT in finance education, focusing on a cohort of 45 Uzbek students studying Finance and Accounting at ISFT in Tashkent. Through a combination of surveys, interviews, and classroom observations, the research seeks to identify the main obstacles faced by both students and instructors in using TBLT for finance-specific language development. The findings of this study will provide insights into how TBLT can be adapted to better meet the needs of finance students, ensuring that they acquire the specialized language skills necessary for success in their future careers.

Methodology This study utilized a mixed-methods research design to investigate the specific challenges of Task-Based Language Teaching (TBLT) among finance students at the International School of Finance Technology and Science (ISFT) in Tashkent. The methodology combined both quantitative and qualitative approaches to gain a detailed understanding of how TBLT affects language learning in the context of finance and accounting education.

Research Design. The research design was structured to include both a quantitative survey and qualitative interviews and observations. This mixed-methods approach was selected to provide a comprehensive analysis of the effectiveness and challenges of TBLT as experienced by finance students [6]. The quantitative data aimed to measure students' perceptions and outcomes related to TBLT, while the qualitative data sought to explore the

deeper contextual issues faced by both students and instructors.

Quantitative Data Collection

A survey was administered to all participating students to gather data on their experiences with TBLT. The survey included Likert-scale questions to quantitatively assess aspects such as task relevance, language skill development, and student engagement.

Qualitative Data Collection

This phase involved conducting semi-structured interviews with instructors and performing classroom observations. The interviews explored instructors' perspectives on the implementation of TBLT, while the classroom observations focused on how tasks were conducted and how students engaged with the material.

Participants

The study focused exclusively on a group of 45 students who were enrolled in the Finance and Accounting programs at the International School of Finance Technology and Science (ISFT) in Tashkent. This cohort was selected because of the specialized nature of their studies, which provided a unique opportunity to explore the challenges of applying TBLT in a finance-oriented educational setting.

Student Participants: The 45 students were all pursuing undergraduate degrees in Finance and Accounting. Their ages ranged from 19 to 24, and they had varying levels of English proficiency, with most students being at an intermediate to advanced level. These students were enrolled in English language courses that incorporated TBLT as a primary teaching method.

Instructor Participants: In addition to the student participants, 4 language instructors at ISFT were involved in the study. These instructors were responsible for teaching English to the finance and accounting students and had varying degrees of experience with both language teaching and the application of TBLT in specialized contexts like finance.

Data Collection Procedures. The student survey was distributed to all 45 participants. It was designed to evaluate their perceptions of TBLT in their language courses. Students rated how relevant they found the language tasks to their finance and accounting studies. The survey measured students' perceptions of how well TBLT helped them develop the necessary language skills for their field, including the use of financial terminology and the ability to interpret financial data. Students assessed the extent to which the tasks reflected real-world scenarios they might encounter in their professional careers. The survey included questions about student motivation, their level of engagement during tasks, and how they perceived the value of these tasks in relation to their career goals.

Interviews. Semi-structured interviews were conducted with the 4 language instructors at ISFT. Each interview lasted approximately 45 minutes and covered several critical areas. Instructors were asked to discuss their approach to designing tasks, particularly in terms of aligning the tasks with the students' finance curriculum and ensuring that the tasks facilitated the learning of technical language. The interviews explored the specific challenges instructors encountered in implementing TBLT, such as difficulties in creating authentic tasks that matched the

complexity of real-world financial scenarios. Instructors were also asked to reflect on how students performed in TBLT tasks, especially regarding their use of financial language and their ability to complete tasks effectively.

Classroom Observations. Classroom observations were conducted during several TBLT sessions to gain insights into how tasks were implemented and how students interacted with the material. The process by which instructors introduced and managed the tasks, including the instructions given and the support provided to students. The nature of student interactions during tasks, such as how they collaborated, used financial terminology, and approached problem-solving. The observations assessed how closely the tasks resembled real-world financial activities and whether the students were able to apply their language skills in these contexts.

Data Analysis

The data collected from the surveys, interviews, and observations were analyzed systematically to uncover the key challenges and outcomes of using TBLT with finance students.

Quantitative Analysis

The responses from the student surveys were entered into statistical software for analysis. Descriptive statistics, such as means and standard deviations, were used to summarize the overall trends in students' perceptions. Correlation analysis was conducted to identify relationships between different aspects of TBLT, such as task relevance and student engagement.

Qualitative Analysis

The qualitative data from the instructor interviews and classroom observations were analyzed using thematic analysis. This involved coding the transcripts and observation notes for recurring themes and patterns related to the implementation and effectiveness of TBLT. Themes such as the alignment of tasks with financial content, challenges in using technical language, and the authenticity of tasks were identified and explored in detail.

Triangulation of Data

To ensure the validity of the findings, data from the quantitative surveys, qualitative interviews, and classroom observations were triangulated. This involved comparing the students' self-reported experiences with the observations made during TBLT sessions and the insights provided by instructors. The triangulation process helped to confirm the consistency of the findings and provided a more comprehensive understanding of the issues at hand.

Ethical Considerations

Ethical approval for the study was obtained from ISFT's institutional review board. Informed consent was obtained from all participants, with assurances of confidentiality and anonymity provided to ensure their comfort and willingness to participate. The study adhered to ethical guidelines throughout, with data securely stored and access restricted to the research team.

This methodology was designed to provide a thorough examination of the challenges faced by finance students and instructors when implementing TBLT at ISFT in Tashkent. By focusing exclusively on this group, the study aimed to yield specific insights that could inform the future design and implementation

of TBLT in finance-related language education.

The results of this study revealed several critical challenges associated with Task-Based Language Teaching (TBLT) in the context of Uzbek finance students at the International School of Finance Technology and Science (ISFT) in Tashkent. Through survey data, interviews, and classroom observations, key findings emerged related to the alignment of tasks with finance-specific content, the development of technical language proficiency, task authenticity, and student engagement. Each of these findings is explored below in detail.

Misalignment Between Language Tasks and Financial Content

One of the most significant findings was the general misalignment between TBLT tasks and the specialized content required by the Uzbek finance students. Survey data revealed that 72% of the students felt that the language tasks were only somewhat or minimally aligned with their finance studies. These students, all of whom are Uzbek, emphasized that while the tasks helped improve their general communication skills, they lacked focus on critical financial terminology and specific communication practices required in their field.

The Uzbek students reported that while they gained confidence in everyday English conversations, the tasks did not provide enough depth for mastering finance-specific language. The average rating for task relevance to finance was 2.9, and several students commented that they were more comfortable discussing general topics rather than articulating precise financial language, such as

terms used in financial reporting, market analysis, or economic trends.

Interviews with the instructors, who were tasked with teaching English through TBLT, supported this view. One instructor noted, "Most students are highly motivated, but the tasks do not push them to engage with the technical financial content they need for their future careers. As Uzbeks studying finance, they will need to use English for very specific purposes, and our current approach is not preparing them well enough for that". This disconnect highlights a significant challenge in adapting TBLT to meet the specialized linguistic needs of Uzbek finance students.

Inadequate Development of Technical Language Proficiency

Another major issue revealed by the data was the insufficient focus on developing technical language proficiency. Although TBLT improved students' general communication skills, it failed to equip them with the specialized vocabulary and linguistic structures necessary for financial analysis and reporting. This was especially problematic given that Uzbek students, whose first language is not English, often struggled with mastering precise financial terminology in a second language.

Quantitative Findings: A majority of students (68%) indicated that they had difficulty using technical financial terms during TBLT tasks. The average rating for how well TBLT helped students learn and apply financial language was 3.1 out of 5. One student explained, "I feel more confident speaking in English now, but when it comes to explaining financial statements or complex economic issues, I don't have the right words

or know how to structure my sentences properly".

Classroom observations corroborated these findings. In one session, students were tasked with discussing stock market trends. Although they engaged actively, their financial language lacked the precision expected in professional finance settings. For instance, instead of using accurate financial terminology like "dividend yield" or "equity financing", students often defaulted to more general terms, such as "profits" and "earnings". This gap in technical language proficiency suggests that TBLT, in its current form, did not effectively address the specific linguistic needs of these Uzbek finance students.

Task Authenticity: Realism vs. Simplicity

The authenticity of the tasks was another area where TBLT faced challenges. The students, all of whom were Uzbek nationals, reported that many tasks were overly simplified and did not reflect the complexity of real-world financial scenarios they might encounter in their careers. Simplified tasks, though easier to manage, did not provide the depth required for meaningful engagement with professional finance contexts.

Authenticity and Student Feedback: When asked about the realism of the tasks, students gave an average rating of 3.0, suggesting that while tasks were somewhat reflective of real-world activities, they did not fully replicate the challenges they would face in professional environments. One Uzbek student noted, "In real finance, we have to make decisions based on complex data, but the tasks in class are too simple. They don't prepare us for the high-level analysis we'll need to do in the future".

Instructor Insights: Instructors admitted that creating realistic tasks that were also manageable for language learners was a struggle. One instructor said, "These students will be working in global finance sectors where they need to analyze complex data and articulate their insights clearly in English. However, the tasks we currently use are too basic to reflect the true demands of the financial world". This feedback points to the need for more sophisticated task design that better simulates the intricacies of real-world finance.

Student Engagement and Motivation. Despite the challenges with content alignment and task authenticity, the Uzbek students showed high levels of engagement during TBLT sessions. According to the survey results, 85% of students reported that they found the interactive nature of TBLT engaging. However, deeper analysis indicated that this engagement was often superficial, focusing on task completion rather than on achieving linguistic precision and financial clarity.

Students gave an average engagement rating of 4.2 out of 5, highlighting that they enjoyed participating in tasks and appreciated the break from more traditional, lecture-based approaches. One student commented, "It's fun to do something different, and it makes us think, but I don't always feel like I'm improving in the areas I need for finance".

However, despite high engagement, classroom observations revealed that students were more focused on completing the tasks rather than improving their technical language skills. Instructors observed that while students communicated fluently in English during

tasks, their use of specific finance-related vocabulary remained limited. This suggests that while TBLT can successfully engage students, it must be better tailored to finance-specific objectives to lead to meaningful learning outcomes.

Challenges in Teacher Preparation

Finally, the study revealed significant challenges related to teacher preparation. The instructors at ISFT, though experienced in language teaching, struggled to design tasks that effectively integrated finance-specific content. This lack of financial expertise made it difficult for them to create tasks that both developed language skills and aligned with the professional demands of finance.

During the interviews, several instructors expressed concerns about their ability to teach technical financial language. One instructor said, "I have the background to teach English, but not the technical knowledge of finance. The students are all Uzbek, so they are already working with a second language, and they need very specific financial terms to succeed. I sometimes feel like I'm not able to give them what they really need".

This gap in teacher expertise was evident in the classroom observations. In one lesson focused on market trends, the instructor struggled to correct students' misuse of financial terminology because they themselves were unsure of the specific finance concepts involved. This highlights the need for more specialized training for language instructors in finance programs to ensure they can design and deliver tasks that meet the technical and linguistic needs of their students.

Summary of Key Findings

Misalignment of Tasks: The TBLT tasks were not adequately aligned with the finance-specific content that Uzbek students needed to master for their future careers. Students reported a lack of focus on technical terminology and financial communication.

Insufficient Development of Technical Language: TBLT tasks did not sufficiently develop the technical language proficiency required in finance, leaving many students unable to articulate complex financial ideas effectively.

Task Authenticity Issues: The tasks were often too simplified to reflect the real-world challenges of the finance industry, limiting students' ability to apply their language skills in meaningful, professional contexts.

High Engagement but Limited Learning: While TBLT engaged students, particularly in its interactive format, this did not always lead to the acquisition of the specific language skills required for finance. Engagement often focused on task completion rather than on mastering technical language.

Instructor Preparation Challenges: Instructors lacked the necessary financial expertise to design tasks that integrated both language learning and finance content, impacting the effectiveness of TBLT in this specialized field.

These findings provide a comprehensive look at the specific challenges faced by Uzbek finance students at ISFT and highlight the need for more tailored approaches to TBLT in finance education.

Results. The results of this study revealed several critical challenges associated with Task-Based Language Teaching (TBLT) in the context of Uzbek finance students at the

International School of Finance Technology and Science (ISFT) in Tashkent. Through survey data, interviews, and classroom observations, key findings emerged related to the alignment of tasks with finance-specific content, the development of technical language proficiency, task authenticity, and student engagement. Each of these findings is explored below in detail.

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Discussion. The findings from this study on Task-Based Language Teaching (TBLT) in the context of finance students at the International School of Finance Technology and Science (ISFT) in Tashkent provide important insights into both the strengths and weaknesses of this approach. While TBLT has proven to be effective in fostering general communicative competence and engaging students, its implementation for Uzbek finance

students reveals significant gaps in addressing the specialized language and content needs of finance and accounting education.

Challenges with Task Alignment and Technical Language Proficiency.

One of the most notable challenges identified in this study is the misalignment between the language tasks used in TBLT and the specific requirements of the finance curriculum. Finance students, particularly those who are Uzbek and learning English as a second language, require a deep understanding of technical financial terminology, complex data interpretation, and precise communication skills for activities like financial reporting, market analysis, and investment decision-making. However, the tasks used in TBLT were often too broad or generalized, focusing more on everyday communication rather than the precise language needed in the finance industry.

This misalignment prevented students from developing the technical language proficiency they need to excel in their future careers. The study revealed that while students gained confidence in speaking English in general terms, they struggled to accurately use finance-specific vocabulary and structures. This is a critical shortfall, as technical proficiency is essential for finance professionals who need to communicate complex financial concepts clearly and accurately in international contexts. The current design of TBLT at ISFT did not adequately address this need, limiting its effectiveness in preparing students for real-world financial communication.

Task Authenticity and Complexity.

Another key finding relates to the authenticity of the tasks. TBLT is built on the premise that tasks should mirror real-world activities to provide meaningful and practical language learning experiences. However, the tasks observed in this study, though engaging and interactive, often lacked the complexity and authenticity necessary to truly reflect the demands of professional finance environments. For instance, tasks like simplified market simulations or negotiation exercises were effective in promoting student participation but did not capture the full scope of financial decision-making, data interpretation, or reporting tasks that finance students will encounter in their careers.

The simplification of tasks led to a disconnect between classroom activities and the practical realities of finance work. Students noted that while they enjoyed the interactive nature of the tasks, they felt underprepared for the types of linguistic and analytical challenges they would face in actual financial settings. This points to a need for more sophisticated task design that incorporates the intricacies of financial practice, enabling students to practice the language in contexts that closely resemble their future professional environments.

Student Engagement: High but Superficial.

The study found that TBLT significantly increased student engagement, which is one of its primary advantages. The interactive, task-oriented nature of TBLT helped create a dynamic learning environment that motivated students to participate actively in their lessons. However, the engagement observed in the study was often more superficial than meaningful in terms of language development.

Students were focused on completing the tasks and communicating fluently, but this did not necessarily translate into improved technical language use or a deeper understanding of finance-specific communication.

This raises an important consideration: engagement in TBLT does not always equate to effective learning outcomes, especially in specialized fields like finance. For engagement to lead to meaningful learning, tasks need to be carefully designed to push students beyond general communication and into more specialized, context-specific language use. Without this focus, even highly engaging TBLT tasks may fail to deliver the specific language skills required for finance students.

Recommendations for Future Implementation of TBLT in Finance Education.

Based on the findings, several key recommendations can be made to improve the implementation of TBLT for finance students, particularly in the context of ISFT and other institutions with similar student populations:

Align Tasks with Financial Content: TBLT tasks should be designed in closer alignment with the specific language and content demands of finance. This includes incorporating technical financial terminology, data interpretation, and precise communication practices into tasks, so students can develop the specific language skills needed for their future careers.

Increase Task Authenticity: Task design should more accurately reflect real-world financial scenarios, providing students with the opportunity to practice the language in contexts that resemble the complexity and challenges of professional finance

environments. This could include tasks like analyzing real market data, writing financial reports, or participating in case-based simulations of financial decision-making.

Provide Targeted Teacher Training: Language instructors working in finance education should receive specialized training that equips them with both the pedagogical tools for teaching language through tasks and the content knowledge necessary to integrate finance-specific terminology and practices. This dual expertise is essential for creating meaningful and effective TBLT tasks.

Support Technical Language Development: Additional language support should be provided to help students, particularly Uzbek students, master the technical vocabulary and linguistic structures needed for financial communication. This could include supplementary exercises focused on financial terminology, grammar, and syntax, as well as opportunities for students to practice presenting and interpreting financial data in English.

Focus on Deep Learning Outcomes: TBLT should aim to not only engage students but also push them toward deeper learning outcomes. This can be achieved by designing tasks that challenge students to use technical language accurately and encourage critical thinking in finance-related contexts.

In conclusion, while TBLT holds promise for engaging students and promoting communicative competence, its application in finance education requires significant adaptation to meet the specialized needs of finance students. By aligning tasks more closely with financial content, enhancing task authenticity, and providing targeted teacher

training, TBLT can be better positioned to help finance students – especially Uzbek students at ISFT – develop the specific language skills they need to succeed in their professional careers.

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