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ENGLISH AS LINGUISTIC CAPITAL: INSTITUTIONAL AUTHORITY AND PROFESSIONAL IDENTITY IN THE BANKING DISCOURSE OF SOUTH PUNJAB, PAKISTAN

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Abstract
English occupies an important position in Pakistan's banking sector, where institutional communication routinely draws on specialised legal, administrative, promotional, and corporate registers. This article examines how English-language banking discourse constructs institutional authority and professional identity in the multilingual context of South Punjab, Pakistan. It presents a qualitative, document-based re-analysis of linguistic examples and descriptions reported in the underlying research concerning seven banking institutions. The analysis is informed by Fairclough's three-dimensional model of critical discourse analysis (CDA) and Bourdieu's concept of linguistic capital. Five interrelated patterns are examined: specialised financial and legal terminology; grammatical and lexical resources that encode obligation and institutional procedure; persuasive language in promotional communication; corporate identity construction; and the representation of professional roles. The analysis suggests that technical registers establish an image of expertise, modal and impersonal constructions organise institutional responsibilities, and evaluative promotional language presents banks as reliable, innovative, and customer-oriented. Corporate statements also combine globally recognisable business language with locally meaningful ethical themes, including Shariah-compliant services. These findings indicate that English functions both as a practical resource for specialised communication and as a symbolic resource through which institutional legitimacy is represented. However, the available documentary evidence does not establish that English proficiency determines recruitment, promotion, workplace inclusion, or career progression. The article therefore distinguishes textual representations of professional authority from claims about employees' lived experiences. It concludes by highlighting the need for accessible financial communication, transparent institutional procedures, and meaningful multilingual support for customers.
Keywords: critical discourse analysis; linguistic capital; English in Pakistan; institutional authority; professional identity; banking discourse; South Punjab

1. Introduction

English is deeply embedded in the written communication of contemporary banking. Account agreements, compliance notices, annual reports, product descriptions, internal directives, and corporate statements rely on specialised language to communicate regulatory requirements, explain financial services, and project an institutional identity. Such communication serves

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practical purposes, but it also raises questions about how authority is represented, how responsibilities are allocated, and how different audiences are positioned in relation to institutional knowledge. These questions are particularly relevant in multilingual settings, where readers may have different levels of familiarity with English and with specialised financial terminology.

In Pakistan, English has historically been associated with administration, formal education, and social prestige (Rahman, 2002). It consequently occupies a prominent position in many institutional domains, including banking. Financial institutions use English to communicate regulatory obligations, describe products, and articulate expectations of employees and customers. Nevertheless, the frequent use of English in institutional documents does not establish that all banking interactions take place in English or that every customer experiences such communication as inaccessible. The present article therefore focuses on a narrower and more demonstrable question: what functions do selected English-language institutional texts perform in the construction of banking authority and professional identity?

South Punjab provides a valuable context for examining this question because the region is linguistically diverse, with Urdu, Saraiki, Punjabi, and other languages forming part of its communicative environment. Within this setting, the institutional status of English may be understood in relation to other available linguistic resources. The analysis considers the potential for linguistic stratification without assuming that language choice alone determines privilege, exclusion, or professional status.

The present article draws on a banking study that examined institutional language through Fairclough's critical discourse analysis (CDA). The underlying research describes a range of genres, including contracts, notices, advertisements, mission statements, and other corporate communications. The source material contains inconsistencies in its account of data collection: some sections refer to branch selection and interviews, whereas the limitations describe the project as primarily document-based and report no analysis of spoken interaction. To avoid overstating the evidence, this article adopts a document-focused re-analysis of the linguistic examples and descriptions reported in the source study. It does not claim to have independently collected or re-examined the original institutional documents, nor does it treat interviews as an independently analysed dataset.

The article addresses three research questions: (1) What lexical and grammatical features are prominent in the selected English-language banking texts as described in the source study? (2) How do these features represent institutional procedures and position employees and customers? and (3) How do the institutional descriptions construct images of expertise, reliability, and local or global legitimacy? The contribution lies in bringing close linguistic analysis into dialogue with a critical account of institutional power, while distinguishing claims supported by documentary evidence from questions that require interviews, observation, or personnel data.

2. Literature Review and Conceptual Orientation

2.1 English, institutional communication, and unequal value

Research on English in transnational business settings highlights the importance of communicative purpose, genre knowledge, and interactional competence. Kankaanranta and Louhiala-Salminen (2013), for example, discuss business English as a lingua franca (BELF), showing that successful professional communication involves more than grammatical accuracy. It also requires an understanding of institutional conventions, communicative goals, and the needs of interlocutors from different linguistic backgrounds. In banking, these competencies are particularly important because communication must convey technical information accurately while remaining intelligible to its intended audience.

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The communicative usefulness of English should be distinguished from its social value. Bourdieu's (1991) concept of linguistic capital explains how particular ways of speaking and writing acquire value within a social field when institutions recognise and legitimise them. In banking, command of specialised English may be represented as evidence of familiarity with technical procedures and professional conventions. Such value, however, is not inherent in the language itself; it is produced through institutional practices that privilege particular registers and forms of communication.

Pakistan's sociolinguistic context further complicates the relationship between language and institutional authority. Rahman (2002) links language to ideology, education, and historical structures of power. English may therefore operate as a practical resource in a regulated financial environment while also carrying symbolic associations with formal education and institutional expertise. These observations do not justify assuming that all English users enjoy privilege or that users of regional languages lack it. Such claims would require direct evidence concerning recruitment, promotion, workplace participation, and employees' own experiences. Documentary analysis can, however, examine how institutional texts represent expertise and assign communicative roles to their readers.

2.2 Discourse, Authority and Corporate Identity

Critical discourse analysis treats language as a form of social practice. Fairclough's (1992) framework distinguishes three interconnected dimensions: textual analysis, the analysis of discourse practice, and the analysis of sociocultural practice. This approach is useful for banking because different genres perform different institutional functions. Contracts specify obligations, internal memoranda coordinate staff, brochures promote products, and mission statements articulate organisational values. Treating these genres as a single undifferentiated form of corporate language would obscure their distinct communicative purposes.

Institutional authority may be represented through several linguistic resources. Modal auxiliaries such as "must" encode obligation; nominalisations such as "compliance" and "approval" package actions and processes as abstract entities; and passive constructions such as "will be reviewed" foreground procedures while potentially backgrounding the agent. None of these forms, in isolation, proves domination or an intention to conceal responsibility. They may also serve legitimate purposes related to precision, administrative efficiency, and accountability. Their significance therefore depends on how they operate within particular genres and institutional relationships.

Corporate identity is also constructed through language. Banks may describe themselves as innovative, secure, trustworthy, customer-focused, or internationally competent. In promotional genres, such evaluative expressions function as claims to legitimacy and are intended to shape audience perceptions. Institutional discourse also represents the expected qualities of employees, including diligence, confidentiality, service orientation, and regulatory responsibility. Norton's (2013) work on identity and access to linguistic resources offers a useful conceptual perspective, although the present documentary evidence cannot establish how individual employees experience or negotiate these identities.

2.3 Gap in Research

The gap addressed here is not an absence of research on English, power, or organisational discourse. Rather, the article focuses on the limited contextual attention given to the ways in which multiple written genres in the banking sector represent professional legitimacy in South Punjab. Examining this regional context makes it possible to consider how globally recognisable corporate

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language is articulated alongside local financial, cultural, and ethical concerns. These include references to national development, customer service, and Shariah-compliant financial services.

3. Analytical Framework

The research uses the three dimensional framework (Fairclough, 1992) to help analyse the content. There are three levels to consider: textual practice, discourse practice and social practice. Textual practice looks at the use of technical language, positive adjectives, modality, agency, passive voice, impersonal language and directives. Discourse practice looks at the use of genre, target audience, institutional authorship and the link between policy, customer service and advertising. Social practice looks at how the texts can be interpreted within the larger context of banking regulations, linguistic prestige, competition in the market and multilingual communication within South Punjab.

The analysis is guided by Fairclough's (1992) three-dimensional framework. At the textual level, it considers technical vocabulary, evaluative adjectives, modality, agency, passive voice, impersonal constructions, and directives. At the level of discourse practice, it considers genre, intended audience, institutional authorship, and the relationship between policy, customer service, and advertising. At the level of sociocultural practice, it interprets these textual patterns in relation to banking regulation, linguistic prestige, market competition, and multilingual communication in South Punjab.

Bourdieu's (1991) concept of linguistic capital complements this framework. Within an institutional field, particular language practices may acquire symbolic value when they are recognised as legitimate forms of professional communication. The analysis can therefore identify how English is represented as a resource associated with expertise and institutional credibility. It cannot, however, determine whether this symbolic value produces measurable differences in recruitment, remuneration, promotion, or career progression.

The three dimensions of Fairclough's framework are complementary analytical perspectives, not independent and dependent variables. For example, the passive construction "will be reviewed" is a textual observation; an interpretation concerning accountability or agency belongs to a broader analysis of discourse and social practice. Maintaining this distinction supports a theoretically informed and appropriately cautious interpretation.

4.1 Research Design

This research is a qualitative re-analysis of the linguistic examples and descriptions provided in the banking research. The research discusses corporate language from seven banks: Meezan Bank, Habib Bank Limited (HBL), United Bank Limited (UBL), MCB Bank, Bank Alfalah, BankIslami and Allied Bank. The final section refers to Faysal Bank as one of seven banks. However, the main chapter of analysis provides more comments on Bank Islami than Faysal Bank.

This article adopts a qualitative, document-focused re-analysis of linguistic examples and descriptions reported in the underlying banking research. The source study discusses seven institutions: Meezan Bank, Habib Bank Limited (HBL), United Bank Limited (UBL), MCB Bank, Bank Alfalah, BankIslami, and Allied Bank. The source text also mentions Faysal Bank in one section, creating an inconsistency in the institutional list. To maintain a clearly defined scope, the present article refers to the seven institutions consistently identified in the main account of the study; the status of Faysal Bank should be verified against the original dataset before publication. The genres discussed in the source material include legal and contractual texts, internal directives, marketing communication, mission and vision statements, and corporate taglines. Because the present article re-analyses reported examples and descriptions rather than independently collected documents, its claims are limited to the evidence presented in that source material.

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The source methodology contains references to the selection of seven branches and to fifteen semi-structured interviews, but the account of the study's limitations describes the research as primarily document-based and indicates that spoken interaction and employee interviews were not analysed. The present article therefore does not treat interviews as part of its evidential base. Any final journal submission should reconcile this discrepancy by checking the original thesis, research records, and dataset.

The analysis proceeds in three stages. First, it identifies the lexical, grammatical, and pragmatic features reported in the source material, including specialist financial terminology, evaluative claims, modal verbs, passive constructions, impersonal agency, directives, inducements, and expressions of obligation. Second, it relates these features to the communicative purposes of the relevant genres, such as coordinating staff, informing customers of contractual responsibilities, promoting financial products, and constructing organisational identity. Third, it interprets these genre-specific patterns in relation to institutional authority and the symbolic value associated with English in a multilingual setting.

4.3 Ethical Issues

The article discusses institutional texts and examples reported as originating from publicly available banking materials. In a final publication, each document should be traceable to its original institutional source, with its title, date, URL or archival details recorded where possible. The analysis should also avoid reproducing confidential customer or employee information. As this article is a secondary re-analysis, it does not claim to have obtained new participant data or conducted new interviews.

5. Findings

5.1 Technical Language

A prominent feature of the reported banking discourse is the use of specialised financial and legal terminology. Examples include "compliance," "fiduciary responsibilities," "risk management," "due diligence," "portfolio management," and "regulatory framework." Such terms identify institutional processes, professional responsibilities, and areas of specialist knowledge. Their use is not merely decorative: banking institutions need precise terminology to communicate complex financial and regulatory matters, particularly among professional audiences.

At the same time, specialised terminology contributes to the representation of institutional expertise. By describing financial processes through technical vocabulary, banks present themselves as organisations capable of identifying risks, managing procedures, and meeting regulatory requirements. This expertise may create an asymmetry between institutional writers and customers who are less familiar with financial terminology. For example, "fiduciary responsibility" may be appropriate in a legal context but may require explanation in routine customer communication. The issue, therefore, is not the elimination of technical language but the provision of accessible explanations for audiences who need them.

5.2 Obligation

A second recurring feature is the expression of obligation. The source material includes examples such as "All department heads must submit their monthly performance reports" and "Employees are required to submit reports by the end of the month." These constructions allocate responsibilities, specify expected actions, and establish organisational deadlines. The modal verb "must" presents the action as obligatory, while "are required to" frames the obligation as arising from an institutional rule or procedure.

Such expressions can reproduce organisational hierarchy by directing staff members to perform specified tasks. From a CDA perspective, they are relevant because they make institutional

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authority visible in the wording of internal communication. Nevertheless, hierarchy and obligation do not, by themselves, demonstrate unfair treatment. Regulated organisations require clear procedures and defined responsibilities. A fuller assessment would consider whether the communication explains the rationale for an obligation, identifies the decision-making authority, and provides a route for clarification or review. The examples reported in the source material foreground the obligation itself.

Obligation is also represented in customer-facing contractual language. One reported example states: "The client shall pay any outstanding fees within 30 days" (legal documents). The modal "shall" expresses a contractual requirement and positions the customer as responsible for completing the specified action. This grammatical pattern does not establish that the obligation is unfair. It does, however, draw attention to the institutional relationship in which the bank formulates contractual terms and the customer is expected to comply with them. A critical analysis should therefore examine both the legitimate regulatory function of contractual language and the distribution of authority that the wording makes visible.

5.3 Passives

The reported examples also include passive constructions, such as "The agreement must be signed by both parties" and "The transaction will be processed once approved by the relevant authority." Passives can foreground an action, process, or affected entity rather than the person performing the action. In the second example, the approving agent is not specified, which may give the sentence an impersonal administrative tone and leave the source of the decision unclear.

Passive voice should not automatically be interpreted as an attempt to conceal responsibility. In the first example, the agent is explicitly identified through the phrase "by both parties." The source material also provides an active alternative: "The bank will review the terms of the agreement." CDA requires attention to the actual grammatical choices and their contexts. Where an agent is omitted, the text may background the decision-maker; in other contexts, the passive may simply foreground the relevant procedure. The interpretation must therefore remain sensitive to genre and communicative purpose.

5.4 Persuasive Language

Promotional communication uses a different set of linguistic resources. Examples reported in the source include imperative expressions such as "Apply now," "Join today," and "Get started today." Unlike contractual clauses, these expressions do not impose legal obligations. Instead, they invite prospective customers to act. The imperative form creates a direct call to action and can communicate immediacy, simplicity, and promotional urgency.

Evaluative adjectives such as "exclusive," "premium," "innovative," and "trusted" also contribute to the promotional representation of financial products and institutions. These expressions associate the bank or its services with prestige and quality. However, they are evaluative claims rather than evidence in themselves; the communication does not necessarily specify the criteria by which such qualities should be assessed. Their function is primarily persuasive and identity-building.

Taken together, the examples illustrate how banks shift between technical, regulatory, and promotional registers. Customers may be addressed as parties required to comply with contractual conditions and, in other genres, as autonomous consumers invited to select products and services. The same institution may therefore present itself as a rule-setting authority and as a supportive financial partner. This combination suggests that institutional power in banking discourse is not expressed only through commands; it is also constructed through invitations, assurances, and relationship-oriented language.

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5.5 Corporate Identity

Mission, vision, and branding statements frequently use aspirational language associated with leadership, innovation, and improvement. Terms such as "premier," "innovative," "superior," "trusted," and "world-class" construct an image of organisational ambition and competence. Future-oriented language can also present the bank as continually modernising its services and seeking to improve customer value. From a CDA perspective, these choices contribute to the discursive construction of corporate identity.

The institutional identities represented in the source material are not exclusively global or commercial. The discussion of Islamic banking includes references to Shariah compliance and ethical service. These references connect specialised financial knowledge with a locally meaningful ethical framework. They also demonstrate that professional modernity and cultural identity need not be treated as mutually exclusive. English-language corporate communication can draw on the vocabulary of international finance while articulating commitments that are meaningful within the local context.

Relationship-oriented expressions, including "care," "partnership," and "continuity," further construct proximity between banks and customers. Such language may soften the institutional distance associated with legal and technical genres by presenting the bank as a long-term partner rather than solely as a rule-setting authority. Across genres, the institution is represented in several roles: expert, regulator, service provider, partner, and community-oriented organisation.

5.6 Professional Identities

The source material represents employees as responsible for confidentiality, customer service, ethical conduct, reporting, and regulatory compliance. These recurring expectations contribute to a model of the banking professional as knowledgeable, reliable, and accountable. In this sense, institutional discourse helps define the qualities and behaviours associated with professional identity.

Bourdieu's concept of linguistic capital helps explain why the use of formal English may carry symbolic significance in professional settings. Where an institution recognises particular registers as legitimate, the ability to use those registers may be associated with expertise and credibility. Nevertheless, the documentary evidence analysed here does not show whether employees with lower English proficiency are less likely to be promoted, excluded from meetings, or made to feel that they do not belong. Nor does it reveal how employees negotiate professional identities in actual bilingual or multilingual interactions. These questions require primary research, including interviews and workplace observation.

The texts therefore construct an institutional model of professional identity, but they cannot establish the extent to which individual employees adopt, resist, or reinterpret that model. This distinction is important: textual representations of professional conduct should not be treated as direct evidence of employees' lived experiences.

6. Discussion

6.1 English as a tool and symbol

The findings do not position English as inherently beneficial or harmful. Specialised English enables banks to communicate within a regulated financial environment and to produce documents that conform to recognised professional genres. At the same time, its institutional use may carry symbolic associations with expertise, credibility, and prestige. English should therefore be understood in this context as both a practical communicative resource and a potential form of symbolic capital.

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This interpretation is consistent with research on business communication and linguistic legitimacy. Kankaanranta and Louhiala-Salminen (2013) emphasise genre knowledge and communicative competence in professional settings, while Bourdieu (1991) explains how particular forms of linguistic performance become legitimate within social fields. The present analysis identifies how institutional texts represent and legitimise specific communication practices. It does not measure how such practices are distributed among employees or whether they produce unequal career outcomes.

6.2 Genre Specific

A central finding concerns the relationship between genre and communicative force. Legal agreements formulate obligations, internal memoranda coordinate organisational activity, promotional slogans invite action, and mission statements articulate aspirational identities. Although these genres may all use English, their functions are not equivalent. "Must" in a compliance instruction encodes an obligation, whereas "Apply now" in an advertisement functions as an invitation. Their meanings depend on genre, audience, and institutional purpose.

A more precise account of institutional authority therefore considers the relationship among an organisation's position, the purpose of a communication, and the linguistic resources used. English may be selected because it is an established code for particular institutional genres; this does not make it inherently more authoritative than Urdu or Saraiki. Nor does the presence of a linguistic pattern, by itself, demonstrate psychological or social harm. Such conclusions require evidence beyond the wording of the documents.

6.3 Local Identity in Global Recognizable Language

The analysis also points to the combination of globally recognisable commercial language and locally meaningful ethical themes. Corporate statements may foreground innovation, efficiency, and financial performance while also referring to Shariah compliance, customer care, and shared prosperity. This combination does not necessarily displace local identity; rather, it can produce a layered institutional identity that connects international business conventions with local cultural and ethical commitments.

This issue is particularly relevant in South Punjab, where customers may differ in educational background, familiarity with English, and knowledge of banking practices. Financial institutions must therefore consider not only the technical accuracy of their communication but also how effectively it establishes trust and enables customers to understand their rights and responsibilities. The findings raise a question for further research: do English-language claims of institutional credibility reach customers equally, and could multilingual explanations improve access and understanding?

6.4 Creating Fair Communication

The practical implication of the analysis is not that English should be removed from banking communication. Rather, institutions should reduce avoidable gaps between specialist knowledge and public understanding. Legal and regulatory terminology may be necessary for enforceable contracts, but technical accuracy does not guarantee accessibility. Banks can retain precise legal wording while providing plain-language explanations and assistance in Urdu or relevant regional languages. Internal administrative communication can also identify responsible departments and decision-makers rather than relying unnecessarily on opaque nominalisations or agentless constructions.

Effective institutional communication should make clear what the reader is expected to do, why the action is required, which authority is responsible, and how clarification or review can be

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sought. These principles follow from the linguistic patterns examined in the article without requiring the assumption that the use of English automatically produces social injustice.

6.5 Benefits for English Linguistics and Language Students

For students and scholars of English linguistics, the article illustrates how lexical choices, grammatical structures, and genre conventions contribute to the construction of professional identities and institutional relationships. It connects linguistic theory with an applied context and demonstrates how close textual analysis can illuminate the ways in which language represents authority, responsibility, and organisational values.

The discussion is relevant to Applied Linguistics, Sociolinguistics, Discourse Analysis, Pragmatics, and English for Specific Purposes (ESP). By focusing on the banking sector in South Punjab, it adds a regional perspective to discussions of professional English and corporate communication. It also illustrates how international business conventions may be articulated alongside local cultural, social, and religious values.

For postgraduate students and future researchers, the article offers an example of applying CDA to professional communication. It may support the development of analytical skills by showing how linguistic description can be connected to institutional context while keeping interpretations proportionate to the available evidence.

6.6 Benefits for Business Students

The findings may also inform business and management education. They demonstrate how professional language can support organisational coordination, customer relations, leadership communication, and brand positioning. Clear, audience-sensitive communication is particularly important in sectors where institutions must explain complex products and regulatory requirements to diverse customers.

Future business and public-facing professionals may benefit from understanding how language choices should respond to audience, purpose, and organisational context. Awareness of the relationship between language, power, and identity can strengthen professional communication without treating proficiency in English as a proxy for intelligence, authority, or leadership.

7. Implications

The analysis demonstrates the value of examining multiple genres when researching institutional discourse. Fairclough's framework can be used to connect observable linguistic features with communicative practices and broader institutional contexts. Future studies could compare English and Urdu versions of account-related documents, examine changes in customer-facing communication over time, or trace how a policy document is translated into explanations provided at branch level.

For banking institutions, the findings support a commitment to clear and accessible communication. Legal and customer-service teams could define technical terms, explain customer obligations in plain language, and provide access to staff who can clarify information in Urdu or relevant regional languages. Administrative documents could identify the responsible department and explain procedures for escalation or review. Promotional materials could also substantiate claims about product quality with clear, verifiable information.

Professional development in banking should treat communication as a multidimensional competence. Alongside technical knowledge and ethical understanding, employees need the ability to explain financial matters clearly and to adapt their language across genres, audiences, and linguistic contexts. Professional English is one component of this competence; it should not be treated as a direct measure of an individual's intelligence, authority, or leadership potential.

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8. Limitations and Future Research

The article is limited by its reliance on secondary descriptions and reported examples of legal, financial, administrative, and marketing communication. It does not present a newly collected, independently verified corpus of institutional documents. The source material also contains inconsistencies concerning the number of banks and the role of interviews in the original research; these issues require verification against the underlying thesis and research records. In addition, the analysis focuses on English and does not systematically compare English with Urdu, Saraiki, Punjabi, or code-switching practices.

Future research should collect and document primary data, including institutional texts, employee interviews, and observations of customer-facing interactions. A larger sample of banks and branches could support comparisons across institutional types and regions. Comparative research on Islamic and conventional banking genres may also be valuable, provided that differences in inclusivity or accessibility are examined empirically rather than assumed in advance.

9. Conclusion

The analysis suggests that the authority of English in banking discourse in South Punjab does not arise from the language itself. Rather, it is associated with authorised genres, specialised registers, role-specific instructions, and institutional claims to professionalism. The reported texts represent banks as authoritative through procedural language, knowledgeable through technical vocabulary, and attractive through positive promotional expressions. Modal and impersonal constructions help communicate expectations, while corporate statements foreground trust, innovation, and customer orientation.

English consequently functions as both a practical resource for banking communication and a symbolic resource associated with institutional expertise and legitimacy. However, the documentary evidence does not establish that English proficiency leads to recruitment or promotion advantages, nor does it demonstrate that employees with lower proficiency are excluded from workplace participation. Recognising this evidential boundary strengthens the analysis by distinguishing the symbolic value represented in institutional texts from measurable outcomes in employees' careers. Those outcomes remain important questions for future empirical research.

The central challenge for financial institutions in a multilingual region is to combine institutional authority with clarity, transparency, and meaningful opportunities for customer participation. Critical analysis of banking discourse can help identify where communication supports these aims and where clearer explanations, more transparent procedures, and multilingual assistance may be needed.

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