

Enregisterment of Language in the Trade Banking Sector: An (Auto)ethnographic Exploration



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Summer, 2025

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A Thesis Submitted to
The Department of English and Humanities
University of Liberal Arts, Bangladesh

In Partial Fulfillment
Of the Requirements for the Degree of
MA in English and Humanities

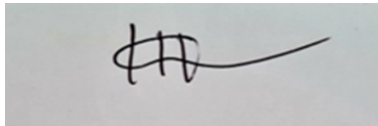
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CERTIFICATE OF APPROVAL

I hereby declare that this thesis is the student's own work and effort. All sources of information incorporated here have been duly acknowledged. This thesis has been submitted with my approval.



Mahmud Hasan Khan, PhD

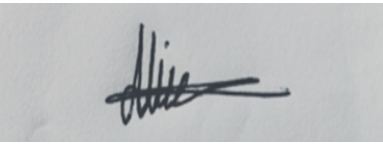
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DECLARATION

This thesis is a presentation of my original research work. Wherever contributions of others are involved, every effort is made to indicate this clearly, with due reference to the literature, and acknowledgement of collaborative research and discussions.



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Dedication

I dedicate this thesis to my supportive parents and friends who encouraged me to progress in this research journey. Their constant motivation has been the source of my strength. I equally dedicate this research to my supervisor, Mahmud Hasan Khan, PhD, Professor at the Department of English and Humanities (DEH), University of Liberal Arts Bangladesh, who constantly guided and inspired me to strive for excellence. Last but not least, I dedicate this research to God who provides me with strength and resilience in every situation.

Acknowledgements

First and foremost, I would like to extend my heartfelt gratitude towards the Almighty God, who bestowed me with knowledge and blessings to complete my research. I would also like to express sincere thanks to my supervisor, Mahmud Hasan Khan, PhD, Professor at the Department of English and Humanities (DEH), University of Liberal Arts Bangladesh, for his consistent guidance, encouragement and patience throughout my research journey. My supervisor's mentorship has not solely enhanced my insights but also inspired me to endeavour for greater achievements. I feel privileged to achieve the opportunity to learn from my supervisor. Also, I am profoundly grateful to my parents whose unwavering support has been the cornerstone of my strength in every circumstance. Additionally, I am thankful to everyone who contributed their help to complete my research.

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Abstract

This thesis employs an autoethnographic approach to explain the ways an English graduate reappropriated the particularized register of trade banking. The purpose of this paper is to demonstrate how an English graduate makes use of her academic insight in the professional domain. To produce an account of personal experience, this qualitative research report documents the linguistic preparedness of the researcher in the world of trade banking. As a Master's student, the researcher was trained in reading tertiary level applied linguistics and ELT texts. To certain extent the reading skill helped the researcher to skim through, scrutinize and analyze banking documents closely. However, the professional leap to a formal register, i.e., the enregisterment (Agha, 2005, 2007) of trade banking, had a 'difficult' start which became gradually easier through 'small talks' (Coupland, 2014) with colleagues. Some of the difficulties include challenges originating from 'limited' proficiency in numerical skills and 'inadequate' prior knowledge of financial principles or legislations. The narrative shows that the foundational language competencies of an English graduate support the comprehension of certain tasks of trade banks, but experiential learning and practical immersion are required for enhanced expertise.

Keywords: Enregisterment, autoethnography, register of the trade banking, language competence

Chapter ONE

Introduction

1.1 Introduction

The objective of this thesis was to explain how an English graduate made sense of and eventually acquired the specialized register of trade banking by employing an (auto)ethnographic method. The researcher studied the processes (i.e., through ‘small talks’ and explanation from the colleagues) and elements (i.e., technical documents) involved in the ‘enregisterment’ of trade banking. The researcher, employed in a reputed private bank in Bangladesh, observed through this qualitative research the ways she survived the realm of trade banking through a range of language skills and interaction abilities.

1.2 Financialization of everyday life

In this era of finance capitalism, finance connects inhabitants, government and world markets by the associations based on relationship and accommodation (Zaloom & James, 2023). The term “financialization of daily life” was coined by Randy Martin in a book with the same title, *Financialization of daily life* (Martin, 2002). According to Zaloom & James (2023), the reliance of households on financial organizations and one another demonstrates a sense of entangled independence which describes a circumstance where they develop independently while remaining connected with the provision of continuous financial assistance. However, Karaagac (2020) contended that the area of economic geography should analytically reevaluate the financialization of daily life, specifically by integrating knowledge from feminist literature (...) and acknowledgement of care deficits (...) which are frequently overlooked. Also, the necessity for the acquaintance of the notion of capital is growingly fundamental for domestic settings in the management of medical assistance, education, accommodation and subsistence which are associated to entire spheres of societal reproduction. Moreover, the study emphasized on the free-market policies that converted caregiving into commodified activities.

Alvehus and Spicer (2012) demonstrate that in the professional service firm, workers are curbed primarily by their working hours as they are calculated and regarded as billable hours. The purpose of these hours is considered as money that employees invest to make progression in their careers (Alvehus & Spicer, 2012). In other words, the authors argued that time is not solely measured by the clock, instead visualized as financialized time which means it is something that adds financial value. Moreover, inordinate working hours inflict an elevated expense to employees with regard to the entire standard of life which includes perceptible and psychological well-being (Barnett, 2006, as cited in Ganster et al., 2016).

Also, in the context of the workplace, Pandey and Pandey (2014) stated that enriched communication abilities in English stimulates not just an elevated communal life, rather provides preferable employment possibilities as interaction capabilities are efficient in terms of interviews to white-collar employment, i.e., formal official desk job. However, the fundamental lesson appears from the hands-on experience at the workplace because the knowledge provided by the English department is not often sufficient in the realm of professional work. This influences soft skills such as collaboration, communication, analytical skills and time allocation which are the prompts to success.

In the trade sector, the understanding of the register might be more complex. The learning of the register requires an understanding of how for instance financialization of commodities becomes transparent after the escalation of the price of oil which refers to the increasing exposure to financial investors and markets in trading materials by ‘futures’ contracts (Natoli, 2021). The future contracts are defined as one of the earliest forms of financial tool discernible from the real commodities whose pricing influences them (Appadurai, 2016). So, the futures contracts instruct the purchase of a certain commodity or possessions at a preordained price on a definite date in the future. Natoli argued that capital flows into material markets have expanded with time for both minimization of risk management and speculative conjectural motives, manipulating charges, and the dynamic changes occur in markets due to the effect of various types of traders including hedgers and speculators. Furthermore, traders with distinct insights and sentiments regarding the market can stimulate price boom.

1.3 Language in the corporate world

In the contemporary world of business, English as a Business Lingua Franca (BELF) is the language used in both written and spoken interaction supported by the model of English as a Lingua Franca (ELF) (Roshid et al., 2022). Relatable to Bangladesh, ready-made garments (RMG) business, where e-mail conversation is connected more meticulously to ELF verbal discussions in these features, with a portrayal of new diversity or mode of written English appearing through worldwide virtual interactivity. As we become aware of the increasing mode of financialization of daily life (see above), Roshid and his associates remind us of the power of language in this new world through a specific example, i.e., the RMG sector. The authors recommended that instructors should equip graduates for workplace interactions by formulating curriculum, educational resources and teaching practices convenient to the computerized period of international business communication (Roshid et al., 2022). However, the content and language cannot be dissociated from each other. Substantially, the English department students can conveniently implement English vocabularies but the jargon or terminologies are not recognizable which compels them to be reliant on the experience and casual conversations with colleagues. There is also discussion about how speaker's societal environment determines their conversational approaches in BELF, influencing the way other people elucidate them in their methods of managing communication (Nickerson, 2015).

Multinational companies (MNCs) acquire English as a corporate language to conduct activities and allow correspondence across linguistic frontiers (Kankaanranta et al., 2018). Moreover, language is regarded as a managerial instrument and commodity with strategies designed at the administrative level and enforced company-wide. Kankaanranta et al. (2018) foregrounded the view that English is the predominant language employed ceremoniously in commercial documents, presentations, and in personal interactions to enable communal language among divergent employees.

In Bangladesh, English is regarded as a fundamental language for official grounds and employment as the candidates are presumed to possess competence in this language (Shahriar, 2022). Moreover, non-English speaking applicants encounter substantial obstacles in achieving

remunerative jobs. This study claimed that job markets in Bangladesh have expanded considerably and are currently corresponding with international standards. Eventually, the educational institutions are falling behind from constructing the youth generation to encounter such challenges. However, the institutions might seek candidates with consolidated English skills but this does not ascertain competence in the real-time tasks and organizational goals. In terms of the corporate world, enregisterment indicates how certain jargons or linguistic features become socially acknowledged as symbols of professional identity.

1.4 Enregisterment

In several workplaces, the communication styles are regarded to be recognized as distinct employee specifications. The notion of enregisterment assimilated from linguistic ethnographers produces an efficient mental shortcut for the process of contemplation (Johnstone, 2016). In addition, registers can be viewed as ethnic activities that connect varieties of indications regarding behavior and social effects, consisting of the depictions of characters, sociable correspondence, and mode of demeanor. Consequently, enregisterment can be acted by distinct representatives and discern diversely by individuals depending on their cultural background. Agha and Frog (2015) claimed that enregisterment is a social procedure where practices, linguistic or otherwise are reexamined as ethnic models of activities which represents the typical traits. In addition, this method validates speech and connected manners to achieve emblematic meanings and be distinguished as diverse semiotic registers.

1.5 The requirement of individual accounts

An ethnographic understanding of a workplace may help to explain what actually happens in that workplace. The term “ethnography” emerges from the Greek- “ethnos” (human beings) and “grapho” means to write, so as a whole the notion indicates writing of humans, writing of community and customs (McGranahan, 2014). A specific type of ethnography is autoethnography. This type of approach to the workplace allows an individual to make sense of that space in a deeper way. Autoethnography could be a convenient method to express the personal reflections. Butler (2020, as cited in Jones,2020) claimed that identification of personal lives and decisions contain global outcomes as it is significant to formulate a modified society

where every story is considered with equivalent value. The development of individual values within extensive academic settings, connecting with graduate characteristics, and coordinating such values beside insight and skills to prepare prosperous graduates (Gamage et al., 2021).

1.6 Tertiary level education and professional life

Each individual prior to their access to job life, may go through certain training to make themselves employable. Tertiary level education contributes significantly in building a successful professional life. Billett (2014) stated that the state, factories, students and workers urge tertiary education learners to achieve pragmatic experience in workplace context and assimilate such experiences into academic programs. Not just the researchers, the civil society and everyday people in the street in a country have a say in determining what makes a graduate employable. One may wonder how the world of jobs and academia learn from each other, but the answer lies in the fact that experience allows the employees to blend the knowledge and make progress towards achieving professional expertise.

1.7 The Problem Statement

The contemporary world is considered to be exceedingly financialized where discrete or specific ways of comprehension of this reality are expected to be acquired. Money or capitals circulate in the society in complex ways with the association of people, businesses, states, and financial organizations whereby banks conform to the commercial ideals in such ways that it is somewhat incomprehensible for many individuals. The incomprehensibility is deepened as financial institutions tend to rely heavily upon the English language proficiency. A possible solution towards the interpretation of trade language is to use the concept of enregisterment, i.e., the very structural properties of such languaging or language practices. Subsequently, the necessity to address the extent to which a graduate from the English department is equipped with required skills to perform at the trade banking sector is an essential aspect of this study.

1.8 Research Questions

1. What is the structure of the register (i.e., technical items like B/L, future or derivatives etc.) used in trade banking documents?
2. In what ways does ‘small talk’ contribute to adaptation of the enregisterment of workplace dynamics?
3. How do individual accounts assist to explain the way an academic degree aligns with the corporate world?

1.9 Scope of the study

The scope of this research is concentrated on the workplace context, especially considering the registered use in the professional setting with an essence of casual conversations, mainly in the trade banking sector. The way financialization of life contributes to the progression of individuals and institutions. Also, the assistance of tertiary level education in the professional context is a fundamental factor.

Chapter TWO

Literature Review

2.1 Introduction

A fundamental characteristic of labor market success is the skillful application of an individual's educational investments to the future job market (Robst, 2007). The literature cited in this review is based on linguistic and generic structures of financial language used in trade banking, and the efforts of an English graduate as she becomes a banker gradually being assisted by the informal register of trade banking. In addition to reviewing the existing research, this review will incorporate the personal reflections and experiences of trade banking from the perspective of the import payment officer.

2.2 Register Analysis in Professional Contexts

The observation on real language use has portrayed that numerous features of spoken language are reliant on how speakers conform the latent system of language in various ways across discrete types of communication, for which the word "Register" was introduced to describe such circumstances (Agha & Frog, 2015). However, Roberts (2010) stated that the workplace depicts an intricate and variable context where expatriates encounter a dual process of social interaction; they adapt to the melded communication styles of the workplace, and they learn specific language and customary patterns that drive these styles to life.

The patterns of ordinary conversations become progressively recognized to contain socially significant issues that emphasize group identities. Similarly, enregisterment was described as a societal procedure by which various observable actions are reexamined as cultural ways of action, as these behaviours provide indication towards conventional features connected with individuals with particular communicational roles and interrelations within them (Agha & Frog, 2015). On the other hand, Haq and Faizan (2023) described communication as an approach of interchange notions, facts, and texts within a certain timespan, and it can be conducted through several modes including composed, verbal, virtual and more. This study stated that

communication has an influence on private life, work output of employees, virtues and practices of the company.

In their study, Coffelt et al. (2019) asserted that oral communication is observed as a form of engaging, performing presentations, facilitating meetings with the intention of rapport and professionalism. Moreover, this study highlights the demand of incorporating communication skills and universal traits to prepare students for the workplace. Substantially, reflection on personal experiences can provide significant insight to diverse perspectives. The study of Räisänen (2013) uncovers register is the outcome of an individual's implied and clear meta-communicative conversation that recounts the practical values of language. This study states that enregisterment methods occur through the behaviors which indicate their social roles, discussions and use of repertoires, eventually generating a confined result.

Despite knowledge sharing plays a significant part, many researchers tend to neglect multifaceted realities and unique aspects of language use in the workplace, specific to trade banking. Numerous insights regarding practical aspects of workplace (including trade banking sector) discourse and site-specific commercial jargons can be shared through the casual conversations or discussions with colleagues. Consequently, the researcher deduces that the workplace relationship escalates with the practice of information exchange resulting in enregisterment (Agha, 2007) of a specific work culture through small talks.

However, Coffelt et al. (2019) claimed that employers visualize written communication as a sort of documents, a process of writing, way of communication, and emphasizes on eloquent writing skills. Moreover, electronic communication is conducted through email with other modes such as texts and social media, underpinning the necessity to incorporate multimodal methods of communication into the curricula. According to Neumann (2014), register became approved as the pivotal aspect in the way language characteristics are allocated. This study asserts that register is an essential notion in inter-linguistics studies and research on register provides subtle comprehension of language distinctions which concept remained undiscovered in the empirical language research. This paper found that the comparison between English-German did not demonstrate substantial outcomes because of the correspondence between the languages and cultures.

2.3 Genre analysis: Generic structure of commercial texts

The concepts of register and genre have been employed alternately to describe distinctions in texts depending on contextual features and communication goal (Goulart et al., 2020). For instance, the letter of credit is an unconditional undertaking of the issuing bank to pay on behalf of the applicant to the beneficiary under the stated requirement contingent upon the seller presenting complying documents with the credit's terms and conditions to the bank (Alavi, 2016). According to Uniform customs and practice for documentary credits (UCP) 600, the letter of credit is governed by the principle of autonomy which differentiates the credit from the underlying sales contract and uncompromising compliance which means the bank is solely obligated to honor the credit if the beneficiary presents documents conforming to the terms and conditions (Alavi, 2017).

In particular instances, the buyer and seller originate from distinct nations, increasing likelihood of informational incongruence and minimal familiarity between the parties (Mugarura, 2014). Although Mugarura (2014) stressed on informational incongruity and limited acquaintance, it can cause subsequent misunderstandings. Furthermore, the use of any ambiguous language in the letter of credit or documents enhances the possibility of misinterpretations, disputes and deferment. The recurrent discrepancies encountered while scrutinizing the documents with the letter of credit include incongruous data, dissimilarity in transport documents, unsigned drafts and non-compliant invoices (UCP 600, Articles 14(d), 19, 18(c), and 28, as cited in Alavi, 2017). Moreover, on certain occasions, the bankers struggle to determine the party responsible for the discrepancy and bank charges. The researcher believes that eloquent language can mitigate risks and prevent unnecessary delays for error rectification.

According to Bhatia (2016), genres as professional activities accomplished through discursive methods, Critical Genre Analysis (CGA) concentrates on how the professionals tactically implement and conform to the generic materials to achieve certain purposes within educational, institutional and professional settings. Similarly, the trade documents such as letter of credit, bill of lading, commercial invoice and packing list are also designed to serve the communicative purpose in international trade. The textual features and the presence of interdiscursivity of how the various kinds of language interact coherently as one text are the main components. The words in these documents are specific to international trade and act to

provide particularized functions which will be described in detail with the assistance of methodology and data analysis.

According to Bhaia (2016), Critical Genre analysis contains numerous aspects. Firstly, this demonstrates the way genre theory took transition from concentrating solely on language and writing techniques to consider thoroughly on the way distinct genres operate in actual professional context. Secondly, this provides a more absolute way to examine professional endeavours, elucidated with the help of management and organizational theories. Thirdly, genre theory shifted from the perspective of instructing language proficiency to thoroughly investigating and uncovering the actual essence of professional phenomenon. Bhatia (2016) argued at one point that language is regarded as one part of the genre, even though this is the fundamental one. However, numerous other features including internal and external ones, helps to make it possible to produce, clarify, utilize and take benefit of genres in communication. Moreover, the elevating concentration on context in which the genres are formulated, examined and implemented. In addition, the emphasis is placed on context that centers on interdiscursive performance in particularized professional, discipline-based and ethnic context. Unlike Critical Discourse Analysis (CDA), CGA is not required to be based on revolutionary societal alterations or changes, instead it places emphasis on meticulous inspection of texts in contexts. Substantially, genres are persuasive techniques implemented in professional commune to categorize insights and attain shared goals. They demonstrate principles of certain disciplines while concentrating on professional actions that occur within the context of founded institutional activities.

Thus, genre analysis aids to comprehend the linguistic patterns and the inclusion of distinguished registers, along with the professional motives of utilizing specific terminologies.

2.4 Small talk in the workplace

From an educational and common perspective, ‘small talk’ is considered as casual chitchats or informal communications, often conducted for generic conversational purpose (Coupland, 2014). In each workplace, discrete culture, practices and mutual comprehensions regulate what is acceptable to convey, convenient humour, and appropriate topic of discussions (Di Ferrante, 2024). Moreover, small talk is recurrently characterized as an extensive form of communication or conversations where people discuss diverse topics and issues with various interlocutors in multiple contexts.

These small talks encourage a smooth and flexible exchange of enregisterment. According to Methot et al. (2021), small talk is the ordinary part of daily communication, but this can demonstrate a beneficial impact including productive social essence, while the detrimental impact include distraction in the workplace context. However, according to Tan et al. (2021), the workplace chatter is considered to contain a twofold effect as this is positively correlated to job performance, while negatively associated with emotional welfare. Substantially, the term “enregisterment” denotes the contemplative procedures by which various registers achieve distinct recognition from the other ones, and emerge as conspicuously regarded as societal and antecedent development for their users (Agha & Frog, 2015). The comparison of the way aspects of languages and genres are considered as indications of specialized register by the reflective activities of the users. In addition, the signs indicate the characteristics of specific registers which are different from the other ones. Moreover, Biber and Conrad (2019) stated that linguistic variation is dependent on non-linguistic factors including the speaker’s motive of communication, the bond between the interlocutor, contextual circumstances and social traits. Moreover, Holmes and Fillary (2000) claimed that the employees with cognitive impairment usually handle tasks but encounter obstacles with sociable workplace communications, specifically during small talk. This study emphasized on the sociolinguistic skills are significant for such workers to develop a rapport with the co-workers, as these skills assist to formulate a foundation for creating training resources to help them comprehend the efficiency of social skills and organize automatic societal routines.

Small talk is regarded as an integral segment of human communication, usually utilized to communicate values and convictions rather than pure information (Frenzel & Hautli-Janisz, 2025). So, small talk can have a significant impact in the workplace context.

2.5 (Auto)ethnography

(Auto)ethnography is a methodological approach that combines individual experiences (auto) to examine and explicate (graphy) ethnic texts, experience, approaches, principles (ethno), and researchers who are involved to implement this considers that their personal experiences are interrelated to social and cultural practices (Adams et al., 2017). They engross in meticulous self-investigation to critically examine how personal recognition intersects with extensive ethnic phenomenon. Adams et al. (2017) claimed that this methodology builds up a strong engagement and even develops impactful consequences as emphasis is placed on personal experiences. According to Poerwandari (2021), (auto)ethnography can be visualized as not only a way to portray the researcher's experiences but also unravels certain events and problems, and this can be considered as a pathway to comprehend and attain insights with the emergence of meaningful theories.

2.6 Research Gap

There has been a numerous amount of research regarding the genre analysis and small talk, but most of the studies provided a general overview of genre analysis instead of exploring the texts of trade banking sector and how the texts are designed to accomplish the motive. The way the texts of international trade connects parties around the globe has not been explored. In addition, the way small talks can help an individual acquire the register of a particular professional setting has not been investigated to a certain degree. Moreover, the extent to which the educational domain contributes to the professional context is not examined from the individual perspectives who are directly involved in a specific profession.

Chapter THREE

Methodology

3.1 Introduction

The dissimilarity in subject area of study or horizontal mismatch arises when the graduated individuals work in a different profession (Salas-Velasco, 2021). Similarly, the way an English graduate will attain the particular register of trade banking by pertaining an (auto) ethnographic technique. The researcher examined the procedures including “small talks” and exposition from colleagues, and the materials such as official instruments associated in the ‘enregisterment’ of trade banking. This section utilizes genre analysis and enregisterment as a theoretical framework. Moreover, the study implements a qualitative research approach, along with (auto)ethnography serving as the principal method. This synthesizes the self-reflection of the researcher with cultural inspection to investigate how distinctive experiences are associated with extensive ethnic and cultural interpretation. In order to collect data, the researcher conducted the genre analysis of banking documents such as Bill of Lading and Letter of Credit. In addition to official documents, small talk data was attained from reflective journaling and recollections of regular workplace communications.

Method 1: Genre analysis

Method 2: Small talk (Anecdotal evidence, examples)

Method 3: Interview

Method 4: the Researcher Herself

3.2 Research Design

The study follows a qualitative method to search for the answers of the research questions. The fundamental goal of qualitative research is to examine and impart profound, inclusive and thorough accounts of occurrences from categorical data, instead of measuring and analyzing assumptions utilizing statistical data as in regards to quantitative exploration (Oranga & Matere, 2023). Substantially, the qualitative research delineate and expounds correspondences, personal events and collective traditions. In this study, the researcher is the observer and the investigator, who employed personal reflections and individual narration as the principal data.

However, in addition to self-reflection, interviews were taken from colleagues working in the trade finance department to formulate a combination of autobiographical consideration with ethnographic technique. Alongside the personal narratives and analysis of interviews, official trade documents were examined with the light of genre analysis to scrutinize how the texts are designed to accomplish the intended purpose. The emphasis was put on the way specialized register, i.e enregisterment became comprehensible to the researcher through small talks with colleagues. Also, the collected data demonstrated the actual effectiveness of professional experience rather than the educational background.

3.3 Participants

As the research uses an autoethnographic approach, the study centres on the personal experiences and narratives of the researcher. In addition to this introspection, six colleagues from diverse educational domains were interviewed to provide manifold perspectives and enhance the comprehension of the phenomena under exploration.

3.4 The Setting of the Study

The research encompasses the professional context, specifically the concentration was placed on the trade banking sector of the researcher's bank in Bangladesh. The setting is not solely the physical workspace of the researcher but also the sites of casual interaction with colleagues. Through reflexive engagement with both the researcher's experiences regarding the enregisterment of the trade banking sector and official documents of the international trade, the study provides a nuanced investigation within the definite social context.

3.5 Data Collection

The qualitative data was collected from the official documents connected to international trade, researcher's recollection of casual conversations or small talks, and semi-structured interviews from colleagues using three questions. The questions include whether their educational domains facilitated their performance in the trade department, how they acquired expertise in handling the documents and the way they achieved familiarity with the terminologies used in trade. These questions aimed to extract the perceptions of professional development. Moreover, the analysis of other collected data included examination of written

documents with the light of Bhatia (2016) genre analysis and the notion of Agha & Frog (2015) enregisterment framework. Moreover, the recollections are extracted from the researcher's reflexive journal during her rotation in individual trade departments and time duration in the trade processing centre.

3.6 Instruments

Semi-structured interviews are a qualitative method to the collection of data as they commence with standardized questions which are interrogated to the interviewees, or structured discourse that is directed by new particulars achieved as the interactional conversation emerges (Ahlin, 2019). The questions encouraged the colleagues of the researcher from different educational background to share their reflection on the trade finance department, and whether the educational background fosters relevance or familiarity to the activities of the trade. The implementation of this qualitative method reinforces the validity, reliability and credibility of the study.

3.7 Reliability

The researcher justified the data including recollections of casual conversations and generic analysis of official documents rational data originations within the autoethnographic framework. The comprehensive reflections on casual conversations provide daily scenario and interpersonal dynamics of the professional context of the trade department, whereas the incorporation of authentic trade documents renders concrete evidence of trade procedures and strengthens the credibility of the researcher's narrative. The interview data were analyzed sequentially to achieve contextual insights. The primary themes that emerged in the study are distinct linguistic features connected to the societal and contextual background, the effectiveness of small talk in the comprehension of registers, and the significance of professional experience over the educational domain.

3.8 Ethical Considerations

The researcher's binary involvement as participant and observer are analytically reflected to acknowledge prospective partiality and confirm reliability of findings. The interviews were conducted with stern ethical standards that ascertained the rights and privacy of the official documents and participants. The interviews were given voluntarily and protection of data was ensured by anonymization and usage of pseudonyms. The participants are affirmed that their information would not be shared elsewhere other than this research.

Chapter FOUR

Data Analysis

4.1 Introduction

The purpose of this thesis is to conduct an autoethnographic exploration of an English graduate who particularized the register of the trade banking sector. The required collected data has been collected from the official trade documents and examined with the light of generic analysis, and the recollections of the researcher from the reflexive journalling of instances when the researcher had casual conversations with colleagues and those discourse revealed the existence of enregisterment as the speaking styles are recognized to be connected to particular social and context. Moreover, the results of interviews demonstrated significant insights about the necessity of professional experience.

4.2 Genre Analysis

According to Bhatia (2016), genre studies encompass diversity of frameworks utilized to examine text based genres, formulated, elucidated, and applied by individuals of diverse disciplinal communes in educational, professional, formal and different systematized contexts. Swales (2000) referred to the previous work of Halliday et al. (1964), underscored that their attempt to register evaluation provided an ordinary connection between linguistic exploration and educational resources. Moreover, it is generally discerned that people who are considered as external to certain discourse or professional context, frequently encounter difficult circumstances to comprehend the writings of experts, despite being familiar with the vocabularies (Swales, 1990, as cited in Bhatia, 2016). In this context, the native speaker abilities do not provide an upper hand without profound insight or insider details in terms of genre expectations and professional approaches (Bhatia, 2016). Furthermore, genres provide founded social purpose in interaction, while skilled ones can tactically employ them to inherent individual or organizational goals. This genre analysis framework acts as a cornerstone to critically investigate how specialized trade documents contain linguistic elements and distinct terminologies to accomplish the intention or purpose. The principal documents of international trade finance include letter of credit, bill of lading, commercial invoice, packing list and certificate of origin.

4.3 Genre Analysis of specific trade documents

4.3.1 Letter of credit

Letter of credit is considered to play a significant role in the global trade transactions which affirms that the bank will make payment to the exporter if the presented documents comply with the terms and conditions (Shi & Luo, 2024). In case, if the exporter fails to present documents that comply with the terms of the letter of credit, they will lose the privilege to payment and can solely make an appeal which will be effectuated if the importer relinquishes the irregularities in the exporter's presentation (Mann, 2000). The language of the letter of credit follows passive voice, intricate noun phrase and modal verbs which maintains a manner of legal assurance and enforcement.

Initially, the letter of credit contains the field with a form of documentary credit which is regarded as “irrevocable” which means the document cannot be canceled or revoked without the approval of all the parties associated. In addition, the modernistic letter of credit possesses length of time for the draft, the names and conditions of mandatory documents, latest shipment date and the description of goods (Thayer, 1937). Also, the letter of credit has the applicable rules which include the latest version of UCP. In the context of trade, Uniform Customs and Practice for Documentary Credits (UCP) is regarded with considerable importance because it contains a set of regulations established by the International Chamber of Commerce (ICC) to oversee the use of letter of credit across the globe (Low, 2010). In the light of genre analysis, the inclusion of UCP underscores the association of documents with ingrained international trade operations. Also, the language of LC is written in standard banking terminology to minimize ambiguity and ascertain undeviating interpretation across the border. Moreover, the tone of the letter of credit is formal and non-ambiguous. Furthermore, the conditional clauses such as “if the documents are compliant” or “upon presentation of documents” organizes and strengthens the rational flow of conditions for payment and privilege. The words are accurate and confined to financial and judicial context such as “irrevocable” and “issuing bank”.

Moreover, the LC contains the name of the applicant who is committed to pay the exporter through the bank, and also distinguishes the beneficiary who is endorsed to receive payment and present the necessary documents. The assurance of the names provides security to both parties. Another fundamental part of LC is the amount, as the importer's bank confirms to pay the

maximum amount stated in it. Moreover, the LC contains another essential information which is notified as “drafts at” and this instructs the buyer’s bank to pay a specific amount of money either instantly after the presentation of documents (sight), or at a definite future date (deferred). Substantially, the concept of futurity contracts can be relevant to a certain extent, as both mitigate risks. In other words, the futures contract curb price risks by confining prices for the future delivery. Similarly, a letter of credit lowers payment risk by the assurance of payment on completion of particular conditions. In addition to the mitigation of risks, the language of the letter of credit has more substantial roles. The usage of the word “allowed” formulates clear boundaries regarding what is accepted and assures the parties to comprehend what is authorized according to the conditions of LC. Substantially, the inclusion of modal verbs such as “must” and “shall” in terms of the conditions denotes the accountabilities, authorizations and stipulations. In addition, the frequent usage of passive voice sustains objectivity and concentrates on the actions and necessities, i.e, the payment shall be made.

Along with specific linguistic patterns and terminologies, the existence of few abbreviations cannot be neglected. In addition, the abbreviation such as “ACK” is interpreted by the employees as “acknowledgement”, but an individual who did not work in this field will not be cognizant about this. In Society for Worldwide Interbank Financial Telecommunication (SWIFT) messages associated to trade finance, “ACK” indicates that the SWIFT network has effectively reached and processed the message. Consequently, this can be deducted that the written forms are designed for the communicative purpose which is comprehended within a professional community. Thus, the language of the letter of credit is distinguished from other documents and conformed to the purpose. Thus, the letter of credit is acknowledged as an essential document and design is specific to the purpose and formulated in correspondence to the context.

Figure 1: Letter of Credit

27: Sequence of Total 1/1
 40A: Form of Documentary Credit
 IRREVOCABLE
 20: Documentary Credit Number
 31C: Date of Issue
 40E: Applicable Rules
 UCP LATEST VERSION
 31D: Date and Place of Expiry
 50: Applicant
 59: Beneficiary - Name & Address
 32B: Currency Code, Amount
 Currency : USD (US DOLLAR)
 Amount : #145712.40#
 39A: Percentage Credit Amt Tolerance
 05/05
 41D: Available With...By... - Name&Addr
 ANY BANK IN CHINA
 BY NEGOTIATION
 42C: Drafts at...
 120 DAYS FROM THE DATE OF BILL OF
 LADING/AIRWAY BILL
 42A: Drawee - FI BIC
 43P: Partial Shipments
 ALLOWED
 43T: Transhipment
 ALLOWED
 44E: Port of Loading/Airport of Dep.
 ANY SEA PORT/AIRPORT OF CHINA
 44F: Port of Discharge/Airport of Dest
 HAZRAT SHAHJALAL INTL AIRPORT, DHAKA/CHATTOGRAM SEAPORT, BANGLADESH
 44C: Latest Date of Shipment
 45A: Description of Goods and/or Services
 YARN FOR 100 PCT. EXPORT ORIENTED READYMADE GARMENTS INDUSTRY:
 DETAIL DESCRIPTION OF GOODS, QUANTITY, UNIT PRICE AND TOTAL
 AMOUNT ARE AS PER BENEFICIARY'S FOLLOWING PROFORMA INVOICE(S):

PROFORMA INVOICE NO.	DATE	AMOUNT (USD)
*****	****	*****

 TOTAL LC VALUE: USD145712.40

50420

TRADE TERMS: CPT, HAZRAT SHAHJALAL INT'L AIRPORT, DHAKA
CFR, CHATTOGRAM SEA PORT, BANGLADESH (INCOTERMS 2020).

46A: Documents Required
FULL SET OF CLEA

- 46A. D
1) FULL SET OF CLEAN SHIPPED ON BOARD OCEAN 'BILL OF LADING'
MADE OUT TO THE ORDER OF AND/OR ORIGINAL 'AIR WAYBILL' CONSIGNED
TO " " (B/L NO.) SHOWING "FREIGHT
PREPAID" AND MARKED NOTIFY APPLICANT (B/L NO.) OF
THE CREDIT GIVING FULL NAME AND ADDRESS. BILL OF LADING MUST
INDICATE FULL NAME AND SEVEN DIGIT IMO NUMBER OF THE MOTHER
VESSEL AS WELL AS FEEDER VESSEL.
2) BENEFICIARY'S SIGNED COMMERCIAL INVOICES IN SIX FOLDS
CERTIFYING MERCHANDISE ARE OF CHINA ORIGIN AND INDICATING THE
FOLLOWING:
A) FULL DESCRIPTION OF THE GOODS, QUANTITY, UNIT PRICE,
NET WEIGHT IN KG AND VALUE OF THE GOODS SHIPPED.
B) IEC NO. 2 CODE: 00000000000000000000
C) TIN. 635409718087 BIN. 00000000000000000000
D) INVOICE MUST INDICATE FREIGHT AMOUNT IN U.S. DOLLAR.
3) DETAIL PACKING LIST IN TRIPPLICATE SHOWING DESCRIPTION, COMPLETE
PACKING DETAILS OF THE GOODS, NET WEIGHT AND GROSS WEIGHT.
4) CERTIFICATE OF ORIGIN ISSUED BY CHAMBER OF COMMERCE OF THE
EXPORTING COUNTRY IN DUPLICATE CERTIFYING THAT MERCHANDISE ARE OF
CHINA ORIGIN MUST ACCOMPANY THE SHIPPING DOCUMENTS. CERTIFICATE
OF ORIGIN ISSUED BY BENEFICIARY IS ALSO ACCEPTABLE.
5) INSURANCE COVERED BY APPLICANT. A COPY OF SHIPMENT ADVICE SENT
BY BENEFICIARY WITHIN 7(SEVEN)
WORKING DAYS OF SHIPMENT ADDRESSED TO:
NOTICE DATE 01/01/2010
NOTICE REFERENCE NO. MC-00294/01/01
SHIPMENT ADVISE MUST BE SENT BY COURIER
6) ONE FULL SET OF NON-NEGOTIABLE SHIPPING DOCUMENTS MUST BE SENT
BY THE BENEFICIARY TO THE DOCUMENTARY CREDIT APPLICANT BY COURIER
7) PRE-SHIPMENT INSPECTION CERTIFICATE ISSUED BY THE COMPETENT
AUTHORITY OR THE BENEFICIARY.
8) A CERTIFICATE ISSUED BY SHIPPING COMPANY OR THEIR AGENT
CERTIFYING THAT SHIPMENT/TRANSSHIPMENT, IF ANY, NOT EFFECTED BY
ISRAELI FLAG VESSELS/AIRLINES.

47A: Additional Conditions

- 47A: Additional Conditions
- A) SHORT FORM, BLANK BACK BILL OF LADING/AIR WAYBILL IS NOT ACCEPTABLE.
 - BILL OF LADING INDICATING THAT THE CARRIER OR ITS AGENT MAY RELEASE GOODS UNDER THE SAME WITHOUT PRESENTATION/ SURRENDER OF ORIGINAL BILL OF LADING IS NOT ACCEPTABLE.
 - B) THIS DOCUMENTARY CREDIT NUMBER AND DATE MUST BE MENTIONED IN ALL DOCUMENTS.
 - C) MATURITY DATE WILL BE COUNTED AT 120 DAYS FROM THE DATE OF BILL OF LADING/AIR WAYBILL.
 - D) DOCUMENTS EVIDENCING SHIPMENT MUST NOT BE DATED PRIOR TO THE DATE OF ISSUE OF THIS DOCUMENTARY CREDIT.
 - E) EXPORT CONTRACT NO. ~~XXXXXXXXXXXX~~ MUST BE MENTIONED IN ALL DOCUMENTS.
 - F) ALL SHIPPING DOCUMENTS MUST CONTAIN L/C ISSUING BANKS BIN. AND L/C APPLICANTS TIN. AND BIN.
 - DESCRIPTION OF GOODS MUST BE MENTIONED IN COMMERCIAL INVOICE, BILL OF LADING/AIR WAYBILL, PACKING LIST AND CERTIFICATE OF ORIGIN.
 - G) EACH PRESENTATION OF DOCUMENTS WILL INCUR A PAYMENT CHARGES OF USD 30.00 AND IN ADDITION A DISCREPANCY CHARGE OF USD 75.00 (IF ANY) WHICH WILL BE DEDUCTED AT THE TIME OF PAYMENT FROM THE BILL VALUE.
 - H) UNLESS OTHERWISE EXPRESSLY STATED, ALL DOCUMENTS CALLED FOR UNDER THIS CREDIT MUST BE IN THE LANGUAGE OF THIS CREDIT.
 - I) UNLESS OTHERWISE STIPULATED, ALL DOCUMENTS ARE TO BE PRESENTED IN TWO COPIES.
 - J) ~~THE APPLICANT~~ IS TO COMPLY WITH THE RESOLUTIONS ADOPTED BY THE UNITED NATIONS SECURITY COUNCIL AS WELL AS THE SANCTIONS IMPOSED BY USA, EU AND THE UK. CONSEQUENTLY, IF ANY PARTY, ENTITY, INDIVIDUALS, VESSELS, GOODS AND/OR ITS SOURCES AND ORIGIN, SERVICES, COUNTRY, ETC. RELATING TO THE SHIPMENTS AND/OR DOCUMENTS DRAWN UNDER THIS DOCUMENTARY CREDIT APPEARS TO BE

BrPrinter-0846-000001

71D: Charges

48: Period for Presentation in Days
15/DAYS FROM THE DATE

49: Confirmation Instructions
WITHOUT

1) ON MATURITY, WHICH WE WILL ADVISE YOU UPON RECEIPT OF DOCUMENTS DRAWN IN STRICT CONFORMITY WITH THE TERMS AND CONDITIONS OF THE DOCUMENTARY CREDIT, WE SHALL ARRANGE PAYMENT AS PER INSTRUCTIONS OF DOCUMENT PRESENTING BANK.

2) DOCUMENTS TO BE FORWARDED TO US BY COURIER (ADDRESS: 333

[illegible]

Message Trailer

Discussions -In order to operate genre analysis of trade documents with the light of Bhatia's Critical Genre Analysis (CGA) framework, the specific type of document and principle interactive purpose in global trade should be distinguished (Bhatia, 2016). Next, the written aspects should be explored such as lexical grammar, text organization and conversational structure to comprehend the way these elements enrich the quality of the overall purpose. In this case, the letter of credit contains confined terminologies which ascertain that all parties involved can comprehend their individual responsibilities and conditions without any confusion. With regard to the text organization, the letter of credit contains fields which arrange information rationally, making it feasible for the individuals to locate certain clauses. Moreover, the letter of credit upheld the formal register that imitates the negotiation discourse among the parties. In general, the circumstance connected to the production, interpretation and utilization is essential with the professional methods, activities and voices associated with it. The proper interpretation of a letter of credit necessitates the expertise in legal terminologies and trade terms. Also, the banks play a crucial role in scrutinizing whether the documents align with the terms and conditions of the letter of credit.

The involvement of UCP is an essential aspect due in international trade. The UCP issued by ICC is acknowledged globally, so it increases clarity and fairness while dealing with LC around the globe. Moreover, even the comprehension of the abbreviation such as "ACK" is relevant to the context, for which only individuals connected to trade can interpret it as a confirmation regarding the receipt of messages of documents. This connects to the recurrent belief that the connection between the educational domain and the professional field strengthens the performance. However, this study ensures the significance of experience providing a pathway to success.

4.3.2 Bill of lading

The bill of lading is supplied by the carrier to the shipper when the goods are laden, and usually the document would be transmitted from the shipper to the consignee upon the payment and the consignee would achieve the right to present the documents to the carrier to receive delivery (Lee & Sooksripaisarnkit, 2012). The language of the bill of lading reveals several important implicit meanings and even demonstrates connection to the context.

In general sense, bill of lading is a commercial document which can be handled and manipulated by the organizations in terms of making the decision to whom and when the goods are released. In terms of the terminologies, the bill of lading contains words such as “consignee” to denote the party legitimately authorized to receive the goods, so the bank endorses it. Moreover, another terminology known as “notify party” is the one who must be provided with the information of arrival of goods in order to undertake convenient actions. These terminologies are familiar to the ones who are associated with trade. Also, this document highlights the gross weight, measurement and number of packages. Moreover, the description of goods are present in the bill of lading to guarantee and ensure clarification about what is being shipped. In this case, the absence of concise and precise language can create unwanted misunderstandings. Substantially, the presence of Harmonized System (HS) code aids to identify products during the course of trade, and maintains uniformity across the border. The main motive of using HS code is to allow a common language to be present by the help of universal numerical classification which can be recognized to every party involved in the international trade, and distinguish the products unambiguously. So, HS codes facilitate smooth and transparent global trade by assisting the customs authorities and others associated to categorize goods scrupulously during the processes of shipment and clearance.

Another general shipping term is known as “freight prepaid” which is an essential component of the bill of lading, as it is even usually utilized to develop rapport with buyers, particularly in circumstances where new business and relationships are about to be commenced. Also, it is used to preserve goods which are essential to handle in a special way. “Freight prepaid” denotes that seller or shipper paid the freight amount in advance. Moreover, the

Business Identification Number (BIN) and export contract number demonstrate the assurance of unhindered customs operations and transparency. This indicates that the existence of these terminologies possess a confined intention and purpose.

Figure 2: Bill of Lading

Shipper (complete name and address) [REDACTED]		Bill NO. [REDACTED]		
Consignee (complete name and address) TO THE ORDER OF [REDACTED] (BIN: [REDACTED])		 BILL OF LADING RECEIVED in apparent good order and condition except as otherwise noted the total number of containers or other packages or units enumerated below for transportation from the place of delivery subject to the terms hereof. One of the original Bill of Lading must be surrendered duly endorsed in exchange for the Goods Delivery Order. On presentation of this document duly endorsed to the Carrier by or on behalf of the holders, the rights and liabilities arising in accordance with the terms hereof shall without prejudice to and rule of common law of statute rendering them binding on the Merchant become binding all respects between the Carrier and holder as though the contract evidenced hereby had been made between them. IN WITNESS Whereof the number of original Bill of Lading stated below have been signed one of which being accomplished The others(s) to be void (Terms of Bill of lading continued on the back hereof)		
Notify Party (complete name and address) [REDACTED] (BIN: [REDACTED])				
Local Vessel or Pre-carriage by	Ocean Vessel & Vow No.	Forwarding Agent and References [REDACTED]		
Place of Receipt SHANGHAI SEA PORT, CHINA	Port of Loading SHANGHAI SEA PORT, CHINA	TEL : [REDACTED] FAX : [REDACTED] CELL : [REDACTED] A/N NO : [REDACTED] PIC : MR. [REDACTED]		
Port of Discharge CHATTOGRAM SEA PORT, BANGLADESH	Place of Delivery CHATTOGRAM SEA PORT, BANGLADESH			
Marks and Numbers	No. and kind of Packages	Description of Goods	Gross Weight	Measurement
STYLE: FABRIC: ✓ COLOR: ✓ LOT NO: ✓ ROLL NO: ✓ G'W: ✓ N'W: ✓ MADE IN CHINA ✓	356 ROLLS ✓	DESCRIPTION OF GOODS ✓ FABRICS FOR 100 PCT. EXPORT ORIENTED READY MADE GARMENTS FACTORY. FULL NAME AND SEVEN DIGIT IMO NUMBER OF THE MOTHER VESSEL: [REDACTED] THE CARRIER OR ITS AGENT MAY RELEASE GOODS UNDER THE SAME WITHOUT PRESENTATION/ SURRENDER OF ORIGINAL BILL OF LADING IS NOT ACCEPTABLE. THIS DOCUMENTARY CREDIT NUMBER: [REDACTED] AND DATE: 2021/07/07 EXPORT LC NO. [REDACTED] DATED 07.07.2025 H.S. CODE NO: [REDACTED] L/C ISSUING BANKS BIN: [REDACTED] AND LC APPLICANTS TIN: [REDACTED] AND BIN: [REDACTED]	8850 KGS ✓	33 CBM ✓
ON BOARD				
TOTAL NUMBER OF CONTAINERS OR PACKAGES (IN WORDS) SAY THREE HUNDRED AND FIFTY SIX ROLLS ONLY				
Freight and Charges		Revenue tons	Rate	Per
Exchanges rate		Prepaid at	Payable at	Prepaid
Total prepaid in national currency		No. of original B(s)/L	THREE ✓	Freight Prepaid
Date		SHIPPED ON BOARD THE VESSEL		
		AS CARRIER		

Discussions- The bill of lading is the legalized document in international trade which is essential for the transit of merchandise beyond the global waters. Moreover, the B/L denotes the ownership of goods, and by this the organizations can control the possession of goods, loan security, payment timing or conveyance of goods. In terms of the document, the assurance of standardized congruous terminologies connected to the context helps to continue uninterrupted trade operations which goes beyond the borders and cultures.

Bhatia (2016) stated that Critical Genre Analysis (CGA) concentrates on the simplification of professional procedures through genres or regular forms of documents, messages, or interactive styles practised in professional circumstances. Moreover, CGA focuses not solely on what is stated distinctly or manifested in these professional communications, but even addresses the implied meanings. Similarly, the BL is considerably more than a straightforward document; it contains implicit meanings, entitlement and responsibilities that might not be elaborated precisely in the document but those can be comprehended within the trade and legalized domains. In other words, BL implies the shifting of ownership prerogatives and liabilities with accordance to maritime legislations. Substantially, the bill of lading also has another important distinction as the entity with the original BL has the lawful authority to claim the goods upon reaching the destination.

The presence of a component in HS codes creates a major difference in the sustainability and feasibility of the processes. In other words, HS codes facilitate a flexible operation, eliminate errors and minimize expenses by offering a standardized procedure of product identification that transcends linguistic and cultural distinctions in the globe. So, HS codes facilitate smooth and transparent global trade by assisting the customs authorities and others associated to categorize goods scrupulously during the processes of shipment and clearance. Moreover, the “on board” notation ensures the importer and other parties involved that the goods have been loaded onto the vessel for shipment. This means that the shipment is underway. The presence of this writing provides clear and precise guidance for the individuals involved in this process. Even, the officers working at the import payment unit require the date of laden on board to set the date of maturity at times which is the date when the final payment is due. The maturity date is placed on the basis of the letter of credit. Subsequently, the presence of the word “freight prepaid” ensures a clear communication as it states who is regarded responsible for the shipping costs and this

minimizes the possibility of ambiguity or confusion, discarding any chance of miscommunication.

4.3.3 Commercial Invoice

A commercial invoice is regarded as another significant document in international trade issued by the seller or exporter to the buyer or importer, which is considered as an evidence of sale. This document offers explicit information about the merchandise being sold with description of goods with quantity, units of measurement, gross weight, net weight, amount, harmonized code, etc. The language is formal and unambiguous to restrain any possibility for misinterpretation.

Bhatia (2016) stated that CGA urges a more inclusive approach and multiperspective framework to acknowledge the complete scope of professional genres. The requirement of a multiperspective framework is due to the fact that professional genres are entrenched in numerous social, institution-based and cultural settings. Substantially, commercial invoice contains incoterms and the version followed currently is the Incoterm 2020. Specifically, incoterm 2020 provides a set of eleven globally recognized regulations that define the responsibilities for buyers and sellers in the international trade contracts (Piltz, 2020).

This document has to be scrutinized for compliance with the terms and conditions of the letter of credit. So, it can be deduced that coherent communicative function is demonstrated by the “moves” (Swales, 1990) to accomplish certain expressive or interactive tasks. These moves correspond to the communicative functions which organize the text. The finding portrays similar aspects in the case of commercial invoice as the organizational structure is an important feature. If the commercial invoice is not arranged and presented coherently, this can develop misunderstandings and have a detrimental impact. Moreover, the checker can scrutinize this document against the LC in a rigorous manner if the employee has experience in this department.

Figure 3: Commercial Invoice

NAME OF THE BENEFICIARY

COMMERCIAL INVOICE

NAME OF THE APPLICANT

ADDRESS

DATE:

INVOICE NO:

L/C NO.:

MARKS	DESCRIPTION OF GOODS	COLOR	QUANTITY		UNIT PRICE (USD)	AMOUNT (USD)
EM: WEIGHT: Width: MADE IN CHINA TO BANGLADESH COLOR: LOT NO. ROLL NO. QTY: YARDS	100% Nylon TASLON 228T, Weight : 110-115 GSM width: 57/58" HS CODE: 57111	TURBULENCE	2470	YDS	\$1.35	3334.50
	100% Polyester Mesh, Weight : 110-115 GSM width: 57/58" HS CODE:	TURBULENCE	231	YDS	\$0.90	207.90
			2701	YDS	TOTAL	3542.40

CFR CHATTOGRAM

FABRICS IN REGULAR AND CONTINUOUS LENGTH OF 18.29 METRE/ EQUIVALENT OF 20 YARDS OR ABOVE IN THAAN FOR 100 PCT EXPORT ORIENTED READYMADE GARMENTS:

DETAIL DESCRIPTION OF GOODS, QUANTITY, UNIT PRICE AND TOTAL AMOUNT ARE AS PER BENEFICIARY'S FOLLOWING PROFORM INVOICE(S): 2310241000 DATED 22/01/2024

TRADE TERMS: CFR, CHATTOGRAM SEA PORT, BANGLADESH (INCOTERMS 2020).

IRC NO.:

H.S. CODE: 57111

L/C ISSUING BANK'S BIN: 1111111111

L/C APPLICANT'S TIN: 1111111111 AND BIN: 1111111111

CONTRACT NO. 1111111111 DATED 22/01/2024

L/C NO.: 1111111111 DATED 22/01/2024

WE CERTIFY MERCHANDISE ARE OF CHINA ORIGIN.

FREIGHT AMOUNT: 80.00USD

GOODS VALUE : 3462.40USD

Discussions- Commercial Invoice contains net weight, incoterm, gross weight, size and colour of the goods (Dhar & Ranganathan, 1986). This document has to be compliant with the terms and conditions of the letter of credit. The language of the commercial invoice is relevant to the professional context.

Bhatia (2016) stated that CGA urges a more comprehensive approach and multiperspective framework as this is not only concerned with the written text only, even the social applications and professional activities that produce influence on the genres. Besides the description of goods, the commercial invoice contains incoterms which assures the responsibility for cost, hazards and commitments associated with the delivery of goods. For example, CFR is an incoterm which denotes that the seller pays for the cost and freight to transport the goods to the certain destination, but the risk shifts from the seller to the buyer after the goods are loaded onto the vessel at the port of origination. Substantially, these incoterms are required to be relevant to the letter of credit, and if the compliance is not visible then discrepancy will be given. So, the presence of incoterms is an essential aspect as it demonstrates a clear connection between the documents and the procedures. Also, the usage of clear and concise language allows the customs authorities to accomplish their duties smoothly by lowering the possibility of delay.

Furthermore, the document checker is responsible to ensure that the gross weight is not greater than the net weight. Also, the checker has to thoroughly match the Import Registration Certificate (IRC) number and other relevant information as per LC terms. So, an experienced officer possess the ability to check these components in a meticulous manner. So, the finance background does not prepare the students with such insider knowledge which reveals the finding that the educational domain cannot suffice the eligibility of working in this department. Also, as the writings are highly relevant to the process of trade, for which the individuals connected with this sector can contemplate and find a correspondence with the terminologies.

4.3.4 Packing List

Moreover, the other document known as the packing list contains the details about the way goods are packaged and conform by the socio-professional context of trade in terms of legitimate, economic and conventional requirements.

The packing list contains the gross weight, net weight, colour, quantity, packages and measurements. More specifically, this shipping document lists the contents of each package. The connection of quantity between packing list, commercial invoice and bill of lading is highly necessary. Bhatia (2016) claimed that CGA assists to comprehend how professionals utilize language and communication in their domains. Similarly, the necessity for the presence of documentary credit number and HS codes help to maintain a consistency and allow a flexible communication throughout the entire process. Apparently, the packing list with detailed listing of items and relevance to customs and practices of international trade demonstrates the world of professions with the usage in certain contexts. The packing list contains the Tax Identification Number (TIN) and Business Identification Number (BIN) which uniquely distinguishes the taxpayers and business individualities, independently, confirming genuine tax accordance, clear business actions and assisting flexible trade and financial transactions.

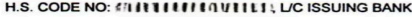
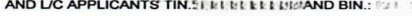
Figure 4: Packing List

DETAIL PACKING LIST

TO:  INVOICE NO: 
DATE: 
L/C NO: 

FROM: SHANGHAI SEA PORT, CHINA TO: CHATTOGRAM SEA PORT, BANGLADESH BY: SEA

SHIPPING MARKS	COMPLETE PACKING DETAILS OF THE GOODS					
	DESCRIPTION OF GOODS	QUANTITY	PACKAGES	GROSS WEIGHT	NET WEIGHT	MEASUREMENT
STYLE: FABRIC: COLOR: LOT NO: ROLL NO: GW: NW: MADE IN CHINA	DESCRIPTION OF GOODS: FABRICS FOR 100 PCT. EXPORT ORIENTED READY MADE GARMENTS FACTORY.					
	70% POLYESTER 30% COTTON TERRY KNIT FABRIC 280GSM WIDTH: 183CM HS CODE: 6210.10					
	CG2 IVORY	572.2KGS	24ROLLS	585KGS	572.2KGS	2.2CBM
	RE3 RED	186.6KGS	8ROLLS	191KGS	186.6KGS	0.7CBM
	NE3 M.GREY	1831.4KGS	75ROLLS	1873KGS	1831.4KGS	7.0CBM
	BL5 NAVY	1596.7KGS	65ROLLS	1633KGS	1596.7KGS	6.0CBM
	BR2 BEIGE	983.6KGS	41ROLLS	1006KGS	983.6KGS	3.8CBM
	GN4 GREEN	642.4KGS	27ROLLS	657KGS	642.4KGS	2.5CBM
	NE5 BLACK	910.2KGS	37ROLLS	931KGS	910.2KGS	3.4CBM
	YG3 KHAKI	474.0KGS	19ROLLS	485KGS	474.0KGS	1.8CBM
	65% POLYESTER 30% COTTON 5% ELASTANE 2X2 RIB 300G WIDTH: 135CM HS CODE: 60041000					
	CG2 IVORY	116.9KGS	5ROLLS	120KGS	116.9KGS	0.5CBM
	RE3 RED	46.0KGS	2ROLLS	47KGS	46.0KGS	0.2CBM
	NE3 M.GREY	387.6KGS	16ROLLS	396KGS	387.6KGS	1.5CBM
	BL5 NAVY	318.1KGS	13ROLLS	325KGS	318.1KGS	1.2CBM
	BR2 BEIGE	192.2KGS	8ROLLS	197KGS	192.2KGS	0.7CBM
	GN4 GREEN	118.2KGS	5ROLLS	121KGS	118.2KGS	0.5CBM
	NE5 BLACK	176.7KGS	7ROLLS	181KGS	176.7KGS	0.6CBM
	YG3 KHAKI	100.6KGS	4ROLLS	102KGS	100.6KGS	0.4CBM
	TOTAL	8653.4KGS	356ROLLS	8850KGS	8653.4KGS	33.0CBM

THIS DOCUMENTARY CREDIT NUMBER:  AND DATE: 
EXPORT LC NO:  DATED: 
H.S. CODE NO:  L/C ISSUING BANKS BIN: 
AND L/C APPLICANTS TIN:  AND BIN: 

Discussions- Packing list is considered as one of the essential documents of international trade finance. According to Bhatia (2016), the Critical Genre Analysis utilizes a multiperspective and multifaceted methodological framework. Moreover, the meticulous examination of written texts in context concentrates on the way members of specific communities act as writers and readers in a definite setting. The document does not solely incorporate the list of items, even it contains implied regulations, but also depends on how it is interpreted for particular professional goals.

Bhatia (2016) claimed that CGA examines these communication styles within diverse professional domains, cultures and regulations of the profession along with even when the individual fields work unitedly or harmoniously. Moreover, CGA demonstrates how professionals utilize the language to conduct their jobs credibly and productively within their professional circumstances. Similarly, the packing list cannot function individually as other factors and conditions are also connected to it. The connection between the quantity mentioned in the packing list has to be similar to the ones in the commercial invoice and letter of credit. Moreover, the packing list obeys the standardized formats and certain regulations to ascertain accurate and transparent communication between the parties i.e, exporters, importers, customs authorities, separate stakeholders involved in the process. Briefly, as the parties belong to different environments, the usage of clear language and uniform format is extremely necessary.

The inclusion of certain types of information can be explained vividly with the light of genre analysis. Moreover, the professionals are dependent on the genres to successfully perform their activities conveniently and accurately. CGA uncovers how the packing list functions as a communication tool that assists the clients and officials to be connected to this field to accomplish their tasks and coordinate the activities.

4.3.5 Certificate of Origin

The certificate of origin is another important document in international trade which provides a validation of the nation from which the product was manufactured or primarily processed. This is essentially required by imported countries and included into the trade accordance, as it assists to impose the convenient import tax. The language in this document is also considered to be declarative.

The certificate of origin contains a declaration by the exporter regarding the details mentioned are accurate and valid, and the merchandise is produced in a specified country. This document follows a standardized format to maintain uniformity and authoritative terms to assert apparent assurance of the origin of the product. Moreover, the country of origin has to be similar to the one mentioned in the letter of credit. The country of origin assists the customs authorities to authenticate that the products meet the origin criteria to convenient tariffs and prohibitions. This commercial invoice has to adhere to stern standards and documentary criterions, developing it as a legalized certificate for cross border commerce.

Figure 5: Certificate of Origin

1.Exporter Serial No. Certificate No.				CERTIFICATE OF ORIGIN OF THE PEOPLE'S REPUBLIC OF CHINA	
2.Consignee TO THE ORDER OF		3.Means of transport and route		5.For certifying authority use only CHINA COUNCIL FOR THE PROMOTION OF INTERNATIONAL TRADE IS CHINA CHAMBER OF INTERNATIONAL COMMERCE ISSUED RETROSPECTIVELY	
4.Country / region of destination BANGLADESH					
6.Marks and numbers		7.Number and kind of packages:description of goods		8.H.S.Code	
STYLE: FABRIC: COLOR: LOT NO: ROLL NO: G'W: N'W: MADE IN CHINA		TOTAL THREE HUNDRED AND FIFTY SIX (356) ROLLS OF DESCRIPTION OF GOODS:FABRICS FOR 100 PCT-EXPORT ORIENTED READY MADE GARMENTS FACTORY. 70% POLYESTER 30% COTTON TERRY KNIT FABRIC WIDTH:183CM HS CODE: 621710 65% POLYESTER 30% COTTON 5% FI ASTANE 2X2 RIB 300G WIDTH:135CM HS CODE: 621711 WE CERTIFYING THAT MERCHANDISE ARE OF CHINA ORIGIN THIS DOCUMENTARY CREDIT NUMBER: 1111000000000000 DATED: 08/08/01 EXPORT LC NO: 9120000000000000 DATED: 08/08/01 H.S. CODE N°: 6217100000000000 L/C ISSUING BANKS BIN.: 0800000000000000 AND L/C APPLICANTS TIN.: 0800000000000000 AND BIN.: 0800000000000000 ***		G.WEIGHT 7361 KGS G.WEIGHT 1489 KGS	10.Number and date of invoices
11.Declaration by the exporter The undersigned hereby declares that the above details and statements are correct, that all the goods were produced in China and that they comply with the Rules of Origin of the People's Republic of China.		12.Certification It is hereby certified that the declaration by the exporter is correct.			
 SHAOXING, CHINA Place and date, signature and stamp of authorized signatory		 ADD: ... ST: ... FAX: ... TEL: ... SHAOXING, CHINA Place and date, signature and stamp of certifying authority			

Discussions- The certificate of origin specifies the country from which the product has been originated. The language of this document is declarative as it also clearly affirms that the description and statements included are mentioned with scrupulous attention for which these can be regarded as accurate. Also, it states that the regulations are in accord to the rules of origin. Substantially, such language leaves no room for misinterpretation, so it can be comprehended by the individuals involved in the process. The declaration of the exporter is also certified which adds more clarity to the method. According to Bhatia (2016), Critical Genre Analysis concentrates on how individuals in distinct professions utilize certain types of texts (genres) to accomplish their work, and this concept even examines both the texts and professional endeavours. Similarly, the format and language of certificate of origin connect to the regulatory necessities and interconnect with other trade documents.

4.4 Sub-discussions

In international trade, the unhindered movement of goods across the borders require cautious formulation of documents. These documents are highly connected to their communicative purposes and the usage of specialized languages ensures alignment with the formal and social contexts. The crucial documents fundamental to international trade are letter of credit, bill of lading, commercial invoice, packing list and certificate of origin.

Moreover, Bhatia (2016) portrayed interdiscursivity to the way in which texts in specialized genres comprise and control external rambling components over the immediate texts. Moreover, the extrinsic aspects include general standards (regulations of how a specific domain should be designed), expectations (acknowledged practices), discursive field (the extensive societal and interactive context in which the text operates) and engagement (how participants cause impact in the genre). Similarly, bill of lading does not solely incorporate written constituents such as expressions, clauses and arrangements, but also embodies extrinsic professional customs and accepted standards from diverse domains. So, bill of lading contains terms standard in maritime and logistics context that assure legit precision, coherence and operational effectiveness throughout the global trade. For instance, terms such as “freight prepaid”, “consignee”, and “shipper” are broadly comprehended in maritime and logistics

context. The commercial invoice provides an elaborative and detailed description of the goods with important information for the customs clearance process. Another document, the packing list contains the details of the contents and measurements which serves its purpose. Also, the certificate of origin has an immense role to play as it validates the country where the product was manufactured. These documents are also associated with each other and the languages included serves fundamental purpose.

The researcher achieved insights of these terms after she started working at the trade bank. More precisely, these terms are integral to international trade so employees who possess the responsibility of working with the trade finance documents to process payments and scrutinize for discrepancies or compliance obtain familiarity with these terms. This mutual knowledge of jargons provides consistent collaboration across logistics, transportations and financial activities in global trade. In reality, the graduates from finance, commerce or economics background are not aware about the terms, instead acquire them by working on this field. Furthermore, English is also considered to be a fundamental skill for the candidates in the professional context; however, hands-on experience provides practical knowledge and workplace productivity.

4.5 Autoethnography

In this (auto)ethnographic exploration, the researcher will derive comprehensive data from her personal recollections and experiences as an English graduate employee who became appointed in the trade banking sector. In terms of the workplace context, the researcher had casual conversations with colleagues where she attained numerous banking terms. The professional transition of the researcher to a conventional, i.e., the enregisterment (Agha, 2005, 2007) of trade banking, had a tumultuous commencement which became progressively easier through ‘small talks’ (Coupland, 2014) with colleagues. Such distinctive ways of communication and speech patterns or enregisterment assist to distinguish the professional context. Substantially, these repeated interactions and exposures supported the existence of unique linguistic patterns and jargons. Along with the researcher’s reflections, the semi- structured interviews of the colleagues were taken to gain insights on whether their educational background assisted to achieve expertise in the trade banking sector.

Agha and Frog (2015) utilized the term “enregisterment” to characterize the spontaneous process by which the register creations are distinguished from each other and appear seemingly enclosed sociohistorical emergence for their user. Moreover, people initiate to acknowledge certain signs to delineate specific types of social roles or identify an individual to be from a discrete profession. In addition, the feasible indications being acknowledged as being associated to particular semiotic register. The notion of register connects the discernible implementation of linguistic resources to social communications, customs of circumstantial use, and to metapragmatic categories, and assessments of speech patterns.

As the researcher continues this journey of (auto)ethnography, the recollections develops connections with specific circumstances encountered by the researcher during her initial phases at the trade department. Particularly, the incidents where specific linguistic features became the cornerstone to identify certain groups or social roles. Specifically, during the researcher’s rotation, she received the opportunity to interrogate about several activities in the trade banking sector through casual conversations. Substantially, the researcher maintained a reflexive journal during her time at the trade banking sector. While having regular conversations, the researcher

acquired considerable knowledge regarding UCP 600 which is immensely indispensable for the employees. Specifically, the researcher received insight from colleagues about the way they dealt with the financial terms while scrutinizing the documents for compliance as this is one of the crucial tasks in the department of the researcher.

Moreover, the researcher emerged from a non-financial background which indicates she is not acquainted with the commercial or financial terms. For this particular instance, the researcher inferred register by listening to the way colleagues naturally conform their selection of vocabularies and tone. As the researcher maintained a reflexive journal, where the reflections, thoughts and experiences of certain addressees or informal conversations were recorded. Initially, when the researcher sat for casual conversations the colleagues used certain words connected to the tasks or formal responsibilities. For example, in one informal conversation with three colleagues, a fellow colleague remarked, “ You did not receive the visa because your documents were considered to be discrepant”. Here the word “discrepant” is a formal register which is denoted to the inconsistency of the trade documents. So, such a playful usage of the word helped the researcher to remember the word in the long run. Two more words which the researcher acquired from the daily conversations of the colleagues were “debit” and “credit” as they always use these words in their casual conversations. When the day for salary approaches, the colleagues sometimes remark by saying “Why didn’t the salary get credited to the account?”. In addition, in most circumstances, the employees of the trade are required to use the phrase “ debit the client’s account” which indicates that a specific amount of money has to be withdrawn from the client’s account. Also, at one incident, a colleague made fun of the other one by asking to show his certificate of origin, as he did not believe that the colleague had Bangladeshi nationality. These playful remarks refer to the distinct usage of particularized words. Moreover, in another conversation, two colleagues were discussing the result of a recent examination. The conversation proceeded in this way:

Nuzhat: What do you think about the rumours regarding the recent examination for promotion?

Shirin: I have heard about the reactions from the participants, but I did not find compliance with the questions and reactions.

Nuzhat: Right! We cannot give any assurance about the authenticity of the rumour until the final

message is acknowledged.

In this conversation, two particularized words of the trade sector were incorporated including compliance and acknowledged. The usage of “no compliance” refers to the dissimilarity of the questions encountered by the participants and the reactions. Actually, the questions were associated with their individual area of expertise, but the participants expressed that their performances were not up to the mark. Next, the word “acknowledged” was used in a more different way, as she will not be able to justify or claim anything about the rumour until the results are published or reach them. Generally, the word “acknowledged” refers to the confirmation in the trade related context. This small gist of conversation can startlingly demonstrate the way specialized words emerge in informal conversations. The way such specialized words are embodied in the conversation in a spontaneous manner indicates the speaker’s acquaintance and instinctive integration of the register into the daily linguistic repertoire. Substantially, the researcher acquired the ability to comprehend how and when to use these words, and even the researcher started to use these words.

Similarly, registers are considered as glancing at the representation of social history ensnares the way certain speech performances enhance acknowledgement and significance among a group over time (Agha & Frog, 2015). In addition, the comprehension of speech development along with the users and the rationale behind the existence in time and places, and how people observe and distinguish specific speech and practices as substantial or typical. With this in consideration, the researcher identified specialized lexicons in the utterances of the colleagues when they had conversations with each other. From the recollection of the researcher, the employees of the trade processing centre use specialized linguistic terminologies such as compliance, overdrawn, incoterm, demurrage, amendment consignment and more. The discussion about exchange rate is a prevalent activity which was detected by the researcher. The exchange rate is defined as the cost where a particular currency can be exchanged for the other. Another popular term in the department is Harmonized System Code (HS Code) which is related to the activities unconditionally. The HS Code represents the names and numbers according to the international standardized system in order to categorize the items being traded. Substantially, this term is only familiar to those individuals who are associated with this domain. For this reason, language is significant to human actions, and consequently inspections of language

reveal multiple aspects of humankind until an effective combination of constructs exist that relate linguistic components to human experiences (Agha, 2007). In addition, analytical models of language combine recognizable features of language to the domain of human actions that they conduct. Similarly, the speech repertoires are associated with the professional responsibilities.

Moreover, in the exploration of language distinction and applications in diverse social circumstances, the ideal of register is substantial. According to Halliday (1964 as cited in Agha and Frog, 2015) register can be considered by three variables including the domain of linguistic activities, type of discourse and relationships between the participants. These variables can be connected to the trade department as the employees negotiate about the management of imports and exports, the modes consist of different communicative approaches such as spoken or written form, and correspondence between colleagues, clients and suppliers.

The data from the semi-structured interviews uncovered several astonishing circumstances and consequences. Startlingly, the colleagues responded by claiming that despite coming from a finance and relatable background, certain terms and processes regarding trade were not familiar to them in the initial phase. They achieved considerable expertise after their hands-on experience in this field. However, few words were customary but those did not foster any considerable advantage.

Mumtahina, who is from the commerce background, mentioned that the financial insights assists in the general banking sector, but not in the trade banking context. General Banking department is concerned with client assistance, payments, and tasks connected to accounts (Nasir, 2016). She added that her background did not offer necessary assistance to surmount in the management of documents in the trade banking sector as this responsibility requires skills which are not provided by the general education. Habibul, who shares the similar background to the researcher, mentioned that the experience was the primary key to his success and comprehension of the tasks. Similar to the researcher, he contained a considerable amount of language skills which did not help him in the long run, as most terminologies belong specifically to the trade banking sector, and it was possible to acquire them after the practical experience. Saiful, from the engineering background, stated that trade banking terminologies are learned from experience and expertise can be achieved through practical exposure. He mentioned that the

responsibilities are initially difficult for everyone, even the ones emerging from the finance related background, as the actual handling of documents provide a deeper comprehension of the concepts and terminologies. Moreover, the candidates applying for Customer Relationship Management (CRM) require specific educational backgrounds such as business or marketing.

Subrina and Kamrun, from the finance background, mentioned that their degrees did not help them achieve expertise in the trade banking sector, as they learned the particular terminologies from their experience and participating in the tasks. They mentioned that few terms were familiar to them but this insight did not have any significant impact. According to them, the activities are extremely different from other workplace contexts. Joseph, from the economics background, reflected in the similar way by stating that even if you are familiar with only a few financial vocabularies due to the background, the actual knowledge of the jargon is attained from the experience and even after interacting with the colleagues regarding the tasks. He added that even after spending so much time in the trade banking sector, several unexpected incidents appear which he can manipulate with the help of the knowledge from his experience. Thus, all of the interviewee came with the similar concept and even the researcher encountered the similar incident as experience and casual conversations taught her the trade jargon. Substantially, the common finding from the interviews of the colleagues was that the educational background does not prepare the employees completely for the professional environment due to the importance of experience, different terminology and real-time encounter of the circumstances.

In addition to the existence of variables, the pre-recruitment processes accentualize the proficiency in English language, but this is not sufficient to sustain the career in the trade finance sector due to the necessity of practical experience and the potential to navigate international trade legislations. The researcher had substantial training on the reading skills which were slightly underpinned in the process of document examination with the terms and conditions of letter of credit. However, the researcher adopted the specialized terminologies with gradual experience.

Chapter FIVE

Conclusion

5.1: Critical Summary

The study has explored the enregisterment of language in the trade banking sector with the lens of (auto) ethnography, unravelling the way an English graduate attained the specialized register through small talks with colleagues. Due to the educational background, the researcher was competent in reading tertiary level applied linguistics and ELT textbooks, and reading skills assisted the researcher to some degree to examine trade documents. However, the study found out that the educational backgrounds of employees of trade banks could not strengthen the performance, as experience is the significant aspect in this domain. Moreover, small talks influenced the researcher to pay attention towards the vocabulary and communicative styles used by the colleagues. The researcher became accustomed to the specialized registers of the trade bank through casual discourses and adda. So this finding indicated that through enregisterment, the influence is also on the members of the group as they conform and internalize the specialized words. Another interesting finding from the small talk was the identification of a particular social group, through the ways of speaking as certain linguistic features are common within the group. In this case, the particularized words of the trade banking were the fundamental markers. Furthermore, the genre analysis revealed that the trade documents serve communicative purposes and the relevance exists in terms of context. These revealed how the selections of lexicons and subject matter of discussions or casual conversations socially establish professional identity.

5.2 Limitations

However, the limitations of this study. As this study is considerably concentrated on autoethnography, researcher's subjective reflection and individual interactions. The interactions with clients could also provide information about the registers.

5.3: Recommendation for future studies

On a wide scale, this study recommends that further research is required to compare the enregisterment of trade departments across various banks. Moreover, the way banks evaluate academic background and English proficiency in the process of pre-recruitment. Therefore, the enregisterment of language practices in the trade banking sector indicate diverse communicative styles and professional identities encountered by the employees from diverse educational domains.

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