

## From Need Analysis to Humanistic Course book: An ESAP Model for Insurance English in the Iranian Context

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### Abstract:

**Background:** In recent years, English for Specific Academic Purposes (ESAP) education in Iranian universities has faced persistent challenges, including outdated textbooks, lack of contextual authenticity, and misalignment with learners' actual academic and professional needs. These issues have hindered students' ability to comprehend specialized texts, engage in relevant communication, and acquire language skills effectively.

**Purpose:** This study aimed to design an ESAP coursebook grounded in a humanistic and text-driven approach, with a focus on creating content that is linguistically practical, pedagogically engaging, and professionally authentic. The primary goal was to respond to learners' academic and motivational needs by offering a more relevant and effective educational resource.

**Method:** A mixed-methods design was adopted. Data were collected through surveys, semi-structured interviews, and classroom/workplace observations. A total of 220 participants—including students, instructors, and field professionals—contributed to a comprehensive needs analysis. Quantitative data were analyzed using descriptive statistics in SPSS, while qualitative data underwent inductive content analysis.

**Results:** The findings revealed a considerable gap between existing ESAP materials and learners' real needs. In response, a new coursebook was developed using authentic domain-specific texts and tasks, with attention to learner engagement, emotional involvement, and autonomy.

**Conclusion & Implications:** The study highlights the potential of needs-based and humanistically-oriented ESAP material design to enhance language instruction, increase learner motivation, and develop communicative competence in academic and professional settings. The outcomes provide practical insights for teachers, curriculum designers, and policymakers, and can inform future ESAP material development across disciplines.

**Keywords:** Curriculum Design, ESAP, Humanistic Approach, Insurance Management, Iran, Needs Analysis, Second Language Acquisition.

### 1. Introduction & Background

#### 1.1 Introduction

The motivation for learning English among students is often driven more by practical academic and professional needs than by an intrinsic interest in the language or its associated culture. A key development in English language teaching during the 1970s was the emergence of English for Academic Specific Purposes (LASP), which evolved into subfields of English for Specific Purposes (ESP)—notably English for Occupational Purposes (EOP) and English for Academic Purposes (EAP). These categories have become foundational within the English Language Teaching (ELT) framework.

In the Iranian context, EAP courses are frequently taught by content specialists rather than language professionals, leading to fragmented and ineffective programs due to limited collaboration between these two groups. Interest in

EAP has grown in Iran, especially with regard to program evaluation and needs analysis. Nonetheless, challenges remain in aligning course content with students' actual academic and workplace needs—particularly in specialized fields like Insurance Management.

The researcher's personal experience—over two decades as a reinsurance expert at Iran Insurance Company—highlights that despite completing ESAP courses, many employees continue to struggle with ESP-related communication tasks. This discrepancy between classroom instruction and real-world professional demands reveals a serious gap in current pedagogical materials and approaches. It underscores the need for a more contextualized, learner-centered, and purposeful curriculum tailored to the specific communicative and professional needs of the learners.

This study is grounded in the humanistic approach to language education, as emphasized by Tomlinson (2013), who argues that materials should engage learners emotionally and cognitively, respect their individuality, and connect with their personal and professional realities. According to Tomlinson, effective materials should not merely aim at language input but also provide opportunities for meaningful interaction, reflection, and development of the whole person. Applying this philosophy to the design of an ESAP course book for Insurance Management aims to ensure that learners are not passive recipients of content but active participants in a learning process that is relevant, engaging, and transformative.

Therefore, this research seeks to bridge the gap between general English instruction and the specialized linguistic needs of insurance professionals in Iran by designing a humanistic ESAP course book that is informed by empirical needs analysis and built upon Tomlinson's principles of materials development. This approach aspires to empower learners not only linguistically but also personally and professionally, contributing to both their academic success and workplace competence.

## 1.2. Review of Literature

English for Academic Purposes (EAP) has increasingly gained attention as a field that addresses the communicative demands of academic settings and aims to integrate learners effectively into academic communities (Hyland & Shaw, 2016). Within this field, a distinction is often made between English for General Academic Purposes (EGAP)—which emphasizes general academic skills such as summarizing, paraphrasing, and argumentation—and English for Specific Academic Purposes (ESAP), which focuses on the particular linguistic, rhetorical, and disciplinary conventions of specific academic fields (Hyland, 2006).

Research by Atai and Khazaei (2014) and Pennycook (2017) stresses the importance of authenticity, problem-solving, and experiential learning in EAP pedagogy. Soodmand Afshar and Movassagh (2016) highlight the role of learner agency and student voice in shaping relevant and effective curricula. In line with this, recent studies such as Zand-Moghadam, Meihami, and Ghiasvand (2023) have emphasized the significance of contextualized needs analysis, particularly in disciplines such as the humanities and social sciences, where generalized approaches often fall short.

Scholars like Dressen-Hammouda (2008) and Mol and Tin (2008) argue that helping learners become legitimate members of academic discourse communities requires more than teaching surface-level language skills; students must also understand how disciplinary knowledge is constructed, negotiated, and communicated. Despite this, many Iranian EAP/ESAP textbooks still largely prioritize reading comprehension and vocabulary exercises (Jordan, 1999), ignoring the broader academic and professional communicative needs of students. This mismatch often results in disengagement, dissatisfaction, and limited language development (Bali, 2015).

Anxiety about academic success due to insufficient language proficiency remains a persistent issue in EAP settings (Atai & Asadi, 2014; Mao & Zhou, 2024), and the use of uniform, one-size-fits-all syllabi exacerbates the problem (Babaii et al., 2018; Nateghian, 2024). Additionally, the underdevelopment of EAP instructors as curriculum designers and materials developers is a barrier to the delivery of responsive and effective instruction (Nazari et al., 2024; Elliott, 2001). Although needs analysis is recognized as a key component of ESP/EAP course design, it remains underutilized in Iran, often resulting in curricula that are poorly aligned with learner expectations and industry demands (Damio et al., 2022; Gaffas, 2023; Pennycook, 2021; Benesch, 2012).

While the overarching goal of EAP/ESAP programs is to equip learners with the academic and professional communication skills required for both national and international contexts (Atai & Tahririan, 2003; Kaivanpanah et al., 2017; Lotfi Gaskaree et al., 2025), this vision often fails to materialize in practice due to outdated pedagogical approaches and lack of systematic textbook development strategies.

A growing body of literature now advocates for humanistic approaches to language teaching—particularly in EAP settings—as a response to these shortcomings. Tomlinson (2008, 2013) contends that effective materials must engage learners emotionally and cognitively, promote learner autonomy, and connect classroom activities with real-world communication tasks. His humanistic framework emphasizes the importance of learner-centered design, reflection, affective engagement, and localized relevance. Building on the foundational principles of humanistic and text-driven language teaching (Tomlinson, 2013), recent developments have expanded the framework to include more practical, learner-responsive strategies (Tomlinson & Masuhara, 2023).

According to Tomlinson (2013), an effective ESAP textbook should embody several key principles:

- Collaborative materials development involving both subject experts and language educators.
- Text-driven approaches that expose students to authentic, meaningful content.
- Integration of literature and narrative elements to stimulate imagination and empathy.
- Skill-based units that align with learners' actual academic and professional tasks.
- A casual, accessible tone that invites engagement and lowers anxiety.
- Localized and personalized tasks that reflect learners' cultural and occupational realities.

However, institutional constraints, such as rigid curricula, centralized approval processes, and lack of faculty development, often prevent the implementation of such humanistic approaches in Iran and similar contexts (Bui, 2022). As a result, many ESAP programs remain teacher-centered, test-driven, and detached from learners' goals and real-world professional communication needs.

In light of these issues, this study adopts Tomlinson's (2013) humanistic principles as a guiding framework for the design of a context-specific ESAP course book for Insurance Management in Iran. By grounding materials in authentic language use, validated needs analysis, and learner engagement strategies, the proposed book aims to bridge the gap between institutional objectives and learner realities—supporting both academic achievement and professional preparedness.

### 1.3. Purpose of the Study

In alignment with the core objectives of English for Specific Purposes (ESP) and English for Academic Purposes (EAP), the primary aim of this study is to facilitate learners' effective integration into both academic and professional communities by developing context-specific instructional materials for undergraduate students of Insurance Management. The central output of this research—a tailored English for Specific Academic Purposes (ESAP) course book—is designed not only to enhance academic literacy in the field of insurance studies but also to bridge the gap between university instruction and the communicative realities of the insurance industry.

Unlike many existing materials that adopt a generalized, one-size-fits-all approach, the proposed course book is grounded in a comprehensive needs analysis involving students, instructors, and industry professionals. It aims to reflect the actual linguistic demands, work-related communicative tasks, and technical terminology encountered in the insurance sector, especially within Iran's professional and academic context. In doing so, it empowers both learners and employees to improve their English proficiency in a manner that supports career advancement, workplace efficiency, and domain-specific fluency.

This study also contributes to the broader discipline of Teaching English as a Foreign Language (TEFL) by demonstrating the pedagogical value of needs-based, learner-centered, and humanistic materials development. Informed by Tomlinson's (2013) humanistic principles, the course book integrates real-world tasks, affective engagement, and reflective learning to promote learner autonomy, motivation, and long-term retention. By

addressing the limitations of conventional ESP textbooks, this research presents a flexible, adaptable model for materials development that can be applied to other specialized fields such as law, engineering, or tourism.

Furthermore, the study attempts to evaluate and conceptualize the effectiveness of the already-existing ESAP materials currently in use in Iranian universities. Through gathering detailed feedback from various stakeholders—including instructors, students, and professionals—the study seeks to identify gaps in content relevance, instructional practices, and learner engagement. These insights inform the design of an evidence-based, contextually relevant ESAP course book that meets both academic expectations and industry requirements.

To achieve these purposes, the following research questions were formulated:

RQ1: What is the feedback of instructors regarding the currently-used ESAP course book for Insurance Management?

Do they actively use the book in their teaching? If not, what are the reasons for avoiding it?

RQ2: What is the perception of undergraduate students of Insurance Management toward the existing course book?

Do they find it practical, engaging, and relevant to their academic or professional needs?

RQ3: What types of texts, language activities, and language skills do students find most helpful and relevant for their learning?

RQ4: What types of texts, language activities, and language skills do instructors consider practical and beneficial for ESAP instruction in Insurance Management?

RQ5: What types of texts, language activities, and skills are proposed as useful by managerial-level and staff-level employees working in the insurance industry?

RQ6: To what extent do the currently-used ESAP course book and the way ESAP classes are conducted motivate students to learn English for their academic and professional goals?

## **2. Methods:**

### **2.1. Design of the Study**

This study employed a sequential exploratory mixed-methods design (Creswell, 2014), integrating both qualitative and quantitative phases in a triangulated manner to ensure data reliability and contextual validity. The qualitative phase informed the development of quantitative instruments and ultimately the design of the coursebook. This approach was particularly aligned with Tomlinson's (2013) humanistic model, which emphasizes contextual sensitivity, learner voice, and affective engagement.

The qualitative phase included material evaluation, semi-structured interviews, and non-participant observations conducted in both classroom and workplace settings. Thematic coding and comparative categorization techniques (as proposed by Braun & Clarke, 2006) were used to analyze these data. In the quantitative phase, structured questionnaires were administered to a larger population, with the collected data statistically analyzed to identify trends in language needs, instructional preferences, and perceived gaps in current materials.

### **2.2. Participants**

The study involved two primary groups: academic and technical.

- The academic group included 10 experienced ESAP instructors (5–25 years of experience) and 100 undergraduate students of Insurance Management, selected through stratified random sampling to represent both genders and varying academic performances.
- The technical group consisted of 100 staff-level employees and 10 managerial-level professionals from Iran Insurance Company. The staff participants (aged 25–55) possessed BA degrees in related fields, while managers (aged 40–55) held MA or PhD degrees in relevant disciplines (e.g., MBA, Public Administration, Marketing). Some had prior teaching experience in insurance-related subjects.

This diverse sampling ensured multiple perspectives across academic, occupational, and managerial domains, enhancing the credibility of the needs analysis that informed textbook development.

## 2.3. Instruments

### 2.3.1. Questionnaires

Questionnaires were constructed based on:

- A review of relevant literature (e.g., Alfehaid, 2011)
- Observations in academic and workplace settings
- Preliminary consultations with instructors and managers

All instruments were prepared in Persian to ensure clarity and avoid misinterpretation, and customized for the four subgroups: instructors, students, staff-level employees, and managers. The items addressed three main domains:

1. Demographics
2. Language Needs (e.g., required skills, genres, and communicative tasks)
3. Coursebook Evaluation (usefulness, practicality, motivational value)

Responses were gathered using a five-point Likert scale. After piloting, the final version was administered, and data were coded and analyzed in SPSS (version 26) using descriptive statistics (mean, SD, frequency, percentage).

### 2.3.2. Semi-Structured Interviews

In-depth interviews were conducted with 10 instructors and 10 managerial-level employees. Questions were adapted from Kherfi & Gueziz (2015) and reviewed by four ESP experts for validity. A pilot test with four similar-profile managers was conducted to enhance reliability. The final protocol included 9 open-ended items, focusing on learners' real-world communication needs, shortcomings of the current ESAP materials, and suggestions for a more human-centered coursebook.

Responses were analyzed through inductive content analysis, allowing emergent themes to guide material development, following Tomlinson's emphasis on learner needs, affect, and context.

To ensure the validity and reliability of the research instruments, multiple measures were taken. All questionnaires underwent expert review by four ESP specialists to confirm content validity, and pilot testing was carried out with representative samples from each subgroup to identify ambiguities or inconsistencies. Cronbach's alpha coefficients were calculated for internal consistency, yielding acceptable reliability scores across the key dimensions. Interview protocols were similarly reviewed and piloted, and all responses were audio-recorded, transcribed, and coded independently by two researchers. Discrepancies in interpretation were resolved through discussion to improve inter-coder reliability. These procedures ensured that both qualitative and quantitative tools were methodologically sound, context-sensitive, and aligned with the research objectives.

### 2.3.3. Coursebook Evaluation

The existing coursebook, *English for the Students of Insurance Management* (Venouss & Goodarzi, 2016), was evaluated using McDonough and Shaw's (1993) two-tiered framework:

- External evaluation examined the stated aims, audience, syllabus fit, and publication features
- Internal evaluation analyzed unit structure, skills integration, task design, and authenticity

Special attention was paid to how well the book aligns with humanistic principles such as learner autonomy, contextual relevance, and motivational engagement. The results informed the gap analysis for the new coursebook design.

Although McDonough and Shaw's (1993) two-tiered framework is relatively dated, it still remains one of the most foundational and widely-used models in ESP coursebook evaluation, especially for distinguishing between

external and internal criteria. However, in this study, the framework was further enhanced by integrating elements from more recent evaluation models, such as Tomlinson and Masuhara (2023), which emphasize affective engagement and contextual relevance, and Nation and Macalister (2010), which offer a systemic approach to curriculum alignment. This triangulated application aimed to ensure both continuity with established practices and responsiveness to current pedagogical demands.

### 2.3.4. Observations

Two types of non-participant observations were conducted:

- Classroom Observations: 20 sessions across five classes (each 90 minutes) were observed. Focus areas included student participation, instructional strategies, and alignment of tasks with learner needs.
- Workplace Observations: 30 sessions (2 hours each) across various departments of Iran Insurance Company involving 15 employees. Notes focused on the actual communicative demands, genre conventions, and lexical registers used in professional settings.

Observation findings were coded thematically and directly informed the choice of input texts, task types, and skill focus for the newly developed materials.

### 2.4. Procedure

This study followed a structured, multi-phase procedure aimed at designing a contextually grounded English for Specific Academic Purposes (ESAP) textbook for undergraduate students of Insurance Management, based on Tomlinson's (2013) humanistic language teaching framework. The procedure unfolded in the following stages:

#### 1. Non-Participant Observations:

Classroom observations were conducted in five ESAP classes at the university level, and 30 workplace sessions were observed across various departments of the Iran Insurance Company. The aim was to document actual English usage, communicative challenges, and instructional practices, providing a realistic and contextual foundation for material development.

#### 2. Coursebook Evaluation

The currently used ESAP textbook (English for the Students of Insurance Management, Venouss & Goodarzi, 2016) was critically analyzed using McDonough and Shaw's (1993) framework to assess its pedagogical soundness, content relevance, and alignment with learner needs. Findings highlighted several shortcomings, including lack of contextualization and limited learner engagement, supporting the need for a new design.

#### 3. Questionnaire Administration

Customized questionnaires (in Persian) were distributed to four stakeholder groups: students, instructors, staff-level employees, and managers. The goal was to collect data on language needs, perceptions of the existing course, and suggestions for improvement. Data were analyzed using descriptive statistics in SPSS.

#### 4. Semi-Structured Interviews

To complement quantitative data, in-depth interviews were conducted with 10 instructors and 10 managerial-level professionals. Interviews focused on learners' actual communicative demands, observed deficiencies in current teaching materials, and preferences for future coursebook content and structure. Thematic analysis helped extract recurring patterns and participant-informed priorities.

#### 5. Material Development

Using Tomlinson's (2013) text-driven learning model, new instructional materials were developed in a staged and principled manner:

- Text Collection: Authentic and high-interest texts were sourced from insurance industry publications, company manuals, internal reports, and academic articles.

- Text Selection: Selection followed Tomlinson's (2011) criteria, emphasizing cognitive and emotional engagement, personal relevance, and cultural accessibility.
- Text Experience: Developers engaged in deep reading and reflective analysis of selected texts to foster familiarity before task development.
- Readiness Activities: Designed to activate schemata and emotional engagement through visualization, prediction, and personal connection-building.
- Experiential Activities: Embedded in the reading process, these tasks helped learners build mental representations and contextual understanding of the text.
- Intake Response Activities: Tasks encouraged learners to interpret meaning, express feelings and reactions, and move beyond mere information extraction.
- Development Activities: Focused on meaningful language output, encouraging learners to draw connections between the text, their experiences, and their professional goals.
- Input Response Activities: Directed learners back to the texts to analyze language patterns, rhetorical structures, and authorial intention.

#### 6. Humanization Techniques

Throughout material development, a series of humanization strategies (listed in Appendix A) were employed to promote learner autonomy, personalization, motivation, and affective involvement. These included choice-based tasks, personal narrative prompts, collaborative learning, and reflective activities designed to enhance learners' emotional investment in learning.

#### 7. Material Comparison and Piloting

The newly designed textbook materials were systematically compared to the current coursebook in terms of content, instructional design, and learner engagement. Pilot testing was carried out with representatives from all participant groups. Structured feedback forms and post-use interviews captured users' perceptions regarding the effectiveness, relevance, and motivational impact of the new materials.

#### 8. Final Revision

Based on triangulated feedback, necessary modifications and refinements were made to improve clarity, content flow, cultural appropriateness, and pedagogical coherence. The final version of the textbook was prepared with input from all authors and stakeholders.

The final textbook, titled *English for Insurance based on Humanistic Approach*, was co-authored by Sadeghi Ghahroudi, Amini Harsini, and Dabbaghi, and has been officially published by the Insurance Research Center (IRC). The book reflects a human-centered, text-driven approach that integrates learners' real-world communicative needs, emotional engagement, and autonomy into every stage of language instruction. The coursebook was designed in line with the updated text-driven framework (Tomlinson & Masuhara, 2023), emphasizing experiential learning, contextual relevance, and affective engagement.

### 3. Data Analysis

The data analysis phase of this study adopted a convergent mixed-methods approach, wherein both quantitative and qualitative data were analyzed systematically and then triangulated to derive robust, comprehensive insights for coursebook development. This section outlines the analytic procedures employed across different data types.

#### 3.1. Quantitative Data Analysis

Quantitative data were obtained through structured questionnaires completed by students, instructors, and technical personnel. The responses were coded and processed using SPSS (Statistical Package for the Social Sciences). A range of descriptive statistics—including frequencies, percentages, means, and standard deviations—was used to:

- Identify major trends in perceived English language needs
- Evaluate attitudes toward the existing ESAP course
- Highlight instructional preferences across participant groups

These statistical outcomes served as measurable indicators of learner and instructor priorities, contributing to a generalizable understanding of the current gaps in ESAP instruction and helping validate the direction of textbook design.

### 3.2. Qualitative Data Analysis

To complement and deepen the interpretation of quantitative results, qualitative data were collected and analyzed using thematic content analysis. The qualitative data sources included:

- Semi-structured interviews
- Classroom and workplace observations
- Coursebook evaluation reports
- Open-ended questionnaire responses

Each data set was analyzed individually and then integrated through cross-thematic coding to identify converging insights.

#### 3.2.1. Interview Analysis

Semi-structured interviews with 10 instructors and 10 managerial-level employees were manually transcribed and subjected to inductive thematic coding. Themes were extracted in alignment with the study's core objectives: (1) identification of learners' communicative and academic needs, (2) assessment of the current ESAP course, and (3) recommendations for new material development.

To enhance reliability, coding was conducted independently by two researchers and compared for inter-coder agreement (Miles & Huberman, 1994). Additional strategies such as member checking (participants' review of their responses) and peer debriefing (expert validation of interpretations) were employed to improve trustworthiness.

#### 3.2.2. Observational Analysis

Field notes from five ESAP classes and 30 workplace sessions were analyzed to identify language use patterns, interactional features, and domain-specific terminology within authentic contexts. These observations served to:

- Validate learners' reported needs
- Highlight contextual constraints (e.g., time pressure, task types)
- Reinforce the need for authentic, text-driven instruction

Findings from observations were compared with both questionnaire and interview data to identify areas of alignment and divergence.

#### 3.2.3. Coursebook Evaluation

The existing coursebook (*English for the Students of Insurance Management*, Venouss & Goodarzi, 2016) was critically analyzed using McDonough and Shaw's (1993) two-tier framework, which includes:

- External evaluation: Analysis of publisher claims, target audience, stated objectives
- Internal evaluation: Review of linguistic content, task types, cultural relevance, learner engagement, and pedagogical alignment

Results indicated several critical mismatches between coursebook content and learners' real-world communicative needs, especially in terms of lack of personalization, limited learner autonomy, and insufficient authenticity of materials.

### 3.3. Data Integration and Triangulation

To ensure analytical rigor and comprehensiveness, findings from all data sources—quantitative and qualitative—were triangulated. This process involved:

- Cross-verifying themes that emerged in interviews, observations, and coursebook evaluations with survey statistics
- Identifying overlapping concerns across participant groups (e.g., demand for more engaging and job-relevant content)
- Aligning material development decisions with empirically derived needs and contextual factors

This integrated analysis yielded a data-informed, learner-centered blueprint for ESAP textbook design, ensuring that the final product addressed both academic expectations and workplace language realities. The analytical framework not only strengthened the validity of the study's findings but also ensured pedagogical coherence in material development.

## 3. Results & Findings:

### 4.1. Questionnaires

The demographic characteristics of the survey participants are summarized in Tables 1 to 3, focusing on three key variables: gender distribution, level of education, and self-reported English proficiency. These demographic dimensions were essential for contextualizing the research findings, as they provided a clearer picture of the participant profile and potential influences on language learning needs. Understanding the composition of the sample allowed for more nuanced interpretation of the questionnaire data and contributed to the reliability and generalizability of the results.

**Table 1:** Demographics of participants in the survey: gender distribution

Groups	Male		Female		Total	
	F.*	P.#	F.	P.	F.	P.
Students	43	43%	57	57%	100	100%
Instructors	9	90%	1	10%	10	100%
Staff	51	51%	49	49%	100	100%
Managers	9	90%	1	10%	10	100%

\* F. = frequency # P. = percent

**Table 2:** Demographics of participants in the survey: level of education

Groups	Bachelor		Master		Ph. D.		Total	
	F.*	P.#	F.	P.	F.	P.	F.	P.
Students	100	100%	0	0%	0	0%	100	100%
Instructors	0	0%	9	90%	1	10%	10	100%
Staff	27	27%	64	64%	9	9%	100	100%
Managers	1	10%	8	80%	1	10%	10	100%

\* F. = frequency # P. = percent

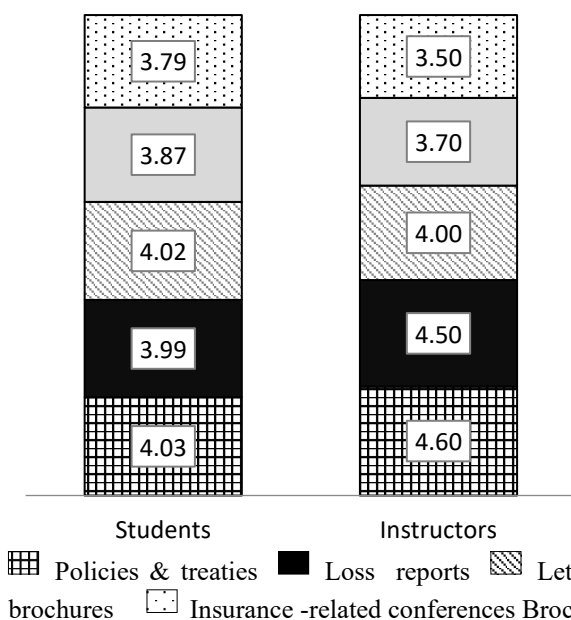
**Table 3:** Demographics of participants in the survey: English proficiency level

Groups	Intermediate		Upper Intermediate		Advanced		Total	
	F.*	P.#	F.	P.	F.	P.	F.	P.
Students	-	-	-	-	-	-	-	-
Instructors	0	0%	6	60%	4	40%	10	100%
Staff	-	-	-	-	-	-	-	-
Managers	0	0%	6	60%	4	40%	10	100%

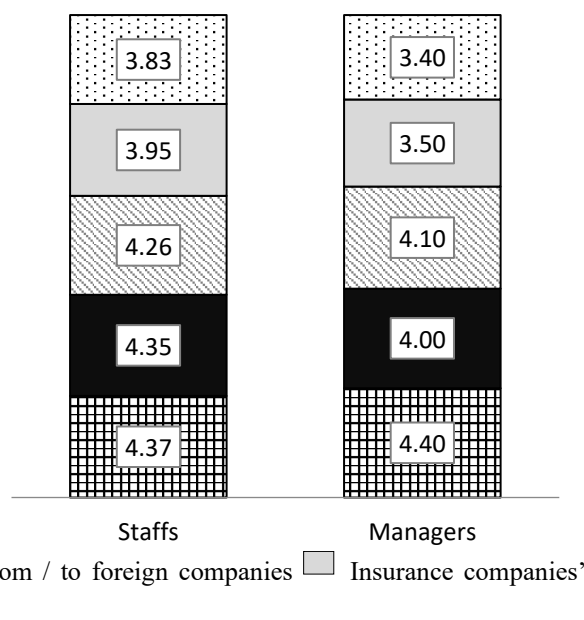
\* F. = frequency # P. = percent

**Figure 1**

*How necessary is covering the relevant topics in the ESP course book of Insurance Management? Mean rank comparison of the students' and instructors' perspective*

**Figure 2**

*How necessary is covering the relevant topics in the ESP course book of Insurance Management? Mean rank comparison of the staffs' and managers' perspective*



Quantitative analysis of the questionnaires—administered to students, instructors, technical staff, and insurance managers—yielded a shared perspective on the key linguistic and thematic priorities for the proposed ESAP coursebook. The results are summarized across three tables and two visual representations (Figures 1 and 2).

As illustrated in Figures 1 and 2, there was a strong consensus among all respondent groups regarding the essential topics to be addressed in an ESP textbook tailored to the field of Insurance Management. Participants consistently emphasized the inclusion of industry-specific, professionally relevant, and contextually grounded content as crucial to enhancing both language proficiency and domain-specific competence.

Notably, these prioritized topics included areas such as:

- Claims and underwriting procedures
- Types of insurance policies
- Risk assessment and management
- Customer communication and complaint handling
- Legal and regulatory terminology
- Report writing and documentation in insurance settings

The existing ESAP textbook, however, was reported to lack adequate coverage of these core subject areas, thereby failing to meet the real-world communicative and professional needs of learners. Participants particularly highlighted the current coursebook's limited authenticity, outdated content, and insufficient alignment with current insurance practices and expectations.

These results clearly indicate that for an ESAP coursebook to be effective in this context, it must go beyond general English instruction and deeply integrate discipline-specific content, authentic texts, and task-based communicative activities derived from actual insurance workplace scenarios.

## 4.2. Interviews

### 4.2.1. Semi-Structured Interviews

The analysis of semi-structured interviews conducted with Insurance Management instructors and industry managers provided valuable qualitative insights into the limitations of the current ESAP textbook and the preferred direction for its revision. The findings consistently underscored a widespread dissatisfaction with the existing materials, accompanied by a strong demand for the development of a more relevant, up-to-date, and pedagogically sound coursebook.

#### Perceptions of the Existing Coursebook

All interviewees unanimously expressed that the current ESAP textbook was inadequate in addressing learners' language needs. Notably, 70% of instructors criticized the material for its lack of motivational appeal and low authenticity, arguing that the book overemphasized translation activities at the expense of practical language use. They also noted that the content was outdated and disconnected from the real communicative demands of the insurance industry.

From the managers' perspective, 80% described the existing book as impractical, stating that it failed to prepare learners for their future professional roles. They pointed out the book's heavy focus on reading skills, while neglecting crucial areas such as speaking and writing—skills deemed essential for international correspondence and interoffice communication within insurance companies.

#### Prioritized Language Skills

All interviewees acknowledged the significance of the four core language skills, though the emphasis varied. While 70% of instructors highlighted reading (e.g., interpreting policies and reports) and writing (e.g., composing professional emails) as their top priorities, 80% of managers emphasized a triad of reading, writing, and speaking as essential for professional insurance work. Both groups generally agreed on the importance of listening, though it was not prioritized to the same extent.

Furthermore, 50% of instructors and 60% of managers underscored the need for learners to gain competence in insurance-specific vocabulary, grammatical accuracy (especially for writing tasks), and conversational English for everyday interactions in professional settings.

#### Content Recommendations

Participants also provided concrete suggestions regarding the content of the revised coursebook. Among instructors:

- 80% advocated for the inclusion of various insurance policy types,

- 60% recommended coverage of insurance loss reports,
- 60% proposed the use of articles from insurance magazines, industry-related websites, and authentic reading materials.

Additional suggestions included integrating international insurance textbooks, featuring authentic insurance documents, and periodically updating the coursebook to remain aligned with industry developments. The use of English-language insurance websites was also considered a valuable resource.

Managers echoed many of these ideas, particularly emphasizing:

- Insurance policies and loss reports (endorsed by 80%),
- Everyday English,
- Official correspondence, and
- Technical insurance terminology as core inclusions.

In addition, 60% of managers supported incorporating well-known international insurance textbooks as supplementary reading.

### **Instructional and Visual Design Suggestions**

Both groups strongly favored enhancing the coursebook's visual and structural design to promote engagement. Specifically:

- 70% of managers suggested the use of visual elements such as pictures, charts, graphs, and statistics.
- 60% recommended including authentic documents, such as real insurance policies and emails, to increase practical exposure.
- Recommendations were also made for utilizing diverse formatting, fonts, and color schemes to create a visually appealing and user-friendly layout.

### **Pedagogical Considerations**

Importantly, all interviewees emphasized that the coursebook must be designed by individuals with dual expertise in language education and insurance, or through collaborative efforts between ELT professionals and insurance practitioners. Moreover, 60% of instructors explicitly called for conducting a comprehensive needs analysis of the target learner population prior to material development, to ensure the final product is learner-centered and contextually grounded.

### **4.3. Evaluation of the Existing Coursebook**

To assess the pedagogical and professional relevance of the current English for Specific Academic Purposes (ESAP) coursebook used in Insurance Management programs, a comprehensive evaluation was conducted based on established criteria in material development and ESP needs analysis. The evaluation aimed to determine the degree to which the coursebook aligns with the linguistic, communicative, and contextual demands of the insurance sector.

The key dimensions assessed included:

- The alignment of content with the real-world communication tasks and linguistic requirements of insurance professionals,
- The degree of contextualization and localization of content for the Iranian insurance environment,
- The authenticity of language use, particularly in representing insurance-related discourse,
- The coursebook's capacity to motivate and engage learners,
- The variety and quality of texts and learning activities,
- The presence and effective use of domain-specific vocabulary,

- The integration and balance of the four main language skills (reading, writing, listening, and speaking),  
The inclusion of communicative and task-based activities that reflect professional practices.

A descriptive statistical analysis—including mean rankings derived from participant evaluations (students, instructors, and professionals)—revealed a mixture of strengths and weaknesses in the current textbook. While some chapters demonstrated moderate effectiveness in supporting reading comprehension of insurance-related documents, substantial deficiencies were observed in other areas. Most notably, the textbook was found to offer minimal opportunities for developing speaking, writing, and listening skills. Additionally, participants consistently highlighted the limited authenticity of texts and the low level of interactivity, both of which reduced the material's practical applicability.

Generally, the evaluation underscored the urgent need for revising or replacing the current ESAP coursebook with a learner-centered and context-sensitive alternative. Such a resource would more accurately reflect the realities of the insurance profession, support communicative competence, and cultivate both linguistic proficiency and job-related skills essential for success in academic and occupational contexts.

**Table 4**

How do you evaluate the English for specific purposes course book of Insurance Management, based on the different criteria? Mean rank comparison of the respondents' perspective

Language skills and sub-skills	Mean rank comparison of the students' and instructors' perspective (out of 5)		Mean rank comparison of the staffs' and managers' perspective (out of 5)	
	Students	Instructors	Staffs	Managers
The extent to which the materials fit into English Insurance Affairs	2.83	3.00	2.94	2.70
The extent to which the topics fit into English language needs for Insurance	2.76	3.00	2.88	2.70
The extent to which the material helps staff in performing their insurance affairs	2.59	2.50	2.85	2.70
The extent to which the material is localized	2.44	1.90	2.58	2.60
The extent to which the material is motivating	2.10	1.40	2.42	2.20
The extent to which the material is authentic	2.16	1.60	2.43	2.20
The extent to which the course book presents a variety of different texts and tasks	1.97	1.30	2.31	2.20

### Evaluation Results and Interpretation

The quantitative evaluation of the current ESAP coursebook for Insurance Management, based on the framework proposed by McDonough and Shaw (1993), revealed several significant shortcomings across multiple pedagogical dimensions.

#### 1. Alignment with English Insurance Affairs:

Although students ( $M = 2.83$ ) and instructors ( $M = 3.00$ ) viewed the content as moderately aligned with insurance-related language needs, staff ( $M = 2.94$ ) and managers ( $M = 2.70$ ) identified notable deficiencies in the material's capacity to support real-world industry communication. This discrepancy points to the limited practical relevance of the current coursebook in preparing learners for workplace scenarios.

## 2. Relevance of Content:

Participants' responses indicated that the coursebook's topics only partially addressed the linguistic demands of the insurance domain. Students ( $M = 2.76$ ) and instructors ( $M = 3.00$ ) showed slightly more favorable evaluations than staff ( $M = 2.88$ ) and managers ( $M = 2.70$ ), signaling the need for improved alignment with sector-specific tasks and vocabulary.

## 3. Appropriateness for Insurance-Related Tasks:

Effectiveness in supporting actual job-related tasks was rated lowest by instructors ( $M = 2.50$ ) and students ( $M = 2.59$ ), while staff ( $M = 2.85$ ) and managers ( $M = 2.70$ ) gave marginally higher scores. This result emphasizes the inadequacy of the coursebook in facilitating learners' functional use of English in professional contexts, particularly in tasks such as writing reports or handling client communication.

## 4. Localization of Material:

The localization aspect received some of the lowest mean scores overall—especially from instructors ( $M = 1.90$ ) and students ( $M = 2.44$ )—indicating a serious gap in contextualizing content to the Iranian insurance environment. This lack of contextual relevance undermines the learners' engagement and the material's practical applicability.

## 5. Learner Motivation:

The coursebook's motivational appeal was rated poorly by all groups, most notably instructors ( $M = 1.40$ ) and students ( $M = 2.10$ ), with staff ( $M = 2.42$ ) and managers ( $M = 2.20$ ) also expressing dissatisfaction. These ratings suggest that the materials fail to capture learners' interest or encourage sustained participation—an essential feature of effective pedagogical design.

## 6. Authenticity of Materials:

Low authenticity scores—particularly from instructors ( $M = 1.60$ ) and students ( $M = 2.16$ )—highlight the artificiality and detachment of the coursebook's content from real-world insurance discourse. Staff ( $M = 2.43$ ) and managers ( $M = 2.20$ ) similarly indicated that the lack of authentic language use limits learners' exposure to realistic communication practices.

## 7. Diversity of Texts and Tasks:

This dimension received the lowest ratings across all groups, most strikingly from instructors ( $M = 1.30$ ). Students ( $M = 1.97$ ), staff ( $M = 2.31$ ), and managers ( $M = 2.20$ ) also noted the limited variety in texts and tasks. This uniformity reduces opportunities for integrated skill development and engagement with different genres and registers used in insurance communication.

## Conclusion of Evaluation

In general, the evaluation results expose several critical weaknesses in the current ESAP coursebook for Insurance Management, particularly in areas related to authenticity, contextualization, motivation, and task diversity. These findings validate the need for a revised, research-informed textbook that better aligns with learners' academic and professional trajectories. The proposed coursebook, as developed in this study, directly addresses these shortcomings by integrating authentic materials, a humanistic design, and task-based strategies aligned with real insurance communication practices.

### 4.4. Observation and Contextual Needs Analysis

To gain a deeper and contextually grounded understanding of the real-world language demands encountered by insurance professionals, a non-participant observational study was carried out over the course of 30 working days. The researcher observed 15 insurance staff members for two hours daily within their authentic work environments, including customer service departments, underwriting units, and claims processing offices. This qualitative phase was intended to complement the survey and interview data by providing direct insights into the communicative tasks, challenges, and linguistic demands embedded in daily insurance operations.

The analysis of observational data highlighted several consistent patterns that illustrate the dual-layered nature of language use in insurance settings: a need for both general English proficiency and domain-specific, task-oriented language competence.

In multiple instances, critical communicative incidents underscored the mismatch between employees' current language abilities and the demands of their roles. For example, one staff member experienced difficulty in communicating urgent policy details to a foreign client via phone. Misunderstandings due to unclear explanations not only delayed service delivery but also triggered client dissatisfaction. This situation revealed the necessity for fluency in specialized insurance discourse as well as the ability to respond effectively under time constraints.

In another observed case, a staff member was tasked with drafting a formal email regarding a payment dispute. The email lacked appropriate terminology, tone, and structure, which undermined its clarity and professionalism. This incident emphasized the importance of genre awareness and control over formal written English used in business correspondence.

Further observations revealed that some staff members struggled to participate in collaborative tasks involving interdisciplinary communication. For instance, resolving a policy clause required discussion between technical insurance experts and legal consultants, but several employees lacked the necessary terminology and discourse strategies to bridge the professional domains.

### Key Observational Findings

The observational study yielded several important insights, reinforcing and extending the findings of the survey and interview phases:

- **Dual Language Demand:**

Staff frequently shifted between general English (e.g., greetings, casual conversations) and specialized insurance terminology involving legal, financial, and technical language. This required high adaptability and familiarity with both informal and formal registers.

- **Genre Competence:**

Effective written communication—especially emails, reports, internal memos, and claim forms—required knowledge of genre-specific conventions, which many employees lacked. These weaknesses impacted the clarity, tone, and efficiency of workplace communication.

- **Collaborative Communication:**

Many tasks demanded active participation in discussions, problem-solving, and negotiations. Successful collaboration was often hindered by limited proficiency in interactive speaking and listening, such as asking for clarification, explaining procedures, and confirming information.

- **Accuracy in High-Stakes Communication:**

In sensitive situations like policy cancellations, disputes, or complaints, the use of precise and unambiguous language was vital to prevent misunderstandings and potential legal ramifications. Several instances highlighted the consequences of vague or incorrect language use in these contexts.

### Implications for Coursebook Design

These field-based observations provide strong empirical support for the development of a needs-based ESP coursebook tailored to the real linguistic demands of the insurance sector. The coursebook should:

- Integrate authentic scenarios drawn from real workplace experiences;
- Include genre-specific writing tasks (e.g., complaint letters, claim forms, emails);
- Provide interactive speaking and listening activities reflective of professional collaboration;
- Emphasize insurance-related terminology embedded in context-rich tasks;

- Address both general communication needs and professional discourse practices in insurance operations.

By aligning instructional materials with the communicative practices observed in actual work settings, the proposed coursebook will more effectively prepare learners to meet the linguistic challenges of their professional roles.

#### 4.5. Classroom Observation and Context Analysis

To further explore the pedagogical dynamics and instructional effectiveness of current ESAP (English for Specific Academic Purposes) courses for Insurance Management students, a series of four non-participant classroom observations were conducted across five different ESAP classes. Each session lasted approximately 90 minutes, allowing the researcher to document teacher-student interactions, instructional strategies, and the extent to which classroom practices aligned with the professional language needs of future insurance practitioners.

Emergent patterns from the observations revealed a predominant reliance on lecture-based instruction, with instructors primarily delivering content through explanation and translation, and with minimal integration of student-centered or communicative activities. While technical insurance terminology was occasionally introduced, its practical usage and contextual application were rarely emphasized or practiced in meaningful ways.

Student engagement levels varied throughout the sessions. Learners appeared moderately engaged during routine vocabulary or translation tasks but responded with increased interest during real-life, contextualized activities. For instance, in one session, a vocabulary-matching task involving insurance terms elicited limited participation and lacked opportunities for deeper discussion or application. In contrast, a case-based discussion related to a claims settlement scenario sparked active student involvement, peer interaction, and critical thinking—indicating the motivational impact of authentic, task-based learning.

Another recurring issue was the use of outdated teaching materials that did not reflect current insurance practices or contemporary language use. Moreover, key professional communication skills, such as writing formal reports, composing emails, and conducting negotiations, were either absent or minimally addressed. These omissions limited the instructional content's practical relevance to workplace communication needs.

#### Key Classroom Insights

Based on the data collected from classroom observations, several critical insights emerged:

- **Over-Reliance on Traditional Methods:**  
Instructors tended to follow conventional teaching approaches focused on translation and explanation, rather than adopting interactive, communicative, or task-based methodologies aligned with ESP principles.
- **Limited Integration of Professional Genres:**  
Despite the subject matter, essential genres such as business correspondence, policy reports, and client interaction dialogues were either overlooked or insufficiently practiced.
- **Student Responsiveness to Contextualized Content:**  
Learners showed higher engagement and participation when exposed to real-world cases and authentic scenarios, suggesting that meaningful context enhances motivation and learning outcomes.
- **Disconnect Between Classroom Tasks and Workplace Demands:**  
The activities observed often lacked relevance to workplace tasks, particularly those involving negotiation, customer service, and document drafting, which are crucial for effective communication in the insurance industry.

#### Pedagogical Implications

These findings indicate that while ESAP classes provide a basic introduction to domain-specific vocabulary and topics, they fall short of equipping students with the communicative competencies required in professional insurance settings. To address this gap, the instructional design of ESAP courses must:

- Incorporate learner-centered and interactive methodologies, including role-plays, simulations, and collaborative problem-solving;
- Integrate updated and authentic materials reflective of current insurance language practices;
- Emphasize practical communication tasks, such as drafting reports, writing formal emails, and participating in meetings or negotiations;
- Foster critical thinking and contextual understanding through case studies and real-world scenarios.

Aligning classroom practices with workplace expectations is essential for enhancing the effectiveness of ESAP instruction and ensuring that students are adequately prepared for their future roles in the insurance industry.

## 5. Discussion

This study set out to explore the linguistic demands of the Iranian insurance industry and evaluate the pedagogical adequacy of existing ESAP (English for Specific Academic Purposes) materials used in undergraduate Insurance Management programs. The integration of data from multiple sources—including classroom and workplace observations, coursebook evaluation, needs analysis questionnaires, and interviews with key stakeholders—provided a multidimensional perspective on the current state of ESP instruction in the insurance context and the critical gaps that need to be addressed.

One of the most salient findings was the disconnect between classroom practices and real-world language use. Classroom observations revealed that the prevalent reliance on teacher-centered, lecture-driven instruction limited opportunities for learner interaction and authentic language use. While instructors occasionally introduced insurance-specific vocabulary, these lexical items were rarely contextualized in tasks that reflected actual workplace communication. As a result, students were only partially exposed to the discourse genres, communicative functions, and problem-solving skills essential for successful performance in insurance settings.

In contrast, workplace observations uncovered a rich array of communicative tasks that require both general and domain-specific language proficiency. These included engaging in professional email exchanges, negotiating policy terms, explaining complex insurance clauses to clients, and interpreting legal and financial documents. Importantly, the pressure of real-time communication and the need for precision in high-stakes interactions (e.g., resolving disputes or clarifying contractual obligations) were found to be recurring challenges for many staff members—especially those lacking adequate training in English for professional purposes.

The evaluation of the currently used coursebook further confirmed these limitations. Although the book covered some relevant topics, participants consistently rated it low in terms of authenticity, learner engagement, localization, and skill integration. In particular, speaking, listening, and writing tasks were either missing or insufficiently developed, undermining the book's potential to support real communicative competence. This aligns with the findings of scholars such as Basturkmen (2010) and Hutchinson & Waters (1987), who emphasize the necessity of tailoring ESP materials to the actual communicative needs of the target professional community.

The needs analysis data also highlighted important differences in perceived language priorities across stakeholder groups. While students and instructors tended to emphasize vocabulary development and reading comprehension, insurance staff and managers prioritized professional writing skills, oral communication with international clients, and comprehension of specialized documents. This divergence underscores the importance of role-sensitive curriculum design, wherein materials and activities are customized to address the varying linguistic demands of different professional roles within the insurance sector.

To bridge these gaps, the study adopted Tomlinson's (2013) Humanistic and Text-Driven Approach for the development of revised course materials. This approach emphasizes meaningful engagement with texts, affective involvement, and learner autonomy. The new materials incorporated localized content such as Iranian insurance policies, real-world scenarios, and current industry documents, thereby enhancing authenticity and relevance. The positive feedback from the piloting phase, including improved learner motivation, deeper contextual understanding, and increased task engagement, affirmed the effectiveness of this redesign.

On the whole

, the findings support the argument that an industry-informed, learner-centered ESP approach is essential for preparing students and professionals to meet the communication challenges of the modern insurance industry. Such an approach must not only reflect the linguistic realities of the workplace but also promote critical thinking, collaborative problem-solving, and flexible language use across various professional contexts. In doing so, ESP instruction in the Iranian insurance sector can move beyond theoretical knowledge and vocabulary memorization toward functional communicative competence that enhances both individual performance and organizational effectiveness.

This humanistic and text-driven approach aligns closely with prominent Second Language Acquisition (SLA) theories. Krashen's (1982) Affective Filter Hypothesis emphasizes the role of motivation, low anxiety, and meaningful input—all central to Tomlinson's (2013) emphasis on affective and personal engagement. Vygotsky's (1978) sociocultural theory highlights the importance of learning through social interaction and the concept of the Zone of Proximal Development (ZPD), which is reflected in the use of collaborative and context-rich tasks. Additionally, Ellis (2003) supports task-based learning that fosters implicit acquisition through interaction, problem-solving, and cognitive involvement—all of which are embedded in the newly designed ESAP content. Thus, the present study not only addresses localized educational needs but also builds upon solid theoretical foundations that facilitate effective and meaningful language learning. These findings echo the recent re-emphasis in humanistic material development literature on creating learning experiences that are personally engaging and contextually meaningful (Tomlinson & Masuhara, 2023).

## 6. Conclusion

This study set out to explore the effectiveness of English for Specific Academic Purposes (ESAP) instruction in the context of undergraduate Insurance Management education in Iran. By employing a comprehensive, multi-method approach—including needs analysis, coursebook evaluation, classroom and workplace observations, and stakeholder interviews—it provided an in-depth understanding of the linguistic competencies required in both academic and professional insurance settings.

The findings revealed a significant mismatch between current ESAP instruction and the real-world communicative demands of the insurance sector. While students, instructors, and professionals acknowledged the importance of English proficiency—especially in areas such as technical reading, professional writing, and spoken interaction—existing materials and teaching practices often fell short in preparing learners for the complex, task-based language use required in the workplace. Key gaps included limited authenticity, lack of learner engagement, insufficient focus on productive skills, and minimal contextualization of content.

In response to these gaps, this research applied Tomlinson's Humanistic and Text-Driven Approach to develop revised instructional materials that are localized, authentic, and cognitively engaging. The piloted materials received positive feedback from diverse stakeholder groups, confirming their enhanced relevance, motivational impact, and alignment with professional needs.

Ultimately, the study calls for a paradigm shift in ESAP curriculum design—from a vocabulary-heavy, one-size-fits-all approach to a learner-centered, purpose-driven, and contextually informed model. Such a shift necessitates close collaboration between language specialists and subject-matter experts to ensure that ESAP instruction genuinely reflects the communicative realities of the insurance industry.

By aligning academic preparation with workplace expectations, targeted ESAP programs can play a pivotal role in empowering future insurance professionals with the linguistic confidence and competence they need to thrive in a globalized and highly specialized field. The model proposed in this study may also serve as a replicable framework for ESAP curriculum development in other professional disciplines facing similar challenges.

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