The Effect of Learning Styles and Motivation on Students’ Vocabulary Acquisition: The Case of Second Year LMD Students of English at the University of Constantine1

Abstract
This research aims at establishing the importance of learning styles and motivation in second language acquisition and their effect on vocabulary acquisition as a key aspect of developing proficiency in a second language. The educational setting in which this study takes place is the Department of Foreign Languages, Faculty of Letters and English Language, University of Constantine1. The underlying hypotheses is that if teachers focus on the learners’ learning styles and attempt to raise their motivation, this may help them for better vocabulary acquisition. The study consisted of administering a pre-test and a post test to control and experimental groups; a treatment of vocabulary activities was given to the experimental group. The tested sample is randomly selected from second year students of English (LMD) population. The results confirm the hypothesis and show that the learners learn nearly all the new words when teachers focus on their learning styles and raise their consciousness about how to use them and attempt to enhance their motivation while accomplishing the tasks. Some pedagogical suggestions are made for a more effective way to learn vocabulary and help teachers in their teaching through creating a motivating environment and matching their teaching methods with their learners’ styles.

Introduction
In the process of learning a foreign language, students learn a subject at different rates and with strikingly different levels of completeness. There are a number of factors within learners themselves that influence their ability to learn. These include affective factors, motivation, maturational factors, the learner’s age, gender and social background, learning styles, and memory. Due in part to the influence of Chomskyan approaches to
second language acquisition (SLA henceforth) theory has focused most of its research on identifying universals rather than individual differences that influence SLA. In information processing approaches, however, memory and individual differences are seen as key variables in determining input processing. How much linguistic information feeds the system depends on cognitive capacity (memory attention), which themselves are also related to individual differences. Brown (2000) sees that personality type plays a vital role in SLA. According to him, students do not go through only a cognitive process while learning, but also through an affective one. In other words, there is a very significant correlation between personality type, motivation, and cognition (142-3). In the same scope of research and from a methodological standpoint; we will limit this study to two independent variables, field dependent and field independent (FD/FI henceforth) learning style and motivation to check their effect on the acquisition of second language (SL henceforth) vocabulary as a dependent variable of the research.

1. Theoretical Framework of the Study

1.1. Learning Styles

While learning, every student approaches a problem from a unique perspective. S/He learns differently because of the use of her/his own style that differentiates her/him from other learners. Learning styles have profound effects on exercises designing, teachers’ instruction options, and students’ performance evaluation. Claxton and Murrell (1987) state that if the teacher’s instructional style and the students’ learning styles “match”, there is usually a productive learning environment.

1.1.1. Definition of Learning Styles

Learning styles can initially be defined in a seemingly straightforward and intuitively convincing manner. According to the standard definition, they refer to “an individual’s natural, habitual, and preferred way(s) of absorbing, processing and retaining new information and skills” (Reid 1995: 8). In the enormous task of learning a second language, the most significant definition of learning styles is the one provided by Keefe (1991) who defines learning styles as:

…The characteristic cognitive, affective, and physiological behaviors that serve as relatively stable indicators of how learners perceive, interact with and respond to the learning environment….learning style is a consistent way of functioning that reflects underlying causes of behaviors (4).

Learning styles, therefore, encompass four aspects of the person: cognitive styles, i.e., preferred or habitual patterns of mental functioning, patterns of attitudes and interests that affect what an individual will pay most attention to in a learning situation; a tendency to seek situations compatible with one’s own learning patterns; and tendency to use certain learning strategies and avoid others (Keefe ibid). The cognitive style deserves further explanation as it represents the major variable of this research.
1.1.2. Cognitive Style

Dörnyei (2005) distinguished learning style and cognitive style. Cognitive styles refer to the stable, pervasive ways that learners use while processing information. They are for the most part information-processing habits. The educational importance of cognitive style may have been exaggerated; the original thrust of research concentrated on the possible interaction between individual characteristics and teaching methods. According to Troike (2006), they refer to “the individual’s preferred way of processing: i.e., of perceiving, conceptualizing, organizing, and recalling information” (86). Literally, dozens of dimensions of cognitive style have been identified. These are usually presented as dichotomies. The present research sheds light on the dichotomy which has received great attention where SLA is concerned and which leads SL acquirers to greater success. This dichotomy is field dependent (FD) and field independent (FI) (Chapelle & Green 1992) which was originally introduced by Witkin et.al (1954). In the practical part, we will discuss how this cognitive style can affect SL learners’ vocabulary acquisition for writing purposes. The characteristics of FD and FI are summarized in table 1 below.

<table>
<thead>
<tr>
<th>Field Dependent</th>
<th>Field Independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global</td>
<td>Particular</td>
</tr>
<tr>
<td>Holistic</td>
<td>Analytic</td>
</tr>
<tr>
<td>Deductive</td>
<td>Inductive</td>
</tr>
<tr>
<td>Focus on meaning</td>
<td>Focus on form</td>
</tr>
</tbody>
</table>

As this dimension has been applied to learning, individuals who are FI are considered more particularistic and analytic. According to Chapelle and Green (1992), these learners have the ability to analyze the linguistic material (input) they are exposed to, identify its components, and then, explore relationships between these components. Separating the essential from the inessential could involve an ability to focus on form rather than on meaning. FD learners, in contrast, are likely to be less analytic (more global), and holistic – to perceive situations as whole – in processing new information, rather than being analyzable into components. They are advantageous to devote attention to meaning. Another partially related character is deductive or inductive processing. On one hand, a deductive learner, or “top-down” as discussed by Troike (ibid), begins with a prediction or rule and then applies it to interpret particular instance of input. On the other hand, an inductive or “bottom-up” learner is characterized by starting with examining input to discover some pattern and then formulates a generalization or rule that accounts for it and that may then in turn be applied deductively.

1.1.3. Matching Teaching and Learning Styles to Enhance Vocabulary Acquisition

Learning styles directly contribute to vocabulary knowledge. According to Ma (2009: 166): “Learning styles are the general approaches to vocabulary learning. They affect the knowledge eventually gained.” When the learning styles of the students and
the teaching styles of the instructor match, then both the students and the instructor get
the most from interaction. Students will gain more input, retain more words, and
perform better when teaching styles match learning styles. Felder and Henriques (1995:
28) hold that “matching teaching styles to learning styles can significantly enhance
students’ vocabulary acquisition and attitudes, especially in FL instruction. Bridging
the gap between teaching and learning styles can only be achieved when teachers’ are
aware of their learners’ needs, capacities, and learning style preferences in meeting
these needs. By developing awareness of learning styles and providing a variety of
activities to meet the needs of different learning styles, learners are motivated to learn
more vocabulary and to become better learners. This is what learner development
means in the context of vocabulary learning (Ma, 2009). “Vocabulary learning like
other types of learning needs to be initiated, continued and completed by motivation
that is essentially linked to learning styles” (ibid: 166). By employing effective
teaching styles that suit learners’ styles, students can learn a considerable number of
words in a reasonable period of time, which can further motivate them to learn more
words by making a greater learning effort.

1.2. Motivation

Motivation is a crucial aspect of teaching and learning. Pintrich, Marx, & Boyle
(1993) have argued that learning and motivation are so interdependent that it is
impossible to understand learning without understanding motivation. Evidence for this
relationship is the strong correlation between motivation and achievement. In Moreno’s
words, “motivation is the force underlying achievement” (2010: 329). Students with
higher motivation to learn are said to be more likely to learn and achieve as compared
to those with lower motivation to learn (McDermott, Mordell, & Stoltzfus, 2001).

1.2.1. Motivation and Vocabulary Acquisition

In this section, we will focus on how motivation can affect vocabulary acquisition
since it plays a significant role in language learning. Although the connection between
motivation and FL vocabulary learning has not received much attention in research,
different studies have identified a positive effect of motivation on different aspects of
foreign language vocabulary learning (Elley 1989; Gardner and Maclntyre 1991;
Fontecha and Gallego, 2012: 42) investigated the effect of motivation on vocabulary
acquisition and came out with a result that “learners with a high motivation learned
faster than those with a low motivation”. Apart from these results, a current trend of
research attempts to shed light on the effect of the motivational and “cognitive load” of
the task over the learners’ lexical competence. In this scope, Laufer and Hulstjin (2001)
formulate “the involvement load hypothesis”, according to which, the higher level of
“the cognitive and motivational load” of the task, the more effective the task will be in
increasing lexical competence. Following Gardner’, Lalond’ and Moorcroft path, Kim
(2008, cited in Fontecha and Gallego, 2012: 42) concludes that “the higher this
cognitive motivational index is in the task, the better the results in the initial steps of
vocabulary learning and retention of new words will be”. However, Schmitt (2008)
claims that motivation should be approached as a dynamic factor comprising a number
of stages, and that each of these stages will affect in different ways the dynamic process of vocabulary acquisition.

1.2.2. Building Motivation inside Classrooms for Learning Vocabulary

In the present work, we relied on texts as beneficial sources to get exposure to unknown words. Students may face difficulties in understanding the meaning of new words while reading so a motivating environment is required for better vocabulary acquisition. According to Staehr (2008), the teacher is the source of creating a motivating environment inside the classroom for learning more vocabulary items which can be done through the use of different motivating methods. Among these methods as stated by Staehr (ibid: 140-43), relating students’ academic performance and classroom participation to specific rewards or privileges. Besides, the use of cooperative learning and task involvement may set light to the students’ motivation and encourage them to challenge difficult reading passages. Through the emphasis on how reading competence may well lead to future professional success this may help to strengthen students’ reading motivation. Furthermore, the teacher should make the appropriate choice of the material to be used taking into consideration the students’ needs and interest which in turn may influence motivation. Another method that can be used by teachers’ to increase students’ motivation for the acquisition of vocabulary is the use of a variety of vocabulary games and activities. Takala (1985) claims that vocabulary activities can easily start off a pre-reading lesson. When it comes to using vocabulary activities, a pre-reading lesson should contain some if not all, of the new vocabulary. Takala (ibid) introduced a variety of vocabulary activities that have game like features and are very motivating: providing students with a few definitions corresponding to five or six vocabulary words and the students guess the word: word association; giving students a situational context and they use the vocabulary learned; students fill in a sentence using a choice from three words the teacher says. If the teacher feels that an adequate amount of practice via these recognition activities has been reached, he can opt for more challenging vocabulary games and activities that aim to reduce fear and hesitancy that is sometimes characteristic of language learners studying a language that is not their mother tongue (163). The focus on motivation, as indicated above, by Takala (ibid) and Staehr (opcit), cannot be realized without engaging the learner in cognitive activities (guess the word, word association, situational context, etc...).

1.3. Vocabulary Influence on Writing

English learners need exposure to the English language in a variety of contexts. They need to see the similarities and differences of English words within and across types of texts. According to Duffy (2009: 373),

Vocabulary is strengthened by use. The more the new words are used, the more they are solidified in the mind. Vocabulary is particularly strengthened when new words are used in writing. Consequently, we should look for opportunities to have students use the new learned words in their writing.
It is through this exposure that learners will learn when and how to use words and generate sentences properly. According to Flores (2008: 9-10), writing is a process by which we transfer our knowledge, our ideas, and our vocabulary into a written form. For learners, their vocabulary knowledge of the English language and their experiences will serve as building blocks for writing. Teachers will in turn supply the context (authentic texts) as support for learners about how written English is structured and organized as a source to show how vocabulary is used in real contexts.

2. Research Methodology

2.1. Choice of the Method:
Since the present study is designed to establish the importance of learning styles and motivation in SL learning and to measure their effect on students’ vocabulary acquisition as a key aspect of developing proficiency for writing purposes, this leads us to opt for an experimental method.

2.2. Population and Sampling
The educational setting in which this study takes place is the Department of Letters and English Language, Faculty of Letters and Languages, Constantine1 University. A sample population of 40 learners was randomly selected from a total population of 250 Second year LMD students.

2.3. Data Collection and Procedure
To achieve the research aim and attempt to confirm the hypothesis, data collection requires an experiment we led in four steps. A pre-test was organized (see appendix I) to see if the learners are capable of getting the meaning of the unknown words and of using them in their compositions even though there was no focus on their learning styles and their motivation. The test contains a text and two questions; in question 1 we asked students to explain the meaning of eight words highlighted in the text and question 2 required writing a composition about a topic designed to allow learners to re-use the words acquired from the text. Then, the sample (40 students) was divided into two groups of 20 representing experimental and control groups. In the next step, students of the experimental group were interviewed after the pre-test to see how they get the meaning of the unknown words from the text and in order to individualize them according to their learning styles. After individualizing students, we gave them some activities to acquire vocabulary corresponding to their learning styles during 6 weeks.

The treatment consisted of two types of activities; comprehension activities for FD learners to match with their needs and their learning (guessing, scanning, predicting, etc.), and for FI students, the activities focused more on details since they prefer strategies such as contrastive analysis and dividing words and phrases. The in-class activities were planned to match the needs as well as the interests of the students in the experimental group. However, with the control group, only matching items were used with their definitions as a unique activity. After two weeks break, a post-test was administered to check the capacity of retrieving the acquired words. For space constraints, we focus in the present paper only on the tests’ results.
3. Discussion of the Results

3.1. Pre-test

3.1.1. Students’ Answers for the Eight Words

<table>
<thead>
<tr>
<th>Words</th>
<th>Acceptable</th>
<th>Not acceptable</th>
<th>No answer</th>
<th>Total N</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>28</td>
<td>10</td>
<td>2</td>
<td>40</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>30</td>
<td>/</td>
<td>40</td>
</tr>
<tr>
<td>3</td>
<td>04</td>
<td>30</td>
<td>06</td>
<td>40</td>
</tr>
<tr>
<td>4</td>
<td>36</td>
<td>04</td>
<td>/</td>
<td>40</td>
</tr>
<tr>
<td>5</td>
<td>03</td>
<td>37</td>
<td>/</td>
<td>40</td>
</tr>
<tr>
<td>6</td>
<td>02</td>
<td>38</td>
<td>/</td>
<td>40</td>
</tr>
<tr>
<td>7</td>
<td>08</td>
<td>12</td>
<td>20</td>
<td>40</td>
</tr>
<tr>
<td>8</td>
<td>05</td>
<td>35</td>
<td>/</td>
<td>40</td>
</tr>
</tbody>
</table>

Table 2: Students’ Answers to the Eight Words

The results obtained from the explanation of the eight words (table 2 above) show that the majority of the learners did not succeed in guessing the meaning of the words from the text.

3.1.2. Composition:

The following table shows the number of words retrieved by students in their compositions.

<table>
<thead>
<tr>
<th>Number of words</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Word</td>
<td>04</td>
<td>10</td>
</tr>
<tr>
<td>2 Words</td>
<td>11</td>
<td>27.5</td>
</tr>
<tr>
<td>3 Words</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>4 Words</td>
<td>03</td>
<td>07.5</td>
</tr>
<tr>
<td>5 Words</td>
<td>02</td>
<td>05</td>
</tr>
<tr>
<td>Total</td>
<td>40</td>
<td>100</td>
</tr>
</tbody>
</table>

Table 3: Number of Words Used by Learners in their Composition

The results show that 50% of the students recall only 3 words and use them in their composition. 15 Students re-use only 01-02 Words. The highest number of words used is 05 words but only 02 students used this amount of new vocabulary. Not far from this result, 03 students representing 7.5 % used 04 words. The results obtained from “composition” were expected since learners’ learning styles have not been focused on and they are not motivated to deduce the meaning of the words from the context. Thus, effective vocabulary learning was not achieved and could not be re-used or transferred in new contexts. The scores obtained in this test form a base line against which we will measure the effect of focusing on learners’ styles and raising their motivation on vocabulary acquisition.

After the results obtained in the pre-test, students of the experimental group have taken an interview. Too much field independence is noticeable from the analysis of the interview of 16 students; they pick out details very well, while being unaware of the
larger context. However, only 4 students focus on the whole context to deduce the meaning; they are field dependent learners.

3.2. Post test
With the help of students’ opinions, we chose an authentic and interesting text (see appendix II) from which we picked up ten words which were interesting and unknown for learners. We have classified them per category as in the following table.

<table>
<thead>
<tr>
<th>Nouns</th>
<th>Verbs</th>
<th>Adjectives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debtor</td>
<td>Drawing</td>
<td>Firm</td>
</tr>
<tr>
<td>Instructions</td>
<td>Lending</td>
<td>Overdrawn</td>
</tr>
<tr>
<td>Forgery</td>
<td>Debit</td>
<td></td>
</tr>
<tr>
<td>Specimens</td>
<td>Obey</td>
<td></td>
</tr>
</tbody>
</table>

Table 4: List of Words Picked up from the Text per Category

The two groups were given the text where the 10 words were used. Then, they were taught vocabulary for the same period of time (4h30 mns) i.e.3 sessions 1h30 mns per session. After individualizing students in the experimental group, we focused on every student’s learning style and matched the teaching style with every student’s learning style in order to make them deduce the meaning of the 10 words. Since we are aware of the diversity of the learners’ styles, we attribute this to an over emphasis on multiple choice and fill in the blank activities and an under emphasis on comprehension based activities. The activities that we used have game like features and are very motivating. We gave the students some definitions corresponding to 5-6 words (out of the 10 words) and they had to guess the meaning of the words according to the provided definitions. We also used word association activities, multiple choice activities, and situational activities. Those vocabulary games and activities aim to reduce fear and hesitancy and raise students’ motivation for better vocabulary acquisition. However, with the control group, we did not match our teaching style with the learners’ styles. We were the center of teaching and we gave the students a dictionary definition of the 10 words then we relied on only one type of activity (matching words with definitions) that might or might not match with their learning styles and might or might not be a motivating activity for them. After the meaning of the words has been learned, students were given a break of two weeks before the administration of the post-test. After this break, the two groups were given the same post-test where they were asked to write a composition. The results obtained are presented in table 5 (below) and interpreted in order to show the number of words used by learners in their composition.
3.3. Interpretation and Analysis of the Results

The analysis of the results is done through the t-test for independent groups because it is the most powerful one.

Using statistical tables for 38 degree of freedom, the value of “t” required is (2.9). As the observed “t” (5.24) is greater than (2.9): thus we confirm the alternative hypothesis which means that focusing on students’ styles and enhancing their motivation increase their vocabulary acquisition. We can notice from table 5 that students in the experimental group produce high number of words in their compositions. The number of words used by the highest majority of students can be represented as follows:

Words 5≤ students≤ 10 words

However, students in the control group produce few words in their writing i.e. their compositions were poor in term of vocabulary. This implies that the transfer of the previously learned words is not effective. The number of words used by learners in this group can be represented as follows:

1≤ students≤ 4

The results of the test show that the learners acquire more than half of the words, they do not know, when we focus on their styles and raise their motivation through motivating activities, and re-use them in their compositions with different degrees of attainment. Likewise, these results also confirm the research hypothesis.

<table>
<thead>
<tr>
<th>Students</th>
<th>Group 1</th>
<th>Group 2</th>
<th>X₁²</th>
<th>X₂²</th>
</tr>
</thead>
<tbody>
<tr>
<td>S1</td>
<td>06</td>
<td>03</td>
<td>36</td>
<td>9</td>
</tr>
<tr>
<td>S2</td>
<td>09</td>
<td>03</td>
<td>81</td>
<td>9</td>
</tr>
<tr>
<td>S3</td>
<td>08</td>
<td>05</td>
<td>64</td>
<td>25</td>
</tr>
<tr>
<td>S4</td>
<td>07</td>
<td>04</td>
<td>49</td>
<td>16</td>
</tr>
<tr>
<td>S5</td>
<td>07</td>
<td>02</td>
<td>49</td>
<td>4</td>
</tr>
<tr>
<td>S6</td>
<td>05</td>
<td>06</td>
<td>25</td>
<td>36</td>
</tr>
<tr>
<td>S7</td>
<td>09</td>
<td>01</td>
<td>81</td>
<td>1</td>
</tr>
<tr>
<td>S8</td>
<td>04</td>
<td>02</td>
<td>16</td>
<td>4</td>
</tr>
<tr>
<td>S9</td>
<td>08</td>
<td>02</td>
<td>64</td>
<td>4</td>
</tr>
<tr>
<td>S10</td>
<td>05</td>
<td>05</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>S11</td>
<td>04</td>
<td>01</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>S12</td>
<td>06</td>
<td>02</td>
<td>36</td>
<td>4</td>
</tr>
<tr>
<td>S13</td>
<td>09</td>
<td>06</td>
<td>81</td>
<td>36</td>
</tr>
<tr>
<td>S14</td>
<td>07</td>
<td>05</td>
<td>49</td>
<td>25</td>
</tr>
<tr>
<td>S15</td>
<td>05</td>
<td>03</td>
<td>25</td>
<td>9</td>
</tr>
<tr>
<td>S16</td>
<td>08</td>
<td>02</td>
<td>64</td>
<td>04</td>
</tr>
<tr>
<td>S17</td>
<td>05</td>
<td>04</td>
<td>25</td>
<td>16</td>
</tr>
<tr>
<td>S18</td>
<td>03</td>
<td>03</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>S19</td>
<td>10</td>
<td>05</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td>S20</td>
<td>03</td>
<td>01</td>
<td>9</td>
<td>1</td>
</tr>
</tbody>
</table>

Table 5: Number of Words Used by Students in their Writing (composition)

The results of the test show that the learners acquire more than half of the words, they do not know, when we focus on their styles and raise their motivation through motivating activities, and re-use them in their compositions with different degrees of attainment. Likewise, these results also confirm the research hypothesis.
Conclusion

We have attempted, through this paper, to shed light on two learner differences: learning styles and motivation. The two factors are interrelated, ultimately inseparable as they directly contribute to vocabulary knowledge. Learning styles are the general approaches to vocabulary acquisition; they affect the knowledge eventually gained which needs to be initiated, continued, and completed by motivation. The degree of motivation affects both the quality and quantity of the vocabulary knowledge gained. In addition, involving deep mental processing, elaboration, and association, leads to better retention of the lexical items and enhances the retrieving process of the acquired words in new context.

The results of this investigation confirm the hypothesis and show that the learners prove to have learned nearly all the new words and retrieved them successfully in their writing productions. When we focus on their learning styles and raised their awareness about how to use them, we enhance their motivation while accomplishing the task of vocabulary learning. Hence, we conclude that students’ internal factors should be considered in order to improve learning efficiency. When teachers are aware of the importance of learning styles and motivation, they can provide their students with better vocabulary learning opportunities.

References

The Effect of Learning Styles and Motivation on Students’ Vocabulary Acquisition:

- Gardner, R. C, Lalonde, R.N, and R. Moorcroft.(1985). «The role of attitudes and motivation in SLL : correlation and experimental consideration » Language Learning, 35, 2; 42


- Ma, Qing (2009). Second Language Vocabulary Acquisition. Great Britain: Die Deutsche Bibliothek. 166


Appendix I: Pre-test

The fact that we are not sure what «intelligence» is, nor what is passed on, does not prevent us from finding it a very useful working concept, and placing a certain amount of reliance on tests which measure it.

In an intelligence test we take a sample of an individual’s ability to solve puzzles and problems of various kinds, and if we have taken a representative sample it will allow us to predict successfully the level of performance he will reach in a wide variety of occupations.

This became of particular importance when, as a result of the 1944 Education Act, secondary schooling for all became law, and grammar schools, became available to the whole population. Since the number of independent foundation schools, became available could accommodate at most approximately 25 percent of the total child population of eleven-plus, some kind of selection had to be made. Narrowly academic examinations and tests were felt, quite rightly, to be heavily weighted in favour of children who had the advantage of highly-academic primary schools and academically biased homes. Intelligence tests were devised to counteract this narrow specialization, by introducing problems which were not based on specifically scholastically-acquired knowledge. The intelligence test is an attempt to assess the general ability of any child to think, reason, judge, analyse and synthesize by presenting him with situations, both verbal and practical, which are within his range of competence and understanding.

Beatrix Tudor-Hart Learning to live (Cited in Alexander 1967 :55)

1. Vocabulary

Explain the meaning of the following words as they are used in the passage:
Prevent, reliance, puzzles, particular, counteract, reason, judge.

2. Composition

Using the words you learned in the previous activity, write a composition (not more than two paragraphs) explaining how do you behave/think when you face a problem in life. Do you solve it by yourself or seek help/advice from someone else?
Appendix II: Text

When anyone opens a current account at a bank, he is lending the bank money, repayment of which he may demand at any time, either in cash or by drawing a cheque in favour of another person. Primarily, the banker-customer relationship is that of debtor and creditor-who is which depending on whether the customer’s account is in credit or is overdrawn. But, in addition to that basically simple concept, the bank and its customer owe a large number of obligations to one another. Many of these obligations can give rise to problems and complications but a bank-customer, unlike, say a buyer og goods, can not complain that the law is loaded against him.

The bank must obey its customer’s instructions, and not those of anyone else. When, for example, a customer first opens an account, he instructs the bank to debit his account only in respect of cheques drawn by himself. He gives the bank specimens of his signature, and there is a very firm rule that the bank has no right or authority to pay out a customer’s money on a cheque on which its customer’s signature has been forged. It makes no difference that the forgery may have been a very skilfull one : the bank must recognize its customer’s signature. For this reason there is no risk to the customer in the modern practice, adopted by some banks, of printing the customer’s name on his cheques. If this facilitates forgery it is the bank which will lose ; not the customer.

Gordon Barrie and Aubrey L.Diamond .

The Customer Society and the Law

Appendix III: Post test

You were in the bank and a gentleman seeks your help to withdraw an amount of money.

Write a composition of not more than three paragraphs in which you explain how would you help this gentleman.