

**LANGUAGE COMPETENCE AS THE MEANS OF INCREASING  
MOBILITY, EFFECTIVE INTERNATIONAL COMMUNICATION AND  
CROSS-CULTURAL COOPERATION**

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Language competence is a broad term which includes linguistic or grammatical competence, discourse competence, sociolinguistic or socio-cultural competence, and what might be called textual competence.

The banking sphere occupies one of the main places among the professions with communicative character. The behaviour of the banking specialist is determined by professional functions, typical activities and tasks. Language competence is necessary for effective professional communication.

Language competence may refer to the language ability of native speakers and to peoples abilities in additional language.

The language competence is tightly connected with the social mobility. What is mobility? Mobility is an important part of independent living. It means being able to do everything you need to do. In a society that has hierarchy, people move up and down in the system. Social mobility refers to the process of moving a person in the social system. People gaining power and influence are often said to be "upwardly mobile." In societies where mobility is extremely important, it is very easy to lose social status. Social mobility depends on the values of the society. While in many cultures, a person's position is determined mainly by achievements, some places have much more rigid structures based on status across generations. Mobility and language competence are very important in business and banking. Problems in business communication conducted across cultures often arise when participants from different cultures do not understand the differences in communication practices, traditions, and thought processing.

People tend to accept the values of the culture around them as absolute values. Each culture has its own set of values. In international business, questions arise regarding what is proper by which culture's values, what is wise by which culture's view of the world, and what is right by whose standards. Culture directly affects the communication process in an international business setting through the language, environmental and technological considerations, social organization, contexting and face-saving, authority conception, nonverbal communication behavior, time conception. Difficulties with language fall basically into three categories: gross translation problems, the problems in conveying subtle distinctions

from language to language, and culturally-based variations among speakers of the same language.

Gross translation errors	The subtle shadings	Dialectical differences
<ul style="list-style-type: none"> <li>- may be less likely to cause conflict,</li> <li>- are generally the easiest language difficulty to detect</li> </ul>	<ul style="list-style-type: none"> <li>- are often crucial to business negotiations,</li> <li>- conflict deriving from misunderstanding is likely</li> </ul>	<ul style="list-style-type: none"> <li>- often create gross errors</li> </ul>

Cross cultural communication creates a feeling of trust .The focus is on providing the right response rather than providing the right message. (For example: One person should not monopolize the conversation or only one person should talk at a time). The difficulties of communicating have become widespread because business has taken great part in an integrated world market. In an increasingly competitive world economy, it is more difficult to conduct business exclusively, the need for dealing with intercultural differences and cross-cultural communication barriers has grown as well.

Good knowledge of foreign language for experts in the field of economy and finance is one of conditions of career growth. Business is more and more integrated into world economy, and knowledge of the foreign language becomes the basic skill as ability to work at the computer. The enterprises and firms try to refuse a translation service, and employ the person knowing a foreign language and capable to translate literature and documentation . The knowledge of the foreign language isn't enough for orientation in business and professional information, for effective communication with foreign experts in the sphere of economy and finance. During the process of economy globalization the foreign language, especially English becomes an important information product that helps to understand a situation in world economy, to develop strategy for the enterprise.

### **Literature**

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