

Exploring Kigali Traders' Attitudes towards English in Commercial Interactions

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Abstract

This study investigated traders' attitudes towards the use of English in commercial transactions in the City of Kigali using a mixed-methods approach. Data were collected from 120 traders through questionnaires and interviews. The findings revealed that traders generally had mixed attitudes towards English in business contexts. On the one hand, traders expressed negative emotional attitudes, including discomfort, low confidence, and limited enjoyment when using English during transactions. These feelings were mainly linked to limited English proficiency and low levels of formal education, which made communication difficult in daily business activities. On the other hand, traders showed strong positive instrumental attitudes towards English. They recognized English as an important tool for business success, noting that it helps attract customers, improves professional image, facilitates access to technology, and supports communication with international clients and cross-border trade. The study also found that attitudes were influenced by education level, English proficiency, and perceived economic benefits. Despite recognizing its importance, limited proficiency created communication barriers. To cope with it, traders used strategies such as hiring interpreters or shop assistants who are fluent in English. The study recommends that the Private Sector Federation (PSF) provide practical English training for traders, and that public and private institutions ensure key documents are available in Kinyarwanda to improve confidence and competitiveness.

Keywords: Language attitudes; English proficiency; Commercial communication.

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1. Introduction

Successful business relies heavily on effective communication in that communication shapes customer satisfaction, allows smooth transactional outcomes and commercial relationships. Scholarly studies on customer service clearly indicate that the responsive communication enhances customer satisfaction and loyalty, while poor communication can result in lost sales and weakened trust (Vocalcom, 2021). Packard and Berger (2021) supplement this view noting that language use in service significantly influences customers' evaluations of salespeople and service quality. Moreover, they highlight that "talking to customers is important" because it directly affects how services are perceived and experienced (p. 787).

From a sociolinguistic perspective, **language attitudes** refer to the beliefs, feelings, and values that speakers attach to different languages that influence language choice, use, and interpersonal interaction in multilingual settings (Kirilenko, 2024). When Rwanda shifted from French to English in 2008, a new linguistic landscape took place. In addition to being official alongside Kinyarwanda, French and Swahili, English was promoted as a language of education, public administration, and commerce, while Kinyarwanda remained the national language and primary medium of everyday communication, (Languages of Rwanda, 2025).

Nevertheless, existing studies of how language attitudes shape commercial communication in Rwandan business contexts are limited. The coexistence of multiple official languages, combined with official narratives that position English as economically advantageous language, makes traders' perceptions of English a critical but under-explored factor in understanding commercial interaction in Kigali (Amid signs of change, 2023). This gap constrains the understanding of how national language objectives align with everyday sociolinguistic realities. The present study therefore sought to address the problem by investigating how Kigali traders perceive and use English in business interactions and how their attitudes relate to communication practices and customer engagement.

1.2 Problem statement

As the economy of the City of Kigali is steadily integrated into continental and world markets, English is globally presumed to facilitate commercial communication. However, the multilingual setting of Rwanda where Swahili, Kinyarwanda and French remain influential, it is not evident how traders actually perceive and use English in daily business interactions. Previous empirical research in Rwanda concentrated on language policy and language in education, leaving the commercial sector untrodden path. This gap not only makes it difficult to establish whether traders view English as a practical resource, or a communicative burden, but also, it obscures how such attitudes



shape their interaction with customers and business outcomes. Without empirical evidence on traders' attitudes towards English, efforts to improve communication practices and market participation risk being poorly informed. Thus, this study was set to address this problem by examining Kigali traders' attitudes towards English in commercial interaction.

1.3 Literature review

- Attitude

As the focus of this study is on attitude, let us make an overview of how different scholars attempted to describe this concept. The Oxford Advanced Learner's Dictionary of current English defines the concept of attitude as the way that one thinks and feels about somebody or something; the way that people behave towards something or somebody that shows that they think and feel. Some other distinguished scholars claimed that an attitude is not directly observable and has to be inferred from individuals' observable responses. Eagly and Chaiken (2007) claimed that an attitude is inside the person, not directly observable, and is manifested by covert or overt responses. Ajzen (2005) stated that we cannot observe traits and attitudes because these are not part of a persons' physical characteristics, nor do we have direct access to the person's thoughts and feelings. Hence, in order to know a person's attitudes, it is necessary to pass through an indirect path from observable facts to inferences of unobservable realities. For the scholar, attitude is perceived as an individual favourable and unfavourable attitude towards an object, institution, or event, which can be inferred from verbal or nonverbal behaviour towards the object, institution, or event in question. From the above definitions, one can assert that people may have positive or negative attitudes towards languages. Attitudes become negative when the subjects have unfavourable judgments to the speakers of that language or their community, and consequently to their language itself.

-Attitude and business communication

Empirical research asserts that in business communication, attitude not only plays a central role in determining how messages are received, interpreted, and acted upon but also it contributes in guiding the brand outcomes and the behaviour of consumer. All port (1935) noted that attitude is not merely a preference but a psychological predisposition. He clearly defined attitudes as “**mental and neural states of readiness, organized through experience, exerting a directive influence on behaviour**” (p. 810). This statement means that attitudes help determine how audiences respond to marketing messages. Similarly, Ajzen and Fishbein (1980) emphasized that attitudes represent “**a learned predisposition to respond in a consistently favourable or unfavourable manner with respect to a given object**” (p. 6). This definition

underscores why commercial messages must align with both cognitive evaluations and affective responses. Other scholars noted the functional importance of attitudes within marketing communications: “attitude towards the advertisement functions as a key mediator of advertising effectiveness, influencing brand attitudes and purchase intentions” (Lutz, MacKenzie, & Belch, 1983:34). These scholars emphasize that positive audience attitudes can increase persuasion and commercial outcomes.

1.4 Kigali traders’ language proficiency

Traders in the City of Kigali operate as frontline service providers whose language choices and communicative abilities directly shape commercial interaction and customer care. In their everyday transactions, traders rely primarily on Kinyarwanda to negotiate, persuade, and maintain relationships with local clients. However, many traders display uneven proficiency in English and French—languages commonly associated with tourism and formal business engagement (National Institute of Statistics of Rwanda [NISR], 2025). Through their linguistic behaviour, traders can enact clarity, politeness, accommodation, and empathy, which customers use to evaluate service quality and professionalism. These communicative practices are closely linked to traders’ levels of education and multilingual competence. As Irankunda and van Bergeijk (2020) noted, better-educated and linguistically skilled traders interact more effectively with diverse customers and institutional actors. By contrast, traders with limited proficiency often struggle with complaint handling, persuasive communication, and service adaptation, which may reduce customer satisfaction and loyalty within Kigali’s competitive trading environment.

1.4 Attitudes towards English in Rwanda

Extensive scholarly research has examined attitudes towards English in multilingual settings at local, regional, and continental levels. In Rwanda, to the best of the researcher’s knowledge, only four studies investigated language attitudes towards English. The first one, Mbori (2008) looked at language attitudes in post-conflict Rwanda and collected views from 53 university students. The major findings showed that university students were not motivated when the languages that they had been exposed to at length were used in the classroom settings. However, they became more alert when the languages they had been least exposed to were used (English or Kiswahili). The second is Habyarimana’s work (2015) which investigated attitudes of pupils towards English as a medium of instructions in primary schools of Rwanda. The study revealed that pupils had positive attitudes towards English as a medium of instruction.



The paper by Tabaro (2019) researched the attitudes towards English but elicited data from secondary school learners of the City of Kigali only. The findings revealed that 92.5% of his respondents had positive attitudes towards English and the English-speaking community and that they were aware of the importance of English worldwide and the different benefits they could gain from its mastery. Finally, Ndizeye and Tabaro, (2023) investigated Rwandan students' and lecturers' attitudes specifically towards doing and teaching engineering courses through the medium of English at the Rwanda Polytechnic. The results were mixed. On the one hand, both students' and lecturers' viewed English as an opportunity for their career prospects. On the other hand, they disagreed with the use of an English-only medium of instruction because both students and lecturers had trouble in accomplishing academic tasks due to limited English proficiency.

Although previous studies have examined language attitudes towards English, none of them dealt with the City of Kigali traders' commercial communication. Much of the existing research in Rwanda mainly focused on learners' and teachers' attitudes towards English, and on policy issues (Mbori, 2008; Habyarimana, 2015; Tabaro, 2019; Ndizeye & Tabaro, 2023), rather than on language use in everyday business interactions. Comparable regional work (Mukhwana, 2008) emphasized on policy and educational domains. Consequently, the way traders perceive and use English in everyday commercial interaction remains largely undiscovered. This is the reason that the present study was set to address this gap by examining Kigali traders' attitudes towards English in business communication contexts.

2. Methodology

2.1 Study design

This study used a mixed methods approach in order to provide a more complete understanding of a phenomenon (Creswell & Plano Clark, 2018). The qualitative component explores how the traders' perceptions towards the use of English in trade while quantitative method identifies frequencies and percentages of how traders perceive the use of English in their daily business. According to Dörnyei & Taguchi (2010), this design is appropriate for language attitude research because it captures both measurable tendencies and contextual meanings.

2.2 Study area, population, sample, sampling techniques, and Socio-demographic characteristics of the participants

The study was conducted in Kigali, the capital city of Rwanda. The target population consisted of registered business people operating in the city. A stratified sampling technique was used and resulted in a sample of 120 participants. Within each



stratum, respondents were proportionally selected through convenience sampling and comprised 10 importers/exporters, 15 wholesalers/distributors, 5 financial traders, 30 cooperative vendors, and 60 retailers. This approach enhanced representativeness and reduced sampling bias (Cohen et al., 2018). In addition, purposive sampling was employed to select 10 interviewees. This method enabled the researcher to obtain rich, information-dense data from participants who were particularly relevant to the study objectives (Palinkas et al., 2015).

The socio-demographic composition of the sample indicates that most participants were middle-aged, with the largest groups aged 31–40 years (26.6%) and 41–50 years (25%). The level of education was generally moderate to low, with secondary education (32.5%) and primary education (26.6%) accounting for the largest proportions, a pattern that may partly explain the limited English proficiency observed among many respondents. In terms of business type, retailers (50%) and cooperative traders (25%) constituted the majority and typically operated in local-language environments, whereas wholesalers and importers/exporters, though fewer in number, were more likely to engage in international communication and therefore had greater exposure to English.

2.3 Research instruments

To collect the quantitative data, the study used a questionnaire, which was developed by adapting items from previous studies such as Ngeow et al. (2003), and Lasagabaster and Doiz (2017). It includes sections on demographic information, language background, frequency of English use, and attitudes towards English measured through Likert scale items. Likert scales are widely used in attitude research because they allow respondents to express degrees of agreement and facilitate quantitative analysis (Likert, 1932). To acquire the qualitative data, semi-structured interviews were conducted. These interviews allowed participants to elaborate on their experiences, perceptions, and challenges related to English in commercial interaction.

2.4 Data analysis procedures

On the one hand, the data obtained using questionnaires were presented in the form of tables showing frequencies and percentages for easy analysis. On the other hand, the data acquired using interviews were transcribed, translated into English and presented in form of narratives under different themes for easy analysis. Then, thematic analysis was carried out through the identification, codification, and interpretation of the traders' perceptions towards the use of English. In brief, the ultimate integration of



quantitative, qualitative results and the use of traders' quotations allowed triangulation and enhanced credibility of the findings.

2.5 Validity and reliability

In order to ensure **validity and reliability** of findings, three steps were gone. First, a pilot study was conducted to test clarity and internal consistency. Second, to enhance the accuracy of the questionnaire, items were adapted from established language attitude measures and refined for the commercial context. Third, to check whether the data collection instruments measured what they were intended to measure, **content validity** was ensured by covering cognitive, affective, and behavioural components of language attitudes and were reviewed for relevance and appropriateness.

2.6. Ethical considerations

Ethical principles guided all the stages of the study. Participants were informed about the purpose of the research and in turn, they provided informed consent. Participation was voluntary, and respondents were free to withdraw at any time without penalty. Anonymity was ensured by using codes instead of names where letter R stands for "respondent", and confidentiality was maintained by restricting access to the data. Audio recordings and questionnaires were stored securely and used only for academic purposes.

3. Discussion of the results

This section presents an analysis of the data collected through questionnaires and interview guides. Guided by six research questions, it examines traders' attitudes towards the use of English in business and provides statistical presentations of their perceptions and views regarding the role of English in business activities.

Research question 1: What attitudes do traders in the City of Kigali hold towards the use of English in Commercial transactions?

This question was asked to investigate the type of attitudes traders in Kigali hold towards English. Responses unveiled that the traders had many attitudes that can be classified into two main types.

Table 1:
Traders' feelings towards English (N=120)

Statements	Alternatives, Respondents, and Percentages			
	Strongly disagree	Disagree	Agree	Strongly agree
I feel comfortable speaking English with customers	46 (38.3%)	33 (27.5%)	18 (15%)	23 (19.1%)
	65.8%		34.2%	
I enjoy using English during business transactions	51 (42.5%)	30 (25%)	15 (12.5%)	25 (20%)
	67.5%		32.5%	
I feel confident when I communicate in English with clients	54 (45%)	36 (30%)	13 (11%)	17 (14%)
	75%		25%	
I feel proud when I serve customers in English	50 (41.5%)	33 (27.5%)	18 (15%)	19 (16%)
	69%		31%	

Two main observations can be made from Table 1 above. First, traders in the City of Kigali appear to hold unfavourable affective attitudes towards the use of English in their business transactions. This negative perception ranged between 65.8% and 75% of the respondents' feelings. Moreover, their unfavourable attitudes are reflected in their reported feelings: low levels of confidence and pride, as well as their experiences when communicating with customers in English. In addition, a considerable majority of the traders argued that they do not enjoy conducting business transactions in English, mainly due to their low educational background and limited proficiency in English. Consequently, these findings collectively suggest that inadequate educational preparation in English significantly shapes traders' negative perceptions and experiences regarding the use of English in business settings. This view aligns with the National Institute of Statistics of Rwanda (NISR) (2025) report, which shows that the majority of Kigali traders have uneven proficiency in English, which is behind their various communication challenges.

Second, a relatively small proportion of traders, ranging between 25% and 34.2%, reported having positive feelings towards the use of English in their businesses. These participants explained that they possessed adequate knowledge of English, as some had studied in English, while others had opportunities to live in communities



where English was commonly used. Consequently, their exposure to and familiarity with English contributed to their positive attitudes towards using English in business transactions.

Briefly, the above two findings show that most traders in the City of Kigali have negative attitudes towards the use of English in business transactions due to low confidence, discomfort, and limited pride in speaking the language. These challenges are mainly linked to limited education and low English proficiency, which continue to hinder effective communication in business.

Research question 2: What are traders' beliefs regarding the usefulness of English in commercial communication?

This second question was asked to probe the traders' beliefs to know whether English is useful in commercial communication.

Table 2:
Traders' beliefs about the usefulness of English (N=120)

Statements	Alternatives, Respondents and Percentages			
	Strongly disagree	Disagree	Agree	Strongly agree
English is a useful language for business interactions	0 (0%)	0 (0%)	55 (46%)	65 (54%)
	0%		100%	
Speaking English helps traders attract more customers.	0 (0%)	3 (2.5%)	56 (46.6%)	61 (50.8%)
	2.5%		97.5%	
English is necessary for successful commercial communication.	1 (0.9%)	3 (2.5%)	60 (50%)	56 (46.6%)
	3.4%		96.6%	
Using English improves the professional image of a trader.	4 (3.4%)	6 (5%)	53 (44.1%)	57 (47.5%)
	8.4%		91.6%	
English is important for dealing with international clients.	0 (0%)	0 (0%)	57 (47.5%)	63 (52.5%)
	0%		100%	
English is a useful language for technology	14 (11.7%)	20 (16.7%)	41 (34.1%)	45 (37.5%)
	28.4%		71.6%	

The results in Table 2 reveal that traders in Kigali hold overwhelmingly positive attitudes towards the usefulness of English in commercial transactions and towards the importance of English in dealing with international customers. The findings for the six statements were reported at a high level, ranging from 71.6% to 100%, as presented in the table above. Traders argued that although many of them do not possess a high level of proficiency in English, they recognize and value its role in connecting them with customers and suppliers from different parts of the world, since English serves as an international language of communication. These traders' positive viewpoints about the usefulness of English support the findings of Agustina et al. (2024:87), which show that English proficiency influences business operations and profit in global markets.

Research question 3: When do Kigali traders use English in their business transactions?

The purpose of this question was to find the circumstances in which the City of Kigali traders use English.

***Table 3:
Use of English in commercial interaction***

Ideas	Frequency (N=120) %
I always use English when I get a foreign customer	60 (50%)
I use English while haggling with international customers.	38 (31.6%)
I use English when explaining products or services.	35 (29.1%)
I use English mainly with international customers.	48 (40%)
I switch to English when Kinyarwanda or French is not effective.	66 (55%)
I use English in written communication (receipts, messages and emails)	78 (65%)

The results in Table 3 indicate that traders in Kigali use English with moderate frequency in their business transactions, mainly in specific contexts where it serves practical communicative purposes. The highest frequency was observed in written communication, with 65% of respondents using English in receipts, emails, and messages. This is an indication that there is a strong presence in formal and



documentation-related business practices. Asked why these participants always use English in written communication, R2 responded:

English is my business language. It is not only my second language after my mother tongue but also I have been speaking using it since my primary school. In addition, it is the official and international language we use when exchanges written messages with international customers.

Furthermore, more than half of the traders (55%) reported switching to English when Kinyarwanda or French is not effective, while half of the respondents (50%) reported always using English when serving foreign customers, and 40% stated that they use English mainly with international clients. The latter confirms that English plays an important role in cross-border commercial interactions. Additionally, 31.6% of traders use English while negotiating with international customers, and 29.1% use it when explaining products or services. The two preceding statistics suggest that English is used selectively rather than consistently in daily oral communication. Generally, these findings suggest that while English is not the dominant language in all commercial interactions, it is an essential functional tool used strategically, particularly in written communication and when dealing with international customers, reflecting its growing importance in Rwanda's multilingual business environment.

Research question 4: What factors influence Kigali traders' attitudes towards English?

This question was asked to identify the key factors that shape Kigali traders' attitudes towards English. Understanding these factors, helps explain why traders may value or devalue English in their daily business activities and decision-making.

Table 4:
Factors Influencing Attitudes towards English. (N=120)

Statements	Alternatives, Respondents and Percentages			
	Strongly disagree	Disagree	Agree	Strongly agree
M Education has positively influenced my attitude towards English.	23 (19.1%)	28 (23.4%)	34 (28.4%)	35 (29.1%)
	42.5%		57.5%	
My level of English proficiency affects my confidence in business.	31 (25.9%)	15 (12.5%)	36 (30%)	38 (31.6%)
	38.4%		61.6%	
Exposure to English through media or training influences my attitude.	21 (17.5%)	29 (24.1%)	35 (29.2%)	35 (29.2%)
	41.6%		58.4%	

English increases my business opportunities.	20 (16.6%)	16 (13.4%)	41 (34.2%)	43 (35.8%)
	30%		70%	
Government or institutional policies encourage the use of English in trade.	9 (7.5%)	15 (12.5%)	45 (37.5%)	51 (42.5%)
	20%		80%	

Based on the results presented in Table 4, institutional policies emerged as the leading factor encouraging the use of English in trade, as reported by 80% of the respondents. This influence is linked to policies that promote the use of English in trade, as well as in economic and professional sectors in Rwanda. For example, regulations, announcements, and official documents from institutions such as Rwanda Revenue Authority, telecommunication companies like MTN and Tigo, as well as banking service documents, are predominantly produced in English. This viewpoint concurs with the findings of the study by Rao (2019:67), which argued that all business books and materials were written only in English in Saudi Arabia.

Other emerging factors also influenced attitudes towards English. The role of English in expanding business opportunities was reported by 70% of the respondents. In addition, 61.6% indicated that their level of English proficiency affects their confidence in conducting business activities. Furthermore, 58.4% agreed that exposure to English through media or training constitutes a key factor shaping their attitudes towards the language, while 57.5% agreed or strongly agreed that their educational background has positively influenced their attitude towards English.

These findings indicate that continuous contact with English strengthens positive attitudes while others highlight the intrinsic value of English in expanding trade and attracting customers. Responding to the question of how English proficiency affects confidence in business, R18 reported:

Thanks to my good English, I do local and cross border trading. I import construction materials from Europe, Asia and America. I am in permanent contact with my business partners through voice calls and emails in English. Once or twice a year, I make a working tour abroad to talk to each partner to enhance our commercial relations.

In summary, these findings demonstrate that traders' attitudes towards English are largely shaped by its perceived economic benefits, as well as by national language policies and increased exposure to the language.

Research question 5: Which challenges do you face while using English in business transactions?



This question was asked to explore the challenges traders encounter when using English in business transactions. It helps to identify communication barriers that may affect effective trading and business performance.

Table 5:
Challenges associated with the use of English in business transactions

<i>Alternatives</i>	<i>Respondents (N=120) %</i>
<i>I lose customers because of poor English proficiency</i>	50 (41%)
<i>I always pay a helper to declare taxes</i>	45 (37.5%)
<i>I always need an interpreter/translator to negotiate prices with international partners</i>	42 (35%)
<i>English is the only language used to fill various declarations and banking forms</i>	95 (79.1%)

The results in Table 5 indicate that the most significant challenge faced by traders in Kigali relates to language use in business transactions. A large majority of respondents (79.1%) reported that English is the only language used in formal business dealings, despite many traders not being proficient in it. This finding highlights a notable administrative and financial barrier, as traders are often required to operate in English within formal and regulatory contexts regardless of their actual language competence.

Other challenges include losing customers due to poor English language skills (41%), paying assistants in tax declarations (37.5%), while 35% of the respondents reported that they required interpreters or translators to negotiate prices with international partners. Each of these three instances indicates that language barriers can directly affect business performance and customer relations and highlights the fact that a considerable number of the City of Kigali traders depend on third parties to overcome communication difficulties.

These findings largely revealed that limited English competence creates both operational and financial obstacles for all monolingual business people in Kigali. Language barrier not only affects their autonomy, efficiency, and competitiveness, but also fuels tension between the growing institutional importance of English and the continued dominance of more familiar languages such as Kinyarwanda in everyday business interactions. These findings also agree with the interviewee's response when asked whether filling bank forms and declarations is a challenge. R7 responded:

I speak Kinyarwanda, my mother tongue. I do not know English, but in my trade, I am required to use it. All forms and declarations we have to fill in banks and in Rwanda Revenue Authority are written in English only. To find a way out, I have hired an assistant who speaks English to help me.

Hence, as Dzogovic et al. (2022:1) argued, language barriers have a profound impact on business. In a similar way, this study found that traders in Kigali face challenges related to the use of English, a language they have not mastered at a high level.

Research question 6: What are the strategies used to overcome language barriers in business transactions?

The purpose of this question was to identify the strategies traders use to overcome language barriers in business transactions. It also seeks to understand how these strategies help facilitate effective communication in their businesses.

Table 6:
Coping Strategies

<i>Alternatives</i>	<i>Respondents (N=120) %</i>
<i>I have no problem to understand customers.</i>	37 (30.8%)
<i>I use memorized sentences.</i>	48 (40%)
<i>I use gestures.</i>	38 (31.6%)
<i>I use a finger to point at the commodity.</i>	30 (25%)
<i>I use my broken English and mix with Kinyarwanda</i>	60 (50%)
<i>I have hired a shop assistant to avoid problems.</i>	102 (85%)

The results presented in Table 6 indicate that traders in Kigali use different strategies to overcome language barriers in their daily businesses. The most common strategy, reported by 85% of respondents, is hiring shop assistants who are fluent in English. This suggests that traders recognize the importance of employing linguistically competent staff to ensure effective communication with customers. This strategy aligns with Squires (2018:3), who found that institutions and organizations must rely on interpreter services whenever their staff members lack adequate knowledge to communicate effectively in the language used for service delivery.

The second most common strategy, mentioned by 50% of respondents, involves the use of broken English mixed with Kinyarwanda to facilitate communication. Traders



also rely on other practical methods, such as memorizing common English expressions and using non-verbal communication techniques. These include gestures, facial expressions, and pointing at goods to help convey meaning during interactions with customers.

Overall, the findings demonstrate that traders adopt practical, flexible, and resourceful strategies to address language barriers and maintain business activities in a multilingual environment where English is becoming increasingly important.

4. Conclusion

The findings of this study reveal that traders in Kigali hold ambivalent attitudes towards English in commercial transactions. On the one hand, traders demonstrate largely negative affective attitudes. These are marked by low confidence, observable discomfort, and limited enjoyment while using English in oral interactions. These feelings are mainly associated with their limited proficiency in English. On the other hand, the majority of traders strongly recognize the instrumental value of English. They predominantly perceive English as useful, necessary, and beneficial for attracting customers. They also see it as a strong asset to enhance their professional image, and to facilitate their cross-border trade. In general, traders' attitudes are shaped by economic motivations, and institutional policies.

- Recommendations

Firstly, the study recommends that the Private Sector Federation (PSF) provide practical English training for traders. Secondly, public and private institutions should also offer multilingual support by translating key commercial documents into Kinyarwanda alongside English to improve understanding and inclusiveness. Thirdly, traders should continuously improve their English through language courses and business communication activities to enhance effective communication with international clients, and expand business opportunities.

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