STYLISTICS IN ADVERTISING: A COMPARATIVE ANALYSIS OF SELECTED BANK ADVERTISEMENTS IN NEWSPAPERS AND MAGAZINES FROM SOUTH AFRICA AND NIGERIA

by

Grace Temiloluwa AGBEDE

2016

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Thesis submitted in compliance with the requirements for the Masters of Arts Degree in: Language Practice in the Department of Media, Language and Communication, Durban University of Technology.

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DECLARATION

I, **Grace Temiloluwa AGBEDE** hereby declare that this thesis is my original work and has not been submitted for any other degree program or examination at any other institution. I further declare that all the works cited have been indicated and acknowledged by means of references.

Signature: _____   Date: <u>18 August 2016</u>

ABSTRACT

This study investigates how language is used to communicate meaning in bank advertisements. It also examines stylistics in advertising with specific focus on selected bank advertisements in South African and Nigerian newspapers and magazines. Stylistics is a branch of linguistics which studies the principles, and effect of choice and usage of different language elements in rendering thought and emotion under different conditions of communication. Advertising is a form of communication used to help sell products and services. Adverts are not only designed to fascinate, but also to achieve their persuasive goal. This study shows how language is used in bank advertisements to convey messages to the public. The stylistic elements employed in the analysis of bank adverts included graphology, phonology, lexis, syntax and cohesion. The use of capitalization and repetition for emphasis, phonemes and Gothic writing to attract the attention of readers and images to stimulate customers' aspirations were some of the findings of the study. Given that studies on language use are still of high interest to linguists, this study critically interrogates the effectiveness of language choice in bank advertisements. The conclusion is that stylistic devices are important in advertising as they attract customers to the services and products being advertised.

DEDICATION

I dedicate this work to Almighty God from whom only all knowledge flows. My high dedication also goes to my parents for their support as well as my siblings.

ACKNOWLEDGEMENTS

This acknowledgement section will not be complete without including my friends, relatives and colleagues who have also been very supportive both in Nigeria and South Africa. They are innumerable to mention but I will mention a few. To start with, my utmost appreciation goes to my brother of life. Kunle Oparinde. This acknowledgement won't be complete without you, and you know how long I have waited for this day! You have always been a source of encouragement to me and will always be. You pushed me to strive forward, you brought out the best in me, I remember our numerous fights and struggle to make this a reality, you were always willing to support me, you never hesitated to shout when you wanted me to do something faster. Thank you for tolerating me, I would rather thank you again and again for being a wonderful friend in every way. Your joy and zest for life are contagious and inspire me to be a better person. I pray that God Almighty will grant your heart's desires and bless you bro. Amen. My sincere gratitude also goes to the following: Dr. and Mrs. Olupona, Pastor Daudu, Pastor Desmond, Mrs Oyegbile, Dr. and Mrs Iyiola, Dr. and Mrs Ijabadeniyi, S.A.O, Oke Oluwaseun, Dapo Adeniran, Bro. Emmanuel, Sis Dele, Bro. Samson, Bro. Debola, Iya Arise, Sis Oriyomi, Bro. Seun, Sbonelo, Ntokozo, Philiswa, Simone, Banjo, Moses, and many more. It has been a long journey, but they have been a rock for me and supported me throughout. It is a journey I hope will continue to advance our relationships. My sincere apology for the names I missed out by mistake.

Many other people have helped and supported me in completing this thesis and to get to the point of writing these acknowledgements. My appreciation goes to the members of staff of the department of Media, Language and Communication at Durban University of Technology. Most especially, I appreciate Mr. Felix for his professional advice every time I sought for one. Also included are Barbara, Scelo and Londi. I am forever grateful for your professional assistance.

Lastly, I appreciate Durban University Technology and the Postgraduate and Research Directorates, both at the university level and faculty level, for this research wouldn't have been possible without the existence of these directorates. Doing this research has been an enriching and positive experience that I will carry into the future.

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CHAPTER ONE

GENERAL INTRODUCTION

1.0   INTRODUCTION

This chapter presents the general introduction to this research. It includes the background to the study, aims and objectives, significance of the study, research questions, and statement of the problem. It proceeds to the scope of the study, the notion of language, history of stylistics, and a brief look into the selected South African and Nigerian banks. The chapter moves on to the organisation of the thesis and ends with the conclusion.

1.1   BACKGROUND TO THE STUDY

The research analyses the use of stylistic devices in selected South African and Nigerian bank advertisements. Being a broad multidimensional domain of study in linguistics, stylistics has been graced by different definitions from various scholars. Basically, stylistics is a branch of linguistics that studies the language of literature or the language habits (styles) of particular authors and their writing patterns. Among other definitions, Verdonk (2002) conceptualizes stylistics as the techniques of explication which allow us to define objectively what an author has done, (linguistic or non-linguistic), in his use of language. Verdonk's definition is quite relevant because it doesn't attempt to narrow stylistics to a set of rigid 'linguistic' methods of analysis. Jeffries and Mclntyre (2010) resonate that stylistics is more interested in the systematic ways language is used to create texts which are similar or different from one another and links choices in texts to social context i.e. what a text means in the society. Drawing from these scholarly views, this research examines the formal features of the texts and symbols used in bank advertisement vis-à-vis their functional relevance in the society. It is understood that style can be viewed in different ways depending on the target audience which is why a comparative analysis is very significant as an advert in Nigeria might not possess the same meaning in South Africa. The researcher understands that there are several works

on advertisements that have been published over the years. However, no particular attention has been paid to a comparative stylistic analysis of bank advertisements in South African and Nigerian newspapers. Therefore, it is hoped that this investigation will be beneficial to advertisers, students of advertising as well as future researchers both in South Africa and Nigeria.

Advertising can be literally perceived as bringing a product (or service) to the attention of potential and current customers. The objective of this study is to analyse the use of language (stylistics) in selected bank advertisements and to identify functions of particular stylistic approaches in advertising. The ultimate aim of the study is to explore ways in which language is embedded in advertisements. Stylistic elements such as grammar, lexis, semantics as well as phonological properties will be discussed. Language choice and communicative strategies used by bank adverts will be examined with a view to identify patterns and typologies in language use. Factors determining the use of language, such as variation, distinctiveness and choice will also be addressed. This study hopes to reveal how language is used for specific purposes in different con/texts and, how texts are interpreted in relation to their linguistic, literary and tonal styles.

In her book, *The Language of Advertising,* Goddard (2002) defines advertising as "a system of language whereby on a daily basis, readers have fleeting conversation with the writers of countless texts. One often wonders why people and companies indulge in advertising. Advertising is a way of securing one's brand but the success of advertising is linked to the language used in the advertisement". The main objective of this research is to investigate the ways in which language is used in bank advertisements to convey messages to the public. This objective will be achieved by identifying and analysing stylistic features embedded in those adverts. Goddard (2002) affirms that the success of an advertisement is strongly dependent on language usage. It has been observed that sometimes the audience does not understand exactly what an advert is communicating. This is likely to be the case because of the context-specific use of language which may

enhance the complexity of the advert. For this reason, some bank advertisements may also fail to convey the correct message to the intended audience. Through this research, bank advertisements will be adequately analysed with the aim of assessing the meaning that they intend to convey to the public.

Previous scholars such as Leech and Short (1981), Turner (1973), Crystal and Davy (1969) among others agree that there are levels of stylistic analysis which can be employed in analysing spoken and written texts. Recent scholars clarify these levels of stylistic analysis as: graphology, phonology, lexis, syntax and lexico-semantics. According to Alabi (2007), "graphology is the analogous study of a language's writing system or orthography as seen in various types of handwriting". It could consist of ellipses, hyphens, fore-grounding of quotation marks, and so on. For Alabi (2007), phonology accounts for the study of the sound of language. It comprises assonance, rhyme; alliteration etc. Simpson (2014) defines lexis as "all the words and phrases of a particular language". Semantics, on the other hand, is the study of meaning. Although lexis and semantics are two distinct levels of analysis, they are interrelated and the major relationship between them is the meaning of words in a text. The elements of style in lexical semantics are: figures of speech, synonyms, lexical acronyms, homonyms, etc. All these sub-fields clearly form the nucleus of a stylistics study. With the aim of analysing and determining how language styles are used to communicate, fascinate and attract in adverts, evidence of the aforementioned sub-fields are interrogated in the selected adverts. By implication, the research examines the ways in which bank advertisements convey messages to the public.

Having discussed the basic rudiments of this research, the stylistic features present in South African and Nigerian bank advertisements further corroborate the argument.

1.2   STATEMENT OF PROBLEM

Advertising is a fascinating area of research, and just as adverts themselves capture consumers' attention, understanding how advertising works has also captured the

attention of academic researchers (Shrum, Lowrey, and Liu 2009). Advertisements have become a common phenomenon in the modern age. Foucault's (1972b:215-238) seminal work on discourse and power foregrounds that language use in everyday context (discourse) has the power to construct reality and make people see certain things in certain ways. Foucault's method discusses how language is used in constructing the social world and how it is affected by social power as society is shaped by language. The discourse of advertising represents the way in which people construct their ideas about the world (Goddard, 1998). Messages are communicated through adverts, and how the language used in the adverts becomes a representation of what the products are is of interest to this research. It is also known that most audiences see some adverts as a form of entertainment or fun. This study dwells on the embedded meaning that can be inferred from the act of persuasion and appeal that may not be visible to the audience. In doing this, some selected bank advertisements from South African and Nigerian banks are analysed. The research interrogates banking advertisements with a view to identify patterns and typologies in bank advertisements, what can be said, what cannot be said and in what context.

1.3   RESEARCH QUESTIONS

The study seeks to answer the following questions:

  i.   What are the stylistic features embedded in selected bank advertisements?
 ii.   What are the similarities and dissimilarities in South African and Nigerian bank advertisements?
iii.   How does stylistics in advertising texts function in different contexts?

1.4   AIMS AND OBJECTIVES

  i.   To identify stylistic features (such as cohesion, morphology, syntax, style and semantics) employed by advertisers in selected bank advertisements.
 ii.   To comparatively analyse the stylistic features in South African and Nigerian bank advertisements.

iii.   To examine the functions of the identified stylistic features in different contexts.

1.5   SIGNIFICANCE OF THE STUDY

Advertising is a form of communication used in selling products and services. Adverts are not only meant to fascinate, but also to catch attention, persuade, appeal and contribute towards satisfaction (Robert 2013). This study identifies the stylistics features used by bank advertisements in the print media and examines how language is used to convey messages in different contexts. Given that studies on language use are of high interest to linguists, this study evaluates the effectiveness of choice of language in bank advertisements. The results of this investigation will be useful to advertisers in the banking sector, students of advertising and future researchers.

1.6   SCOPE OF THE STUDY

This research focuses on the use of language in selected bank advertisements. The areas to be covered in the analysis are graphology, cohesion, phonology, lexis, syntax, and lexico-semantics. This research is unique because it focuses specifically on selected bank advertisements in South African and Nigerian newspapers and magazines.

1.7   THE NOTIONS OF LANGUAGE

An attempt to provide one acceptable definition of language may prove pointless. The solution is perhaps to leave the debate open since there are many definitions of language as there are linguists. Osisanwo (2003:1) defines language as a human vocal noise or the arbitrary graphic representation of this noise used systematically and conventionally by members of a speech community for the purpose of communication. On the other hand, Qubein (2006:15) perceives language as the primary conveyer of thought and ideas which turns abstract concepts into words that symbolize those thoughts. It is a system of communication using sounds or symbols that enables us to express our feelings, thoughts, ideas, and experiences (Goldstein 2011). Oparinde (2015) notes that

"language is no doubt the most effective medium through which messages or thoughts are expressed, hence, its indispensability as a human phenomenon".

If the mind can translate the sound and symbol into mental pictures, communication becomes more vivid and more meaningful. The more skillful you become at conveying images, the more effective your communication will be. The rule of communication is making it clear and understandable, as such, the three basic skills of communicating are connecting with the audience, conveying messages people can understand, and checking their response (Qubein 2006:25). No worthwhile communication can take place until a complete attention of the audience is gained and the moment the attention is lost, effective communication stops.

Language is not only a tool for communication but also a necessary condition for survival of human beings; it is a major part of our daily life because we use language every day. Oyewo (2000:157) intimates that communication is "the process of transmitting, receiving and acting upon messages, thoughts, ideas, attitudes, and feelings through mutually agreed determined codes/symbols". This definition contains words such as 'transmitting', 'response' and 'language' respectively. It shows that communication is a process, it informs, entertains, instructs and persuades in a given communicative encounter. Goldstein (2011) calls it a system of communication using sounds or symbols that enables us to express our feelings, thoughts, ideas, and experiences.

In this regard, language and communication work hand in hand, and communication is perfectly done when there is language. Having identified that advertisements communicate through language, an analysis of how language is used for communicative purposes becomes important.

1.8   STYLISTICS: A HISTORICAL OVERVIEW

According to Fowler (1981), there are three direct influences which produced stylistics: Anglo-American literary criticism; the emerging of the field of linguistics; and

European, especially French, structuralism. Early twentieth century literary criticism tended either to be historical and based in author-intention, or more focused on the texture of the language of literary works. Fowler continues that the latter, though also encompassing textual editing mainly focused on the "practical criticism" of short poems or extracts from longer prose texts. Such close reading was largely informed by a few descriptive terms from the traditional school-taught grammar of parts of speech. This British practical criticism developed in the US into the "New Criticism". Where the former placed readers' interpretation first with the close reading to support it, the New Critics focused on the words themselves. Stylistics is now approached from a linguistic perspective, to bring out objectivity in textual interpretation. In our daily spoken discourse, we make use of language ranging from metaphor, simile, and alliteration to features of syntax so as to have a new meaning (Fowler 1981).

Stylistics can simply be defined as the study of styles. This explains Lawal's (2003:25) definition of stylistics as being concerned with analysis and description of the linguistic features of texts in relation to their meaning. Davy and Crystal (1983:9) see it as "the effectiveness of a mode of expression" which is attained by "saying the right thing in the most effective way". The domain of stylistics was born out of the reaction to subjectivity and the impression that literary studies (Fish 1981:53-57) are the analysis of linguistic form and its social effects. To Fish, stylistics can be seen as a direct descendant of rhetoric, which constituted a major part of the training of educated men for most of the past two and a half millennia. Specifically, stylistics overlaps considerably with "elocution", the selection of style for an appropriate effect. The other four divisions of rhetorical skill were: invention, the organization of ideas, memory, and delivery. It is important to note the dual aspect in the discipline: rhetoric was concerned not only with linguistic form but also inextricably intertwined with the notion of the appropriacy of the form in context. As such Fish (1981:53-57) argues,

> The context was typically and primarily for spoken discourse, though rhetorical discussion was also applied to written texts. In the course

of the twentieth century, stylistics developed with an almost exclusive focus on written literature, while at the same time the link between formalism and readerly effects became weakened.

In the same vein, this study also understands text as written rather than spoken discourse. However, the study also extends the notion of texts to include images and other graphic representations.

1.9   HISTORY OF ADVERTISEMENTS

Advertisement is the announcement of a product or service through media such as newspapers or radio, television, or the internet. Wilson (2010-2013) clarifies that it is nothing but a paid form of non-personal presentation or promotion of ideas, goods or services by an identified sponsor with a view to disseminate information concerning an idea, product or service. Wilson (2010-2013) says advertising in its discrete form is generally agreed to have begun alongside newspapers, in the seventeenth century. Frenchman Théophraste Renaudot (Louis XIII's official physician) created a very early version of the supermarket noticeboard, a 'bureau des addresses et des rencontres'. Parisians seeking or offering jobs, or wanting to buy or sell goods, put notices at the office on Île de la Cité so a large number of people will have access to the information, In England, line advertisements in newspapers were very popular in the second half of the seventeenth century, often announcing the publication of a new book, or the opening of a new play. The Great Fire of London in 1666 was a boost to this type of advertisement, as people used newspapers in the aftermath of the fire to advertise lost & found, and changes of address. These early line adverts were predominantly "informative", containing "descriptive", rather than "persuasive" language which applies to consumers. Later on, goods were handmade, by local craftsmen, in small quantities; there was no need for advertising. Buyer and seller were personally known to one another, and the buyer was likely to have direct experience of the product. The buyer also had much more contact with the production process, especially for items like

clothing (hand-stitched to fit) and food assembled from simple, raw ingredients (Wilson 2010-2013). She further buttressed that packaging and branding was unknown and unnecessary before the Industrial Revolution, this created a need for advertising. Manufacturers needed to explain and recommend their products to customers whom they would never meet personally. Manufacturers, in chasing far-off markets, were beginning to compete with each other. Therefore, they needed to brand their products in order to distinguish them from one another, and create mass recommendations to support the mass production and consumption model (Wilson 2010-2013).

Newspapers were the only ideal channel for the new beginning advertisements. New technologies made newspapers cheaper, more widely available, and more frequently printed. They had more pages, so they could carry more, bigger adverts. Simple descriptions, plus prices, of products served their purpose until the mid-nineteenth century, when technological advances meant that illustrations could be added to advertising, and color was also an option (Wilson 2010-2013).

Nigeria's advertising business has witnessed a great growth in recent times. According to Abone (2007:9) it could be traced to 1928 with the inception of the West African Publicity Limited, a branch of UAC (United Africa Company), which was designed to cater for the marketing activities of the colonial masters in Nigeria and West Africa. With other branches known as Afro media, the outdoor medium and Pearl/Dean, the cinema arm. They operated alone for a long time until 1950 when other agencies began to spring up. Ogilvy, Benson and Martha (OBM) and Grant were later to join the fray to form the big three in the industry. It later developed to a full-fledged advertising company in 1929. Molokwu (1995) insists that the beginning of advertising dates back to the 19th century although it became pronounced in the 20th century because foot men were the ones who let the people know the quality of goods and services.

1.10   SOUTH AFRICAN AND NIGERIAN BANKS

In this section, I give a brief insight into the South African and Nigerian banks selected for this research.

First National Bank (FNB), is one of South Africa's "big four" banks. According to the official website of the bank, FNB is the oldest bank in South Africa. Its origin can be traced to Eastern Province Bank, which was formed in Grahamstown in 1838. The bank is committed to offering the best financial services available to customers and helping customers with all financial needs. This resonates with the vision of the bank which is "to transform a good business to a great business and to help create a better world". It can then be implied that the bank is interested in transforming the financial status of their clients in an attempt to better the situation and create a better world for all (FNB website, 2016).

Amalgamated Banks of South Africa (ABSA), formerly known as The Barclays Africa Group limited is a South African subsidiary of Barclays founded in 1991. The bank offers financial services, personal and business banking, credit cards, corporate and investment banking, wealth and investment management which is an attempt to ensure their vision statement "to be a customer-focused financial services group in targeted market segments". As such, the bank cannot divorce customers from their services. (ABSA website, 2016)

Nedcor Bank was originally founded in 1888 in Amsterdam as the Dutch Bank and Credit Union for South Africa. In 1992, the name of the bank was changed to Nedcor Bank Limited. The bank through its vision hopes "to make a real and tangible difference by contributing to efforts to ensure a healthy and sustainable environment both now and in the future". Nedbank hopes to achieve this by allowing their clients contribute visibly to the broader community and become involved with the issues of the society. By implication, they created an affinity with the Green Trust. This would mean

that the bank has a great interest in the perception of their clients regarding their environment and society (Nedbank, 2016)

Standard Bank was formed in 1962 as a South African subsidiary of the British overseas Standard Bank, under the name Standard Bank of South Africa. The bank's vision "is to enhance the Group's franchise by being a leading Global Wealth and Investment Bank, focusing on clients in and from selected emerging markets". This implies that the bank focuses more on their clients (Standard Bank, 2016).

The following section gives insight into the selected Nigerian banks:

First Bank's history can be traced to 1894 and the Bank of British West Africa. In 2014, First Bank marked 120 years. The Bank has consistently built relationships with customers focusing on the fundamentals of good corporate governance, strong liquidity, risk management and leadership. Over the years, the Bank has led the financing of private investment in infrastructure development in the Nigerian economy. The bank has remained true to its name by providing the best financial services possible, its brand purpose is to always put its customers, partners and all stakeholders at the heart of its business. (First Bank, 2016).

Guaranty Trust Bank (GTB) is a foremost Nigerian financial institution with vast business outlays spanning Anglophone/Francophone, West Africa, East Africa and the United Kingdom. The Bank has a corporate banking bias and strong service culture that have enabled it to record consistent year on year growth in clientele base and key financial indices. The bank's vision is "a team driven to deliver the utmost in customer service" which is a pursuit to build excellence, superior financial performance and create role models for the society. As such, delivering efficient customer services is paramount to the bank. (GT Bank website, 2016).

Access Bank is one of the five largest banks in Nigeria. The bank is committed to a strong long-term approach to client solutions providing committed and innovative advice to their clients. The vision of the bank is to "become the world's most respected

bank" and no doubt, they have been trailing that path by further stating that their customers are at the heart of their business model. The bank shows that their clients are always very valued (Access Bank, 2016).

First City Monument Bank (FCMB) was established in 1982 with the vision "to be the premier financial services group of African origin", consequently, the bank has emerged as one of the leading financial services institutions in. So far, the bank has over 2 million customers, N1 trillion in assets, over 270 branches in Nigeria and a licensed banking subsidiary in the United Kingdom and a representative office in the Republic of South Africa. Having successfully transformed to a retail and commercial banking-led group, the Bank expects to continue to distinguish itself by delivering exceptional service and taking its unique brand of supportive banking to every household in Nigeria. (First City Monument Bank, 2016).

It can be gleaned from the above discussion that all the banks strive hard to satisfy their customers and their clients are always put first ahead of everything. It is interesting to note that the recognition of customers in the vision statements of these banks would no doubt have enormous effects on their adverts. The way their adverts are constructed would always revolve around their clients, as also, adverts always have a target audience. A comprehensive discussion on how these banks would advertise in terms of their clients and audience will be done in chapter four.

1.11   ORGANISATION OF THE THESIS

The organization of this dissertation is as follows. Chapter two focuses on the review of related works and also serves as a link between past research works and the present study. Chapter three deals with the research methodology, research design and data collection methods as well as data analysis. Chapter four presents the analysis of selected bank advertisements using graphological, phonological and lexico-semantic levels of stylistics analysis in bringing out the tools of language used in the

advertisements. Chapter five gives a summary of the study and discusses directions for future research.

1.12   SUMMARY AND CONCLUSION

This chapter has given insight to the background of the research. The aims and objectives, significance of the study, statement of the problem, research questions, and scope of the work have been examined. The notion of language has also been discussed. The chapter also discussed the evolution of stylistics, the history of advertisement, and the background of the selected South African and Nigerian Banks. The next chapter presents a review of related literature.

CHAPTER TWO

LITERATURE REVIEW

2.0   INTRODUCTION

This chapter deals with the review of relevant literature on style, stylistics, and the levels of stylistic analysis. The chapter also reviews previous academic literatures on advertisements and the different approaches different scholars have employed in the study of advertisements. The chapter also introduces the theoretical framework of the study.

2.1   STYLE AND STYLISTICS: THE CONCEPTUAL FRAMEWORK

Stylistics is a branch of language/linguistics studies among many others such as semantics, syntax, pragmatics, discourse analysis, and so on. An attempt to provide one acceptable definition of language may prove pointless. It is better to leave it open for there are as many definitions of language as there are linguists. Language is succinctly defined by Liu, Volcic and Gallois (2011) as a social phenomenon used by people to convey thoughts, feelings, desires, attitudes and intentions from a party to another. They argue that the language we speak defines our world and identity. In this study, the researcher maintains that language is not just a phenomenon to communicate but a form of power. This resonates with the Foucauldian (1972b) notion of discourse and power which intimates that language has the power to construct reality and make people see certain things in different ways. The ultimate aim of this research is to investigate the power of advertisements to make potential customers see products in certain ways.

Style may not be divorced from stylistics. Stylistics is basically the study of style. To have a comprehensive understanding of stylistics, perhaps a brief look into "style" is needful as the concept of stylistics is borne out of the reason to study styles in language. Fish (1981:53-57) argues that stylistics was borne out of a reaction to subjectivity and impressionism in literary studies. According to Davy and Crystal (1983:9), style is

simply defined as "the effectiveness of a mode of expression" which is achieved by "saying the right thing in the most effective way". Stylistics has been graced with different and many scholarly contributions over the years such that one can hardly talk of recent stylistics without a recourse to pioneer stylisticians. This section would start with a flashback to earlier works on stylistics and also give recent works on the study of stylistics.

A major definition of stylistics features scholars such as Crystal (1992:332) who sees it as "a branch of linguistics which studies the features of situational distinctive uses (varieties) of language made by individual and social groups in their use of language". As such, it can be gathered that stylistics is primarily interested in the style of language use. Crystal's definition is not sufficiently detailed to capture the fact that the function of these styles is of equal importance. This deficiency is covered by Wales (2011:453) when she notes that "the goal of most stylisticians is not simply to describe the formal features of texts for their own sake, but to show their functional significance for the interpretation of the text; or in order to relate literary effects to linguistic 'causes' where these are felt to be relevant". In a similar vein, Lawal (2003:25) intimates that stylistics is concerned with the analysis and description of the linguistic features of texts in relation to their meaning. Stylistics is that branch of linguistics which studies the principles, and effect of choice and usage of different language elements in rendering thought and emotion under different conditions of communication. It is evident from these definitions that stylistics deals with expressive and functional styles of language use.

As a discipline, stylistics studies the interpretation of texts with regard to their linguistic and tonal style by linking literary criticism to linguistics. It is the description and analysis of a variety of linguistic forms in actual language use. The study of stylistics rests on the general assumption that within the language system, the same content can be encoded in more than one linguistic form. The uniqueness and distinctiveness in which adverts are encoded becomes of high interest to academic researchers. Stylistics

can be applied to an understanding of literature as well as linguistics. "Sources of study in stylistics can occur in different forms such as canonical works of writing, texts, adverts, news, non-fiction, as well as political and religious discourse and so on" (Jeffries and McIntyre 2010).

In addition, we use rhetorical figures in our daily spoken and written discourse. Such rhetorical figures are employed in order to change meaning and to communicate in different ways. According to Zyngier (2001), there are two main approaches to stylistics analysis namely: text-oriented and context-oriented. The text oriented approach captures some sub-divisions which are: formalist, mentalist and textlinguistics while the context-oriented approach captures pragmatic, radical and empirical approaches. One of Zyngier's approaches to stylistics analysis would be employed in this research. The different approaches provided by Zyngier are text-oriented (formalist, mentalist and textlinguists) and the context-oriented (pragmatic, radical and empirical). In this research, the researcher hopes to employ the textlinguistics approach.

2.1.1 Textlinguistics Approach to Stylistic Analysis in this Research

According to Zyngier (2001:370), this approach differs from formalist stylistics as it sees a text as a unit, not as a string of sentences. Textlinguists place their work on the level of discourse. Zyngier in this case refers only to written form (text) of discourse and all instances of spoken language are left out. The interpretation of the textual discourse to the textlinguists is put into context unlike earlier approaches. The textlinguistics approach is otherwise known as the functionalist approach to linguistics. It may be necessary to create a distinction between "textlinguistics" and "textlinguists" in this research. Zyngier used the former to refer to the approach itself while the latter is used to refer to scholars making use of the approach.

In his study, Zyngier brings to the fore the major benefits of this approach which among others is to see language as a social phenomenon and as such, language is emphatically related to its social function. Consequently, language acquisition results from the

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development of communicative needs and abilities in society. This approach emphasizes that the interpretation of language use should be contextual and influenced by the society. Context to functionalists is not only the language that surrounds a piece of text, but involves non-linguistic or experiential situations (Zyngier 2001:371). To some extent, this approach may be found wanting because it only focuses on written forms of discourse. However, the approach can be admired and probably preferred in this research because it integrates the level of discourse with its functions. In this research, the analysis will not be limited to written texts only, adequate attention will also be given to visual contents of the selected bank adverts.

2.2   LEVELS OF STYLISTIC ANALYSIS

Previous scholars such as Leech and Short (1981); Turner (1973); Crystal and Davy (1969) among others and recent scholars such as Alabi (2008); Wales (2011); Khan and Jabeen (2015); have all shared the view that there are levels of stylistic analysis which can be used in analysing a text whether spoken or written. However, this research focuses on written forms. Analysis in stylistics therefore involves a range of general language qualities, which include sentence patterns, structure and variety, paragraph structure, imagery, repetition, emphasis, arrangement of ideas and other cohesive devices. The levels of stylistic analysis according to Khan and Jabeen (2015) are basically lexical, grammatical, phonological and graphological.

The levels are further simplified by Alabi (2008) as: Lexical - lexico-semantic patterns (word balance, parenthesis, ellipsis, repetition; anaphora, repetition, epistrophe, symploce, epanalepsis, epizeuxis, anadiplosis, climax, chiasmus and polyptoton); lexico-semantic choices (usual collocates, unusual collocates, compounding, parts of speech and figures of speech). Lexico semantics is concerned with words and their meaning. To Odebunmi (2001:55), "lexico-semantics is the relationship of meaning between words and utterances in a language". Hence, its inclusion of devices such as figures of speech, synonyms, lexical acronyms, homonyms etc. Graphological devices include structure, punctuation marks, foregrounding; italics, capitalization, gothic

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writing, spacing and lower case letters while phonological devices include assonance, consonance and phonaesthesia. Alabi's study left out the grammatical level but was included by Khan and Jabeen (2015). The current study will dwell on Alabi's (2008); Khan and Jabeen's (2015) levels of stylistic analysis. Detailed explanations of these levels are given below:

2.2.1 Lexical Level

Lexis refers to words in language. Hornby (2001:681) intimates that lexis has to do with "all the words and phrases of a particular language". A lexical study of style involves the identification of the constituents/features of a word in a sentence. It can be used to derive stylistic effect in an advertisement. Khan and Jabeen (2015:128) see the lexical level of stylistics analysis as the study of the way in which individual words and idioms tend to pattern in different linguistic contexts on the meaning level in terms of stylistics. Alabi (2008) expatiates this level by identifying two word units namely: lexico-semantic patterns and lexico-semantic choices. Alabi chose to refer to her understanding of lexical level by the variant "lexico-syntactic" which covers exactly the same features of lexico-semantics. This research defers from Alabi's variant and therefore chooses to go with lexico-semantics. This is because Alabi's reason for using "lexico-syntactic" is not clear enough. If semantics is the technical term used for the study of meaning (Jolayemi 2008), then, lexico-semantics is the most appropriate variant.

There are various ways of achieving lexico-semantic patterns and choices in a stylistics study (Alabi 2008). Lexico-syntactic patterns can also be achieved in different forms. Some easily noticed forms in stylistics are the use of repetition (anaphora, epiphora, symploce etc.), ellipsis, parenthesis, and so on. Alabi (2008) further argues that lexico-syntactic features are obtained through collocates, parts of speech and figures of speech.

Lexico-semantic features in the selected advertisements will be analysed by highlighting examples and putting them into functional contexts. The researcher has not sought in this study to identify, discuss and exemplify all lexico-semantics sub-cases.

Only those sub-cases emanating from the process of data analysis will be vividly discussed in the data analysis chapter.

2.2.2 Grammatical Level

This level of analysis involves both syntax and morphology. For Khan and Jabeen (2015:128), "the aim is to analyze the internal structure of sentences in a language and the way they function in sequences, clauses, phrases, words, nouns, verbs etc. need to be distinguished and put through an analysis to find out the foregrounding and the derivation".

"Syntax is the study of the pattern of arrangements of how words combined to form phrases, clauses, and sentences" (Jolayemi 2008:47). Here, the syntactic functions of different parts of speech will be analysed. Syntactic functions such as nouns (as subjects, objects, appositives, tenses etc.); adverbs as modifiers, determinants and so on will be investigated.

Morphology to Jolayemi (2008:23) is the study of word-formation, in other words, the study of how morphemes (smallest units of a word) whether free or bound form words. There are various morphological processes. However, the ultimate notion of morphology is the transposition of words. Detailed evidence of the morphological level will be sought in the selected bank adverts viz-a-viz their stylistic functional relevance.

2.2.3 Graphological Level

Khan and Jabeen (2015:128) see this as the analogous study of a language's writing system and formalized rules of spellings. Leech (1969:39) notes that graphology transcends orthography as it refers to the whole writing system. In the same vein, it is referred to as a level of linguistic analysis which focuses on the layout of texts, the size or shape of words and any other feature that is graphical or orthographical (Yeibo and Akerele 2014). The importance of graphology in an advert is to capture the eye of the reader or the public. Graphology gives the public a solid impression by communicating

the exact mind of the advertiser. Graphological devices include punctuation (comma, full stop, colon, semi-colon, and quotation marks, etc.), paragraphing, spacing, foregrounding of structures and so on. All these devices have stylistic effects. Alabi (2008:172) notes that quotation marks are used to demarcate direct utterances; commas separate sentential elements for a short pause, semi-colon are also used to pause but longer than that of comma, question marks ends a question for emphasis sake and so on. Foregrounding is a deliberate act of making a feature prominent or important. It is used in order to catch the attention of the audience instantly. Alabi made examples of "lower case letters", **bold print**, CAPITALIZATION, *italics,* underlining as cases of foregrounding. Evidence of foregrounding and other instances of graphology in advertisements will be investigated in selected advertisements.

2.2.4   Phonological Level

Khan and Jabeen (2015) say that this level is concerned with the study of the sound system of a given language, that is; the formal rules of pronunciation. The research will demonstrate with examples how this level functions in achieving stylistic significance in adverts. Phonological devices include alliteration, assonance, consonance and phonaesthesia (Alabi 2008:169-170).

2.3   ADVERTISING

Advertising is an act of making goods and services known to the public. Robert (2012) states that advertising is concerned with the creation of messages about a product or service and disseminating it to people with the likelihood that they will buy it. Advertising is persuasive communication that uses the mass media to connect an identified sponsor (person or company that pays for the advertisement) with its target audience.

Richard and Curran in Karimova (2014:2) defines advertising as a "paid, mediated form of communication from an identifiable source, designed to persuade the receiver to take some action, now or in the future". Richard and Curran further state that a mediated

form of communication is conveyed to an audience through prints, electronics, or any method other than person-to-person contact. Karimova (2014:2) makes it clear that the "major problem in this definition is the assumption that advertising messages cannot be conveyed to an audience through person-to-person contact". This, according to Karimova, is clearly conflicting with the examples of advertisements we see nowadays. Advertising is a method of communication where individuals are able to pass marketing messages on to others. This means that advertising is a continuous process where an individual sees an advert and relays the content of the advert to those that have not been privileged to see the advert. I agree with Karimova in this regard that while relaying the content of the advertisement to someone else, advertising is also taking place.

Richard and Curran's claim that advertising must be paid for is clearly wrong because not all advertisements are paid for. If one refers to the example above, the person relaying the advert (who is also advertising) has not been paid. Karimova (2014:2) sums up the limitations by stating that their definition was only channeled towards the voices of well-known agencies, professional organizations, government regulators, and respected academics and has totally neglected the voice of the consumers. Even though, this is not directly mentioned in the definition, it can be deduced from: "identifiable source who would design messages in order to persuade receivers to take actions". Richard and Curran's definition is interested in the way the "sources" communicate and not what receivers make of it.

On that note, Karimova (2012:5) offers an alternative definition which states that "advertising is text, a framing of text, and construction of the message by the 'observer' who ascribes to the message a meaning of promotion within the specific framing which is created by the 'observer' him/herself". Karimova's (2014) definition resolves the problem in Richard and Curran's definition by including that advertising is a form of text and also by bringing the word "observers" into the definition which would in turn refer to the audience. While Karimova's (2012) definition highlights the importance of consumers, it offers little or no significance to the advertisers and mainly dwells on the

observation of the viewers. Even though Karimova (2012:2) claims that his definition "brings forward the significant role of not only the 'sponsor' but also the 'consumer'", it is not emphasized in the definition that the sponsor has any significance. However, Karimova brings in the concept of promotion into his definition as adverts are channeled towards the promotion of a phenomenon.

Borden (2007) defines advertising as persuasion by means of mass communication media. Borden's definition is, in fact, very short-sighted as advertising can be done without the involvement of mass media as presented in the example above. Frank (2005) offers a simple and straightforward definition to advertising when he says to advertise is to persuade people to buy. Even though his definition is not detailed enough, it gets two words very right which are "aim" and "persuade". His definition clarifies that the intention of advertising is to make people believe a phenomenon. As short as the definition is, it covers the importance of both advertiser(s) and viewers in an advertisement.

Drawing from Frank's definition, advertising in this research is seen as a communicative process aimed at promoting a service by persuading, convincing, advising and warning consumers to get a desired outcome.

2.4   REVIEW OF WORKS ON ADVERTISEMENTS

Nowadays, advertisements play important commercial roles in the market (Vahid and Esmae'li 2012). Different goods are advertised ranging from toiletries to house hold utensils, clothes and many other products or services. Scholars from different academic disciplines such as marketing, business, human resources and many more have studied advertisements from different disciplinary perspectives. Several scholars have taken different linguistic approaches to the study of advertisements ranging from sociolinguistics, pragmatics, and semiotics to stylistics. This section reviews other scholarly works that have studied advertisements from different linguistic approaches. Although, the studies used different approaches, this review remains worthwhile

because most of the studies were concerned with how adverts convey their messages to the public.

2.4.1 Sociolinguistics Approach

Sociolinguistics is the branch of language that associates language with the society. Akinbode (2012) opines that advertising is a form of communication, and a very powerful tool in persuasion. By implication, the language of advertising must be informative, instructive, distinctive, persuasive and appealing. This research sets out to investigate the distinctiveness and persuasiveness of adverts using stylistics approach which in one way or the other is similar to Akinbode's study, although, he did not opt for a stylistics approach. Employing a sociolinguistic framework, Akinbode (2012) analysed the language of advertising in selected Nigerian mass media commercials. He submits that the main motive of advertisements is to achieve a link between the sender and the receiver and by so doing; the language must be well designed to appeal to man's emotions. Akinbode's study differs from ours a little bit in that while he sought to find out how advertising language influences the consumer's purchasing attitude, the current research examines the distinctive features/characteristics of the language of advertising in print media which enables the advert to reach the target audience.

Furthermore, Akinbode corroborates that the language must be right and the vocabulary must be appropriate to the consumer it is hoped to influence. Therefore, advertising language must be translated into the consumer's language. In other words, the language must be constructed in a way that suits the category or class of the target audience in terms of the style, language use and so on. This implies that an advert targeted towards an elite audience might contain more linguistic finesse than the one targeting uneducated audience. Also, the language of a bank advert would be totally different from the language of a health advert in that while the former may focus on issues such as financial benefits/gains, the latter focuses on the well-being of a person's mental, psychological or physical condition. In advertising, words and phrases or sentences are carefully selected to perform specific functions (Akinbode 2012) and that is why this

study intends to analyse the lexis of bank advertisements. Akinbode maintains that the language of advertising employs simple language (grammatical or ungrammatical) in order to achieve its aim; the advert is designed in a way to give a first impression to draw the reader's attention. He further notes that the language of advertising has no need to pay attention to the conventional rules of grammar and that is why it is called the language of mutilation. In print forms, these messages are in very bold letters. In this research, the adverts from selected banks are adequately analysed showing evidence of marked distinctive stylistics features (lexico-semantics, graphology, figures of speech, and phonology) as explained earlier.

"Advertising messages are always regarded as communication designed by the sender to produce certain forms of reaction, behaviour or attitude from the receiver of the message" (Akinbode, 2012:27). Akinbode's study is of relevance because it clearly argues that the effectiveness of an advertisement depends so much on its audience in terms of educational, social, political and religious background as well as age, gender and so on. In order to get the message to the consumer, a clear understanding of when and how to advertise is paramount. Hence, the consumer is indispensable in advertising.

Akinbode's view also resonates with Dada's (2013:35) sociolinguistic perspective of GSM adverts in Nigeria. He states that language choice follows certain patterns and typologies based on demographic, situational and attitudinal variants controlled by socio-cultural norms of communicative appropriateness.

2.4.2   Critical/Discourse Analysis Approach

Discourse Analysis (DA) is the analysis of texts beyond the sentence while Critical Discourse Analysis (CDA) is the study of the relationship between discourse and power. Foucault (1975) argues that the agencies and individuals who control language can control people with impunity, and as a result, hegemonic structures are manifested via language. It is indeed worth noting that the power of adverts is manifested via its language use. Tahmasbi and Kalkhajeh (2013) carried out a critical discourse analysis study of Iranian banks advertisements. Their research was motivated by the economic

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problems in Iran in which most families were struggling to survive. By so doing, Iranian banks are looking for ways to manipulate minds and so tension is rising between the effects of the words used in the advertising texts and the intended meaning.

Their work is clearly different one from this study because it is more interested in and obviously dwells more on how adverts are used in manipulative ways and not how the language is constructed. They were interested in the social and power abuse embedded in adverts. Perhaps, the Iranian situation could have prompted them to believe that adverts are mainly used to exploit rather than to persuade. This study is, however, more interested in the persuasiveness of adverts rather than their manipulative slant. One line of accordance with our research is that adverts have powers but mainly to persuade and partly to manipulate.

This resonates with Vahid and Esmae'li (2012) submission using the same approach, that the power of an advert is in the act of persuasion employed by the producer to change the beliefs and understanding of the consumers. Vahid and Esmae'li were interested in how the producers use their powers to imply something to the viewers. The bulk of their work shows that the viewers have the power to choose or not to choose something. By implication, the power is predominantly on the consumer and not on the producer as implied in the manipulative factor in the work of Tahmasbi and Kalkhajeh (2013). Tahmasbi and Kalkhajeh totally restricted the power of the consumers by using the word "manipulation", that is, the power is left in the hands of the producer to manipulate and get a result.

Kaur, Arumugam and Yunus (2013) also researched on the advertisements of beauty products using critical discourse analysis. Even though, their study also made mention of manipulation, it did not put the manipulative aspect over the language use which would serve the persuasive purpose. Their study concluded that advertisers use various linguistic devices such as direct address, positive vocabulary, headlines, and catchy slogans to attract their customers. Similarly, in this study, various stylistic devices used by advertisements are identified and analysed. Kaur, Arumugam and Yunus summed up

by adding that language is a powerful tool which can shape people. The powerful use of language invested in adverts will be examined in this study.

2.4.3   Semantics Approach

Semantics is the study of meaning. In a study on the uniqueness of the choice of words employed in the language of advertising, Emodi (2011) observes that the nucleus of an advert is the act of persuasion embedded in it. In her study, connotative meaning of words, adjectives, coined words, mis-spelt words, repetition, metaphoric use of words, punning, non-existing words and ambiguous statements were discussed in relation to how the producers use them to achieve their ends (persuasion). She discusses the types of words employed in advertising as those that can influence the audience to think about a different product and also hold the attention of the viewers. She argues that the words employed by advertisers must be enticing. Emodi believes that whether the consumer falls for the advert solely lies on the wise language use of the advertiser. The advertiser must apply imaginative, original, and fresh language (p325).

Noor *et al* (2015:7) also from a semantic perspective studied TV commercial slogans. They buttress that the language of advertisements comprises hidden meaning and composed of such a combination of words that attracts the viewers which is a point Emodi also raised. The point of correlation between Emodi and Noor *et al* is that the language of advertising is formulated in a way that it will, for a while, stick in the mind of the viewers.

2.4.4   Pragmatics Approach

Like other fields of linguistic analysis, scholars of pragmatics have also analysed advertisements. Chen (2011) undertook a pragmatic analysis of fuzziness in advertising English. He was interested in the pragmatic theories adopted by advertisers to persuade and impress the target audience. Acheoah (2012) also adopted a pragmatic approach in analysing selected sign-board adverts in Nigeria. His focus was on the advertisers' choice of linguistic elements. Acheoah argues for pragmatic theories such as

illocutionary forces (speech acts) as a strong persuasive instrument. In their choices of words, advertisers rely on the mutual knowledge they have with their audience.

Acheoah notes that advertisers achieved their illocutionary goals by skillfully using linguistic and para-linguistic elements of communication to captivate, excite, and persuade the audience to embrace products and services. He cautions that many business organizations have failed because of poor advertising strategies. As such, the power of advertising cannot be over-emphasized when it comes to getting customers. He also moves away from the general belief that adverts are used to exaggerate, deceive, and manipulate. Rather, adverts are used to persuade and would-be customers have the free will to choose. He notes that this persuasion should be achieved through fairness rather than through foul means, hence, the audience can make independent choices.

Acheoah concludes that advertisers rely on mutual contextual beliefs, world knowledge, presuppositions, etc. to advertise products effectively (2012:42). Messages of advertising should also be situated within the social and psychological contexts.

2.4.5   Semiotics Approach

Aristotle once said that there can be no words without images. This means that images, symbols and signs perform almost equal if not totally equal relevance in communication. In as much as it can be said that images are used to corroborate words, it can also be argued that images attract and interest people especially in adverts. Akpan, Akpan and Obukoadata (2013) support the dominance of symbolic values in advertisements, saying that symbols in advertisements communicate as much meaning as texts do. Their study highlighted that semiotic inputs in advertising are relevant to contemporary promotional strategies and that the inclusion of semiotic appraisals as a component of advertising is very important to the effectiveness of adverts. Akpan, Akpan and Obukoadata stress (p15) that there is even more denotative, connotative and contextual meanings invested in signs and symbols than in texts. Given the nature of this research, symbols will also be analysed as part of stylistics.

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Parsa (2015) cautions that stressing the significance of symbols in adverts does not mean that words are less important as the most powerful and meaningful messages are combined with words and pictures equally. He however notes that images are gradually maintaining their supremacy as everything from cinemas, newspapers, to restaurants menus etc. is filled with images. One major point that Parsa makes is that images sell everything and that images cannot be divorced from adverts. In this study, the plan is not to analyse images semiotically and turn the study away from stylistics, it is only to see the roles images play in the style of the adverts.

2.4.6 Syntactic and Morphological Approach

Analysis of advertisements using either syntactic or morphological approaches are very few and rare to come by. Karsita and Apriana (2015:1) studied the syntactic patterns of advertising slogans, particularly the syntactic patterns of phrases used in advertisement slogans. From their data, it was found that five kinds of phrases are mostly used in advertisements namely: verbal, nominal, prepositional, adverbial and adjectival phrases. They, however, asserted that the most beneficial phrase for advertisement slogans is the verb phrases because it is more effective to give orders or promises than just inform consumers about the benefits or the characters of the products. Verbal phrases include statements such as "Stay strong, Stay alive", and "Save money, Live better etc." which are very simple for customers to remember for a long time.

Yu (2013) took a morphological approach to the study of language deviation in English advertisements. Yu submits that adverts have become an integral part of our daily life and as companies seek to advertise their products, they look for attention-attracting strategies. Thus, the application of language derivation techniques is essential. This means that advertisers deliberately deviate from the usual expression of language to catch the attention of viewers. Yu examined various language deviation strategies in phonology, graphology, lexis, and grammar. The current research shares the same view with Yu as it focuses on the four levels Yu studied. There is a great deal of similarity

between the different levels of language analysis; in fact, Yu asserts that the levels of language analysis are interwoven.

In his study, Yu advocates that lexical deviation occurs when new words are formed (neologism); graphological deviation occurs when there is capitalization, italicization, gothic writing and so on; phonological deviation is achieved for example when there are frequent repetitions of the same sound and finally grammatical deviation realized when sentences are probably chopped and so it makes the sentence ungrammatical. These situations are often found in adverts and even though the language could be deviated, it still conveys meaning in adverts.

2.4.7   Stylistics Approach

Goddard (1998:11) refers to advertisements as attention-seeking devices in that "the whole aim of the copywriters is to get us to register their communication either for purposes of immediate action or to make us more favourably disposed in general terms to the advertised product or service". This research uses a stylistic approach to analyse advertisements in an attempt to study attention-seeking devices in both South African and Nigerian bank adverts. Apart from adverts, stylistics has been employed in analysing novels, poems, newspapers and so on. This shows that stylistics as a domain has been graced by many scholars. This review section is particularly interested in scholarly works that have employed a stylistics framework in the study of advertisements. Also, significant attention is given to studies that have contributed to use of language in advertisements as language use indeed makes up a large percentage of style in adverts.

Kannan and Tyagi (2013:1) agree that advertising is the best way to communicate to the customers and as such, adverts should be presented in a fascinating, exciting, imaginative and creative manner. In their study on the use of language in advertisements, Kannan and Tyagi emphasized that everything matters in an advertisement. The impression the statement creates is that every word, image or

symbol an advertiser uses is meant to serve a purpose. Their assertion is further validated when they note that color, background, people who appear in the advert, choice of words as well as the culture depicted in the advert plays a crucial role in promoting the particular product of a company. The aspect of culture in advertisement is also a point highlighted by Ánh (2012) who says that cultural factors have a great influence on advertising language. Culturally relevant are likely to appeal to particular groups.

Kannan and Tyagi (2013:3) further note that language has a powerful influence over people and their behavior. Several researches have proven that language is actually a manifestation of culture and as such, the two may not be separated. This brings the current research to conclude that for the language of advertisement to be adequately persuasive, there may be some cultural factors embedded in it which may not be easily recognized on the surface level.

Kannan and Tyagi (2013) make a similar case that for an advert to have great impact on the customer – the visual content and design as well as the use of language needs to be well balanced. While the former may attract the audience's attention on the outward appearance, the latter makes people identify a product within a context and remember it. From their view, to ensure the distinctiveness and uniqueness of style, both the visual content and use of language must be welcomed.

Ánh (2012:3) argues that:

> "…people pay more and more attention to the use of stylistic devices with an effort to make the advertisement succinct, accurate and vivid and to provide rich imagination and plentiful associations for readers so as to stimulate their desire. The use of stylistic devices in advertisements aims at arousing and persuading consumers to buy what is advertised. And their proper use can make an advertisement sweet to the ear, and pleasing to both the eye and the mind. Thus, stylistic devices are the best choice of language for the advertisers to make up ideal advertisements".

This short excerpt captures the overt and covert purpose of advertising. Kannan and Tyagi (2013) further state that "advertising personnel often considers the emotive power of the words they use; they make a decision about what to communicate and what to withhold". Ánh (2012) and Kannan and Tyagi (2013) concur that advertising seeks to show why a specific product may be more enticing and thus, can be preferred to others.

Ánh's study discusses stylistic devices that make advertisements pleasing by investigating stylistic devices in English and Vietnamese advertising language. First, Ánh discovered several usages of rhymes which to her, have effects on customers' minds as regards the phonological level of stylistic analysis. This is because they easily come to one's heart and, thus, readers can easily remember the sentence and the brand name of products as well. Furthermore, Ánh identifies a considerable number of repetitions in her study which enabled her to conclude that such instances of repetition help to imprint the message in the memory of the consumers. As such, one universal feature often recurring in adverts is the predominant use of repetition. Ánh concludes that advertising language makes use of a special kind of language which is extensively different from common language. However, adverts share some common features and that is the use of simple and attractive language and that is where style comes in. In a nutshell, stylistic devices make advertisements more effective and persuasive. It can be surmised from the above discussion that stylistic devices manifest the power of the language of advertising. Kannan and Tyagi (2013:9) confirm this assertion by concluding that the language of advertisements lures the consumers. In their words, "advertising is the art of influencing human action and awakening of a desire to possess products and services".

Schrank (2016:1) provided a logical point of view when he noted that "adverts are designed to have an effect while being laughed at, belittled, and all but ignored". Nevertheless, adverts have continued to serve their purpose of attracting the audience. Schrank states that studies have shown that a well-designed advertising campaign has dramatic effects. Well-designed in this case particularly refers to the use of language

and perhaps structure of the advert. This submission can be drawn from Schrank's notion that the simplest way to study adverts is to assess its use of language. It is no longer doubtful at this juncture that if advertisers construct their adverts in a very attractive and enticing way, the reactions from the audience will be great.

Using a stylistic framework, Robert (2013:61) exhibits the inevitable power of language and its capacity to influence people and their behaviours in her study on the critical analysis of the language of advertisement in newspapers and magazines. She particularly focused on the aspects of graphology and lexis in the selected newspapers – The Nation Newspaper and Newswatch Magazine respectively. Robert like other scholars realized that the language of advertisement is persuasive, informative and thus, serves as a reminder to the consumer in order to patronize the products. Okanlawon and Oluga (2008:37) believe just as Robert that the goal of advertisers is to capture the attention of the target audience or prospective customers. By so doing, they make desire and demand the advertised services.

Robert notes that advertisers employ both linguistic and non-linguistic features with the intention of urging and prompting consumers to purchase goods. Such linguistic forms include the manner and style of composition of texts as well as lexical choices while non-linguistic forms include the use of graphitic and graphological features such as punctuations, colours, images and so on. Robert argues that the non-linguistic form is indeed consequential in that it assists in arousing and appealing to the emotions of the consumer, thus catching the attention of the readers/customers. This is a position also strengthened by Peracchio and Meyers-Levy (2005:29) that "visual images can communicate ideas beyond those that are depicted literally". They further argue that the descriptive assessment of a product by the audience can be influenced by the visuals involved in it. However, the combination of linguistic and non-linguistic forms would mainly assist in extensively creating a special effect of the message conveyed in the consumers' eyes and minds.

Robert (2013) maintains that the choice of language use consistently affects the way messages are composed, conveyed and received. This parallels with Noriega and Blair's (2008) observation that language choice can determine advert effectiveness through ease of processing. Lazović (2014) also confirms that the success of an advert strongly depends on the linguistic means used. The stylistic study of adverts thus clarifies what and why certain linguistic features are employed instead of others in terms of functional contexts. Robert's study was based on the belief that advertisers use graphological and lexical features to achieve precise objectives and goals.

In a nutshell, Robert (2013:63) reveals that advertisers persistently utilize figurative expressions, simple diction, proper names and emotive expressions to appeal to potential customers. Another significant contribution of Robert's is the attention given to the role of non-linguistic features. Robert argues that when colour is added to words, it shows interesting and exciting details and the quality of the strings of words that have been fused together buttress the objective(s) of the advert. Also, the artistic and aesthetic function of the advert would be implied in the images used in the advert. McQuarrie and Phillips (2008) are also convinced that in today's advertising, advertisers are forced to make pictures perform tasks historically assigned to words. Thus, unlike the past, adverts now have to be entertaining. The reason for a fascinating advert is principally because visual elements are now presumed to be an essential, intricate, meaningful, and culturally embedded characteristic of contemporary marketing communication (Mcquarrie and Glen Mick 1999). Evidently, advertisers make use of non-linguistic or graphitic devices to embellish and interpret their language.

Robert (2013) further confirms that the interrelatedness of words and images in adverts can easily communicate the desired message of the entire expression. In that regard, meaning is not obtained from isolated entities rather it is derived from the environment of other entities.

Okanlawon and Oluga (2008) also conducted a study in which they examined the language use in contemporary Nigerian advertisements. Their findings concur with those of other studies that have already been reviewed. However, their study presents and clarifies different stylistic devices such as personification, alliteration, ambiguity, faulty language among others. They note that in stylistics, personification is a "technique often used to establish a kind of relationship between the brand or products, services, ideas or organizations being advertised and prospective customers who constitute the intended advert audience" (p38). Alliteration which is common in contemporary adverts is thus employed to aid "memorability because the rhythmic pattern of the repeated sound makes it easy to memorise and remember advert" (p39). Ambiguity, on the other hand, is used in adverts because they are susceptible to double or multiple semantic interpretations as they convey both intended and unintended meanings. Lastly, faulty language is also often used intentionally in order to deviate from norms and thus, create a stylistic effect. Their research shares a great similarity with Nnamdi-Eruchalu's.

Nnamdi-Eruchalu (2015) recognizes the benefits of figurative expressions in adverts. She noted that these expressions tend to beautify language and make it appealing and evocative. At times, they also serve emphatic purposes and to create emotional effects. Such expressions could occur in the form of metaphors, hyperbole, personification, and so on. Nnamdi-Eruchalu also believes that the language of advertising can deviate from the normal grammatical rules and this can occur through ellipsis. In a similar vein, Lazović (2014) also studied "the language of online bank advertisements in English". She found enormous uses of typographical presentations, frequent words, ellipsis and speech acts.

In another study, Mensah and Ndimele (2013) consider style in Nigerian Pidgin advertising. In their study, they appraised the use of extreme adjectives, superlatives, vague and verbless expressions and glowing figurative language as strong linguistic attributes of the language of advertising. They further note from Crystal (1987) that the

language of advertising is also generally laudatory, positive, unreserved and emphasizing the uniqueness of a product. Their findings are not afar from the submissions made by other scholars. Nevertheless, their study presented a different dimension because it focused specifically on Pidgin advertising. Other scholars were probably focusing on strict stylistic rules. Mensah and Ndimele were more interested in linguistic creativity as exhibited in Nigerian Pidgin advertising. They identified the use of proverb, code-mixing, message reduction, dramatic monologue, uniqueness claim, humour and reduplication as essentials in Nigeria Pidgin advertising. Mensah and Ndimele (2013) conclude that:

> Nigerian Pidgin presents both emotional and functional capabilities in brand promotion with the goal of influencing market decisions and increasing sales, given its neutrality, acceptability and creative potentials in a linguistically heterogeneous and increasingly competitive market environment like Nigeria….

In her *Analysis of the Linguistic Features of Billboard Advertising in Nigeria*, Nnamdi-Eruchalu (2015) mention that the language of advertisement is a deliberate attempt to deploy specialized expressions for the purposes of disseminating messages within the limited time and space available. The study argues that the language of advertising has its own favoured linguistic expressions through which it reaches its target audience. It is within this context that advertisers tend to go for short smart messages which can be read at a glance. Such patterns of linguistic choices according to her imply the style of the language of advertising. Zuliana, Tanjung and Ardi (2010) specify that language style deals with the techniques used in showing freedom of expression, comment, express ideas, feelings, and give information to people. Though, Zuliana, Tanjung and Ardi particularly focused on slangs in advertisements, they were still able to provide relevant findings that can be generalized. They acknowledged that slogans in advertising are firmly characterized by slangs and colloquialisms.

Nnamdi-Eruchalu also made a case for the use of adjectives in the language of advertising. She maintained that adjectives are used to paint an attractive picture of the services advertised. She further notes that they assist advertisers to build beauty, splendour and strength around what is advertised so as to make the audience desire the service. She also argued that manipulation is often present in the language of advertising. In that respect, she agrees that advertisements are carefully worded to manipulate the minds of the target audience to believe that patronizing the services will make them win some of the gifts promised in the advert.

Nnamdi-Eruchalu (2015) further argues that grammatical rules are deliberately violated in an attempt to effectively achieve their communicative aim. As such, verbs (action/doing words) are deliberately omitted. She also testifies that there are morphological processes (i.e. word-formation) which can capture the attention of the audience within a short period of time. She however cautions that the language of advertising should not be seen by language learners as a model for correct and acceptable usage because it is characterized by some features of the field of advertising.

Lazović (2014) also frames her study within levels of stylistic analysis such as phonological, orthographic/graphological, lexical, and grammatical levels. The study concedes that advertisers make use of orthographic features such as capitalization, bold print, gothic writing and punctuation marks to emphasize a point. She also notes that lexical features are used to explain in details the product's features. The lexical features mainly serve the informative and persuasive purposes in adverts. Examples of such in adverts are current, fixed, online or new. On the grammatical level, tenses and parts of speech are often employed. Such linguistic strategies are perceived to be indicators of direct user addressing and so-called personal style. When verbs are used, they often serve imperative purposes such as giving an instruction, making a polite request or suggesting to the reader to act in a certain way.

Njemanze *et al.* (2015) analyzed the advertising language of mobile telephony in Nigerian newspapers and found that advertisers employ language that is filled with

emotive words to appeal to their prospective customers. Texts in adverts are usually presented in simple informative language. The idea of simplicity in adverts has been noted by different scholars in this review. One can easily conclude that adverts generally prefer simple language which is easily accessible to consumers. Njemanze *et al* (2015) argues that if advertisers want their products or services to appeal to the audience, they must choose words and structures carefully so that they can be attractive and compelling enough to make prospective customers go for the products/services. This is usually strengthened by the use of good images, hence graphic designs and layouts ensure that the message conveyed is clear.

Li (2009) conducted a study on the "Atkins Chocolate Chip Granola Bar" magazine advertisements to study the general stylistic characteristics of commercial advertisements. Li focused on aspects of linguistic description such as graphological style markers, lexical style markers, syntactic style markers, grammatical style markers, and semantic style markers, textual analysis (the layout and the paragraph development, cohesive devices) and the contextual analysis (medium of communication and role-relationship) of the advertisement. He concluded that the "Atkins Chocolate Chip Granola Bar" advert used well-organized language, exact figures, eye-catching and bright pictures and affirmative adjectives to describe the quality of the product (Li 2009). Li's submission in this regard is also similar to Goddard's view that over the years, there has been an increasingly noticeable level of sophistication in the use of startling images in advert. Li's study indicates that by using stylistic devices; the producer can communicate better and make the product more popular in order to achieve the goal of ever-lasting purchase and popularity among the consumers (Li 2009). Following Li's trend, this research intends to examine language use (style) in South African and Nigerian bank advertisements.

It is evident from all the literatures presented in this section that the use of distinctive style in adverts or texts remains important as a strategy to appeal to readers and/or consumers. This is glaring even though the scholars have explored style from different

perspectives. It is worth noting that the rapid surge of the internet and social media has significantly reduced the use of print adverts. However, the unavoidable truth is that print still maintains its stance as a powerful and necessary medium in advertising. As a result, this research hopes to discuss the effectiveness of print banking advertisements using a stylistic approach. More importantly, this research presents a newer dimension by comparing print advertisements from two different countries (Nigeria and South Africa). Even though works have been done using stylistics, only few of these works have focused specifically on bank advertisements let alone a comparison of two countries.

2.5   CONCLUSION

This chapter has reviewed relevant scholarly literature on the language of advertising. It has presented the conceptual framework and key findings from related studies. The chapter has established the relevance of stylistics in analysing adverts. Having reviewed relevant works on language use in advertisements, an approach that highlights the distinctive features of texts is considered relevant for this study.

The next chapter discusses the research methodology employed in this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0   INTRODUCTION

In the previous chapter, a review of the relevant literature with regards to advertisements, style and stylistics was presented. This chapter discusses the research methodology of the study. It explains aspects of methodology such as the research design, research methods, qualitative designs, sampling, target population, data collection process, validity, reliability, pilot study, limitation of study and analysis of data.

3.1   RESEARCH DESIGN

The research design is an important part of the research work. It determines the success of a research work and it guides the arrangement for collection and data analysis so that a conclusion can be reached. According to Kristonis (2009), a research design is a general strategy for conducting a research study, the steps that will be taken and the order in which the research will take. Research design is a plan for collecting and analyzing evidence that will make it possible for the researcher to answer any question posed (Ragin 1994).

Kumar (2011:396) states that "a research design is a procedural plan that is adopted by the researcher to answer questions validly, objectively, accurately and economically". The research design is a plan for the entire research work. It is an outline of what to be done, from formulating the questions to collecting of information, and completing final analysis (Yin 2014:14). There are three ways a researcher can go about a research project, and they are: observational, defined as a method of viewing and recording the participants. In this research a case study design was employed. Crowel *et al* (2011:1) sees a "case study research as an approach that is used to generate an in-depth, multi-faceted understanding of a complex issue in its real-life context. It is an established research design that is used extensively in a wide variety of disciplines, particularly in

the social sciences". They observe the central tenet of this design as the need to explore an event or phenomenon in depth and in its natural context. As such, Yin (1999) in Crowel *et al* (2011:4) maintains that a case study can be used to explain, describe or explore events or phenomena in the everyday contexts in which they occur. In this regards, where bank advertisements is the case being studied, we recognize the adverts as a phenomena that occur almost every day which needs to be explained, described and explored. The analysis of bank advertisements in this research was monitored by the objectives of a case study research as already highlighted. The case has been well defined in chapter two, further discussion will be done in the succeeding chapter after the case(s) have been selected, then, the collection of data will follow and finally, the case(s) will be analysed, interpreted and findings will be presented (Crowel *et al* 2011). This is an attempt to identify the communicative qualities (language use) embedded in the language of advertising as regards banks.

3.2   RESEARCH METHOD

The Business dictionary (2015) defines a research method as the process used to collect information and data for the purpose of making business decisions. The methodology may include publication research, interviews, surveys and other research techniques, and could include both present and historical information. According to Alzheimer Europe (2009), there are four main approaches to research methods; quantitative research, qualitative research, pragmatic approach to research (mixed methods), and advocacy/participatory approach to research (emancipatory). A study based on qualitative process of enquiry has the goal to understand a social or human problem from multiple perspectives (Denzin and Lincoln, 2000). Thus, qualitative researchers deploy a wide range of inter connected interpretive practices, hoping always to get a better understanding of the subject matter at hand. In this research, a qualitative approach was used. Advertisements were collected and phrases, words, images and all kinds of symbols were analysed to decipher how adverts use language to convey

meaning (Franzel 2014). Documentary sources such as adverts from print media served as the data for this research work.

3.2.1 Qualitative Research

When the objective is to understand, explore or to describe people's behavior; theme in behaviors, attitude, or trends; or relations between people's actions, qualitative methods such as participant observation, in-depth interviews or textual analysis are used (Annemi & Rose-Marie 2014). The most important thing to consider during this step is that the research approach has to ensure the validity of the findings. According to Kristonis (2009), qualitative research involves the collection and analysis of primarily non-numerical data from interviews, taped information, observation and documents. Keyton (2011) also states that in direct opposition to quantitative researchers, qualitative researchers do not convert their observation or participant observation in numerical form nor do they separate out or isolate part of the interaction from the whole. In a qualitative research you have to define the problem, a researcher must take note of contextual factors of the research participants. Data is collected from a small number of purposely selected research participants; and using non-numerical, interpretive approaches to provide narrative description of the participants and their context. The belief of a qualitative researcher is that the world is not stable or uniform and therefore, the truth sought by qualitative researchers cannot be achieved because perspectives differ from group to groups (Keyton 2011).

Qualitative research methods may include a number of specific methods such as ethnology, ethnomethodology, case study phenomenology and symbolic interaction. Qualitative research provides field-focused, interpretive, detailed description and interpretation of participants and their setting (Annemi & Rose-Marie 2014). Qualitative research seems to be the most used in the humanities because of its flexibility. Keith (2014) says qualitative research includes comments on the explicitly social nature of research, the commitment to relatively unstructured data, subjectivity and reflexivity in research, detailed study of a few cases, the importance of studying

natural settings, and verbal rather than numerical analysis. Altinay and Paraskevas (2008:168) opine that the aim of a qualitative research is to "develop an understanding of the context in which phenomena and behaviors take place". This research method enables a great deal of flexibility.

This research adopts a textual analysis approach to the qualitative research method. Text is perceived as letters, texts, documents etc. containing statistical data considered a resource for social science researchers. (Carrera-Fernández, Guàrdia-Olmos and Peró-Cebollero 2013). To Lockyer (2008:865), textual analysis is a method of data analysis that closely examines either the content and meaning of texts or their structure and discourse ranging from newspapers, television programs, and blogs to architecture, fashion, and furniture and so on. This analytical method does not only examine how texts operate but also the manner in which they are constructed as well as how meanings are produced. This research method is aligned strictly with the theoretical approach of this research as earlier discussed in chapter two to be the textlinguists approach. The two approaches share basically one thing in common which is the focus on texts and marrying the two approaches together in this research is relevant. As implied by the above scholars, textual analysis was preferred in this research because of its ability to describe, analyze, evaluate the content, and the functions of the persuasive messages embedded within the texts of South African and Nigerian bank adverts.

3.3   SAMPLING

Sampling is a process of selecting a number of people for a study in such a way that the individuals represent the larger group from which they are selected (Kristonis 2009). There are two types of sampling methods; probability and non-probability methods. Gerald (2014) defines probability sampling method as any method of sampling that utilizes some form of random selection. In order to have a random selection method, some process must be set up that assures that the different units in your population have equal probabilities of being chosen. Probability sampling ensures that each element in the population has a fair chance of being selected as an element in the sample. Non-

probability sampling represents a group of sampling techniques that help researchers to select units from a population that they are interested in studying. For the purpose of this research, purposive sampling under the auspices of non-probability was used. Parahoo (1997:232) describes purposive sampling as "a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data" (Gerald 2014). Data were gathered from a variety of newspapers and magazines because they include elements that are based on a set of list of characteristics and their ability to provide necessary data. A total of sixteen adverts from 8 banks (4 South African banks and 4 Nigerian banks) were analyzed. This meant that two adverts were considered for each of the banks selected from each country. The banks for this research were purposely selected as they are major and popular banks from the countries. It is hoped that the advertising styles that these banks have employed over the years have proven successful and thus can be generalized to the rest of the banking industry in the two countries. This selection criterion does not only enhance our understanding of style in bank adverts but also provide less popular banks with effective ways of advertising their products successfully. Sparkes and Smith (2014) stipulate that if a smaller sample is chosen carefully using the correct procedure, it is possible to generalize the results to the whole research population. Purposive sampling is a non-probability sampling technique where the researcher selects units to be sampled based on their knowledge and professional judgment (Altinay and Paraskevas 2008). This research is interested in the advertising style of banks. Established banks are therefore most likely to represent the general advertising trend in the banking sector, hence their selection. In light of this, a purposive sampling becomes very relevant. The banks used in the research are: ABSA, FNB, STANDARD, and NEDBANK from South Africa and GTB, FIRST, ACCESS, and FCMB from Nigeria.

The advantage of purposive sampling is that one can ensure that each element of the sample assist with the research, because each element fits with the population parameters of the study.

3.4 TARGET POPULATION

Parahoo (1997:218) defines population as "the total number of units from which data can be collected", such as individuals, artifacts, events or organizations. Burns and Grove (2003:213) describe population as all the elements that meet the criteria for inclusion in a study. Welman, Mitchell and Kruger (2005:46) define population as the study object, which may be made up of individuals, groups, organization, human products and events. The target population for a survey is the entire set of units for which the survey data are to be used to make inferences. Thus, the target population defines those units for which the findings of the survey are meant to generalize (Cox 2008:876-877). This study targeted adverts by selected South African and Nigerian banks. Considering that it is impossible to investigate the whole population, the researcher had to limit the investigation to four major commercial banks from each country namely: GTB, FIRST, ACCESS, and FCMB in Nigeria and ABSA, FNB, STANDARD, and NEDBANK in South Africa. It is hoped that the findings of the research can be generalized to all the remaining banks.

3.5 DATA COLLECTION METHODS

In a qualitative research, the ultimate aim is to explore, understand and describe rather than to explain, measure, quantify, predict, and generalize as quantitative researchers do (Annemi and Rose 2014). Given that the focus of this research is print adverts, data were collected from documentary and archival sources. Various South African and Nigerian newspapers and magazines were purposely selected and consulted in order to get adequate data for this research.

3.5.1 Documentary Sources

Documentary sources play an important role in research. Simply put, documentary sources mean any form of written, printed, or electronic material that provides information, or that serves as an official or unofficial record. Payne (2004) in Mogalakwe (2006), states that documentary sources are the techniques used to categorize, investigate, interpret and identify the limitations of physical sources, most

commonly written documents whether in the private or public domain. Mogalakwe further argues that documentary sources have been written with a purpose and are based on particular assumptions and presented in a certain way or style and to this extent, the researcher must be fully aware of the origins, purpose and the original audience of the documents. Documents are not made for the purpose of research; researchers only draw elements of research from documents. They include diaries, letters, memoirs, photographs, advertisements, shopping lists and random jottings, newspapers and works of fiction. In this case, bank adverts in newspapers and magazines constituted the documentary sources.

Mogalakwe makes a distinction between primary and secondary documents. Primary documents refer to eye-witness accounts produced by people who have experienced a particular event while secondary documents are produced by people who compile the documents, or have read eye-witness accounts (Mogalakwe 2006:222). In this study, the secondary type was adopted since adverts are compiled and produced by people.

This research work analyses documentary evidence in the form of banks adverts in an attempt to understand how adverts communicate their messages.

3.6   VALIDITY

Validity is the most important quality of a test. It refers to a degree of which a test measures up to what it is supposed to measure (Kristonis 2009). Validity is the extent to which the instrument selected actually reflect the reality of the construct that is being measured. This implies that collection of data should be free of any intervention other than that of the respondents. Flick (2009:387) says the idea of validity can be summarized as a question of "whether the researchers see what they see". As such, it is the ability of a research to accurately measure what it is supposed to measure. Validity of research is an indication that research findings aligns with reality. Validity using a textual analysis method has been heavily criticized by many with the argument that "a reading of a text echoes the perspective of the researcher and that the specific

approaches used to analyze texts are as ideological as the texts themselves (Lockyer 2008:866). As such, Paula Saukko (2003) notes that textual analysts should always make it clear that texts cannot be completely understood because all texts are subjected to societal interpretation and could also adopt a multi-perspective method by combining different textual analysis approaches such as semiotics and post-modern approaches. Having this on mind, a stylistics approach for this study created a good position for the validity of this research. Given that stylistics is a multi-disciplinary branch of language study, Saukko's suggestion of using different perspectives has been adequately answered. Hence, the study included analysis of pictures, writings, colours and so on. In other words, the stylistical framework for this research endeavored that the research produced relevant findings.

3.7   RELIABILITY

Reliability is a criterion for assessing qualitative research. It refers to the degree to which a test measures whatever it is supposed to measure (Kristonis 2009). It is about the credibility of your research work and it demands consistency (Marla 2014), in other words reliability refers to the fact that different research data being tested by the same instruments at different times should respond identically to the instrument (Mouton, 1996:144). Using a combination of textual analysis method and textlinguists stylistics approach that are closely-related, the outcomes of this research were considered consistent and reliable. The two approaches were used to monitor the research both from a theoretical and methodological perspective.

3.8   PILOT STUDY

According to Holloway and Wheeler (2002:80), pilot studies are not usually used in qualitative studies but novice researchers could gather information as a pre-exercise to get used to the type of data collection. A pre-exercise like getting information about the banks was done to orientate the researcher to the research project and provide the researcher with insight into the phenomenon. A pilot study ensures that errors can be

rectified at little cost. A pilot study may also be viewed as a feasibility study. A feasibility study is done to determine if the full study can be accomplished. Feasibility studies are practical when there is concern that a full-scale study may not be possible due to concerns about cost, procedures, personnel, and other issues. They are designed with a clear purpose of developing some conclusions and pushing an area of research or foreshadowed problem where reformulation or the generation of other researchable questions can occur (Schreiber 2008:625).

3.9   LIMITATIONS

This research aimed at analysing the use of language in bank advertisements. The areas covered in the stylistic analysis are phonology, morphology, cohesion, and graphology and lexico-syntactic structures. The limitations in this study are as follows: (i) the researcher could not get enough suitable adverts in print form (ii) there is limited recent academic literature which could have strengthened the review chapter (iii) other forms of adverts other than prints were not included (iv) small banks were not included in the sample of this research (v) the research did not consult all possible newspapers and magazines because of they are too numerous which could possibly have enriched the work (vi) lastly, the research did not include quantitative data and perhaps, statistical data could have added value to the study. All these are to be considered limitations of this research. However, in spite of these limitations this study managed to gather data sufficient enough to fulfill its aims.

3.10   ANALYSIS OF DATA

Kristonis (2009) notes that data analysis is based on interpreting the observations, conversation with participants, documents, tape recordings and interviews collected to provide a description and explanation of the participant experience. The qualitative researcher writes from the perspective of the participants. This research only made use of documentary sources, hence, words, expressions and signs used in the adverts were analyzed in relation to what they seek to communicate to the audience. Various aspects

of style such as figures of speech and foregrounding were identified and discussed during the course of the study. The results of the analysis and study are presented in an MS word format. The purpose of this analysis is to interpret and draw conclusions from the data collected.

3.11   ETHICAL CONSIDERATIONS

This relates to moral standards that the researcher should consider in all stages of the research design. After the proposal was approved by the faculty research committee, the researcher proceeded to collect and analyse data. Moreover, since the study does not involve humans, it does not have serious ethical implications.

3.12   CONCLUSION

In this methodology chapter, the research design and research methods were discussed. Sampling, target population and data collection methods were also discussed. The validity, reliability, pilot study, limitations of the study, analysis of data and ethical issues have also been presented. The next chapter presents and analyses the data for this research.

CHAPTER FOUR

DATA ANALYSIS

4.0   INTRODUCTION

The previous chapter discussed the research methodology. This chapter provides a comprehensive analysis of the selected bank advertisement from South African and Nigerian banks. Following the theoretical parameters discussed in chapter two, this research focuses on the graphological, phonological, lexico-semantics and grammatical repertoire present in the selected adverts. The ultimate objective is to identify and analyse stylistic features employed by bank adverts to fulfill their communicative goals. The chapter identifies and examines the various stylistic features adopted by Nigerian and South African bank adverts.

Graphology is a linguistic level of analysis that comprises the study of graphic aspects of language. The study focuses on the use of bold prints, gothic writing, underlining, spacing, capitalization, punctuations and so on. Instances of graphitic patterns will be identified and analysed in the selected adverts to show their stylistic value. At the same time, phonological devices in the adverts will be identified and analysed. Here, specific focus on the study of sound systems and the formal rules of pronunciation will be prioritized. Instances of assonance, consonance, alliteration and phonaesthesia as discussed in Chapter two will be examined in selected adverts.

In the lexico-semantics category, devices such as figures of speech, parts of speech, cohesion, repetition, collocates, and so on form a great part of this data analysis chapter in relation to their stylistic functions. Examples of lexico-semantic situations are identified and examined in the selected adverts. Lastly, grammatical elements are also analysed with particular focus on tenses and word formation processes.

This research recognizes that a stylistic analysis is cumbersome and as such, everything cannot or may not be identified by a single author as different authors see style from

different perspectives i.e. an author may not be able to identify every stylistic device present in a piece of work. This view also resonates with Carter (1989) in Hanif, Ahmed and Aftab (2015:30) who says that a stylistic analysis is based on linguistic levels and that is why style gives "newness" to every writer. Haynes (1989) in Hanif, Ahmed and Aftab (2015:30) further says that style is the study of differences. As such, the same style is bound to reproduce several meanings in different ways. This research only sought to analyse a few examples from each category of the aforementioned stylistic devices because of the complex nature of stylistic studies. The analyses are done in relation to the functional relevance of the devices. This chapter examines two adverts from each of the banks selected to be part of this study.

As discussed in chapter two, Zyngier's (2001) textlinguistics approach informs these analyses and it places strong emphasis on the level of discourse. This basically covers textual and spoken forms of discourse. This approach also puts context into consideration and that is why it is otherwise referred to as the functionalist approach. Allusion will be made, from time to time, to the societal and contextual implication of the adverts as this study is boldly predicated on the notion that stylistic processes are subject to societal reception.

The chapter presents the persuasive effects employed in adverts and a comparative premise is drawn for the two countries in order to fully achieve the aim of this research. This chapter sets out to clarify diverse strategies advertisers deploy in order to persuasively encode and disseminate their vision and messages, and also to achieve stylistic beauty in their adverts. This research attempts to establish analysis capable of explaining the particular choices made by bank advertisers in their use of language, and indeed, socialization in terms of production and dissemination of meaning.

The data for this research have been grouped into two categories namely: South African banks adverts and Nigerian banks adverts. In selecting these adverts, the researcher has not looked at specific years or specific newspapers. The adverts and newspapers have been selected randomly while the banks have been purposely selected because the study

is specifically interested in identifying and analyzing advertising styles of specific banks.

4.1 SECTION A: (SOUTH AFRICAN BANKS' ADVERTS)

4.1.1. Datum 1: Description

Figure 1: A Standard Bank advert published in Sawubona magazine of July 2015 on page 23.

Analysis

The advert presents two ladies in an airport lounge probably waiting to board. The two ladies smiling at each other is perhaps a sign of happiness. The texts also signify progress and imply that banking with Standard Bank is moving forward.

One noticeable stylistic feature in the advert is the use of bold print which is glaring in two sentences. The sentence "Priya used to fly economy for business trips" (to be referred to as sentence 1 in this chapter) is typed in a less bold font compared to "TODAY SHE'S FLYING BUSINESS ON HOLIDAY TRIPS" (to be referred to as sentence 2 in this chapter)**.** Sentence 1 was typed in a less bold font to perhaps signify a reference to the past. This is in contrast to the latter sentence which is bolder to signify the present time. In this example, the use of such font points to the important messages that the bank is trying to communicate at present. Sentence 1 was typed in lower cases while sentence 2 was presented in upper cases (capitalization). The use of such cases, in stylistics points to the important messages that the bank is trying to communicate as of present. This resonates with Alabi's (2008) conclusion that font is specifically

employed to draw special attention to the words. As such, the bank's main message to the customers is embedded in such words. This is evidence that in an attempt to attract audience, such design of words may draw more attention than less bold or capitalized designs. According to Yeibo and Akerele (2014), these instances in the advert can also be construed as evidence of foregrounding.

Foregrounding implies bringing a certain item to the fore. It refers to any attention-catching device in a text which makes parts of a text to stand out in specific contexts. It is therefore no doubt that Sentence 2 in bold is meant to stand out. The advert is punctuated in a stylistically informative way. Both sentences end with a full stop. The full stop is a technique generally used to indicate the end of a sentence (Yeibo and Akerele 2014). For a stylistics analysis therefore, the full stop does not denote the end of a sentence but the end of Priya's journey "flying economy". Sentence 2 also ends with a full stop to show that flight in the business class may also come to an end. This can be validated by the following sentence "never stop moving forward" (sentence 3) which implies that Priya is likely to move forward to the premium class. The full stop may then mean that the premium class is the highest category. In the advert, the punctuation mark is also employed as a grammatical pause.

The wide space between the first sentence and the second also signifies a wide distinction between Priya's previous experience and the current one. That arguably shows that she has upgraded from economy to business class. This assertion can be validated by the space between sentence 2 and sentence 3 which is very small to imply that moving forward can come soon enough for Priya and other potential customers if they bank with Standard. When sentence 1 is compared to sentence 2, there may be grapho-thematic relevance because sentence 1 makes reference to the past, while sentence 2 is a bit moved forward to signify the present which implies Priya's status today.

Phonological devices in the advert are not many but rhyming is used in the last words of sentence 2. "…she's… business… trips…." In stylistics, rhyming is effective as it

makes the message take hold in the audience's minds because of its rhythm. Dubovičienė and Skorupa (2014) note that rhyming makes phenomena easier to remember. In terms of lexico-semantics, the use of collocates or words that often occur together is evident in the advert. Such words can provide useful insights into the meaning of the sentences in which they have been used. For example, holiday trips and business trips are used together. Holiday collocates with trip while business is associated with trip since there is an image of an airplane in the advert. This collocation becomes desirable in minds of potential customers. Such instances in stylistics are often employed for clarity purposes.

The advert uses repetitions of different kinds. The repetition of the word "business" undoubtedly shows that Standard Bank is serious about business. The word "trips" which is used as an epistrophe (same words repeated at the end of successive clauses) signify that in as much as the bank may be interested in business, there are times for holiday as implied in the word "trips". Furthermore, the repetition of never stop and moving forward in sentence 3 and the bottom of the page connotes that the bank is concerned with progress. There is also evidence of polyptoton which means the repetition of words derived from the same root. Examples are fly and flying. All this is evidence of repetition which Alabi (2008) says is generally used for emphatic purposes to help produce permanent effect on the audience.

The advert also makes use of grammatical devices. "Trips" shows pluralization and suggests the possibility of many trips and not just one. Tenses, often characterized by the grammaticalness of time are also used. The use of "d'' in "used" explains the past of Priya. The "-ing" form which is used in "moving" signifies a continuous process that Priya is progressing ever since she became part of Standard Bank.

Generally, it can be noted that the bank has used all the aforementioned devices to appeal to the audience's emotions. Furthermore, the design of the advert is appealing. The elegantly dressed lady may imply that Standard Bank is associated with excellence and class. The statement "now, she flies in business class" resonates with Priya's

posture and appearance. In life, almost everybody likes some bit of luxury. People would wish to be in Priya's position; to sit in such places and be served tea. The blue colour basically points at the universal colour of the bank and it further eulogizes some well identifiable features of the bank. Kannan and Tyagi (2013:1) rightly agree that the kinds of color employed in an advert also serve communicative purposes.

The bank also advertised its other subsidiary Stanbic Bank, in countries such as Nigeria. This is an attempt to show that they are not limited to South Africa.

4.1.2. Datum 2: Description
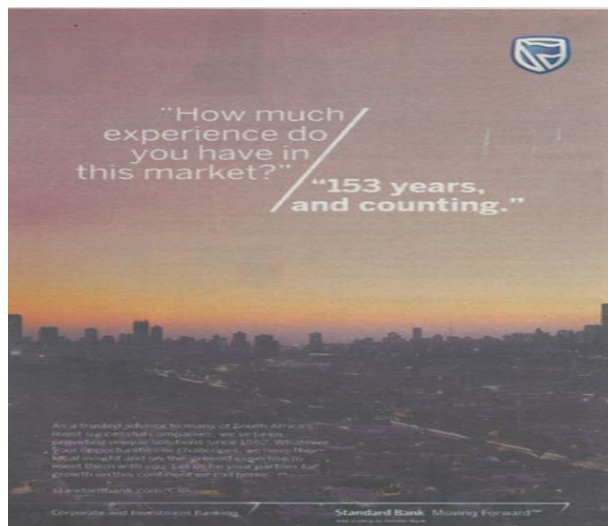
Figure 2: A Standard Bank advert published in The Times newspaper of 4, December 2015 on page 17.

Analysis

In this advert, Standard Bank is trying to show its experience over the years and how long it has been in the banking market.

This advert presents limited but functionally meaningful stylistic features. While there are no such flamboyant pictures and images as in the advert analyzed above, there are use punctuation marks as well as bold print. The advert mainly employs graphology levels of stylistics. One consistent use of graphological devices in the advert is the use of punctuation marks – question marks, full stops, commas, quotation marks and slashes.

The use of punctuations cannot be underrated in discourse. In fact, the omission or insertion of punctuation often leads to confusion and misunderstanding in sentences. The forward slash can be used to display ambiguity, for example, in the sentence "How

much experience do you have in this market?"/ "153 years, and counting". The forward slash connotes the answer that comes thereafter which is for the rhetorical question. The forward slash is also an attempt to corroborate the 153 years, and counting notion of Standard Bank which implies that the bank is moving forward. This is also similar to the Standard Bank analysis in 4.1.1 where there is #movingforward in an attempt to ensure that the words take hold in the minds of the audience.

The two quotation marks in the advert are used to highlight and emphasize specific words (Alabi 2008). There is also the use of question marks as a form of interrogation. However, in this advert, the question mark is stylistically used to express the advertiser's uncertainty as indicated in the question "how much experience do you have in this market?" The advertiser is not specifically referring to anybody and a response to that question is not actually expected. Hence, the uncertainty embedded in the question mark. The answers to the question are left to the audience to second-guess. Standard Bank somewhat answers the question through the statement – "153 years, and counting" – which, on the part of Standard Bank explains their experience over the years.

Bold print has also been employed in 153 years, and counting for emphasis. Alabi, (2008) notes that bold print is often used for emphatic purposes in order to highlight exaggeration in stressed texts. Within a larger body of text, bold print attracts the human eye which is why keywords are often highlighted in bold texts. The same situation obtains in the advert.

It can further be deduced in the advert that the few images displayed represent Standard Bank's target market which is – the world. That the advert looks a bit dark could connote that while Standard Bank may be looking into the future as implied by "…and counting", the future is however dark as nobody knows the future. At the same time, the future may of course be bright as the bank has enough experience in the market to proceed.

4.1.3. Datum 3: Description

Figure 3: An FNB advert published in Berea mail newspaper of 18, December 2015 on page 34.

Analysis: The advert showcases FNB's card services to customers who may intend to make us of them – Gold Cheque and Gold Credit automated teller machine cards.

In this advert, several stylistic features are identifiable. While there are graphological and grammatical devices present in the advert, there are also visible lexico-semantic features.

An identifiable stylistic feature in the advert is the use of capitalization to call the attention of the audience to that particular word or words. Contrary to the common and general titles which are often presented in capitalized forms, this advert totally deviates from that common usage and instead presents its title in sentence form while some

words in the body of the advert are instead capitalized. It is of course interesting to note that the advertisers understand their demographics perfectly well. Free things often attract attention and as such, in the advert, "FREE" are in upper case and in bold form throughout. As part of Zyngier's (2001) textlinguistics approach to stylistics, it is always necessary to note that the use of language is largely influenced by social phenomena. The word "free" means no cost which has a direct bearing on the mentality of customers especially in South Africa where many people are beneficiaries of free government grants. It has been generally observed that people tend to attach more attention to things that cost them little or no money. In this case, the word "free" nullifies the perception that banks do everything for financial gains. The fact that the service comes with no charges at all would have an effect on customers who want to be part of such new services from FNB. This view concurs with Dave and Crystal (1983:9) assertion that style is mainly concerned with "the effectiveness of a mode of expression" which is achieved by "saying the right thing in the most effective way". It can therefore be argued that FNB has managed to present its advert in an effective way by using a word which appeals to the emotions of the audience.

Gothic writing is an exceptionally bold print which easily catches the attention of the audience. In fact, it can be ascertained that a word or words typed in gothic writing is meant to communicate crucial information to the audience. The line "at your fingertips" is typed in bold and catchy letters. Since customers may not be ready to go through cumbersome processes to get the products being advertised, FNB promises that the product is easily accessible. One can notice that the advert is overwritten; hence the gothic writing is used to communicate salient issues such as the accessibility of the product before the audiences get discouraged by information overload. It can thus be concluded that the use of gothic writing here is mainly to draw special attention to those words, a view which is highlighted by Alabi (2008).

One can easily see cases of neologism which according to Jolayemi (2008) occur when words or expressions are coined from established words. Such coinages are employed

for easy pronunciations and understanding. Examples in the advert are eBucks and 24/7. Bucks has always been used to refer to the dollar but has now shifted to imply any form of currency which in this case is the Rand. In this instance, eBucks mean electronic money which has been shortened for ease of pronunciation and probably finesse. The way it has been neologized can attract the attention of the audience and can result in everyday usage. It can be argued that coinages are influenced by cultural trends and FNB has used it to appeal to the target market which may be already familiar with the term.

Lexico-semantic features are also identifiable in the advert. One is repetition (anaphora). Anaphora is the use of the same word or phrase at the beginning of successive clauses. An easy allusion to this is the use of **FREE** in the advert which was used at different successive stages. There is also the use of symploce which according to Alabi (2008) is the repetition of words or phrases at both the beginning and end of successive clauses. The anaphoric word in this advert is understood to have created an emphatic objective in order to remind the audience that the service(s) being advertised comes at zero costs. Li (2009) indicates that such stylistic devices can communicate better and make the product more popular in order to achieve the goal of ever-lasting purchase and popularity among the consumers.

Generally, it can be gleaned from this advert that FNB has managed to employ stylistic devices that can attract a large audience particularly in a country such as South Africa where the discourse of free services is attractive. Other attractive images and symbols such as the phone and the globe are used to signify internet banking and FNB's status as an international bank respectively.

4.1.4. Datum 4: Description

Figure 4: A FNB advert published in Berea mail newspaper of 18, December 2015 on page 35.

Analysis

The advert describes opportunities available to customers who intend to switch to the Gold package as analysed above. In fact, the advert is a follow-up to the advert analysed above.

In this follow-up advert, it can be confirmed that there are similarities between this advert and the previous one. Again, gothic writing has been evidently employed. There are also repetitive instances particularly in form of anaphora and alliteration. The repeated devices can often aid memorability. This is because the rhythmic pattern of the repeated sound makes it easy to memorise and remember the advert as noted by Okanlawon and Oluga (2008). Alliteration is used in "Get Gold. Get…" and "#switchedandsmiling" where the letters "G" and "S" are repeated. Ánh (2012) notes that such words easily come to one's heart and, thus, readers can easily remember the sentence and the brand name of the product as well.

Another identifiable device in the advert is the symbol + which falls under graphology. The positive + sign undoubtedly connotes that if an FNB customer uses the Gold Cheque, they will earn ebucks. In fact, the sentence could be constructed as "use FNB Gold Cheque and earn between…." One cannot also underrate the stylistic implication of the conjunction "and" in joining the two clauses together and giving solid meaning. And, in that sentence was used to achieve coherence and lead the audience to the mathematical illustration presented above. The answer to the illustration is thus also

presented in gothic form "15% and 40%". Some customers may like the idea of getting money without doing anything. FNB may get more monetary benefits (eBucks) if they switch to the new service. In this advert, it is clear that customers who switch to Gold Cheque will get some bonus which may be redeemed through eBucks.

There is also an instant benefit for customers who intend to switch immediately as implied in the statement "Switch today and get R400 connect airtime and 1.3GB Connect data free". In a world where airtime is relatively expensive, R400 worth of airtime is definitely attractive to the audience. This is even more relevant with the inclusion of internet data which can be used for browsing. Judging by the researcher's understanding of the South African society, it is almost certain that a lot of customers may intend to switch to Gold Cheque because of the immediate benefits attached to it and not necessarily because it is a good service or product. This is also supported by Akinbode (2012) who argues that the main motive of advertisements is to achieve a link between the sender and the receiver; hence, the advert must be designed to appeal to emotions. This closely relates to Kannan and Tyagi's (2013:1) view that adverts are better presented in fascinating, exciting, imaginative and creative manners in order to achieve an everlasting impact.

4.1.5. Datum 5: Description
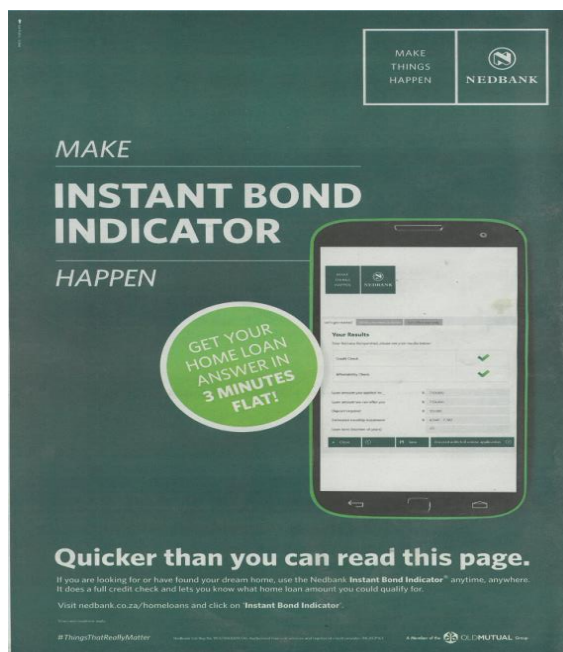
Figure 5: A Nedbank advert published in Sunday Times Newspaper of December 6, 2015 on page 96.

Analysis

The advert captures Nedbank introducing a new home loan service.

This advert features major stylistic devices such as graphological and lexico-semantics, for example; ellipsis and substitution. Most Nedbank adverts would always have the slogan "make things happen" and on most occasions, the word "things" is often substituted with another word. In this case, the advert presents "make instant bond connector happen" in place of "things" which is practically the main subject of the advertisement. Alabi (2008) maintains that ellipsis has three major functions in stylistics which are to emphasize, create brevity and avoid ambiguity. In this advert, it is mainly used for emphasis because the subject of the advert substitutes the omitted word which connotes that "instant bond connector" can be made to happen and not just "things" which is an abstract phenomenon.

Al-duleimi (2013:128) notes where ellipsis is used, the omitted word is often recoverable from the context. There is consistent use of repetition in the advert. Most notably, the line "instant bond connector" is repeated three times. Ánh's (2012) study intimates that repetitions help to imprint the message of producers in the memory of the consumers. As such, one universal feature often recurring in adverts is the predominant use of repetition. This study agrees with Ánh's findings on repetition.

From the above discussion, it is evident that the Nedbank advert has been constructed in such a way that it can easily attract the audience which is particularly one of the major aims of adverts. The foregoing analysis has revealed that discourse, texts, images and symbols in adverts can only be meaningful if various segments are brought together to form a unified whole. Therefore, for a proper understanding of adverts, the different stylistic devices in the advert must be studied together. Most people value time and as such, they tend to organize their plans in ways that are less time exhausting. Some audience who are not really interested in home loans as advertised by Nedbank may find the process cumbersome and may decide not to even try such a service. The advert has also presented an image of a smartphone to convince people that the process can easily be done on a smartphone without having to visit the bank. Again, a lot of people

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in South Africa make use of smartphones and their inclusion is likely to appeal to the audience.

The advert further states that it will only take "three minutes" to get information about Nedbank home loan via the phones. This is further corroborated by the text "quicker than you can read this page" which is also presented in bold print in order to make it noticeable to the audience. The statement is however an exaggeration (hyperbole) which is meant to emphasize how fast the process can be. Nnamdi-Eruchalu (2015) says that hyperbolic instances in adverts can serve emphatic purposes as well as create emotional effects. This can be likened to Kannan and Tyagi's (2013:9) assertion that the language of advertisements lures the consumers and the power of advertisements rest in language. Kannan and Tyagi further state that "advertising is the art of influencing human action and awakening of a desire to possess products and services".

4.1.6. Datum 6: Description

Figure 6: A Nedbank advert published in The Mercury Newspaper of November 17, 2015 on page 17.

Analysis

This Nedbank advert presents a newly introduced service. The service can allow customers to bank their money into a fixed account for a year and get some capital increment within the year.

In this advert, as in the previous one, the line "guaranteed capital growth of 7,25%" is used in place of "things" again.

Some texts in this advert are printed boldly in order to attract better attention from audience. Some of the texts are printed in upper cases. One can easily notice that the way "guaranteed capital growth of 7,25%" is presented is different from other texts in the advert. The structure in which it is presented may be attractive to some audience. The text is presented in four lines of successively bigger font. While the first text may be catchy and attention-grabbing, the next one is even catchier, hence the bigger font size. It also implies that each word is integral to the purpose of this advert and may not be muddled up, otherwise, the meaning will get lost. Furthermore, the structure may indeed attract the attention of the audience and may ignite their interest to read the advert and understand its purpose. Schrank stipulates that adverts may have dramatic effects if well-designed. Such is the case of this current advert. In a sense, the structure of the advert is presented in an explicit manner that can easily sink into the minds of the audience.

On a different level, customers that see "7,25%" possible growth within a year can feel interested especially given that there are no fees or commissions attached to it. One is left to wonder why the biggest font in the advert is "OF 7,25%". It is likely that the audience will be attracted to the percentage growth rate. Once attracted to the percentage, the audience may now proceed to read further and understand the conditions of the advert. There are also other explanations that are presented in point form for ease of understanding, thus, each point is self-explanatory.

One would also notice that some words are presented in bold to clarify the major theme of those points. Nedbank seems to have a good understanding of their demographics. While some people may be discouraged thinking that it would take a lot of money to participate; the second point addresses this concern– "minimum deposit of only R1000". The point is that it does not take a lot of money to access the service being advertised and R1000 is perhaps an amount that can easily be afforded by many customers. However, this part can be perceived as manipulative because it implies that the more one deposits, the more growth on investment one gets. In that case, some

customers will tend to invest more so as to attract more growth. The manipulative effect of adverts is also raised by Tahmasbi and Kalkhajeh (2013) who say that banks look for ways to manipulate minds of customers. To further entice the audience, the advert states that your "capital is guaranteed" and that "no fees or a commission" will be charged, which is important if more people are to participate. Lazović (2014) refers to these statements as lexical features. Such examples to her are used to explain in details the product's features and can often serve informative and persuasive purposes in adverts. Njemanze et al. (2015) further notes that advertisers employ language that is filled with emotive words to appeal to their prospective customers. As such, the texts in this advert are presented in simple informative language that can easily be understood by customers. It can be inferred from the above analysis that Nedbank employs attractive and enticing devices to reach its audience.

4.1.7. Datum 7: Description
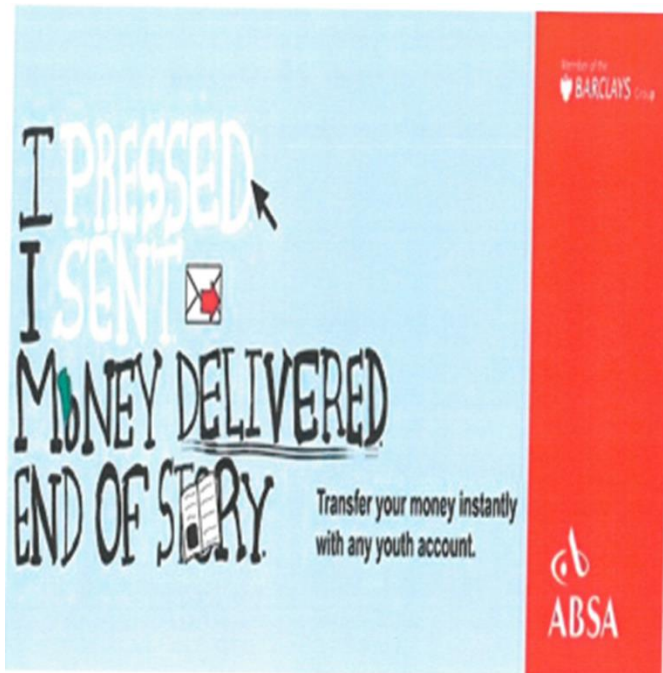
Figure 7: An ABSA advert published in The Mercury Newspaper of September 17, 2015 on page 17.

Analysis

This ABSA advert introduces a different way to transfer money through the phone as implied in the advert.

In this advert, ABSA introduces an easy way for customers to transact through a newly introduced account – the Youth Account. In terms of graphology, one can see an enormous use of bold prints as well as gothic writing. In that regard, the subject texts are presented in a distinct and unique manner to provoke the audience. The major

sentence in the advert bears both bold prints and gothic writing. The words are catchy and can easily attract the audience. These prints coupled with capitalization makes cases for graphological instances in this advert. The text in the advert and the format in which it is presented can also be rhythmic and melodious. Reading the advert twice or thrice with the short sentences used, the words can indeed take hold in one's mind. This is echoed by Njemanze *et al* (2015) who state that that if advertisers are truly interested in their services being patronized, then, they must choose words and structures carefully so that they can be attractive to make prospective customers go for the products/services.

The sentences "I pressed..." and "I sent...." imply that something is pressed and something is sent without specifying what exactly is being pressed or sent. The audience is left to conjure that on their own. The first sentence could have been: "I pressed my phone and I sent the money". However, the completion of these sentences is readily implied as one can always second-guess the omitted words. In this case, ellipsis is mainly employed to connote brevity in stylistics. Further, there is the use of the pronoun "I" which is repeated several times in the advert. The "I" stands for any customer who uses the service. Lazović (2014) notes that such parts of speech are used to address the direct user of the services being advertised and can also connote personal style. Repetition of the first person "I" may also imply individual freedom one gains through sending money electronically. The use of "your" suggests that ABSA has in fact focused on its audience.

The text is also presented in the past tense to imply that the bank is inviting customers to participate in what others have already done and excelled without any stress. There is evidence of deliberate verb omission in "Money Delivered" which may have been "Money gets delivered". This can be perceived as a deviation from normal grammatical rules as observed by Nnamdi-Eruchalu (2015) which is also what Okanlawon and Oluga (2008) refer to as faulty language. Such violation of grammatical rules may be explained by the fact that advertisers prefer short smart messages that can be read at a glance as noted by Nnamdi-Eruchalu (2015). Okanlawon and Oluga (2008) also point

out that faulty language is mostly used intentionally in order to deviate from norms and thus, create a stylistic effect.

The image of an envelope implies that the new service allows customers to transact using Short Messaging Service. The image of money displayed on the word "money" suggests that the arrow in the previous line is pointing towards money. There is also an image of a book (perhaps novel) which explains the word "story" explicitly. Generally, the image of the money will attract more attention than the word itself. This is not surprising as Njemanze *et al* (2015) earlier maintained that for adverts to communicate effectively; there has to be a cordial relationship between the text and images or pictures. In that regard, the text will be further strengthened by the use of good images. Such graphical designs would then ensure that the message conveyed is clear. It can be gleaned that there are obvious stylistic features in the advert to attract the audience's attention.

4.1.8. Datum 8: Description
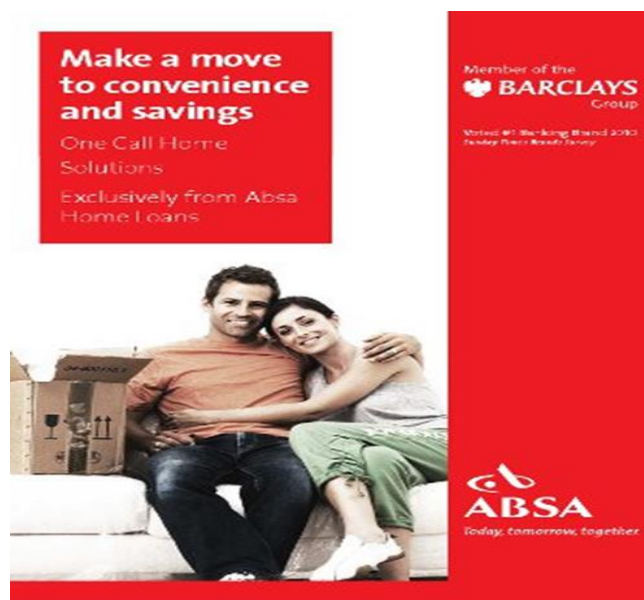
Figure 8: An ABSA advert published in The Mercury Newspaper of September 8, 2015 on page 17.

Analysis

This ABSA advert invites the audience to participate in a banking service which offers some convenience to the customers.

The advert above may not seem to have enough stylistic devices; however, its enticing picturesque features stand out. Again, the graphological use of bold prints is evident.

The sentence "Make a move to convenience and savings" is presented in bold and thus, conveys the major theme of the advert. The bank is prepared to introduce a new service that gives convenience to customers as clarified in the advert. The assumption is that some customers may not want to utilize the services because of the stress involved. In this case, the bank has already considered the need for convenience in banking. This notion can be strengthened further by the texts "One Call Home Solutions" which implies that the service being advertised can be done from home. As such, the service has the caption "ABSA Home Loans" as shown on the advert.

The text is complemented by the pictures of an ideal happy couple, which probably taps into the dreams of potential customers. This can be seen in the posture and smile displayed by the cove couple and thus, happiness is implied. The convenience as implied by the text is ably present in the picture. The wife leaning on the husband and the latter welcoming the former with open hands says it all. In the comfort of their home, they can transact effectively without any inconvenience. Perhaps, this advert has been directed at couples. It would not be surprising that some couples can get attached and attracted simply because of the pictures. Peracchio and Meyers-Levy (2005) also believe that visual images can communicate ideas beyond those that are depicted literally. Robert (2013) also strengthened this point by maintaining that the non-linguistic aspect of advertisements can assist in arousing and appealing to the emotions of consumers and thus catching the attention of the audience easily.

4.2.   SECTION B: (NIGERIAN BANKS' ADVERTS)

4.2.1. Datum 1: Description

Figure 9: A First Bank advert published in The Punch Newspaper of January 4, 2012 on page 25.

Analysis

In this advert, enticing gifts are displayed to attract the attention of the target audience. The advert presents a bank that wants to develop a saving habit in its customers; the bank entices the audience with different flamboyant gifts.

One of the graphological devices employed in this advert is gothic writing to draw the audience's attention. This is easily observed in the words "First Bank save & Excel Promo". The reader is more likely to look at the sentence presented in gothic form before any other. Furthermore, the use of the exclamation mark (!) in the advert shows emotion or surprise – "save to win gifts of a lifetime!". In this advert, it is employed to indicate emphasis and show surprise that one can actually win gifts that are relevant for a lifetime. This can also have a manipulative effect as Tahmasbi and Kalkhajeh (2013) rightly mentioned. This is an attempt to manipulate the audience; no gifts on display will be relevant for a lifetime. Nnamdi-Eruchalu (2015) agrees that advertisements are carefully worded to manipulate the minds of the target audience to believe that patronizing the services will make them win some of the gifts promised in the advert.

In the above advert, "money" is implied although it is deliberately omitted. "Save (money) to win gifts…." The ellipsis in this advert is employed to express brevity and

ambiguity. The ambiguity is evident in that it is not only money that can be saved. Okanlawon and Oluga (2008) submit that ambiguity is used in adverts because they are susceptible to double or multiple semantic interpretations as they convey both intended and unintended meanings.

Henkemans (2013) assertion that hyperbole is used to intensify emotion may be essentially true of the advert. It is no doubt that the gifts are of quality and can appeal to the audience; however, that they will serve for a lifetime is but a mirage. Nevertheless, the statement serves its stylistic purpose of overstatement which can easily win the attention of the audience. Nnamdi-Eruchalu (2015) notes that figurative expressions such as hyperbole tend to beautify language and make it appealing and evocative. This is a point also acknowledged by Mensah and Ndimele (2013) when they say that figurative language is a strong linguistic attribute of the language of advertising.

Grammatical devices such as the plural form "gifts" points to the fact that there are many gifts to be won. This prepares the mind of the audience that he/she might be fortunate to get hold of some of those enticing gifts. In fact, looking at the situation in Nigeria where people are fond of promos and gifts, First Bank has targeted its audience in a way that may attract more people to believe the adverts and become part of the promo. This is comparable to Dada's (2013) point that the language of adverts should be based on socio-cultural norms. As such, specific people are targeted depending on their socio-cultural values. Clipping was employed in the word "promo" which is shortened while maintaining its original meaning as derived from the word "promotion". Clipped words are often used as a form of colloquialism or slang so that they can stay on the mind of the audience longer than the original word. If adverts are constructed to have a lasting effect on the audience, using clipped words may definitely achieve that purpose. Such word-formations according to Nnamdi-Eruchalu (2015) can capture the attention of the audience within a short period of time.

From a general perspective, there are also enticing images and pictures of gifts employed for the purpose of appealing to the audience. The audience might even be

interested in seeking to know what the advert entails because of the enticing pictures. There are images of money, a television, a car, and so on. This resonates with Parsa's (2015) view that images sell everything and that images cannot be divorced from adverts.

4.2.2. Datum 2: Description

Figure 10: A First Bank advert published in The Punch Newspaper of July 15, 2015 on page 7.

Analysis

The advert here presents First Bank trying to draw the audience's attention to some four new services which the bank refers to as four cardinal rules to enjoy summer.

The manner in which "HERE ARE THE FOUR CARDINAL RULES TO ENJOY SUMMER" is printed is a good example of gothic writing. As earlier implied, the way the text is printed would no doubt easily catch the attention of the audience. Also, the text is ably supported by similar pictures and images which are used to corroborate the meaning of the text. Images such as umbrella, small tent, summer bags, and trolleys signify that it is indeed summertime. One can even say that by merely seeing these pictures without the text, it can be figured out that the pictures are trying to communicate summertime. However, text can have more explicit meaning if it is supported by images or pictures.

The different colours used to print "card" and "inal" in the word "CARDINAL" are stylistically significant. The audience can decipher that the focus is eminently on the services (cards) of the bank which one cannot do without in summer. Probably, the bank is aware that customers need convenient banking services during summer because of the inconvenience of bank queues in the summer heat. Instead of waiting in long queues, they can simply withdraw money using the different cards that the bank provides. This is perhaps the reason why the bank states that – whether you're home or abroad, you can have a blast this holiday when you use our payment solutions – to further imply that this holiday will be different if customers make use of the new services. Capitalization is also used in the advert for emphasis.

FirstBank and card are repeated many times and the idea of symploce as stated by Alabi (2008) is sustained in the advert. The first three sentences presented in point form have FirstBank at the beginning and cards at the end which foregrounds the notion of symploce. Alabi notes that such examples are employed to establish a marked rhythm and melody in the mind of the audience.

Phonologically, one can see rhyming patterns of the "S" sound in the first three sentences presented in point forms. Ánh (2012) specifically notes that the phonological devices are very important in stylistics. She maintains that such instances aid tone and musical colour as well as memorability. By so doing, customers easily remember the sentence and the brand name of the products as well. In the above advert, it can be concluded that there are enormous stylistic effects present in the advert ranging from texts to symbols and images. The symbiotic relationship between texts and symbols in the advert cannot be overemphasized. The structure of the advert looks entertaining and fascinating. Mcquarrie and Glen Mick (1999) affirm that an advert ought to be fascinating. This is because visual elements are now presumed to be an essential, intricate, meaningful, and culturally embedded characteristic of contemporary marketing communication. Robert (2013) also supports this view by stating that when

colour is added to words, they show interesting and exciting details and the quality of the strings of words that have been fused together buttress the objective(s) of the advert.

4.2.3. Datum 3: Description
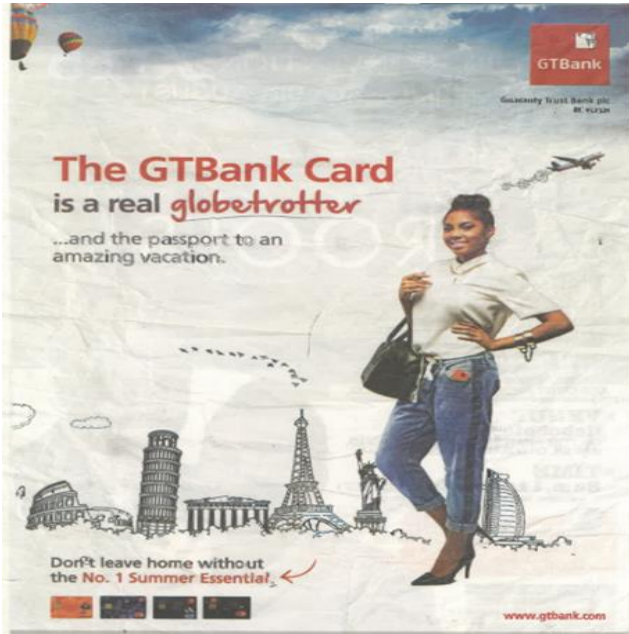
Figure 11: A GTB advert published in Sunday Punch on 26th of July, 2015 on page 19.

Analysis

This GTB advert suggests that a holistic way to an interesting and amazing vacation around the world is via the GTBank card..

There are numerous stylistic features in this advert. First, there is a picture of a young woman posing in style as if to suggest financial independence. The woman is dressed casually, in a t-shirt and a jean, with a purse in her right hand while the left hand is balanced against her waist in an acute angle to suggest confidence. Adverts tend to attract more attention when a woman is used. This is because women are generally perceived to be more attractive than men. As such, men may even be interested in reading the texts because of the attractive woman associated with the advert. A crucial point is that an advert may not attract as many audiences if the lady displayed on the advert is not attractive enough, and in particular, according to the general standards of the society in question.

A major point is that images and symbols are adequately used in this advert. In Nigeria where people love to travel and explore different countries and continents, one can only but imagine how excited they will be to see the symbols presented in the advert. The

symbols of nice and beautiful places such as Paris, Dubai, Roma, New York, and so on are accompanied by the image of an aero plane flying above. Such symbols alone would easily appeal to the emotions and attract the attention of some Nigerians.

There are other identifiable stylistic features in the advert especially graphological devices. "The GTBank Card is a real globetrotter" is typed in bold fonts in order to attract the attention of the audience. *Globetrotter* is even italicized and has a different font from the other texts. The word "globetrotter" refers to someone who travels especially for sightseeing. Nigerians enjoy travelling and seeing places in the world. A Nigerian who sees this advert may be tempted to explore possibilities of travelling to different countries. In this advert, GTB has adequately presented what seems to be the main point in orange colour which is the official colour of the bank.

Arguably, the images in this advert as well as in the preceding advert have done justice to the stylistic aspect of the adverts. Li (2009) notes that adverts employ eye-catching and bright pictures to describe the good quality of the product. Li's study supports the notion that by using pictures, adverts can achieve the goal of ever-lasting purchase and popularity among the consumers.

Li's view is further upheld by Parsa (2015) who notes that images and pictures are gradually maintaining their supremacy in advertisements as everything from cinemas, newspapers, to restaurants menus etc. is filled with images. However, this assertion according to Parsa does not mean that words are less important. Adverts are only more powerful when words and pictures are combined. This is because many audiences are often more attracted to pictures than just texts.

4.2.4. Datum 4: Description

Figure 12: A GTBank advert published in Daily Sun on 16th December 2015 on page 6.

Analysis

This GTBank advert introduces an easy way to banking using social media.

Even though the stylistic qualities in the above advert may not be many, there are still distinctive features. In a world where social networks are getting more popular by the day, it is only wise for banks to introduce social banking. To start with, there is a distinctive use of graphological devices especially in terms of texts and symbols in the advert. The text "Introducing social banking from GTBank" is meant to divert customers' attention towards the possibility of banking using social networks which most people can easily access on their gadgets such as smartphones, tablets and laptops. To complement the text, there are several symbols of the different types of social networks that customers can access. Among the networks represented by the symbols are Facebook, Twitter, google+, YouTube, Wi-Fi and so on.

The texts and symbols literally communicate that while you enjoy Facebook, Twitter etc. on your smartphones, you can easily bank with GTB without having to go to one of their branches. Some customers who find it difficult to go to branches can now bank on their phones with no stress. Thus, social networks are no longer used only for "social networking" but also for banking. As a matter of fact, it is further stated that one can

even open an account via social networks which is a major improvement from the traditional situation where customers could only open a bank account at the branches. Graphologically, "social banking" is presented in bold to signify that banking via social networks is the subject or theme of the advert.

With regards to lexico-semantics, there is a rhythmic repetition of anywhere, anytime, any device where any is systematically repeated to represent anaphora which is the repetition of the same word at the beginning of successive stages of the chosen pattern. In that case, the repetition of any is in fact melodious and thus can remain on the minds of the audience for a long time (Ánh 2012).

It can be gleaned from the above analysis that the audience is likely to be interested in such services since there is a limited stress involved. Also, customers feel relaxed because they are not restricted to banking during working hours. They can bank at any time as stated in the advert.

4.2.5. Datum 5: Description

Figure 13: An Access bank advert published in The Punch on 1st of May, 2015 on page 39.

Analysis

This Access bank advert is a promo for women to cultivate the habit of saving and get a reward for that.

The advert is targeting women and this is evident in the picture of a woman and the caption "women let's save". This is also evident in the use of feminine colours,

pink/red, in the advert. The advert is likely to attract more women than men. The advert is graced by a picture of a middle aged woman, presumably married, who sees the need to save for her future and that of her family. The traditional attire and the head-gear give a sense of decency. The impression one gets is that of a woman in control of her finances and therefore, her future too. The woman is clearly showcasing the benefits of her saving culture, which is why her right hand is pointing to a car which she has managed to buy, presumably, from her savings.

Generally, women tend to be more sensitive to fashion, especially the idea of matching clothes when they dress. This is evident in the picture because the woman's pink dress matches with the background while the head-gear matches with the car and the background color behind the bold words "WOMEN! LETS SAVE". The implication of the words is that a fellow woman has tried and tested saving and has seen it working. Now, she is advising other women to follow suit and save too. The bank is deliberately distancing itself from the advert to create the impression that this is a practice that is not only recommended by the bank but also by successful women like the one in the picture. The way the woman is dressed is perhaps meant to give a Yoruba cultural appeal since such dressings belong particularly to Yoruba people. Nigerian-Yoruba middle aged women are usually associated with this kind of attire, hence, the advert would come across as a wakeup call to all middle aged Nigerian-Yoruba women to start saving.

This may be a strategic advert as some Nigerian women prefer to spend money on frivolities such as golds, clothes, bags, shoes and so on rather than save their money. It is clearly shown in the advert with the way the woman is dressed that the bank is addressing these types of women with flamboyant lifestyles and no real savings. In that context, the bank may have recognized that men save more than women. This situation must have instigated the exclamation mark being placed at the end of "WOMEN". Ebzeeva, Lenko, and Dubinina (2015:259) note that the exclamation mark is used to communicate a particular importance of texts.

This analysis can be likened to Kannan and Tyagi (2013:1) and Ánh (2012) findings. The former emphasized that everything matters in an advertisement and every word, image or symbol an advertiser uses is meant to in fact, serve a purpose. They further mention that color, background, people who are appearing, choice of words as well as the culture depicted in the advert plays a crucial role in promoting the particular service being advertised. The cultural aspect was also reproduced by Ánh (2012) as she highlighted that the cultural factors have a great influence on advertising language. This study believes that cultural influence does not only affect the advertising language but also the reception of the advert.

In addition, the bank is trying to instill in women the culture of saving by setting aside gifts which of course are attractive to most women. An example in the advert is the car as well as other things stated below such as generator sets, washing machines, Ipads, freezers and so on. It may therefore be concluded that the advert is indeed an enticing one.

4.2.6. Datum 6: Description

Figure 14: An Access bank advert published in The Punch on 18th of October, 2015 on page 37.

Analysis

This Access bank advert advertises Access Bank Visa cards, a new comfortable service for customers travelling abroad.

In this advert, we have bold prints and gothic writing in lines such as "*TRY SOMETHING NEW*" and "NAIRA JUST GOT UNIVERSAL". Also, the structure of "TRY

SOMETHING NEW" is presented in a spacious and attractive manner which may be further corroborated by the pictures displaying people who may have found the new service useful and by so doing, are happy. One can also see that exclamation marks are used twice in the advert. Exclamation marks are often employed for emphasis and as such, the advert is trying to emphasize two major things to the audience. Firstly, the new service is universal and secondly, it does not require too much effort but "just a swipe".

The major theme of the advert is the Access Bank Visa ATM Cards which is implied in "NAIRA JUST GOT UNIVERSAL!" Here, the bank is explaining that the new cards can be used anywhere even if the cardholder travels outside Nigeria. However, there might be a sense of manipulation in the advert which is also one of the functions of adverts. The pictures displayed are possibly of astronauts travelling into space. The advert would therefore be manipulative if people were to think that Access bank has managed to introduce Visa Cards that can not only work on earth but also in space. However, that does not stop some audiences from being enticed by the astronauts' pictures.

The exclamation mark in this sentence is meant to emphasize the convenience of a swipe. The sentence written in full could have been "With Access Bank Visa Cards, you can have fun with just a swipe!", however the pronoun has been omitted to suggest that the advert is not targeting a specific group of people but anyone who likes convenience in banking. This can be seen as an example of ellipsis. Other than that, a quick allusion to Ánh's study may be somewhat relevant. Ánh (2012) agrees that advertising language makes use of a special kind of language which is, to an extent, different from common language. However, advertising language share some common features and that is the use of simple and attractive language. It is within this context that this research can conclude that stylistic attributes in adverts make them more effective and persuasive. The verb "Try" also contributes to the effectiveness of the advert stylistically. It calls the potential customer to action. Verbs are action words and in adverts, they may be

used to ensure someone takes an action. "Try" is imperative and thus can be reagd as a command or suggestion. Lazović (2014) upholds that verbs are often used for imperative purposes and can function as instruction, polite request or suggestion and can make the reader act in a certain way.

Lastly, the images of the Visa Cards are displayed for advertisers to perhaps see how the products look like and see which one they may prefer. The sentence "With Access Bank Visa Card**s**" connotes that there is more than one card, a fact which is immediately supported by the images of different cards on display. The picture therefore simplifies the text by showing that there are three new cards for the benefit of potential customers.

4.2.7. Datum 7: Description

Figure 15: A FCMB advert published in The Punch on 2nd of June, 2015 on page 9

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Analysis

This FCMB advert entices customers with new promo materials, most notably money.

In a manner similar to other adverts, this FCMB advert has also employed distinctive stylistic characteristics in attracting the audience. Bold prints have resurfaced again. This is easily visible in "BE ONE OF THE 12 MILLIONAIRES IN THE

MILLIONAIRE" Promo. In fact, the second writing of MILLIONAIRE can be perceived as gothic writing. There is also an excellent use of capitalization in the advert. Capitalized words bear more emphasis than non-capitalized words. Also, there is the use of the exclamation mark in … one of the millionaires! These marks are often used to mark high words. In this case, the word millionaire is and the audience may get easily enticed when such words are emphasized.

This advert invites people to become millionaires. As such, the word "millionaire" is repeated 3 times in the advert to imply that this is the theme of the advert. One major function of repetition is to create emphasis and in turn, such repeated words will take hold in the minds of the audience for a while as mentioned by Alabi (2008). The word "millionaires" is pluralized and thus, does not limit the number of potential millionaires to just one. In fact, it is stated that there would be 12 millionaires. In this case, the higher the number of potential winners, the higher the number of people that may partake. Another example of plurality is the use of "people" instead of person to suggest that the advert is targeting the whole population. The stylistic analysis of this advert will never be complete without special mention to the way pictures have been used.

While some people interested in money may be more attracted to the word "millionaire", some other people may be attracted to the picture of the beautiful lady displayed. One may want to assume that the lady is already a millionaire and hence, inviting more people to taste what she is perhaps already enjoying. Women are often used as attractive objects anywhere in the world. Hence, the picture of an attractive lady on the advert is meant to also steal the attention of some men who may be millionaires already but are however interested in women. It can be easily inferred that the lady in question is excited judging by her smile.

In a stylistic analysis, it would not be surprising to know that the reason for her excitement is because she has managed to be one of the millionaires. One can see enticing pictures of gadgets such as generators which, to a large extent, can attract more people who may believe that if they cannot win millions, they can still win some other

valuable materials. Importantly, the picture of the generator can invite a lot of audiences and again, the bank has a good understanding of its demographic factors. In Nigeria where electricity is very scarce and citizens barely enjoy 5 hours of electricity in a day, one may be rest assured that some audiences will be interested in the generator as well. In a nutshell, the advert has in fact, employed attractive stylistic devices to lure the audience(s).

4.2.8. Datum 8: Description

Figure 16: An FCMB advert published in The Punch on 9th of July, 2014 on page 9.

Analysis

This FCMB advert introduces the audience to a service and explains how the service can be of benefit.

Bold print remains common to all the adverts that have been analysed. To further draw the attention of the audience, some words are capitalized for emphasis. An example is VALUE which implies that the service being introduced comes with advantages.

There is the use of ellipsis in "Get more VALUE on your…" which signifies that there is a possible omission. However, the ellipsis in this instance is a kind of long pause before the introduction of the theme of the advert FCMB*MasterCard*. The pause is meant to create suspension and therefore interest in the audience. The word "spend" is repeated twice to suggest that the service can only be accessed after some money has been spent. In the two instances where customers have been advised to spend, there are

rewards for them, either in cash or in the form of gifts. One can also argue that the repetition is a clue to the audience that there is a lot to be won but first, customer should spend through the Master Card. The bank has also made provisions for both national and international customers. The abbreviations POS and WEB speak to the manner in which the cards can be used to redeem the available rewards. These are also emphatic purposes suggesting the manners in which the cards can be used to redeem the available rewards.

Anaphora can also been seen in the line "the more you spend, the more you get rewarded". Words such as travel, shopping, leisure and business serve to inform the audience that there are various ways by which their service can benefit the audience.

Finally, images are again used to draw the attention of the audience. A pile of cash in the advert is likely to lure the audience who would like to get rewards. Some customers may be tempted to spend more so that they can win some money. While everyone cannot win money, there are other redeemable gifts such as gadgets which a lot of audiences will be interested in. As such, there are several reasons for customers to get attracted. This advert further echoes Goddard's (1998) view that advertisements are attention-seeking devices and in some cases, they are not produced to have an instant effect on the audience but also to register their communication for the purpose of making the audience more disposed to the advertised product or service.

4.3.   DISTINCTIVE COMPARATIVE PREMISES

Having analysed the selected adverts viz-a-viz their functional relevance using a textlinguistics approach; this section hopes to infer a general comparative premise for both South African and Nigerian bank adverts as presented in this chapter.

From the above analysis, it is evident that there are a lot of similarities between South African and Nigerian banks adverts and little differences in terms of stylistics approaches. While in South African bank adverts, the research was able to identify lexico-semantic graphological, grammatical and phonological devices, the same can

also be said of Nigerian banks. The foregoing discusses the specific attributes evident in the selected adverts from both countries.

The use of persuasive language is evident in adverts from both South African and Nigerian banks. This shows that banks recognize that the main purpose of an advert is to persuade and it is clearly depicted in the adverts. Sentences like "save to win gifts of a lifetime" and "switch today and get R400 connect airtime and 1.3GB Connect data free" are good examples of the persuasive effects of adverts from both South African and Nigerian banks. However, the persuasive effects lead to manipulation at times – a phenomenon that is very present in both categories of adverts. As a result, some services or products were exaggerated.

Images, pictures and symbols are used in the adverts from both categories. In most situations, the images are used to corroborate the texts and provide additional meaning for the audience to have a better understanding. However, Nigerian adverts have more explicit and flamboyant pictures than South African adverts which mostly dwell on texts. The Nigerian banks adverts seem to be more adventurous and fantasy-driven. Such differences can be explained by the demographics of the two countries. As a matter of fact, advertisers in Nigeria prefer pictures to attract the audience while the opposite is true in South Africa. Arguably, Nigerians enjoy showing off and communicating why they are better than some other people stylishly. To an extent, there is evidence of simplicity in South Africa. This research can conclude that the bank advertisers in the two countries have studied their societies and by implication, they make use of styles peculiar to each of the countries.

One can also notice that the adverts focus a lot on material things to attract the audience. As such, the use of enticing devices in both South African and Nigerian adverts cannot go unnoticed. The banks employ a lot of enticing and attractive texts and pictures. In numerous cases, the banks have something new to offer customers that patronize their services. Some Nigerian banks make use of promos while South African banks in some cases make use of airtime as well as money to attract customers. As such,

both the South African and Nigerian banks understand that if customers are not ready for the new service, they might be lured by gifts or rewards. This may be seen as an effective advertising strategy in order to attract more customers.

Goddard's (1998:3) point quickly comes to mind that – "advertisements are forms of discourse which make a powerful contribution to how we construct our identities; within this context, adverts work in ways that affect us and mean something to us". It can be easily deduced from Goddard's submission that people attach different meaning to adverts and as such, different things entice different people. For that reason, advertisers just as exemplified in this analysis, make use of different advertising strategies and styles in order to entice the audience.

Another point of similarity is that all the bank adverts demonstrate understanding of demographics. In other words, the bank adverts are constructed in a way that shows that the advertisers have carried out a background study of their intended audience which explains why the adverts can be linked to the respective societies. Furthermore, the majority of the adverts portray elements of convenience which show that in the two societies, the audience may not be thrilled if there are concerns that the new services may involve more effort on the part of the customer. That is why in the advert; some services can be done from home, over the phones, via phone calls or text messages.

4.4. CONCLUSION

In this chapter, the adverts were analysed using Zyngier's (2001) textlinguistics approach. The functional relevance of the adverts was exemplified at every possible stage. Sixteen adverts were analysed which consisted of eight from each country and two from each bank. Lastly, a general comparative premise between South African and Nigerian banks was drawn. A major limitation to this analysis is the absence of adequate and suitable adverts in print forms especially in newspapers and magazines. It was a challenge getting enough suitable adverts for the analysis. It is recognized that

more adverts would have added colour and excitement to this research. The next chapter presents the general findings of the research, some recommendations and a conclusion.

CHAPTER FIVE

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.0   INTRODUCTION

Chapter one of this study presented the general introduction which was followed by the conceptual framework as well as the review of relevant literature. Chapter three presented the research methodology while chapter four presented and analyzed findings. Having discussed these principal focuses in previous chapters, this chapter therefore, hopes to present the general findings, recommendations and a conclusion to the research.

This research analysed South African and Nigerian bank adverts in an attempt to understand and analyse their contextual functional relevance which may in turn produce interesting patterns between the two countries. While all attainable examples from the adverts may not have been identified and analysed, the study has revealed appreciable symbiotic relations between adverts and the essence of the products or services being advertised. This chapter also suggests recommendations to provide direction for upcoming researchers.

For clarity purposes, I have summarized the findings below with the intention of indicating the presence or absence of similarities and differences. I have grouped all South African banks adverts in one column and the Nigerian bank adverts in another.

5.1   FINDINGS

S/N	PATTERNS	SOUTH AFRICA	NIGERIA
1.	Lexico-semantics devices	+	+
2.	Phonological devices	+	+
3.	Graphological devices	+	+
4.	Grammatical devices	+	+
5.	Persuasive devices	+	+

6.	Flamboyant and fantasy-driven devices	+	-
7.	Manipulative devices	+	+
8.	Symbolic devices (pictures etc.)	+	+
9.	Demographic considerations	+	+
10.	Distinctive features	+	+

Figure 17: Summarized correspondence between South African and Nigerian bank adverts.

From the above description, it can be gleaned that all stylistic devices proposed in this research are present in both South African and Nigerian adverts. The researcher is aware that not all the adverts exhibit the ten features above. It can be further argued that these stylistic devices have in one way or the other been used for persuasive, enticing and manipulative effects as evidently discussed in chapter four. The choice of language employed by advertisers has been thoroughly discussed in the previous chapter. Graphologically, some words are deliberately large and attractive. Rhyming was also used in some examples as well as repetitions of some words. From this analysis, advertisers display a lot of identifiable stylistic features which serves to inform, entertain, persuade, entice, and educate the audience. As a result, such advertised products become popular and can bring about a sustainable goal of remembrance from the consumers.

Advertisers, especially bank advertisers pay serious attention to the use of language that can attract the audience to their services. It was also found during the process of this analysis that bank advertisers adapt linguistic, textual, contextual and visual devices in an attempt to express the excellent nature of their services. Such devices can make advertisers communicate more effectively with the consumers.

One cannot also rule out the importance of symbols and images in advertisements. It was found that text only may not be enough to attract customers, but when used together with images, pictures and symbols, they show the context of the advertisement. Advertisers often match texts and images together effectively. The whole context makes

the audience aware of the adverts because an advert may not be meaningful without the context. One point to notice is that the two countries targeted their audience differently by focusing on what they assume could attract the audience. In fact, this study is generally established on the prevalent assumption that meanings are socially and contextually generated. The research has evidently found out that there is an uncompromising connection between adverts and their medium of dissemination. Context selects the most effective medium.

All in all, one can carefully say that advertisements in newspapers and magazines (prints media) are effective as they can reach a large audience at a time. It should be noted that despite the fact that one of the limitations of this research is unavailability of enough adverts in newspapers and magazines, the research has still managed to identify interesting adverts to fulfill the objectives of the study.

5.2   RECOMMENDATIONS

A number of recommendations for future research can be derived from this study. Some recommendations are presented below:

1. Future researchers may explore some other linguistic approaches in the study of bank advertisement. Examples of such approaches are semiotics, pragmatics study, and morphological studies and so on.
2. Future researchers may also study other bank adverts from the internet and televisions as it might produce some other interesting findings similar or dissimilar to the ones presented here.
3. There may also be other precise and analytical reflections of bank advertisements in other countries both in Africa and other continents.
4. The study of adverts may not be confined to the banking sectors only. Other studies may focus on food outlets, health sector adverts, properties and so on.
5. There may also be joint research involving academics from the linguistic discipline as well as academics from the marketing or commercial disciplines.

Although, there may be other recommendations, the above serve as the salient recommendations for this research.

5.3   CONCLUSION

Generally, the study, to the best of the researcher's knowledge, has managed to answer the research questions posed in the first chapter. The intended purpose of the study has arguably been fulfilled. A stylistic comparative analysis was done using both South African and Nigerian banks in which data were drawn from different newspapers and magazines. Analyses were done and findings were presented to indicate that the interest of the research has been accomplished.

Different issues as regards adverts were delineated and some other obvious issues were highlighted. It is no doubt that adverts have been serving and will continue to serve as an effective way of bringing services to the audience. Adverts are powerful ways of communicating and appealing to the emotions of customers. The language of advertising can actually portray an advert as an outstanding one. It can lure the attention of the audience and thus, the audience can start to participate in a service they were not interested in earlier. Such is the power invested in the discourse of advertising. This research has validated Foucault's notion of discourse and power where language use in everyday context (discourse) has the power to construct reality and make people see certain things in certain ways. Goddard further notes that the discourse of advertising represents the way in which people construct their ideas about the world (Goddard, 1998). Goddard affirms that the success of an advert rests so much on the language use.

This research can conclude that bank adverts from both countries have stylistic attributes present in their designs and constructions. Most importantly, the adverts were constructed in a simple but nuanced manner with powerfully meaningful phrases, clauses and sentences. As such, a lot of meanings were embedded in the words used in the adverts. The research agrees with Robert (2013:63) that advertisers persistently utilize figurative expressions, simple diction, proper names and emotive expressions in

achieving their aims. It also affirms Nnamdi-Eruchalu's (2015) observation that figurative expressions beautify language and make it appealing and evocative. Similarly, Okanlawon and Oluga (2008:37) agree that figurative expressions can arouse the interest of the audience to make them desire and demand for the advertised services.

There were also evidences of symbolic and pictorial stylistic devices. This research was able to show how these images relate to the texts in terms of meaning. This study further stressed that the importance of attractive images and pictures in advertising cannot be underrated and this point is well endorsed by scholars.

Given the linguistic power vested in adverts as exemplified in this research, and the recurrence and incessant use of adverts in everyday situations, adverts are worth researching from all possible academic domains or disciplines. Hence, the interest of this research to study persuasiveness in adverts and other uses of language in advertisements is not an effort in futility. The research upholds the position that the language of advertising is persuasive, informative and thus, serves as a reminder to the consumer to patronize the products (Robert 2013). The study has analysed South African and Nigerian bank adverts in order to expose meaning embellished in the complex discourse of advertisements.

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APPENDICES

Appendix 1

Appendix 2

Appendix 3

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Appendix 16