

Linguistic Strategies for persuasion in the Discourse of Kenyan Commercial Banks Television Advertisements

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Abstract: Advertising has become part of everyday experience which one cannot escape from. With the recent development in the field of communication technology and the opening of new media channels, such as the internet, it has gained even more access into our lives and minds. The present study tries to analyze a collection of banks advertisements in a Kenyan socio-cultural context with the aim of examining linguistic strategies for persuasion in Kenyan commercial banks adverts. The study mainly focuses on the use of language in banks advertisements and strategies employed by advertisers to manipulate and influence their customers. The analysis is based on Fairclough's three-dimensional framework. The focus is on consumer advertising, which is directed towards the promotion of some banks products or services to the general public. In doing so, it draws on various linguistic strategies particularly grammatical, lexical and semantic. In this connection, adverts from the Kenyan televisions and their analyses are provided; with a view to clarify some linguistic categories that are presented in English, Kiswahili and vernacular. They also bring out the fact that advertising texts construct meaning through interaction with other types of discourse. The study, aims at exposing the basic elements of language of the most influential and inescapable discourse of the advertising.

Keywords: Advertising texts, banks, Critical Discourse Analysis, linguistic strategies, persuasion

1.0 Introduction

Language is the ability to acquire and use complex systems of communication, particularly the human ability to do so, and a language is any specific example of such a system. The scientific study of language is called linguistics. The use of language is deeply entrenched in human culture. Therefore, in addition to its strictly communicative uses, language also has many social and cultural uses, such as signifying group identity, social stratification, as well as social grooming and entertainment. Advertising is a ubiquitous form of language that affects our lives on a daily basis and its main aim is to persuade. While most of the population is aware of this fact, less is known about the specific means by which this effect is achieved. This study focuses on analyzing Kenya commercial banks advertisements from a linguistic point of view and attempts to look into the means that advertising uses to achieve its persuasive effect.

From a literary point of view, advertising is a rich and multifaceted genre. Its language has grown to incorporate and combine various styles and types of texts from various areas of life. The resulting interference of styles and mixing of registers and discourses makes advertising possible to classify stylistically. Cook (2001) points out that advertisements inform, persuade, remind, influence and perhaps change opinions, emotions and attitudes. It has its special language that focuses on the addressees' attention with the aim to influence them positively. Advertisements use fictions, word play, compressed story-telling, stylized acting, photography, cartoons, puns and rhythms in ways which are often memorable, enjoyable and amusing. The words and details of advertisements often come to people's minds more readily than those of novels and poems and plays, and they are often recalled with more laughter and enthusiasm (Cook, 2001).

Being aware of these needs of an advert, advertisers make use of various linguistic strategies to make their messages sound more attractive, personal and interactive to their audience. Advert producers deliberately use language that easily manipulates the target audience they wish to reach. This explains why advertising language is referred to as loaded language, this is for the purposes of making it relevant in meeting the intended objective.

The aforementioned assertions provide a fertile ground for a critical discourse analysis. CDA is defined as a multi-disciplinary, problem-oriented approach in investigating the enactment of power abuse, dominance and inequality that is present in text and talk and thus in its stand, try to understand and resist social imbalance (Dijk, 2003). Through CDA, it is possible to examine the strategies of manipulation and persuasive power that are often implicitly and carefully used in advertisements. CDA follows a critical approach to social matters in its endeavors to make open and clear power relationships which are frequently hidden. It targets to derive results which are of practical relevance to the social, cultural, political and even economic contexts (Fairclough & Wodak, 1997). These arguments reveal the relevance of CDA in the investigation of language of advertisements.

In Kenya advertising is found almost everywhere due to the competitive nature of market in the country hence it becomes a part of everyday life. It can be seen not only in media such as television, radio, newspapers, magazines but also on billboards, in means of transportation or in public places (Maina, 2012). However, given this ubiquity, most people do not realize that advertising is a form of discourse by the means of language that would consciously or unconsciously influence people's behaviours and thoughts in their daily lives. The use of wordplay, puns, rhymes, pictures, colours, music and other elements in advertising somehow has its own role in order to catch people's attention towards it. According to El-daly (2011) advertising is any form of public announcement intended to direct people's attention to the availability, qualities and/or cost of specific commodities or services. Hence advertising is very critical in shaping values and customs in a particular society.

Mwaura (2010) observes that banks in Kenya are either locally or foreign owned. Kenya has 44 banks; 31 are locally owned and 13 are foreign owned. The locally owned financial institutions comprise three banks with significant shareholding by the Government of Kenya and State Corporations, Housing Finance which is a mortgage finance and 27 commercial banks. There are 2 representative offices of foreign banks and five deposit-taking micro-finance institutions (DTMs). Banks in Kenya are formed with the main objective of making profit through financial intermediation (Mwaura, 2010). Consequently, they do conduct promotions for their services which they render through adverts in popular Kenya TV stations. Kenya has several television stations that broadcast in English and Kiswahili. Citizen TV, K24, NTV, KTN TV and KBC TV are the biggest TV stations in Kenya in terms of coverage and number of viewers. Kenya Audience Research Foundation (KARF) provides a report on the most viewed TV stations in Kenya.

1.2 Objective of the study

The study analyzed linguistic strategies in the discourse of Kenyan commercial banks television advertisements.

1.3 Research Design

This study utilized a qualitative research design. The focus on text is the most important feature of qualitative research design. The "text" that qualitative researchers analyze is most often transcripts of interviews or notes from participant observation sessions, but text can also refer to pictures or other images that the researcher examines (Gibbs, 2002). Qualitative data researchers seek to describe their textual data in ways that capture the setting or people who produced this text on their own terms rather than in terms of predefined measures and hypotheses. What this means is that qualitative data analysis tends to be inductive—the analyst identifies important categories in the data, as well as patterns and relationships, through a process of discovery (Gibbs, 2002). It is crucial to note that such studies that span across several disciplines such as linguistics, sociology and literary theory employ different methods to achieve diverse goals. In advertisements, studies involving the analysis of language use have employed a variety of methods for data collection and analysis. No method is outrightly recommended for sampling procedures.

1.4 Data Analysis and Interpretation

The present study adopted Fairclough's (1989 & 1992) approach to CDA. This approach holds that discourse is manifest at two levels, namely, the macro and micro levels. At the macro level of discourse are social concepts like social order, power, dominance and inequality. These social realities are abstract and they find expression at the microlevel of discourse which deals with linguistic concepts like grammar, speech acts, style and rhetoric (van Dijk, 2001). Thus the discourse analyst's aim under this theory is revealing how linguistic micro discourse structures reproduce, challenge or perpetuate social macro discourse realities. The present study collected Kenyan banks TV adverts, and their analysis helped to study how the macro concepts of dominance and control were evidenced in the day to day verbal interaction in adverts. Fairclough (1992) approaches the analysis of verbal interaction from three dimensions. The first, discourse-as-text, is concerned with choices interlocutors make about vocabulary, grammar and cohesive devices. Description, concerned with the analysis of text, is the linguistic description of the language text in terms of linguistic devices and concepts mainly by making use of Systemic Function Grammar.

1.5 Data Analysis

Crystal, (2004) mentions a few levels of analysis which are highly important for a detailed linguistic analysis of a text. Each level represents one area of linguistics such as lexicology or phonetics and phonology. These levels were utilized in the data analysis. The results are discussed below.

1.6.1 Analysis of Linguistic Strategies.

The adverts under investigation are analysed according to linguistic strategies. It seeks to explain and discuss various strategies which are highly important for a detailed analysis of a text. Each strategy represents one area of linguistics such as grammatical, lexical and semantic. On the basis of these areas different aspects of analysis can be distinguished: use of ellipsis, imperatives, rhetorical questions, use of pronouns and use of interjections. Use of directives which is concerned with the meaning of language in discourse, that is, when it is used in an appropriate context to achieve particular aims, is also mentioned. Semantics too, which is the study of formal meanings as they are encoded in the language of texts is highlighted.

1.6.2 Grammatical Strategy

The main aim of grammatical strategy is to analyse the internal structure of the units called sentences in a language, and the way these function in sequences (Crystal, 2004). It focuses on syntax; it means the length of sentences, clauses and tenses used in sentences. The high degree of informality of the sample advertisements is also signaled by the choice of grammatical structures typically associated with spoken language. Various grammatical aspects are here analyzed:

1.6.3 Use of Ellipsis

The majority of the verbal messages in the corpus do not consist of fixed and neatly arranged sentences but of a large number of “chunks”, i.e. loosely coordinated clusters of elliptical structures typical of spoken language. There are instances of elliptical structures are in table 4.1

Table 4.1

Ellipsis

Advert	Utterances
Adv. 10	You get a FREE banker’s cheque every term One FREE standing order every year FREE cubby bank to make saving fun A FREE education insurance policy Teach your child to invest now for a better future
Adv. 17	You could start by making her a customer first
Adv. 15	Traveling upcountry? Remember you can bank hapo tu kwa jirani. Kenya’s biggest n best loyalty programme
Adv. 4	no fundraising, no wedding committees, no wedding complications
Adv. 17	

Advert 10 presents incomplete structures which could be completed with the following suggested clauses:

*when you open a cubby account... You get a **FREE** banker’s cheque every term,
 after opening a cubby account you get...One **FREE** standing order every year
 you also get a ... **FREE** cubby bank to make saving fun
 on opening a cubby account you get a free.... education insurance policy,
 a cubby account enables you to....teach your child to invest **now** for a better future.*

The elliptical structures (in italics) suggest what the advertiser means rather than saying or writing it clearly. The producers are aware that people get attracted to free services hence the word “free” made to stand out through capitalization and bolding in advert 10. Secondly, services mentioned here are critical in a child’s life like a banker’s cheque that is required every term to ease payment of school fees. This is an indirect reference to persuasion in the advert.

On the same note the last utterance “teach your child to invest **now** for a better future” bears a prediction that is conditional. It is also urgent due to the use of the adverb of time “now”. The readers and hearers of this advert are expected to act swiftly in response to this advert so that their children could have a better future. It also suggests that without making this step they run the risk of their children living a miserable future life. This advert is set in the context of the contrast in between choosing to go for a cubby account for one’s child which according to the advert it is equivalent to a better life for your child. On the other hand, failing to do so has undesirable consequences.

In the expression “You could start by making her a customer first” which is in advert 17, the message is put through in parts. Instead it could possibly have been written like this “You could start by (opening an account for her and) making her a customer first” This is an indirect indication of the importance of opening an account with the banking institution in question. Thereafter one is eligible to benefiting from the services rendered as opposed to one who has not opened an account for they are ineligible to such services. Such gradation of meaning, renders the process of decoding less demanding on the part of the reader. Ellipsis is defined as “a sentence where, for reasons of economy, emphasis on style, a part of the structure has been omitted, which is recoverable from a scrutiny of the

context” (Crystal, 2004). Ellipsis has been used in the spoken language of this advert for the reasons of economy of words and creating a sense of informality.

In other instances of ellipsis, the subject and the auxiliary verb are left out, for instance in advert 15 the utterance “Traveling upcountry? Remember you can bank hapo tu kwa jirani”. This statement could have been written this way “(are you) traveling upcountry? (You need to) remember you can bank hapo tu kwa jirani”. The use of ellipsis here renders the communication more interactive since the viewer has to participate actively supplying the missing elements in order to interpret the message. The expected answer to this utterance is yes which is immediately followed by further instructions.

Due to the use of ellipsis one can conclude that sentences in banks TV adverts are short and scanty. They are of simple and declarative type. The tenses used are mainly in present tense. There are also future tenses where suggestions or recommendations are given on the benefits of going for the product. In addition most of the sentences in the discourse are active sentences though there are a few cases of passive voice used in these advertisements.

Another type of strategy to simulate conversational style and is closely related to ellipsis is the use of disjunctive syntax, that is, sentences without verbs or subjects. These sentences consist of one or two grammatical items only. For instance in advert 4 the statement “Kenya’s biggest n best loyalty programme” captures the attention of the viewers as well as that of the listener since both are targeted by giving a piece of writing that is swift and straight forward. The statement could probably have included this subject and verb (“we introduce....”). The intention of the advert producer is to communicate convincingly and this explains the use of superlatives “biggest n best”. Generally people get attracted to anything that is described by such superlatives hence enabling the advertisers to tap from already influenced minds.

Similarly, advert 4 bears this statement “awesome rewards” which as afore mentioned attracts the attention of the listener through its precision. It could have included a subject and verb and probably read like this: (we bring.....)The use of the adjective “awesome” that describes the noun “rewards” is deliberately used to create an image of something that is superb and incredible. The use of the entire phrase is done in such a way that it succeeds in mesmerizing the reader and consequently deciding to go for the service.

More so there is the use of this utterance “no fundraising, no wedding committees, no wedding complications” from advert 17 that is strategically put to provide a solution to problems of young people who are intending to get married. The statement could probably have included a subject and a verb to read this way: “there is no fundraising, there are no wedding committees, there are no wedding complications”. The context of this advert is that of a young couple that is portrayed as being in a steady relationship. Therefore this combination of a ready solution to one’s problems and the young couple is a perfect one that is meant to move other young people to going for the same service from the institution in question. This explains the use of precise statement since it is intentionally meant to attract young people.

1.6.4 Imperatives

In addition advertisements also need to persuade the audience to go for a service or take certain actions. Thus advertisements usually use imperatives. Imperatives are sentences, which normally have no overt grammatical subject, and whose verb has the base form.

The following are the examples of imperatives used in the advertisements analyzed in this study. By using imperatives the advertisers are trying to establish a closer relationship with the viewers. Such informality can signify equality between advertisers and readers. Advertisers use imperatives, because it creates a sense of one person talking to another because all advertisers are urging the viewers to take some action.

Table 4.2

Imperatives

Advert	Utterances
Adv.3	Apply today at your co-operative bank branch.
Adv.4	Enroll today by dialing *522# via the KCB App or at Any KCB branch
Adv.17	Login into your account, enter the details of your landlord, enter the amount, submit and you await your payment confirmation.
Adv.18	Visit any one of our branches country-wide to open a Bora Business current account and gain access to our unsecured loan.

There are certain groups of verbal items, which are especially evident in imperative clauses as shown on the table and these are appeals connected with acquisition of a product. For instance apply, enroll, login into and visit any one of our branches. These items are strategically posted and designed to manipulate the viewers. On the same note there is the illocutionary force behind the imperative utterances in that they are speech acts which have an advisory aspect which further presupposes the one being advised need it for their own benefit.

The reason why advertisers use imperatives is that they evoke the sense of personal communication in the reader. It causes that the reader co-operates with what the text is advocating for having their own individual situation in mind. Although adverts producers cannot expect the direct action from the viewers and feedback, they expect the viewers to answer themselves silently and then take action.

1.6.5 Rhetorical Questions

In the advertisements there are also questions posed to the viewers to create a personal relationship by simulating informal conversation with the viewers to engage them rather than merely conveying information of the product. These are referred to as rhetorical questions. They do not require an answer, they only persuade the viewer to think the way advertisers are thinking. Therefore if there is any answer given it is obvious in agreement with the expectation of the advert producer. For instance Advert 6 in this study contains these questions:

‘Unataka nini? kusomesha mtoto , kujenga nyumba ama ni kwenda holiday?’
 (What do you want? to educate your child, build a house or to go for a holiday?).

These rhetorical questions provoke one’s thought system. The example in advert 6 presupposes the existence of a problem that is weighing the target person down. To some extent one would rightly conclude that advertisers create a problems and then give a solution very fast. This is the case in this advert and the kind of rhetorical question employed.

Similarly Advert 15 bears a rhetorical question that one would readily give the answer in the affirmative. The question is “Traveling upcountry?” and what follows is further instructions on what to do after the obvious answer is given. Hence the statement “Remember you can bank hapo tu kwa jirani”. The use of rhetorical question creates a sense of closeness that enables the advert producers gain trust from target population.

In addition, the use of these questions enables the advertisers to establish a closer relationship with the viewers. Such informality can signify equality between advertisers and readers. In addition it creates mutual understanding regarding the message in the text.

1.6.6 Use of Pronouns

The use of pronouns in advertisements is deliberate and helps create a friendly atmosphere to persuade the audience. Hence advertisements that seem to talk with friends bring the readers closer. In the banks advertisements in this study, it was found that the most common pronouns used are “you”, “your”, “we” and “I” .The use of first and second person pronoun seems to indicate that the advertiser is making promises that are sincere and honest. The use of personal pronouns establishes a certain type of relationship between the advertisers and the readers (Smith, 2004). For example, the pronoun “we” is regarded as authoritative and implies power while “you” reflects a personal engagement as the reader is addressed directly. In addition, the use of “our” reflects a certain “us” versus “them” feel to it. Here “us” represents those that are already members of the institution whereas “them” are those that are yet to join. The “them” are being challenged to join the institution so that they can be included in the “our”. Examples of pronouns in the banks advertisements in this study are shown in Table 4.3

Table 4.3
Pronouns in the Banks Advertisements

Advert	Utterance
Adv.2	you are like may be one day I get my own house I don’t have to continue paying rent.
Adv.15	We are you
Adv.8	Your listening, caring partner
Adv.20	I had a lot of interest in cars. So I thought I could turn this into a profitable business. I don’t actually think I would be where I am without Stanbic Bank
Adv.20	

Similarly, there is the use of direct address that seeks to address the viewers and readers directly using the second person pronoun and possessive pronoun ‘your’. As aforementioned, the use of personal pronouns in the advertisements is for both ideological and practical reasons. The second-person pronoun and possessive personal pronoun that is ‘you’ and ‘your’ are both largely used. For instance in advert 17 “Submit and **you** await **your** payment confirmation” seek to address the audience directly and personally. The use of these pronouns in this advertisement help create a friendly atmosphere to persuade the audience. When people are addressed individually rather than as part of mass audience it is considered highly valued. More examples are in Table 4.4:

Table 4.4
Direct Address.

Advert	Utterance
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Adv.3	Apply today at your co-operative bank branch.
Adv.13	Co-operative bank we are you .
Adv. 6	Family bank with you for life.
Adv.11	Equity bank your listening, caring partner.
Adv. 17	Submit and you await your payment confirmation.
Adv. 17	You can pay your bills like DSTV, water, zuku, electricity.
Adv. 19	Consolidated Bank Growing with you . Sometimes talking to the right people can help you make your dreams come true.

The use of personal pronouns make the adverts seem as though directly addressing the viewer, making it more personal and more likely for the reader to respond. In Advert 3 “Apply today at **your** co-operative bank branch” exemplifies this direct address to viewer that further expects them to respond. This shifts the responsibility of the issue to the reader that is, specifically, what YOU is going to do about it. It makes the reader think about their personal responsibility.

The use of second person pronouns contributes significantly to the process of synthetic personalization within all types of mass media. Manifestations of synthetic personalization can be found in the banks adverts. For instance advert 19 bears this statement “sometimes talking to the right people can help **you** make **your** dreams come true.” The use of “you” and “your” in this statement does not refer to any specific individual, instead is addresses everyone. Deictic expressions such as personal and possessive pronouns are often used in this category since they enhance the interactive potential of the advertising message. These devices of synthetic personalization shorten the distance, getting the reader and viewer involved as well as establish a more personal relationship between the advertisers and the reader. Consequently, the reader may get the impression of being treated as an individual rather than an anonymous member of a mass, which can make him/her more susceptible to persuasion

1.6.7 Use of Striking Phrases

Kenya commercial banks television advertisements use words, phrases and sentences both written and spoken to illustrate the action in the discourses. Words generally construct the slogans, messages and songs and blend in with other modes of communication to construct the narrative processes that tell the story in advertisements. Striking phrases and sentences include slogans, advertisement claims and promises. They are an ideal site from which to observe the constructive function of linguistic labeling and categorization. For example in Table 4.5:

Table 4.5
Banks’ Slogans

Advert	Utterance
Adv.3	Co-operative bank we are you.
Adv. 4	KCB Making the Difference
Adv.5 and 6	Family bank with you for life.
Adv.14	Standard chartered.....Here for good.
Adv. 16	K REP Bank getting closer to you
Adv. 17 and 20	Stanbic bank, moving forward
Adv.19	Consolidated Bank, Growing with you.

There is a lot of competition among commercial banks in Kenya and in the midst of such great competition, the producers want to demonstrate the uniqueness of their products. They want to differentiate it from the rest. They try to find new techniques of advertisement. They also try to make the advertisement texts more attractive and more unexpected. They must catch the attention of the audience and then identify the product. Advert producers create uncommon, surprising, interesting texts with catchy slogans or phrases. The reader or viewer must give it some thought and the result of it is manipulation. For instance, advert 3 there is the slogan ‘we are you’ indicating that the institution is part and parcel of the viewer. In advert 4 there is ‘making the difference’ that indirectly supposes that the institution in question can make all the difference in the viewer’s life.

In addition, advert 5 has the slogan ‘with you for life’ which can be understood to indicate the institution accompanies the viewer for life purposes and can also mean forever. Then in advert 15 the slogan says ‘here for good’, which can be taken to mean that the institution is there to stay and for the good of the viewer. Advert 17 has the slogan ‘moving forward’ which can be interpreted to mean that the institution is set to propel the viewer forward. It is crucial to note that all these slogans or striking phrases are set in the context of a particular advert that is not only interesting but also with the intention of persuading the viewer to go for the product.

1.6.8 Use of Interjections

Interjections which are a characteristic of spoken language are used in the adverts under investigation. Interjection is a word or a phrase with no particular grammatical relation to a sentence, often an expression of emotion. In the adverts they play the role of arousing the emotions of the audience. For example:

Table 4.6

Interjections

Advert	Utterance
Adv.2	Yeah! That's nice. Ha.....
Adv.3	(Disinterested. Engrossed fully) mmmm.....
Adv.4	(Over excited) aha...
Adv.17	wow! That's great! my Stanbic account and guess what! Ah aah! Aah! Ooh! That's so sweet Ooh yes please

In advert 2, the words 'yeah! That's nice' are used to contextualize the authentic aspect of the advert and also to arouse the emotions of the viewer. Advert 3 exploits the use of 'mmm...' by one of the advert participants who is portrayed as being less interested in what he is being told concerning a loan facility in the bank. However, he later gets interested and goes for it. The essence of the advert is that the viewer is expected to act just like this participant who first hesitates but later accepts.

In addition, advert 17 largely exploits interjections like 'wow!' 'that's great!' and 'aah! Ooh!' that extensively appeal to the viewer's emotions. These interjections are set in the background of a hilarious advert that takes a viewer through the institution's inner operations. The advert is made to look glamorous and interesting in order to persuade and manipulate the viewer.

The use of these interjections take the verbal message closer to the patterns of informal speech and therefore creates the impression of authenticity, immediateness and intimacy which enhance the persuasive potential of the message depicted in the advert. They act like a vehicle that carries the message of the advert closer home.

1.6.9 Use of Simple Sentences

Short and simple phrases and sentences in the present tense can be found in adverts. Here, the standard typographic rules are often broken since some sentences lack the punctuation marks at the end. Compound and complex sentences are avoided in order to ease communication of the message in the text. For example in advert 14:

"It's very simple, all you need to do is transfer your salary or take an investment or insurance solution." "From today to 7th January to qualify. And your holiday could just be on us. Call us on 0203293900 or visit our website for more information. Standard chartered.....Here for good"

Advert 17:

"All you have to do is dial *208# and follow instructions.

So here, you can access our internet banking, you can do multiple bill payment, you can do instant account transfers and can also do tax payment. Let's say for example, you are paying your rent; Login into your account, enter the details of your landlord, enter the amount, submit and you await your payment confirmation. It's that simple."

The fact that the message is put through gradually through speech and writing, renders the transmission more effective since such gradual presentation of information is less demanding for the addressee's perception. The use of simple sentences is evident in adverts for economical purposes.

The use of simple sentences is evident in the sampled adverts. Since simple sentences basically start with pronouns like "it is" and "that is" there is a great deal use of them for emphasis and also to economise on words in the adverts. These kind of sentences thrive in spoken language which the current study capitalizes on.

Table 4.7

Simple Sentences

Advert	Utterances
Adv.17	It's that easy.
Adv.13	That's why bizwise sme business loan gets up to 50m.
Adv.17	It's amazing, it's different That's so sweet...

That's quite impressive..
Adv. 14 It's very simple, all you need to do is....

In Advert 17 the expressions 'it's that easy, it's amazing, that's so sweet and that's quite impressive' singles out the attribute of the product being advertised in order to successfully capture the viewer's attention. The utterance is aptly put and delivered.

1.6.10 Emphasis

There is emphasis placed on some words that the advert participants consider important and which intensify meaning of the advertisements. For example, in this study synonyms such as 'whole' and 'entire' from Advert 3, are said with some special weight and forcefulness. These words are said by the agitated lady in the house who repeats and stresses the two words to probably express her displeasure. Parallelism which is repeated use of similar grammatical structures is another linguistic device in the advertisement. The followings are examples of parallelism evident in the analyzed adverts:

Table 4.8

Emphasized words

Advert	Utterances
Adv.3	Baba Sheke bought a car , it's a prado .
Adv.4	Kenya's biggest and best program ever.
Adv.17	It's amazing, it's different Julie: No fundraising, no wedding committees. Bob: No wedding complications.
Adv. 20	I don't actually think I would be where I am

Parallelism means the parallel presentation of two or more than two similar or relevant ideas in similar structural forms. It is a rhetorical device heightening the emotional tone of the message and its importance. For instance in advert 3, the use of 'baba sheke bought a car, it's a prado' illustrates parallelism here.

Moreover, the use of "**biggest** and **best**" are modifiers that alliterates. In Encyclopaedia Britannica, the term alliteration is defined as "the repetition of consonant sounds at the beginning of words or stressed syllables". Since repetition of sounds increases the likelihood that a brand name or advertising message will be remembered, alliteration deserves to be regarded as a powerful linguistic device of persuasion used to increase the memorability of the advertising message. Crystal (2004) suggests that "these repetitions of sounds may be pleasing in their own right". Therefore the use of alliteration in sampled adverts can be associated with emotiveness and also for the purpose of making the advert sound musical and attractive.

More so, the words '**best and biggest**' are in their superlative degree to imply the highest level of the offer that is put in place by KCB. The repetition of the words '**a car**' and '**a prado**' that are near synonyms seek to clarify emphatically that it is not an ordinary vehicle but one that has a spark in the society. Advertising can be identified as a type of discourse, which can tell us a good deal about our own society.

1.6.11 Use of Contractions

The use of contracted form of verbs is another phonological device. Crystal, (2004) defines the term contraction as "...the process or result of phonologically reducing a linguistic form so that it comes to be attached to an adjacent linguistic form, or fusing a sequence of forms so that they appear as a single form". Contractions are informal structures which are primarily associated with spoken language. Contracted verb forms occur in the majority of the adverts under investigation.

Table 4.9

Contractions

Advert	Utterances
Adv. 2	Yeah that's nice.
Adv. 3	it's a prado. .
Adv. 2	I don't have to.
Adv. 2	I'm called.
Adv. 3	Don't be left behind.
Adv.17	That's great! It's nice that you are here Let's say for example, I actually don't need to go to any branch that's why
Adv.19	you're sorted
Adv.20	we didn't actually

The above utterances are characteristic of spoken language which makes them sound informal, personal, spontaneous and authentic. The contractions are primarily used in the analyzed adverts probably to shorten the distance between the advertisers and the reader and aim at establishing a friendly relationship. Therefore, it can be stated that they are markers of solidarity. Fowler (1991) says that the use of contractions make the text sound chattier. They are also used in adverts for economic purposes to save time, space and money. This indirectly indicates that the institution in question values what the society values and something that is even cost effective.

1.6.12 Lexical strategy

This strategy deals with vocabulary on the basis of morphology and lexicology. It checks the origin of the words, their structure, composition, abbreviations, phrasal words, using words in various types of collocations and idioms etc.

1.6.13 Branding

The emphasis on a lexical item is the most direct form of lexical cohesion (Halliday, 1994). Moreover, Jefkin (1994) states that, the repetition of the name of the organization and the brand name throughout the text is one of the main rules of copywriting in advertising. In this way, lexical cohesion transcends its cohesive role as textual linker and assumes a role in the ideational function of language, re-shaping and re-conceptualizing meaning and experience and leads to the national promotion of products. Now, let us consider the sample data from the view point of lexical cohesion. Example from Advert4, advert 16 and advert 20 shows the use of repetition.

Advert 4:

Bank Officer: Hello how can I help you?
 Customer 1: I would like to sign for **KCB mobile banking** and internet banking please.
 Bank Officer: Certainly..... Sir.....
 Customer 1: I would also want a **KCB credit card**.....
 Bank Officer: Okay

Advert 16:

I started saving with msingi savings account with **K REP**.
K REP Bank is not only my bank of choice, but also it's been trustworthy partner
K REP Bank getting closer to you

Advert 20:

Frank: we can import trucks, vans, I have also recently started doing spare parts and am quite happy with where I am now with **Stanbic bank**, but we are still looking for other challenges, having **Stanbic bank** as my partner, am quite looking forward to the next few years with **Stanbic bank**.

From these examples the name of the institution is repeated. In the lexical patterning, this plays an even greater and more salient role in promoting the product nationally, perhaps because its promotional nature is harder for the reader to recognize hence calling for a repetition to stress it. In addition, the emphasis on the institution assists in singling out the various services and products that can be exclusively offered by the organization.

1.6.14 Use of Colloquial Expressions

Concerning the vocabulary used in the sample adverts, basic vocabulary, informal and colloquial expressions prevail. However, in a great deal of the advertisements in this study (especially in adverts that have dialogue and a narrator) great stylistic differences can be found within one sentence, since both formal and informal expressions are merged.

Table 4.10

Colloquial Expressions

Advert	Utterances
Adv.5	FAMILY BANK PESA PAP agent watakusort 'pap'
Adv.2	It always seemed beyond reach for me and my hubby
Adv.6	Itakuwaje! Tajirika na mamilioni na Family Bank ndio useme ishakuwa (How will it be! Get rich with millions with Family bank then you will say it has been)
Adv.6	Kwa kila thao tano unaweka kwa akaunti yako. (In every five thousand you deposit in your account)
Adv.15	Get smart, get the bizwise sme business loan from Co-op bank of Kenya

Whereas the informal, basic vocabulary is used to create closeness between the advertisers and the reader, the formal, sophisticated expressions and specialized terminology are used in order to enhance the credibility and uniqueness of the advertised product. In the

above illustration the following are colloquial words: ‘watakusort pap, pesa pap, (this indicates how efficient the bank in question is in offering assistance to its customers) hubby (husband), itakuwaje (what will happen?) and thao’ (one thousand Kenya shillings). Colloquialism is a characteristic of informal language that highly promotes verbal interaction. ‘watakusort pap’ is a colloquial expression used by Family bank to create a close link between the institution and its customers, then persuading them. This can be crudely interpreted to mean one can be assisted very fast. ‘itakuwaje’ is a rhetorical expression which can be interpreted to mean ‘what do you think will happen?’. On the other hand, the phrases ‘Family bank’ and ‘Co-op bank of Kenya’ are formal expressions and are merged with the above colloquial words to deliver a very important message then giving rise to thematic unity.

Also the high occurrence of colloquialisms and slang expressions in the banks adverts that is used in 11 out of 20 adverts, is typical of informal speech and suggests that the level of informality of the banks adverts is high. For example, ‘Una...tulia eeee,Watakusort, hubby’. These expressions are widely used in everyday speech. They connote informality, friendliness and chattiness and they are used for the sake of creating closeness between the advertisers and the readers and establishing a friendly relationship on equal status. This solidarity strategy renders the communication more interactive getting the reader more emotionally involved in the process of persuasion.

In Adv.10, for example, there are instances of figurative language in the meanings of the colloquialism in the headline ‘KCB cub Account’ and the name of the product, i.e.The “cubby” account. In this advertisement the interpretation of the verbal message is suggested by the visual depicting the attractive dancing cub enjoying the played music, the image in the logo and the texts on the advert which acclaim “Building your future starts here” tells it all. In this connection, it is important to state that the visual component plays a salient role in the process of encoding and decoding the written and verbal messages since in spite of the fact that banks adverts lack grammatical cohesion, the visual cohesion enables the reader to decode the meaning of the verbal messages. Therefore in this case, one is able to decode the meaning of the text as the opening of an account for children.

The strategies of code mixing and switching are related to colloquialism and in this study they portrayed as exhuming instances of persuasion. Since advertisers are always looking for new and original slogans and catchy phrases, they have also adopted code mixing and switching techniques, especially in highly bilingual contexts like Kenya. The important condition is that consumers have at least a basic knowledge of second language to be able to notice a mixture and, thus, appreciate the code-mixed advertisement. The strategy of mixing codes in advertisements does not function only in bilingual communities. Foreign words penetrating languages can be traced in all the areas of life, including advertising. According to Ardila (2005), code mixing and switching is the alternation of two languages in a single utterance. He describes the difference between code switching and code mixing affirming that whereas code switching occurs when the speaker switches to the second language and continues using it, code mixing is mixing of words (Ardila, 2005).

Regarding the banks adverts, code mixing and switching are prevalent in nine out of twenty adverts. It is imperative to note that the kind of code mixing and switching that is found in adverts has some elements of colloquialism. As noted earlier, this kind of narration promotes informality that is geared into creating a rapport between advertisers and viewers. Examples of code mixing and switching on table 4.10 .

Table 4.11
Code Mixing and Switching

Advert	Utterances
Adv.6	‘unaweza shinda PESA PAP Tajirika leo na Family Bank’
Adv.15	Remember you can bank hapo tu kwa jirani.’
Adv.6	‘kujenga nyumba ama ni kwenda holiday?’
Adv.5	‘Ndioo , tembelea FAMILY BANK PESA PAP AGENT aliye karibu nawe’ when we walked in. Asante.
Adv.17	Hellen: karibu sana. Chama Biashara Account
Adv. 16	Tunaamini ni wakati wako
Adv. 18	Nyendagia mboga na matunda na ndi mumemba.
Adv.11	mpombaa mabisa na ndi member. KCB simba account
Adv. 3	

These illustrations show examples of code mixing and switching that exploit local dialect, English and Kiswahili which are both official languages in Kenya but advertisers make use of their mixture to create a casual atmosphere. Advert 6 presents this example of code mixing and colloquialism “unaweza shinda PESA PAP Tajirika leo na Family Bank” (you can win money very fast with Family Bank Get rich today with Family Bank). Advert 15 has an example of code mixing “Remember you can bank hapo tu kwa jirani”. (.....just there at your neighbour’s). Advert 6 bears another example of code mixing “kujenga nyumba ama ni kwenda holiday?”

(building a house or going on holiday). Advert 5 has a combination of code mixing and colloquialism “Ndioo, tembelea FAMILY BANK PESA PAP AGENT aliye karibu nawe” (yes, visit a Family Bank money very fast agent that is near you). Advert 18 has an example of code switching where the advert participant switches to pure Kiswahili “Tunaamini ni wakati wako” (we believe it is your opportune time). This diverse use of languages promote closeness between the advertisers and their target audience which enhances quick persuasion. In addition, there is a special kind of code switching in advert 11, where the participants in the advert borrow from their local languages. This advertising strategy is highly persuasive because it appeals to potential customers in their local dialects. This argument is exemplified in advert 11 “Nyendagia mboga na matunda na ndi mumemba.” (Kikuyu) the translation of this is (I sell vegetables and fruits in a grocery and am a member). Another example is in kikamba dialect “mpombaa mabisa na ndi memba.” The translation is (I am a carver and am a member). Choice of words and language to use in an advertisement is crucial because it determines the amount of attention it gathers.

1.6.15 Evaluative Adjectives and Adverbs

The last issue discussed in connection with the choice of vocabulary in the analyzed adverts, is the stereotypical use of the highly emotive, evaluative adjectives and adverbs connoting luxury and pleasure in advertisements for loans and other facilities like personal loans and asset financing deliberately indulging in rich orientations as shown in advert 2,4,16 and 17. This type of superlativity of meaning is achieved by the exaggerated use of boosting devices such as evaluative adjectives and adverbs is typical of the language of advertising. This tendency can be explained by the fact that such expressions are highly persuasive since they help create the desired image of the product and arouse the addressee’s desire for it.

Table 4.12

Evaluative Adjectives and Adverbs

Advert	Utterances
Adv.2	two beautiful girls Norah and Kyler
Adv.4	Biggest and Best loyalty program ever For valued customers
Adv.16	which is a real haven for our family It’s been a trustworthy partner
Adv.17	This is quite impressive That’s so sweet
Adv. 20	am quite happy with where I am now

In advert 2 the use of ‘two beautiful girls Norah and Kyler’ is used in the context of a family that is close-knit and admirable. The advert is designed to persuade middle-aged individuals in the society who could be having children in the displayed age group. In advert 4 ‘biggest and best’ are both in their superlative and address the highest level of loyalty programme. Other expressions like ‘quite impressive, so sweet and quite happy’ are an adverb of degree and an adjective deliberately to attract the viewer’s attention then sway them to thinking in their way.

1.6.16 Use of Directives

The main aim of commercial advertising is to sell a product or an idea. In order to make their ends meet, advertisers use various speech acts to persuade the readers and viewers. At this point, the focus is on the speech acts used in the sample adverts and comment on their function in the process of persuasion. The most common types used in the sample adverts are statements, directives and inquiries. From the point of view of their interactive potential, the most interactive speech acts are directives and inquiries since they stimulate the reader into a more active participation in the communicative process by addressing him/her directly and making direct appeals to him/her.

Statements either inform the reader about something, usually the qualities of the product for example in advert 13 there is a statement “the difference between a good business woman and a not so good business woman is the ability to see an opportunity and cease it “. This statement gives pure information, others may suggest or invite the reader to do something as in the following example in advert 14 “End the year on a winning note with a holiday on standard chartered’. While comparing directives to statements directives sound more imposing and the persuasion expressed in them is therefore more obvious.

Speech acts of directives appear in banks adverts and are used to make direct appeal to the reader hence rendering the level of imposition high, table 4.13 has the examples of speech acts of directives.

Table 4.13

Directives

Advert	Utterances
Adv.14	Call us on 0203293900 or visit our website for more information.

Adv.13	Get smart get the bizwise sme business loan from co-op bank of Kenya.
Adv.10	Teach your child to invest now for a better future
Adv.18	Visit any one of our branches country-wide

Advert 14 has this directive “Call us on 0203293900 or visit our website for more information” that directly appeals to the reader to make the next step of making a call or visiting the bank’s web for more information. Advert 13 has “get smart get the bizwise sme business loan from co-op bank of Kenya”, the reader is being persuaded to become smart by getting the business loan. This directive has a condition that one should acquire a loan in order to be smart. Advert 10 bears the directive “Teach your child to invest **now** for a better future”, the reader here is being charged with the responsibility of delivering a lesson indirectly by opening an account for their children. The discourse marker “**now**” used in this speech act connotes spokenness, spontaneity and authenticity. It is a booster which reinforces the illocutionary force of the utterance.

The use of quasi-dialogic structure which is typical of spokenness is another strategy that can be found in the banks adverts for example in advert 6 “Unataka nini? kusomesha mtoto , kujenga nyumba ama ni kwenda holiday? chochote utakacho. Tajirika leo na nusu milioni, milioni moja ama milioni tatu PAP.” (what do you want? To educate your child, to build a house or go on holiday? Whatever you want. Get rich today with half a million, one million or three million very fast). This informal question-answer scheme, which sounds casual and authentic, enhances the interactive and persuasive potential of the advertisement. It can be stated that the strategy of introducing a problem and offering a solution to it is a widely used persuasive technique.

There is also the use of synthetic personalization directive strategy. This is “a phenomenon compensating the fact that authors do not know who they are reaching and address millions of identical “yous” (Hopkinson, (2010). According to Fairclough (1989: 62), synthetic personalization is “a compensatory tendency to give the impression of treating each of the people “handled” en mass as an individual”. The individualization is brought about linguistically by the use of deictic expressions for example in advert 11 the use of possessive personal pronoun ‘your’ (Your listening caring partner). The use of these linguistic devices enable advertisers to create a sense of making a direct appeal to the reader as an individual.

The quasi-dialogic structure which is a strategy of directives is related to advertisement rhetoric. “Traveling upcountry? Remember **you** can bank hapo tu kwa jirani” displays feature of synthetic personalization by the second person pronoun “you”. Here the speech act of inquiry is followed by the statement suggesting a solution to the problem posed in the inquiry. This question-answer sequence sounds authentic, casual and creates the impression of closeness and immediateness.

The above mentioned speech acts show the attempt of advertisers to create an impression that they care for individual readers and their needs. It can be stated that this strategy is highly persuasive since when being shown to be cared for, the addressee may get more emotionally involved which can make him/her less resistant to the attempts at persuasion.

1.6.17 Semantic Strategy

This strategy studies the linguistic meaning of a text over and above the meaning of the lexical items taken singly (Crystal, 2004). It is also the study of formal meanings as they are encoded in the language of texts (Verdonk, 2002). As far as semantics is concerned vagueness and ambiguity abound. Vagueness or inexplicitness of meaning, is a feature typical of the language of advertising. It is associated with informality, spokenness and closeness. For example in advert 17 the use of a statement like “welcome to convenient” by the bank employee is an instance of vagueness and ambiguity. According to Urbanová (2003: 75), it is assumed that vagueness is intentionally used in advertising discourse for reasons of informality and atmosphere of chatty character and persuasive use of language linked with figures which are often presented as mere approximation.

The manifestation of vagueness is in harmony with the requirements of accessibility, acceptability and negotiability of the meaning conveyed (c.f. Urbanová, 2003: 75-76). While vagueness has a manifestation of lacking semantic determinacy which is inherent in the word itself and is associated with openness and obscurity of meaning, ambiguity indicates distinctly different meanings. It is important to note that the use of ambiguity enhances the interactive potential of advertising messages since the reader/viewer has to participate actively in order to decode the message. Drawing from the dialogue in advert 17, this assertion can be substantiated that the seemingly ambiguous statement “more power in your hands” is explained:



Figure 4.1 Digital Banking

Helen: Come, let me show you. So here, you can access our internet banking, you can do multiple bill payment, you can do instant account transfers and can also do tax payment. Let's say for example, you are paying your rent; Login into your account, enter the details of your landlord, enter the amount, submit and you await your payment confirmation. It's that simple. You don't have to come to the bank to do your payment.

Julie: This is quite impressive!

Bob: (with a searching look at her) Yes, dear of course like for me, I do my banking on the go any time anywhere. On my phone, on my computer. I actually don't need to go to any branch that's why I get more time to spend with you!

Julie: Aah! Ooh! That's so sweet.

Helen: most of the modes of payments I have shown you require many trips to many offices, now you can settle your bills anytime, anywhere. (To Julie) would you like to open an account with us?

Julie: (Excitedly) Ooh yes please.

Helen: All you have to do is dial *208# and follow instructions.

Julie: Done

Helen: It's that easy, you can now operate your account. (To Bob) by the way you are our customer, have you downloaded the mobile banking app?

Bob: (shaking his head) No!

Helen: Shall we go to the meeting room to discuss. Bob, please join us. (jumping up and following them). With the app mobile banking becomes so much easier. Can we download it to see what I mean?

Bob: Yes! Absolutely.

Helen: You can pay your bills like DSTV, water, zuku, electricity, transfer to other accounts and even buy airtime.

Bob: Easy, woow! I must have missed out on a lot. This is awesome! **Now I definitely know one thing I have got more power in my hands.**

This conversation reveals that Helen who is a bank employee explains to Bob and Julie who are customers the working of something that is complex in the banking system. They pay attention and are able to perfectly capture the working of the application. This makes them become contented with whatever the bank is offering.

Vagueness as a manifestation of semantic indeterminacy which is inherent in the word itself can be found in Adv3 in this statement "You know one that gets you noticed when you arrive **somewhere?**" This speech act of inquiry is vague since the meaning of the expression "somewhere" is rather opaque. Similarly, as far as ambiguity is concerned, the slogan....."Here for good" used in Advert14 "good" is ambiguous since it contains a pun. More precisely, the slogan is ambiguous since besides its literal meaning, "goodness" the expression good, is also used figuratively here, having a meaning "forever". Here, the use of ambiguity enhances the interactive potential of the verbal message. A similar case is presented in advert 6 where the slogan reads "Family Bank, with you for life" can perhaps be understood to mean the institution is there for life matters or is there forever of course for its customers.

There is ambiguity and vagueness in advert4 in the portrayal of the cartoon cub which is a young one of a lion matched with the written words.



Figure 4.2: Cub and the Written Words

Figure 4.2 is not easily decoded because one cannot tell the link between the words and the picture. However, thanks to the visual component of the advertisement since the figurative interpretation is suggested by the image of the cub reflecting the figure of the young cub which, in interpreting it, could be perceived as a “child”. It therefore needs to be re-emphasized that the verbal messages in advertisements can fully be understood only when the visual component is taken into consideration

1.6.18 Conclusions and Recommendations

These findings confirm the vocabulary and grammatical structures in this study that display different aspects of linguistic strategies. These strategies are manifested in different aspects of language use. It is clearly brought out that the language of advertising has a unique formality and different levels of sophistication. This stylistic imbalance enhances the persuasive potential of the advertising messages since the use of informal features enable the advertisers to shorten the distance, establish a close social contact with the reader and facilitate involvement. There is also the use of formal features in advertising discourse to create the impression of credibility and trustworthiness with regard to the advertising body. Since the language of advertising has impact on the language of ordinary communication, it reduces thoughts to formulas, phrases, music, slogans, soundtracks etc. Accordingly, one must be aware of the subtexts that TV adverts generate because when the human mind is aware of the hidden codes in texts, it will be better able to fend off the undesirable effects that advertising texts may cause.

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