

**A CRITICAL ANALYSIS OF THE ADVERTISING DISCOURSE BY FIRST
NATIONAL BANK (FNB) IN WINDHOEK**

BY

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Thesis submitted in compliance with the requirements for the Masters of English and Applied Linguistics in the Department of Communication, Namibia University of Science and Technology.

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DECLARATION

I, **Maria Tunga Niilungu**, hereby declare that this thesis is my original work and has not been submitted for any other degree programme 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:

ABSTRACT

This study investigated how language is used to communicate meaning in bank advertisements. It also examined stylistics in advertising with specific focus on selected FNB branches in Windhoek. Stylistics is a branch of linguistics which studies the principles, as well as 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. There are many sampling strategies, for example, random and purposive sampling. The study employed purposive sampling since the researcher sought to gather information from reliable people. The researcher used 10 printed adverts from 5 FNB branches, which means that 2 printed adverts were collected from each branch. Advertisements 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 advertisements included graphology, phonology, lexis, syntax and cohesion. The use of capitalisation 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 interrogated the effectiveness of language choice in FNB bank advertisements. The conclusion is that stylistic devices are important in advertising as they attract customers to the services and products being advertised.

Key words: advertising; stylistics, discourse analysis, language

DEDICATION

I dedicate this work to God for He is the provider of everything. My high dedication also goes to my parents for their support as well as to my siblings.

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I would like to thank my supervisor, Prof. Rewai Makamani, who worked day and night helping me throughout my research. I would like to express my gratitude to him since he was selfless by devoting his time to me. Despite the fact that he was preoccupied by some other things, he would leave everything to attend to me, and was always prompt to my call. Prof. Makamani was very helpful to me by providing succinct comments which helped me to come up with my research at every stage. I would also like to thank my co-supervisor, Dr. Hatikanganwi Mapudzi, for providing me with the research tools for this research. May God the Almighty bless them and take them to greater heights.

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CHAPTER ONE

INTRODUCTION TO THE STUDY

1.1 Introduction

This chapter presents the general introduction to this study. 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 as well as history of stylistics.

Goddard (2001) defines advertising as a system of language, whereby on a daily basis, readers have fleeting conversation with the writers of countless texts. Advertising is a way of securing one's brand, but the success of advertising is linked to the language used in the advertisement. Goddard (2001) affirms that the success of an advertisement is strongly dependent on language use. For this reason, this study aims at investigating the language used by First National Bank (FNB) in advertising their products and services. Choosing FNB was due to its importance as a banking institution in Namibia. The data for this research focused on 5 branches of the FNB in Windhoek namely, Maerua Mall, Windhoek Main Branch, John Meinert, Windhoek Parkside Head Office and Ausspannplatz. In this research, the researcher investigated the language used by First National Bank in services. Advertisements have a strong power of persuasion. The main purpose of advertisements is to convince and attract customers to the advertised product. A text can be read as much in a non-critical way as in a critical one. Reading a text in a non-critical way consists of grasping information as well as the relayed information. Reading information can also help people to understand deeply as compared to the message conveyed in radios, televisions but once you miss it, there is no repetition. However, this study examined the language used by FNB to advertise its business.

1.2 Background to the study

Discourse analysis focuses on language use. According to Brown (2004), some linguistics may concentrate on determining the formal properties of a language, the

discourse analyst is committed to investigate how language is used in context. The discourse of advertising is based on the assumption that the message is conveyed with the intention of persuading an audience to buy a service, product or idea. In the context of this study, advertising is aimed at influencing audience to save their money with First National Bank. Hermeren (1999) discusses the persuasive effect of commercial advertising by comparing advertising with the process of persuasion, which can be divided into four components: comprehension, acceptance, attitude change and retention of the message. For a message to have a persuasive function on the receiver, the receiver has to comprehend the message and accept it, as well as being ready to develop a positive attitude towards what is being promoted. Advertisements, either written or spoken, are discourses that may employ social power abuse, dominance and inequality and eventually change and maintain social practices. The researcher understands that there are several works on advertisements that have been published over decades. However, no particular attention has been paid to First National Bank in Namibia. The main objective of this study is to analyse the use of language used in First National Bank adverts and to identify the functions of particular language approaches in advertising. The study aims at exploring ways in which language is used in the advertising discourse. Language will be examined from different perspectives such as grammar, lexis, semantics, as well as the factors determining the use of language, such as variation, distinctiveness and choice

1.3 Statement of the problem

Money and investment have become complex issues in Namibia, due to the unrelenting erosion of purchasing power particularly among low income groups (Goddard, 2001). Owing to this reality, saving and making money becomes a problem for most Namibians. Regardless of the economic hardships, advertisers do not hesitate to invest on people's needs and harvest from the manipulated minds. As a result, attention is expected between the effects of the words used in advertising texts and the intended meaning, which will attract customers to invest with FNB.

Foucault (1972) argues that the agencies and individuals who have the knowledge to manipulate language can control people with impunity and that is why enormous objectives and wishes are manifested via language. The discourse of advertising represents the way in which people construct their ideas about the world (Goddard, 2000). Messages are communicated through advertisements, and how the language

used in the advertisements becomes a representation of what the products are, hence an interest to this research. It is also known that most audiences see some advertisements as a form of entertainment or fun.

1.4 Main objective of the study

The main objective of this study is to analyse the language used in First National Bank (FNB) advertisements.

1.4.1 Sub-objectives:

- To explain linguistic strategies used in banking advertising discourse.
- To analyse the implications of power relations revealed by FNB banking advertising discourse.
- To identify and analyse stylistic features employed by FNB advertisements to fulfil their communicative goals.

1.5 Significance of the study

Advertising is a form of communication used in selling products and services. Advertisements are not only meant to fascinate, but also to catch attention, persuade, appeal and contribute towards satisfaction (Robert, 2013). This study seeks to identify the stylistic features used by FNB bank advertisements in the print media and to examine how language is used to convey messages in different contexts. Given that studies on language use are of high interest to linguists, this study will evaluate the effectiveness of choice of language in bank advertisements. The results of this study may be useful to advertisers in the banking sector, students of advertising and future researchers. Advertisers will be aware of language which might lure the audience to a product.

1.6 Scope of the study

This research will focus on the use of language in FNB advertisements. The areas to be covered in the analysis are graphology, cohesion, phonology, lexis, syntax, and lexico-semantics. The study will specifically focus on selected five branches of the bank (Maerua Mall, Windhoek Main Branch, John Meinert, Windhoek Parkside Head Office, and Ausspannplatz).

1.7 Limitations of the study

This study aims at analysing the use of language in bank advertisements. The areas to be covered in the stylistic analysis are phonology, morphology, cohesion, as well as

graphology and lexico-syntactic structures. Envisaged limitations include the fact that the researcher will not get enough suitable advertisements in print form, but will use television advertisements. Personal biases and low participation from branch employees of FNB, who might not want to pre-empt everything about their company, will affect the researcher to obtain valid information. Also, FNB customers and Marketing Officers might withhold information for fear of exposure. Lastly, the research will not include quantitative data, as statistical data adds value to the study. All these are considered limitations of this study. However, despite these limitations, this study will manage to gather data enough to fulfil its aim.

1.8 Definitions of key terms

1.8.1 Language

Language in general is always a form of social practice determined by social structures (Fairclough, 1989-1992). Language is part of society and language use works as a means of social control in the work place that is, whenever people make use of language, what they may say or listen to, write or read is determined socially and has social effects contributing to changes on social relationships. Osisanwo (2003, p. 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. Language is not only a tool for communication but also a necessary condition for survival of human beings; it is a major part in our daily lives because we use language every day.

1.8.2 Advertisement

Richard and Curran (as cited in Karimova, 2014, p. 2) define 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”.

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.

1.8.3 Critical discourse analysis

According to Simpson (2010), the word critical signals a departure from a more descriptive goal of discourse analysis where the focus is more on describing and

detailing linguistic features than why and how these features are produced. Advertising is the promotion of goods, services, companies and ideas, usually performed by an identified sponsor.

1.9 Conclusion

Chapter One highlighted the background of the study and set out the research questions. Limitations, statement of the problem, purpose of the study and significance of the study were also highlighted. Definitions of key terms used in the study were given. Chapter Two will focus on reviewing the literature as well as explaining the theoretical framework of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides an overview of the theoretical framework used in this research. The chapter also reviews previous academic literature on advertisements and the different scholars that have been employed in the study of advertisements. The chapter also gives an overview on the evolution of advertisements and the power of language.

2.1 Defining language

Language is defined by Volcia 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 phenomenon to communicate but a form of power. This resonates with the Foucauldian (2000) 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.

Stylistics is a branch of language/linguistic studies among many others such as semantics, syntax, and pragmatics and discourse analysis. Style may not be divorced from stylistics. Stylistics is basically the study of style. Fish (1981) argues that stylistics was borne out of reaction to subjectivity and impressionism in literary studies. According to Davy and Crystal (1993), style is simply defined as the effectiveness of mode of expression which is achieved by saying the right thing in the most effective way. Wales (2011) noted 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 addition to that, Lawal (2003) alludes that stylistics is concerned with the analysis and description of the linguistic features of texts in relation to their meaning. Therefore, stylistics is that branch of linguistics which studies principles and effect of choice and

usage of different language elements in rendering thought and emotion under different conditions of communication.

This discipline of stylistics studies how texts are interpreted with regard to their linguistic and tonal style. It also describes and analyses a variety of linguistic forms in actual language use. This study of stylistics assumes 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 interests to academic researchers.

More so, we use rhetorical figures in our daily spoken and written discourse and 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 text linguistics while the context-oriented approach captures pragmatic, radical and empirical approaches. The researcher will use one of Zyngier's approaches which is text linguistics approach.

2.2. Style and stylistics: Conceptual framework

Stylistics is a branch of language/linguistics studies amongst 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, pp. 53-57) argues that stylistics was borne out of a reaction to subjectivity and impressionism in literary studies. According to Davy and Crystal (1983, p. 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, p. 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 (1992) definition is not sufficiently detailed to capture the fact that the function of these styles is of equal importance. This deficiency is covered where Wales (2011, p. 453) 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, p. 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 & McIntyre, 2010).

In addition, rhetorical figures are used in 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 text linguistics while the context-oriented approach captures pragmatic, radical and empirical approaches. One of Zyngier's approaches to stylistics analysis is employed in this research. The different approaches provided by Zyngier are text-oriented (formalist, mentalist and text linguists) and the context-oriented (pragmatic, radical and empirical). In this research, the researcher will employ the text linguistics approach.

2.2.1 Text linguistics approach to stylistic analysis in this research

According to Zyngier (2001), this approach differs from formalist stylistics as it sees a text as a unit, not as a string of sentences. Text linguists place their work on the level of discourse. Zyngier (2001) 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 text linguists is put into context unlike earlier approaches. The text linguistics approach is otherwise known as the functionalist approach to linguistics. It may be necessary to create a distinction between "text linguistics" and "text linguists" in this research. In this 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. This approach emphasises that the interpretation of language use should be contextual and influenced by society. Context to functionalist is not only the language that surrounds a piece of text but involves non-linguistic or experiential situations (Zyngier, 2011). To some extent, this approach may be found wanting as it only focuses on written forms of discourse.

However, this approach can be one of the best and probably preferred in this research since it integrates the level of discourse with its functions. In this study the analysis is not limited to written texts only but adequate attention will also be given to visual contents of FNB advertisements.

2.3 Levels of stylistics analysis

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. 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. Graphological devices include structure, punctuation marks, foregrounding; italics, capitalisation, gothic, writing, spacing and lower case letters while phonological devices include assonance, consonance phonaesthesia. However, this study focuses on written forms. Detailed explanations of these levels are given below.

2.3.1 Lexical level

Lexis refers to words in language. Hornby (2001) propounds that lexis has to do with all the words and phrases of a particular language. Lexical study can be used to derive stylistic effect in an advertisement. Khan et al. (2015) 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. Lexico-semantic features in the selected advertisements will be analysed by highlighting examples and putting them into functional contexts.

2.3.2 Grammatical levels

This involves both syntax and morphology. For Khan et al. (2015), the aim is to analyse the internal structure of sentences in a language and the way they function in sequences, clauses, phrases, words, nouns, verbs need to be distinguished and put through an analysis to find out the foregrounding and the derivation. According to Jolayemi (2008), syntax is the study of the pattern of arrangement of how words are combined to form phrases, clauses and sentences. Syntax also analyses the parts of speech and their functions. Jolayemi (2008) defines morphology as the study of word formation in other words, the study of how morphemes (smallest units of words) are free or bound form words.

2.4 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, p. 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, p. 15) perceives language as the primary conveyer of thought and ideas which turns abstract concepts into words that symbolise 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. 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 as we use language every day. Oyewo (2000) intimates that communication is “the process of transmitting, receiving and acting upon messages, thoughts, ideas, attitudes, and feelings through mutually agreed determined codes/symbols.”

2.5 The evolution of advertising

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) observes that advertising in its discrete form is generally agreed to have begun alongside newspapers, in the seventeenth century. 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 and found, and changes of address. These early line advertisements 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).

2.5.1 Advertising as a marketing communication discourse

According to Robert (2012), advertising is an act of making goods and services known to the public. It is also concerned with the creation of messages about a product or service and disseminating it to the people with the likelihood that they will buy it.

Advertising is also a form of persuasive communication that uses the mass media to connect an identified sponsor with its target audience. Richard and Curran (as cited in Karimova, 2014) define advertising as a paid mediated form of communication from the 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) 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 (2014), is clearly conflicting with the examples of advertisements seen nowadays. Advertising is a method of communication where individuals are able to pass marketing messages to others. In other words, advertising is a continuous process whereby someone sees an advert and relays the content of the advert to those that have not been privileged to see that advert. The researcher of this current study also supports Karimova's (2014) ideas in this regard that, while the message is relayed to the next person, advertising is also taking place.

Richard and Curran's (2013) claim that advertising must be paid for and may not necessarily be accepted since not all advertisements are paid for. If one refers to the example above the person relaying the advert has not been paid. Karimova (2014) sums up the limitations by stating that Richard and Curran's (2013) definition was only channelled towards the voices of well-known agencies, professional organisations, government regulations and respected academics and has totally neglected the voice of the consumers. On that note Karimova (2012) 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 himself or herself.

Borden (2002) defines advertising as persuasion by means of mass communication media. Borden's (2002) definition may be viewed as short-sighted since advertising can be done without involvement of mass media as presented in the example above. Frank (2005) offers a simple and straightforward definition to advertising, that to advertise is to persuade people to buy. The definition clarifies that the intention of advertising is to make people believe a phenomenon. This definition covers the importance of advertising. From Frank's (2005) definition, advertising in this research is seen as a communicative process aimed at promoting a service by persuading, convincing, advising and warning customers to get the desired outcome.

2.6 Review of works on advertisements

Advertisements play important commercial roles in the market (Vahid & Esmac, 2012). Many goods are advertised ranging from toiletries to household and many other products and services. Scholars from different academic disciplines such as

marketing, business, human resources and many more have studied advertisements from different perspectives. Various scholars took different linguistic approaches to the study of advertisements ranging from sociolinguistic, pragmatics and semiotics to stylistics. This section reviews other scholarly works that have studied advertisements from different linguistic approaches.

Discourse Analysis is the analysis of texts beyond the sentence while Critical Discourse Analysis (CDA) is the study of the relationship between discourse and power. It is of great importance that all advertisements are manifested via language use. Tahamasbi and Kalkhajeh (2013) carried a critical discourse analysis study of Iranian banks advertisements. Their research was motivated by the economic 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 language used in advertising texts and the intended meaning. The analysis of Tahamasbi and Kalkhajeh (2013) is quite different from this study as its views dwell more on how advertisements are used in manipulative ways and not how the language is constructed. Moreover, in this study the researcher focused on finding out how language can be constructed to enable FNB bank to come up with the advertisement language which can persuade customers to favour their services. The ultimate goal of all types of advertising is to persuade the customer to purchase a product or service. Mostly the advertiser uses attractive pictures or images and convincing statements as a way of attracting. The most claims used in manipulation through advertising are the exaggeration of the quality of product, fallacious arguments and emotional appeals. All in all, this study is however more interested in the persuasiveness of adverts rather than their manipulative slant.

Vahid et al.'s (2012) views are different from the work of Tahmasbi and Kalkhajeh (2013) since Vahid et al. (2012) believe that the power is predominantly on the consumer and not on the producer as implied in the manipulative factor of Tahmasbi et al. Thus, Tahmasbi et al (2013) disagree regarding the power of consumers by using the word 'manipulation' that is, the power is left on the hands of the producer to manipulate and get results.

There are numerous scholars who researched on advertisements, such as Kaur, Arumugan and Yunus (2013) whose study also mentions of manipulation but not the

manipulative aspect over the language use which would serve the persuasive purpose. Moreover, Kaur et al. (2013) also concluded by pin pointing that advertisers use various linguistic devices such as direct address, positive vocabulary, headlines and catchy slogans to attract their customers. In support of the above statement, the researcher for this present study believes that the power is predominantly on the consumer rather than the producers. Kaur et al. (2013) also summed up by adding that language is a powerful tool which can shape people. The powerful use of language invested in advertisements will also be examined in this study.

2.6.1 Semantics approach

Semantics is associated with the study of meaning. Emodi (2011) observes that the nucleus of an advertisement is the act of persuasion embedded in it. For example, connotative meaning of words, adjectives, coined words, misspelt words, repetition, metaphoric use of words, punning non-existing words and ambiguous statements will be discussed in relation to how the producers use them to achieve their ends (persuasion). Emodi (2011) also discusses types of words which can be used in advertising as those which can influence and change the minds of customers to think about a different product in another way. Furthermore, Emodi (2011) argues that the words used by advertisers must be enticing and believes that whether the consumer falls for the advertisement solely lies on the wise language use of the advertiser. Thus, the advertiser must apply imaginative, original and fresh languages (Emodi, 2011, p. 325).

Noor (2015) also from the semantic point of view, studied TV commercial slogans and notes that the language of advertisements comprises hidden meaning and composed of such combination of words that attracts the viewers which is a point Emodi (2011) also raised. The point of Noor (2015) and Emodi (2011) is that the language of advertising is formulated in a way that it will be for a while static in the mind of viewer. Vestergaard and Schroder (1985) believe that in advertising language the most frequent word for acquisition of product is get and not buy as 'buy' has some unpleasant connotations, such as money and the parting with it. For people, associations are very powerful, so the advertisers pay attention to this aspect of language. Advertisers also play with colours since colours may have various positive or negative connotations such as innocence/snow/ice/race and other for white, while

passion blood/stop signal, fire for the colour red. They must be careful about the target group since each culture may have different connotations to the same expressions. For example, in Chinese and Indians traditions, white is the colour of mourning, death and ghosts. Whereas white in Indian tradition also stands for peace and purity. So advertisers must be aware when approaching such cultural groups in advertising their products or services. For instance, the company can go with white advertising pamphlets to the Chinese and as a result they will not respond positively to these since they mean mourning, death and ghosts in their tradition. Also the meaning of the words must be explained clearly so that the customers will grasp the meaning of the context. For example, the word 'trope' is used in a way that is different from its meaning in order to create a particular mental image or effect (*Oxford Advanced Learner's Dictionary*, 2001). In this part there is a list of most important tropes used in advertising language such as personification, simile, hyperbole, metaphor and metonymy.

A hyperbole is the deliberate use of overstatement or exaggeration to achieve emphasis. Business people and manufactures use the figure of speech to advertise their goods in an attractive way.

2.6.2 Pragmatics approach

Pragmatics was in the past, and even now in the present, employed in analysing advertisements. Chen (2011) undertook a pragmatic analysis of fizziness in advertising and was fascinated 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. Focus was mainly on the choice of linguistic elements used by advertisers. Acheoah (2012) argues for pragmatic theories such as illocutionary forces (speech acts) as a strong persuasive instrument and the three types of forces in the Speech Act Theory are locutionary, illocutionary and perlocutionary forces. Illocutionary force refers to the surface meaning of an utterance, as according to Austin (1962) in 'How to do things with words', a speech act should be analysed as a locutionary act for example the actual utterance and its ostensible meaning, comprising phonetic, phatic and rhetic acts corresponding to the verbal syntactic and semantic aspects of any meaningful utterance. Illocutionary force refers to a speaker's intention in delivering an utterance or to the kind of illocutionary act the speaker is performing. Van Villin (1997) states

that illocutionary force refers to whether an utterance is an assertion, a question, a command or an expression of a wish. While a perlocutionary act is a speech act that produces an effect, intended or not achieved in an addressee by a speaker's utterance. Acheoah (2012) believes that advertisers achieve their illocutionary goals by skilfully using linguistic and paralinguistic elements of communication to captivate, excite and persuade the audience to embrace products and services. Additionally, Acheoah (2012) notes that many organisations or businesses have failed due to poor advertising strategies. Moreover, Acheoah (2012) departs from the belief that advertising is a way of exaggeration, deceiving and manipulation, since advertisements are used to persuade and would be customers have the free will to choose. However, Acheoah (2012) believes that their persuasion must be achieved through fairness not by foul play, hence the customers or the audience can make independent decisions. Thus, advertisers rely on mutual contextual beliefs, world knowledge, presuppositions to advertise products effectively (Acheoah, 2012, p. 12). Messages of advertising should also be situated within the social and psychological contexts.

2.6.3 Semiotics and Semiology

According to Aristotle's view, there can be no words without images. This means that image symbols and signs perform almost equal if not totally equal relevance in communication. Images are used to corroborate words attract and interest people especially in advertisements. Akpan, Akpan and Obukoadata (2013) support the dominance of symbolic values in advertisements since they communicate as much meaning as texts do. The inclusion of semiotic appraisals as a component of advertising is very important to the effectiveness of an advertisement. Akpan et al. (2013, p. 13) stress that there is even more denotative, connotative and contextual meaning invested in signs and symbols than in texts.

Parsa (2015) cautions that stressing the importance 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. Parsa (2015) also adds that images sell everything and that images cannot be divorced from advertisements. Both, semiotics and semiology are studies of signs, however based on different approaches. According to Saussure semiology is the study of relationship between the signs and

their meaning. For Saussure each sign is composed of a signifier, which is a word form, and signified, which is the meaning (Cook, 1992,). For instance, the word 'heart' is a signifier and the meaning that it is an organ in the body that has a physical function of pumping the blood, is signified. To make things even more complicated, a word heart has also associated with it, the connotation meaning of emotion or love. At this point, it is significant to distinguish between connotation and denotation. According to Goddard (1998), a denotation is "the literal, dictionary definition of a word, its barest factual meaning". A connotation on the other hand is "the vague association which a word may have for a whole speech community or for groups of individuals within it" (Cook, 1992). Therefore, it can be said that a word heart is a signifier, it is signified and also a denotation as it is the literal definition of an organ pumping the blood and its connotation is love. Advertising is interesting from this point of view, as it has the power to create new connotation meanings. This can be seen by considering the example of toothpaste. Formerly toothpaste was intended to clean teeth, nowadays however, it is identified with freshness, protection and even teeth whitening, which would be connotations of the word toothpaste. Advertisers invent and enhance newer features of advertised products and use them in their campaigns. The product is then associated with new features and the product's name gains new connotations or previous connotations change. Advertisers raise the value of their products by enhancing new characteristics of their product, thereby contributing to the creation of new meaning. Saussure in his concept of semiology proposes two ways of creating meaning: a syntagm and paradigm. "The syntagm is creating meaning by ordered combination of interacting meanings, by their relationships to the sign before or after them - by their order" (Cook, 1992). Considering a sentence "I know what I eat" used in an advertisement about eating healthily, a conclusion could be drawn that the person speaking checks the ingredients list for additives and preservatives or simply knows that the foods he or she promotes is healthy. If in the same advertisement, word order was changed, it would mean something completely different. For instance: "I eat what I know" would indicate that the person eats only what is familiar to him or her and does not try new food, in this case the healthy foods he or she promotes (Cook, 1992). Therefore, by changing the word order, advertisers create new meanings. The other way of creating meaning proposed by Saussure is the paradigm. Paradigms exploit replacement of one or few words in a given sentence to change its meaning (Cook, 1992). I found an interesting example of a paradigm in a Polish slogan in an

advertisement about a television channel called TVN. Previously their slogan was: "TVN here and here" which simply meant that it was available on television and on the internet. After some time, the slogan was changed to "TVN everywhere" and now the meaning, advertisers wanted to convey was that television was available everywhere, in the north or south, in the bus or on the beach. By using paradigm, that is using alternatives in the same position in their slogan, advertisers altered its meaning and made their product more accessible and attractive. Talking about the ways of changing meaning, metaphor should be considered as another way of modifying the meaning. According to Vestergaard and Schröder (1985) what advertisers use most is the metaphor. They provide an example of Esso's campaign of "put a tiger in your tank" and explain that a word "tiger" is used metaphorically in order to demonstrate that Esso petrol has a strength comparable to that of a tiger. Whereby, the quality of Esso petrol seems to be superior to that of other petrol. Advertisers therefore created a new connotation for petrol, indicating that it is as strong as a "tiger". It is evident that metaphor as a sign process that constructs meaning is used in advertising. However, advertising is not only about creating or changing the meaning, but most importantly it is based on signs and what they stand for. After all advertisers seek appropriate words under scrutiny to obtain expected effects. For this purpose, they investigate and take advantage of semiotics and its relation between signs and their meaning. Peirce (as cited in Vestergaard & Schröder, 1985) distinguishes three types of relation among a sign, a symbol, an icon and an index. As Vestergaard and Schröder (1985) explain, a symbol is a sign in which the connection between the sign and its object is based more or less purely on convention. For instance, a symbol of love is a heart, since it is considered that this feeling has its origin in the heart. New visual symbols such as heart are rare in advertising, as it is difficult to establish a link between an arbitrary image and a product. Nevertheless, there are a few exceptions such as car symbols. On the contrary, the occurrence of verbal symbols is more frequent in advertisements, as a result of the link between an image and the product, it is easier to establish through the intercession of verbal expression. The example of Esso petrol may be recalled, to demonstrate verbal symbol in advertising. The tiger became a symbol of Esso petrol. The second type of signs used by advertisers is an icon. The icon is a relation between sign and signified, and particularly a pattern that resembles what it "stands for" (Vestergaard & Schröder, 1985, p. 36).

2.6.4 Syntactic approach / sentence types

Sentence types may be distinguished as four varieties namely: declaratives, interrogatives, imperatives and exclamationatives. These four were defined by Quirk (1990) firstly, declaratives are sentences in which it is normal for the subject to be present and to precede the verb. Secondly, interrogatives are sentences which normally have no overt grammatical subject and whose verb has the base form. Thirdly, exclamationatives are sentences which have an initial phrase introduced by what or how usually with subject- verb order. These sentences are normally associated with four discourse functions namely: statements, questions, directives and exclamations, since most advertisements approximate everyday conversation and there is relatively free selection of sentence type. Why do advertisements use questions? It is for the reason as why they use commands; it evokes the sense of personal communication in the reader. It makes the reader to cooperate with the text having his or her own individual situation in mind.

In advertising language, presupposition is a very frequent way of expressing the content. Advertisers rather use presupposition than assertion as it is much easier to deny an assertion than a presupposition. Presupposition is all about reading between lines since this is, as it suggests a hidden process. It is very interesting to advertisers as we can be taking in all sorts of assumptions without consciously paying to them (Goddard, 1998).

2.7 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 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 from this study since 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 advertisements. Perhaps, the Iranian situation could have prompted them to believe that advertisements are mainly used to exploit rather than to persuade. This study is, however, more interested in the persuasiveness of advertisements rather than their manipulative slant. One line of accordance with this present research is that advertisements have powers 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 advertisement is in the act of persuasion employed by the producer to change the beliefs and understanding of the consumers. Vahid and Esmae'li (2012) were interested in how the producers used 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 to a greater extent 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 et al. (2013) also researched on the advertisements of beauty products using critical discourse analysis. Even though, their study also mentioned 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 et al. (2013) summed up by adding that language is a powerful tool which can shape people. The powerful use of language invested in advertisements will also be examined in this study.

2.7.1 Fairclough's three-dimensional model

Language in Critical Discourse Analysis (CDA) is seen as discourse which refers to the whole process of social interaction, made up of a text, its process of production and its process of interpretation (Fairclough, 1989). A text is considered "the written or spoken 'product' of the process of text production" (Fairclough 1992, p. 3). However,

the major work in CDA is not only the analysis of texts, their processes of production and interpretation, but the relationship between texts, processes and their social conditions, or better, texts, interactions, and contexts (Fairclough, 1989). For Fairclough (1992) Critical Discourse Analysis is constituted by three dimensions, which are description, interpretation and explanation. They are respectively concerned with the description of the formal properties of the text, the interpretation of the relationship between text and interaction, and the explanation of the relationship between interaction and social context Fairclough (1989, p. 109). The first dimension concerns the description of a text, taking into account its grammar, vocabulary and visual aids. For text analysis, the researcher's major concern is to observe which participants are involved in text and what kind of processes these participants are inscribed into, and how the visual parts are connected with the verbal ones to convey the message. The second dimension will evaluate the process of text production and text interpretation, that is, when a discourse may embed other discourses which may affect text interpretation. In this part the researcher will observe how the discourse of a banking institution works ideologically by making use of other discourses. The third and last dimension is related to discourse and social practice, in which the former is seen as "part of processes of social struggle, within a matrix of relations of power" (Fairclough 1989, p. 163). This is when the researcher intends to describe what (power) relations the participants in the texts are engaged in.

2.7.2. Power relations in advertising discourse

As any other kind of discourse, advertising discourse embodies ideologies. However, this happens in such a powerful way that it 'colonises' many institutional orders of discourse, and these orders of discourse embody ideological assumptions which sustain and legitimise existing relations of power (Fairclough, 1989). For example, more and more, the relation created between the advertiser/producer and the consumer/audience is constructed upon an informal basis. Modern advertising fuses the public and private domains as a way to approach the public with a more direct and informal language. This informality created may be pictured as an image of solidarity which may become a powerful manipulative tool in language use. In some cases, the media output is consciously manipulated in the interest of the dominant class.

However, many times these practices are perceived as professional practices based on what the public wants (Fairclough, 1992). In what concerns advertising, its producers try to draw people's attention to the commodity being negotiated, making use of very strategic linguistic choices. However, at the same time they are emphatic using mostly imperative sentences and pertinent vocabulary. They try to hide their power by the use of vocabulary which expresses solidarity with the reader. Power and solidarity are interwoven in advertisements, which makes them crucial for the success of advertising discourse. These aspects called the researcher's interest regarding advertisement analysis. In the case of the bank advertisements to be analysed in this present study, the researcher intends to observe how First National Bank expresses solidarity to the public in its discourse as a powerful way to involve potential customers and thus attract them to the services provided by its branches.

2.8 Lexical and morphological aspect

This part is considered since it contains vocabulary of advertising.

2.8.1 Verb phrase

Two structures of the verb will be discussed. That is finite verb phrase and non-finite verb phrase. Finite is a verb phrase in which the first or only word is a finite verb (it has the tense contrast person and number concord with the subject). The infinitive, the "-ing" participle and the "-ed" participle are the no-finite forms of the verb (Quirk, 1990). In advertising verbal groups are mostly of maximum simplicity consisting of only one word (Leech, 1972, p. 121). In advertising material, the majority of finite verb phrases are either simple present forms (to satisfy the customers' desires for the present state of the product and its implication of universality and timelessness). Phrasal verbs are also used in advertising material. Leech (1972) also states that passive voice occurs at intervals and does the application of auxiliary verbs. There are only two auxiliary verbs often used in advertising, these are the future auxiliary "will" as it evokes the impression of promise and the modal auxiliary verbs promising the customer about what the product gives him or her to do this or that.

2.8.2 Noun phrase

In advertisements, noun phrases are more complex than verb phrases. In advertising language, the interesting part of the noun phrase is the pre-modifying part, which is

usually very complex and is based on the effort to catch, describe and specify the properties of the product in an attractive way. So the uses of nouns by many advertisers also play a vital role in attracting customers to the product. For example, when a person is walking in the street and there are some people purchasing pamphlets of FNB, and the person sees the noun (FNB), he/she can be eager to see what is inside and then take the pamphlet. So nouns in most cases help much as far as the issue of advertising products and services is concerned.

2.8.3 Adjectives

If the customer is reading the advertisement, he/she may notice the hyperbolic character of the language. This form of exaggeration of language causes increment in number of comparative and superlative adjectives (Jazczoit, 2005). For example, the product can be advertised as follows: “the product is better, nicer, newer and tighter.” By so doing, the customer will be happy and becomes more satisfied about the product or service being advertised. The use of adjectives can then exaggerate to the extent of describing more of the product as follows: “the product offers more information, more entertainment, more comfort, more than any other product.” This observation in the above list advertisement indicates that gradable adjectives were used (they describe qualities that can be measured in degrees, they can be used in comparative or superlative forms). Whereby no-gradable adjectives describe qualities that are completely present or completely absent, they do not occur in comparative and superlative forms and these cannot be used with adverbs such as more, very, or extremely, since we do not usually imagine degrees of more or less of the quality being described.

2.8.4 Epithet

This is a descriptive word or phrase which emphasises particular characteristics of described object or event and concretises its idea. (Slovník, 1997). There are two types of epithets but here the researcher will look at one which is commonly used in advertisement that is the epithet organs (decorative). In advertising, the most widely used are epithets such as: fresh, new, gentle, creamy, delicious, beautiful, ideal, excellent, and eternal. These forms of epithets are used as a form of attraction. For example, the decorations of advertising pamphlets or videos, will attract customers to the product or service.

2.8.5 Numerals

Numerals are mostly used in many advertisements. These are used to define the characteristics of the product or services. Numerals are used to describe quantity, number of years in connection to the length of the tradition of the product and also the number of satisfied customers.

2.8.6 Foreign words

Foreign words are used in advertisements as a way of emphasising the origins of the product or exclusiveness of the product in relation to a particular country. By so doing the customers will see that the product is not only in their country alone but is also used worldwide, or in other cases foreign words are used as a way of inclusivity. For example, if the advert includes, Chinese, French and so forth, all these foreigners staying here in Namibia can feel a sense that they are tolerated as a result they can be attracted by the advertisements.

2.8.7 Intertextuality

Intertextuality is the way in which one text echoes or refers to another text (Goodwin, 1994). For example, an advertisement reading: to be in Windhoek in winter or not be in Windhoek in winter. Intertextuality is a literary device that creates an interrelationship between texts and generates related understanding in separate works. It can be produced in texts using a variety of functions including allusion, quotation and referencing. Intertextuality can operate at many different levels of language from phonological and lexical references. This will be normally seen in titles and slogans to visual aspects such as layouts and images. Intertextuality can be an important component of adverts' meaning in that the original text being referred to establishes a message which the second text can then use and elaborate on. For it to work, the readers must have the imagination of the original advert and place the reference being established. But if they do not, it does not matter too much for the contemporary advert will simply be enigmatic (Goddard, 1998). Intertextuality is used in advertising whereby the conditions are justifiable supposition that the original, text is well known among people. The inclusion or quotation of famous people or employees of the company is another important factor for intertextuality. There is also the use of fixed phrases, idioms and collocations and also biblical sentences. So this

will help advertiser to grab and attract quite a number of customers by using intertextuality.

2.8.8 Formation of new words and phrases

In the English language, there are many ways of adding new words to the vocabulary. The use of made-up or adapted words and expressions enhance advertising texts to take an advantage to support the creative aspect of advertisements and its attraction (Kvetko, 2011). There are some words in the advertisement text, which are formed by either affixation or compounding, but readers do not notice such words since they sound the same. However, if a new word is deviated (it is accommodated somehow to the context of the advertising text), it becomes striking and interesting for the reader. For example, words and phrases formed by compounding. Kvetko (2011) alludes that a very striking feature of advertising language is a variety of lexical units, where each unit consists of two or more bases (roots). The creativity of copywriters goes beyond the normal frequency of compounds used in other types of discourse. Because of the intentions to render in best possible way the product, various compounds are used and created (e.g. good-as-homemade, Jus-Rol, pain-relieving, state-of-the-art, hand-crafted, head-to-toe, one-of-a-kind, platinum-inlaid, all-new, front-facing, touch-sensitive, built-in).

2.9 Stylistic approach

Goddard (1998) 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 will employ embedded framework comprising the following theories: Functionalist, Semiology and Critical Discourse Analysis Theory to analyse advertisements in an attempt to study attention-seeking devices of a Namibian bank (First National Bank) advertisements. Also, vital attention is given to investigations that have played a major role in the use of language in advertisements as language use indeed makes up a large percentage of style in advertisements. According to Kannan and Tyagi (2013), advertising is the best way to communicate to the customers and as such, advertisements should be presented in a fascinating, exciting, imaginative and creative manner. The use of language in advertisements, Kannan and Tyagi (2013) emphasised that everything matters in an

advertisement. The impression the statement creates is that every word, image an advertiser uses is meant to serve a purpose. Their confidence is further proved when they record that colour, background, people who appear in the advertisement, choice of words as well as the culture represented in the advertisement plays a vital role in supporting the particular product or service of a company. This is of great importance because if all cultures, background of people are included in advertising a certain product this will give people a sense of tolerance since they notice that there is no racial discrimination as far as the issue of advertisement is concerned. According to Ánh (2012), culture in advertisement is also a factor that has a great influence on advertising language. Cultural relevance is likely to appeal to particular groups. Kannan and Tyagi (2013) propound that language has a powerful effect over people and their behaviour. Most researchers have seen that language is actually a manifestation of culture and as such, the two work hand in glove. 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 recognised on the surface level. Kannan and Tyagi (2013) make a similar case that for an advertisement to have great impact on the customer – the visual content and design as well as the use of language need to be well balanced. While the former may attract the audience's attention on the outward appearance, the latter makes people identify a product or service 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. 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. In support of the above scholars, it can be seen that only persuasive language should be used by advertisers to show how different their product is from that one of the competitor. This may be achieved through the use of persuasive language techniques like adverbs, connotation, and similes. Even if the product is of the same quality or brand, the way the language is used can attract customers to leave another product of the same quality. For example, there are a number of banks here in Namibia with almost same services but what makes another bank to have more customers is not only how they

handle their customers but the issue is on how they express themselves to the targeted audience.

Ánh's (2012) study discusses stylistic devices that make advertisements pleasing by investigating stylistic devices in English and Vietnamese advertising language. First, Ánh (2012) discovered several usages of rhymes which may have effects on customers' minds as regards the phonological level of stylistic analysis. This is for the reason that they easily come to one's heart and, thus, readers can easily remember the sentence and the brand name of products as well. Rhyme is a pattern of "identity of sound between words or verse-lines extending from the end to the last fully accented vowel and not further" (*Concise Oxford English Dictionary*, 2004). Rhyme refers to sounds, not spelling. It is commonly found in jingles, slogans and headlines; like in this one Aurania gives their teeth the strength they need. By so doing customers maybe attracted by the rhyme used by the salesman and as a result you find out that many customers can flock to one company leaving another one empty just because of using persuasive techniques to draw people's attention.

Furthermore, in a study, Ánh (2012) identifies a considerable number of repetitions which enabled her to conclude that such instances of repetition help to imprint the message in the memory of the consumers. The way the customers hear something, for example if it is interesting, it will make them not to forget it.. Like the way of repeating words, one can end up hearing even children in the street singing about a certain advertisement which they heard over a period of time. So this way also helps advertisers to catch the attention of the audience. As such, one universal feature often recurring in advertisements is the predominant use of repetition.

Ánh (2012) concludes that advertising language makes use of a special kind of language which is extensively different from common language. However, advertisements 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. Kannan and Tyagi (2013) 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" (p. 10). In support to Kannan and Tyagi (2013), it may be noted that the way language is used forces or tempt a

person to do what was out of his or her expectation. In other words, this may lead to impulse buying or even if the person has an account with another bank this can force him/her to register again for a new account with another bank due to persuasive language used by advertisers to convey thoughts of individuals.

Schrank (2016, p. 1) provides a logical point of view by noting that “adverts are designed to have an effect while being laughed at, belittled, and all but ignored”. Nevertheless, advertisements have continued to serve their purpose of attracting the audience. Schrank (2016) states that studies have shown that a well-designed advertising campaign has dramatic effects. Although advertisers use persuasive language in advertising, there are some people who are tired of advertisements as a result even if they take an advertising pamphlet they can lose it as soon as they depart from the salesman. So in other cases, advertisements are seen to be of less importance. Some people see it as something which is supposed to be done by any company regardless of drawing people’s attention.

This submission can be drawn from Schrank’s (2016) notion that the simplest way to study advertisements is to assess its use of language. It is no longer doubtful at this juncture that if advertisers construct their advertisements in a very attractive and enticing way, the reactions from the audience will be great. For example, if the language used is comprised of techniques which amuse people they can come in large numbers. Short and relevant quotations from the article can help to explain how language and persuasive techniques are being used to influence the audience. Never use a quote from the article without discussing its impact on the audience. So if the advertiser explains clearly what is in the text using a stylistic framework, Robert (2013) exhibits the inevitable power of language and its capacity to influence people and their behaviours in a study on the critical analysis of the language of advertisement in newspapers and magazines.

The mass media is where important issues are debated and discussed. Election campaigns are fought and won over issues. Everyone has an opinion. But who should you believe? What are the facts? If one has an understanding of how persuasive language works, one would be able to see through persuasion and rhetoric to answer these questions. So if the company is putting an advertising using magazines or newspaper they must make sure that their articles can answer the above questions on

their own without the customer thinking of an answer. They must think of which kind of language can they use to persuade the clients through reading the article.

Robert (2013) like other scholars, realises that the language of advertisement is persuasive, informative and thus, serves as a reminder to the consumer in order to patronise the products. Okanlawon and Oluga (2008, p. 37) believe just as Robert (2013) that the goal of advertisers is to capture the attention of the target audience or prospective customers.

Using a stylistic framework, Robert (2013) exhibits the inevitable power of language and its capacity to influence people and their behaviours in a study on the critical analysis of the language of advertisement in newspapers and magazines. Moreover, Robert (2013) particularly focused on the aspects of graphology and lexis in the selected newspapers. The present researcher will analyse the importance of graphological style makers.

BACKGROUND OF FUNCTIONALIST TRANSLATION THEORY

The Theory of Dynamic Equivalence was put forward by Eugene Nida based on linguistics, informatics and semiotics in 1960s, and was defined as, "translation consists in reproducing in receptor language the closest natural equivalent of the source-language message" (Nida & Taber, 1969). Throughout history, translators usually observed that different situations called for different renderings, texts with different purposes and functions demand respective translating standards and principles which cannot easily be resolved by "faithfulness" or "spirit alike". Consequently, the translator is expected to make adaptation and modification to take care of the acceptance of target receivers. So many translators found that the process of translating should involve both procedures: a faithful reproduction of formal source-text qualities in one situation and an adjustment to meet the needs of the target audience in another. They believed that it was more important to adjust the text to the target audience's needs and expectations. As a break of the former translation theories, the German Functionalist Translation Theory, with Katharina Reiss, Hans. J, Vermeer, Justa Holz-Manttari and Christiane Nord as its representatives, had opened up a new perspective to translation studies and bridge the gap between theory and practice, just as Nord (2001) observes that the functionalist view of translation is

intended to solve the eternal dilemmas of free vs. Literal translation, adaptation vs. alienation, good interpreters vs. slavish translation and the list goes on.

A. Skopos Theory

Hans J. Vermeer developed Reiss' idea with the proposal of the famous Skopos Theory, which is defined as the main principle of German Functionalist Translation Theory. "Skopos" is from Greek language, which means purpose. The purpose translation theorists took the process of translation as a communicative action, and they believe that the translation purpose justifies the translation process, i.e. the end justifies the means (Nord, 2001). The strategies should be chosen according to the purpose of translation and the source text only functions as the offer of information. In order to better fit the target culture and reader's acceptance and enhance the function of the target text, the use of translation strategies should not stick to the source-text and its function, whereas the expected functions of target text in target culture should be emphasised. The Purpose Theory is positioned as the core principle and the most important and representative theory of the German Functionalist Translation Theory. The theorists of Functionalist Translation Theory proposed three rules and elucidated their relationship. The three rules are: skopos rule, intratextual rule and intertextual rule.

Text Typology

One of the specific theories in Reiss and Vermeer's 1984 book is Katharina Reiss's Theory of text types. This has to be appreciated in connection with Reiss's concept of a specific translation type referred to as communicative which has been seen and associated with a certain notion of equivalence. According to Reiss (1984), Text Typology helps the translator to specify the appropriate hierarchy of equivalence levels needed for a particular translation purpose.

According to the typology, "informative" text functions at introducing the objective world and phenomenon, thus the linguistic form and content must conform to the function. In the "expressive" type of text, the stylistic form should be related with the meaning of the text and the aesthetic effect should be found from the receivers' side. "Operative" text aims at the effect beyond language and the target version of "operative" text should have the same effect on the readers.

FUNCTIONALISTS-ORIENTED APPROACHES IN ADVERTISEMENT TRANSLATION

With the increasing of social development and the deepening of cultural and economic interaction, the position of advertisements has reached its highest point in history. The ultimate goal of all advertisements is to present the information about the product or the services and persuade the potential consumers to buy them. The advertising language is only a means to achieve this purpose. Therefore, what needs to be done is to adjust the translation to the target language and target culture so that the target audience could accept it and get action. From the perspective of functionalists, however, translators should be regarded as active participants in the chain of cross-cultural communication and translation as an integral part of the development of both intercultural exchange and professional knowledge in a given area. As far as advertisement translation is concerned, translators are supposed to be not only bilingual and bicultural, but also to equip themselves with the sound knowledge of advertising. Only thus can they deal with the source text in a culturally appropriate and professional manner which will appeal to the target audience. Accordingly, Nord (1997) summarises three possible kinds of purpose in the field of translation: the general purpose aimed at by the translator in the translation process, the communicative purpose aimed at by the target text in the target situation and the purpose aimed at by a particular translation strategy or procedure. The communicative purpose of advertisement is to provide, within the constraints of time and space, the most relevant information in the most effective way to persuade the audience into purchasing goods and services. In the interaction of advertising, the people or agents also play an important role. For example, translators usually called upon to start translating by a client but not their own free will. In this context, the client is called an "initiator". Then the commissioner is the person who asks the translator to produce a target text. There are also the (source text) producer, the (target text) producer, the target text user and the target text receiver. It is the advertiser, in this case FNB, who decides what the principle is in advertisement translating.

STRATEGIES OF ADVERTISEMENT TRANSLATION FROM FUNCTION-ORIENTED APPROACHES

Since advertisement translation is a creative activity, the traditional concept of "faithfulness" standard is not suitable for an advertisement translation. Scholars began

to turn to a more workable one. The principle of equivalent effect was put forward. Under the guidance of Functionalist Translation Theory, what possible strategies could be applied to reach the purpose of advertisement texts?

A. The commercial effect-oriented adaption

The final purpose of advertisement is to move the readers and to change the attitude of the readers from skeptic to agreement. Therefore, in the advertisement composition and translation, the psychology feelings of consumers should be set as the priority. As receivers in different countries with their own acceptance habits, there are great differences in psychological between target readers and source readers. That is to say the functionality of the translation in target culture rather than the equivalent effect of the translation to the source text are translator's concern. Applying the functionalist theory in advertisement translation means "a good advertisement translation should function as an acceptable advertisement in the target culture and help a company promote its products in the targeted market" (Jiang, 1994). Thus, the commercial effect of an advertisement translation in the target culture can be used as a standard to evaluate its quality

B. Linguistic strategy

In some advertisement and brand name translations, the intertextual coherence and intertextual fidelity are together achieved in a phonetic homonymy way both in Chinese and in English. Following are the examples of advertisement and brand name translations that could account representative. This chapter proposes adaptive transfers of advertising translation as the fundamental translation strategy for advertising translation. Actually, a successful translation of advertisement requires the translator to take the target language and culture into account, and only in this way, the translator can produce an idiomatic target text which will achieve the intended goal of advertisement in target market.

2.10 Graphological style markers

Graphological arrangement in advertisements plays a very crucial role in drawing people's attention, making it outstanding among other product advertisements. In this

advertisement of “First National Bank”, it uses larger, capital and bold letters in the headline in order to draw people’s attention and make them curious about what this advertisement mainly says. Thus, it leads the readers to go on reading unconsciously and arouse their curiosity and desire to know more about this product and finally reaches its goal to persuade the readers to buy it. And at the same time, there is an italic word “your” in the headline, which makes it more conspicuous among those big words and be distinguished from other words. This italicised word contains its special meaning. It makes the headline more like the face-to-face conversation and the advertiser speaks to the readers in a tender tone, making the advertisement more reliable and the readers are more likely to go on reading in a happy and curious mood. At the same time, the advertisement uses smaller-than-headline-and- larger-than-body-copy letters for the subtitle. This subtitle is well-designed and attractive. It provides more information about the product and furthermore shows the advantages of the products and makes the headline more believable. Compared with the headline and the subtitle, the letters in the body are the smallest. It shows sharp graphological contrast, making this advertisement eye-catching, clear and in good order. So graphological is the only use of legible handwriting which in turn attracts customers in its own. The way posters are written must be attractive and self-explanatory so that if customers are reading they can just find the answer on their own. You see they are some posters people can ignore to read not just because the information is irrelevant but how it is presented. The same applies in articles in newspapers. They should be graphologically arranged such that each and every one would like to visit that page.

Peracchio and Meyers-Levy (2009) note 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. Supporting the above fact, it may be commented that any advertisement which is accompanied by visual images is more attractive than the advertisement which is only in form of writing only though the article may be well written in persuasive language with almost all persuasive techniques without images it is less attractive. Also, advertisers should be aware of colour, focus and composition

on their images, as dull colours might repel readers to read the advert. All and all for visual images to communicate they must be well presented.

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. That is the reason why stylistic analysis on advertisements chooses some linguistic features to be employed instead of others. Robert's (2013) study was based on the belief that advertisers use graphological and lexical features to achieve precise objectives and goals. That is why Robert (2013) gives more emphasis on the use of graphological and lexical features to achieve advertisements goals effectively. While other scholars argued that the success of an advertisement is all about the linguistic devices/techniques used. In this present researcher's point of view, it would be relevant to use both linguistic, graphology and lexical features concurrently to come up with an effective advertisement.

Robert (2013) 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 advertisement. Also, the artistic and aesthetic function of the advertisement would be implied in the images used in the advertisement. 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, advertisements now have to be entertaining. The reason for a fascinating advertisement is principally because visual elements are now presumed to be an essential, intricate, meaningful, and culturally embedded characteristic of contemporary marketing communication (McQuarrie & Glen Mick, 1999). Evidently, advertisers make use of non-linguistic or graphitic devices to embellish and interpret their language. In this current world it can be seen that most people are interested in watching pictures, videos, so for an advertisement to draw the attention of all age groups, it should be comprised of pictures or videos. All these are essential in advertising since they give full details of an advertisement without any verbal communication. Also the use of videos makes the words in the advertisement to be

more powerful as already noted by Robert (2013). That was the boring part of advertisements long ago whereby it was only words and no colour was added to accompany the advertisement.

Robert (2013) further confirms that the interrelatedness of words and images in advertisements 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. For example, when advertising a commodity or service which is accompanied by images it will be much easier for the customers to see its uniqueness from another product, since they will see exactly what the product looks like. Because advertising is not a way of deceiving customers, it is a way of calling people to a product in a well-structured manner, that if the customer looks at the advertised product or service he or she will be eager to buy.

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. Okanlawon and Oluga (2008) note that in stylistics, personification is a “technique often used to establish a kind of relationship between the brand or products, services, ideas or organisations being advertised and prospective customers who constitute the intended advert audience” (p. 38). Alliteration can be defined as “literary technique, in which successive words (more strictly, stressed syllables) begin with the same consonant sound or letter” (<http://www.wikipedia.org/>). 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 (2015).

Nnamdi-Eruchalu (2015) recognises the benefits of figurative expressions in advertisements and notes that these expressions tend to beautify language and make it appealing and evocative. These figurative expressions are somehow persuading customers to rush for an advertised product or service. So all in all it may be seen that most scholars are very concerned with the language which is rich in all persuasive forms, grammatical correct, well-constructed sentences and phrases.

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 et al. (2010) particularly focused on slangs in advertisements, they still could provide relevant findings that could be generalised. They acknowledged that slogans in advertising are firmly characterised by slangs and colloquialisms.

Nnamdi-Eruchalu (2015) also made a case for the use of adjectives in the language of advertising and maintains that adjectives are used to show how the picture of an advertised product or service is like. Further, Nnamdi-Eruchalu (2015) states that they help advertisers to build nice, gorgeous and strength around what is advertised so as to make the audience appreciate the service or product. Moreover, Nnamdi-Eruchalu (2015) also argue 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 patronising the services will make them win some of the gifts promised in the advertisement. The use of adjectives helps the advertisers to describe more about their products or services. For example, describing nouns by giving some information about an object's size, shape, colour, origin or material. By so doing it can be observed that the use of adjectives as highlighted by Nnamdi-Eruchalu (2015) is of great significance. Supporting the above statement of manipulation, the present researcher also agrees with Nnamdi-Eruchalu (2015), in the sense that to draw audience's attention, the advertiser has to influence them in a motivating way which they can consider their advertisement to be the best.

Lazović's (2014) study is also framed 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 capitalisation, bold print, gothic writing and punctuation marks to emphasise a point. If the advertisers use the stylistic analysis propounded by Lazović (2014) it will be clear for the audience to read and understand the article well. For example, the use of punctuation marks such as exclamation, question marks, full stops and so on. Let us take an example of the use of exclamation marks, they show great emphasis of a product or service as when written, 'hurry while stocks last!' So if the customer sees this he or she knows that he or she must make a quick response so as to catch the fattest worm.

Lazović (2014) also notes that lexical features are used to explain in detail the product's features. The lexical features mainly serve the informative and persuasive purposes in advertisements. Examples of such in advertisements are current, fixed, online or new. On the grammatical level, tenses and parts of speech are often employed. 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. So advertising as a way of influencing the audience, the use of appropriate register is called upon since it will show that those who are advertising are not only eager for promoting their business only but they are also caring for the future lives of their customers. The use of correct grammar is of vital importance since this enables the audience to understand the meaning of the text whereas when there are a number of grammatical mistakes the sense of the context will be distorted, as a result, it would be difficult to understand the meaning of the advertisement. That could be the reason why some companies lose customers as there will be poor usage of language structures. Even in verbal communication, if the salesperson is poor in expressing himself or herself, it will be difficult for the audience to understand as a result they will disperse from the scene.

Njemanze, Nwulu, Ononiwu, and Obiegbo (2015) analyse 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 advertisements are usually presented in simple informative language. The idea of simplicity in advertisements has been noted by different scholars in this review. One can easily conclude that advertisements generally prefer simple language which is easily accessible to consumers. Njemanze et al. (2015) argue 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 (2009) focused on aspects of linguistic description such as graphological.

2.11 Conclusion

This chapter reviewed relevant scholarly literature on the language of advertising. The conceptual framework and major findings from other related studies were discussed. The chapter established the relevance of stylistics in analysing advertisements. The chapter also reviewed the graphological aspects of the study 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, Chapter Three, will focus on the research methodology to be employed in this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The focus of this chapter is on justifying the research design employed in this study. The main aim is to describe how the research was conducted in collecting data on the effectiveness of language use in advertising. 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.

3.2 Research design

In this research a case study design was employed. Crowel et al. (2011, p. 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. Crowel et al. (2011) 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 (as cited in Crowel et al., (2011, p. 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 regard, where bank advertisements are the case being studied, the researcher recognised the advertisements as a phenomena that occurs 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 of this present study, further discussion were done in the succeeding chapter after the case(s) had been selected, then, the collection of data followed and finally, the case(s) were analysed, interpreted and findings were presented (Crowel et al., 2011). This study was an attempt to identify the communicative qualities (language use) embedded in the language of advertising at FNB.

The research design is an important part of the research work hence this study employed specifically a case study as its research design. 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 analysing evidence that will make it possible for the researcher to answer any question posed (Rugi 1994). Kumar (2011, p. 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, p. 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.

3.3 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 & 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 advertisements use language to convey the audience (Franzel, 2014). Documentary sources such as adverts from print media served as the data for this research work.

3.4 Qualitative research approach

There are different types of research methods namely: quantitative, qualitative and mixed methods, but the researcher managed to use qualitative research approach due to the following reasons discussed. First the researcher defined the term qualitative, there after the discussions of the characteristics of qualitative research approach followed. Qualitative research is a broad approach encompassing many research methods systematic collection, organisation and interpretation of textual information (also images/video). Inductive approach to generating novel insights into phenomena that are difficult to quantify (Albert Einstein, 1950).

The researcher used qualitative research approach as it generates comprehensive description of processes and/or mechanisms. The researcher chose qualitative approach since it generates hypothesis and through this approach, local meanings are obtained. For example, this research analysed the language used by the local FNB branches in Windhoek so it was wise to use this approach since it gave the researcher the internal information on what is researched on. Whereas in quantitative, there is only generalisation of meaning. According to Brain and Clarke (2013), qualitative approach put an organising frame work on the messiness of real life. So the researcher chose this approach since she was investigating what really takes place in the advertising discourse at FNB.

In this approach there is no single answer, so the participants can say out their views since there is no answer regarded wrong and also the truth can be compelling without claiming to be absolute. In a qualitative research, the problem is defined, a researcher takes note of contextual factors of the research participants. Interpretive researchers believe reality to consist of people's subjective experiences of the external world thus they believe there is no single correct route or particular method to knowledge. That is why the researcher managed to use different ways to analyse the language used by FNB.

Qualitative research is the most flexible since it is mostly used in humanities. This was supported by Keith (2014), who alluded that this research (qualitative) is comprised of comments on the explicitly social nature of research. There is also a commitment to relatively unstructured data, there is also the significance of studying natural settings and verbal rather than numerical analysis. Altinay and Paraskevas (2008, p. 168) opine that the aim of a qualitative research is to "develop an understanding of the

context in which phenomena and behaviours take place". This research method enables much flexibility. That is why the researcher used this research method in order to deeply understand how language is used in FNB's advertising discourse.

3.5 Target population

Burns and Grove (2003) describe population as all the elements that meet the criteria for inclusion in a study. Welman, Mitchell, and Kruger (2005, p. 46) define population as the study object, which may be made up of individuals, groups, organisations, human products and events. Target population is the total group of individuals from which the sample might be drawn. Thus, the target population defines those units for which the findings of the survey are meant to generalise (Cox, 2008, pp. 876-877). This study targeted adverts by selected 5 branches from FNB bank in Windhoek. It was difficult to investigate the whole population, so the researcher was limited to 5 FNB branches which are in Windhoek and it is hoped that the findings of the research can be generalised to all the remaining FNB branches country wide.

3.6 Sampling

According to Charles (1998), a sample is a smaller group of people selected from the population and intended to reflect accurately the characteristics of the population. 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). Parahoo (1997, p. 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". Sparkes and Smith (2014) stipulate that if a smaller sample is chosen carefully using the correct procedure, it is possible to generalise the results to the whole research population.

Another sample method is voluntary response sample whereby the researcher puts out a request for members of a population to join the sample, and people decide whether or not to be in the sample. The researcher used purposive sampling which is a non- probability sampling technique since the researcher selected units that were sampled based on knowledge and professional judgement (Altinay & Paraskevas 2008). The researcher sampled the printed adverts from 2014 to 2018. The researcher took the adverts which had a life span of four years such that the research was able to have adequate data. The advantage of purposive sampling is that one can ensure

that each element of the sample assist with the research, as each element fits with the population parameters of the study.

3.7 Data collection methods

Data are facts and statistics collected together for reference or analysis. It is also a set of values of subjects with respect to qualitative or quantitative variables. Data and information are often used interchangeably, however data becomes information when it is viewed in context or in post-analysis (Annemi & Rose, 2014). 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. Data was collected in terms of words and images. The focus of this research was on print advertisements, so data was collected from documentary and recorded sources. Various pamphlets from the selected FNB branches were used to collect data for the research. According to Annemi and Rose (2014), in a qualitative research, the ultimate aim is to explore, understand and describe rather than to explain, measure, quantify, predict, and generalise as quantitative researchers do. So in this case, the researcher used print advertisements which were clearly understood by the clients / the respondents.

3.8 Documentary source

A document is a piece of written, printed or electronic matter that provides information or evidence or that serves as an official record. The documentary source plays a vital role as far as the issue of qualitative research is concerned. Payne (as cited 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 (2006) 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 necessarily made for a research but researchers find information from documents. Examples of documents are diaries, letters, memoirs, photographs, advertisements, shopping lists and random jottings,

newspapers and works of fiction. In this case, bank advertisements in newspapers, pamphlets and magazines constituted the documentary sources. There are two types of documents which are primary and secondary. 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, p. 222). In this research the secondary type was selected as the best since the advertisements are compiled and produced by people. The study used documentary proof in the form of FNB advertisements in an attempt to understand how adverts communicate their messages.

3.9 Pilot study

According to Holloway and Wheeler (2002), 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 short exercise was done, like getting information about First National Bank (FNB), it was a sort of orientation to the researcher to the project to provide the researcher with insight into the event. Pilot study was carried out to ensure that errors can be solved at a little cost.

3.10 Data analysis

The researcher used discourse analysis approach in analysing data since it is an approach used under qualitative research. The researcher also adopted textual analysis approach to this research method (qualitative). Text is perceived as letters, texts, documents and so forth, containing statistical data considered a resource for social science researchers.

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.

3.12 Validity

According to Kristonis (2009), validity refers to a degree of which a test measures up to what it is supposed to measure. There is internal and external validity. Internal validity refers to the validity of the measurement and test itself, whereas external validity refers to the ability to generalise the findings to the target population. Both are very important in analysing the appropriateness, meaningfulness and usefulness of

the research study. However, the study focused on the validity of generalising the findings from the targeted population (external validity). Flick (2000) says the idea of validity can be summarised 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 a research is important since it is an indication that research findings aligns with reality. Validity using textual analysis method had been criticised by many and Saukko (2003) declares that texts cannot be completely understood since 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. Given that stylistics is a multi-disciplinary branch of language study, Saukko’s (2003) suggestion of using different perspectives has been adequately answered. Hence, the study included analysis of pictures, writings, and colours and so on. In other words, the stylistic framework for this research endeavoured that the research produced relevant findings. The researcher used the transferability to prove trustworthiness by demonstrating that the research study’s findings are applicable to other contexts. Also, conformability was based on participant’s responses and not any potential bias or personal motivations of the researcher. This involves making sure that researcher bias does not skew the interpretation of what the research participants said fit a certain narrative. To establish conformability, the researcher provided an audit trail which highlighted every step of data analysis that was made in order to provide a rationale for the decisions made.

3.13 Reliability

Reliability is all about plausibility of the research work and it calls for stability. 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, p. 144). Through the use of textual analysis and text linguistics stylistics approach, the results of this study were considered stable and reliable. These two approaches were used to manage the study both from a theoretical and methodological perspective.

3.14 Analysis of data

Data analysis is a process of inspecting, cleansing, transforming and modelling data with the goal of discovering useful information, informing conclusions and supporting decision-making. 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. This study used documentary sources, hence words, expressions and signs used in the advertisements were analysed in relation to what they seek to communicate to the audience. The results were presented in MS word format. The significance of this analysis is to interpret and draw conclusions from the collected data. Most of the data was collected from FNB pamphlets and some from newspapers.

3.15 Conclusion

The chapter discussed the research methodology used in the study. It covered research design, and research methods. Sampling, target population and data collection methods were also discussed. Reliability and validity were also tested. The pilot study as well as limitations of the study were also raised. The research design was also discussed and Fairclough's three model was looked upon by the researcher. This chapter also gave an overview on how data was analysed in the next chapter, Chapter Four, which reflects on data analysis and presentation. Chapter Four also gives the description of the 10 printed media advertisements and explains the stylistics feature used in each advertisement.

CHAPTER FOUR

DATA ANALYSIS

4.1 Introduction

The chapter presented the analysis and interpretation of the data collected. Following what has been discussed in Chapter Two, this chapter focused on the graphological, phonological, lexico-semantics and grammatical repertoire present in the FNB advertisements. The chapter examines different stylistic features adopted by FNB advertisements.

As discussed in Chapter Two, Zyngier's (2001) text linguistics 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 was made, from time to time, to the societal and contextual implication of the advertisements as this study was boldly predicated on the notion that stylistic processes are subject to societal reception. The chapter presented the persuasive effects employed in advertisements and a comparative premise was drawn for the five branches in order to fully achieve the aim of this research. This chapter clarified diverse strategies advertisers deploy in order to persuasively encode and disseminate their vision and messages, and also to achieve stylistic beauty in their advertisements. This research attempted to establish analysis capable of explaining the particular choices made by bank advertisers in their use of language, and indeed, socialisation in terms of production and dissemination of meaning.

As already indicated in Chapter Two, graphology was used in this chapter as it is a linguistic level of analysis that comprises the study of graphic aspects of language. The study focused on the use of bold prints, gothic writing, underlining, spacing, capitalisation, punctuations and so on. Instances of graphitic patterns were identified and analysed in the selected advertisements to show their stylistic value. All aspects like phonological devices in the advertisements were identified and examined.

In the lexico-semantics category, devices such as figures of speech, parts of speech, cohesion, repetition, collocates, and so on formed a great part of this data analysis

chapter in relation to their stylistic functions. Grammatical elements were also analysed focusing on tenses and word formation processes.

The researcher noticed that a stylistic analysis is bulky by so doing everything cannot be identified by one author as different authors see style from different perspectives that is, an author may not be able to identify every stylistic device present in a piece of work. This view also resonates with Carter (as cited in Hanif, Ahmed, & Aftab, 2015) who says that a stylistic analysis is based on linguistic levels and that is why style gives “newness” to every writer. Haynes (as cited in Hanif et al., 2015) further notes that style is the study of differences. This study analysed a few examples of the stylistic devices because of its complexity. As discussed in Chapter Two, Zyngier’s (2001) text linguistics approach informs these analyses and it places strong emphasis on the level of discourse. So this research covered textual and spoken forms of discourse.

In selecting these advertisements, the researcher did not look at specific years or specific pamphlets. The researcher used purposive sampling, while also the bank has been purposely selected as the study was specifically interested in identifying and analysing advertising styles of specific branches of FNB.

Figure 1 below was adapted from the Namibian of July 2015. It shows stylistics features like graphological, grammatical device and bold prints. The description and analysis of the figure is done below:



Figure 1 : An FNB advertisement published in *The Namibian Newspaper*, 2015.

The pamphlet shows FNB's card services to customers who intend to make use of them. The advertisement showcases FNB's card services to customers who may intend to make use of them – Gold Cheque and Gold Credit automated teller machine cards.

There are four stylistic features on the above advertisement. There are graphological and grammatical devices in the advertisement and also lexico—semantic features. Khan and Jabeen (2015, p. 128) see this as the analogous study of a language's writing system and formalised rules of spellings. Leech (1969, p. 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 & Akerele, 2014). The importance of graphology in an advertisement 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.

Grammatical Level

This level of analysis involves both syntax and morphology. For Khan and Jabeen (2015, p. 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 and verbs need to be distinguished and put through an analysis to find out the foregrounding and the derivation". So, if sentences are well constructed this will help audience to understand the meaning of the advertisement whereas there are grammatical mistakes can distort the meaning.

Another feature which is more visible in the advertisement is the use of capitalisation. This is meant to draw the attention of the audience to that specific word as they read through. Contrary to the common and general titles which are often presented in capitalised forms, this advertisement totally deviates from that common usage and instead presents its title in sentence form while some words in the body of the advertisement are instead capitalised. Actually advertisers understand their demographics quite well. If the audience see the word FREE, they all rush to see what is happening since everybody is interested in free things. The word 'free' in the advertisement is in bold form throughout. As part of Zyngier's (2001) text linguistics approach to stylistics, it is always necessary to note that the use of language is largely influenced by social phenomena. In support of the above scholar's idea, the word 'free' means no cost which has a direct impact or persuasion to customers especially here in Namibia where many people are beneficiaries of free government grants. It has been noticed that a number of people are much eager for things that cost a little, in this case the word 'free' nullifies the perception that banks do everything for financial gains. This draws the attention of many customers since there is a fact which indicates that services come with no charges at all would have an effect on customers who want to be part of such new services from FNB. This idea was supported by Dave and Crystal (1983, p. 9) when they propounded that the 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". We can concretely assert that FNB has managed to present its advertisement in an effective way by using a word which appeals to the emotions of the audience.

The above advertisement also shows gothic writing; this is an exceptionally bold print which easily catches the attention of the audience. It is believed that word or words displayed in gothic writing actually impresses or catches customers' attention. Not only the attention but gothic writing is meant to communicate crucial information of

advertising of a product to the audience. The line “at your fingertips” is typed in bold as a way of inspiring the audience. Customers may not have access or not have the idea to go through the processes needed, FNB promises that the product is easily accessible. One can notice that the advertisement 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. The above assertion was summed up by Alabi (2008) with the assertion that, the use of gothic writing is mainly used to draw the special attention to those words.

Lexico-semantic features are also identifiable in the advertisement. There is repetition of words which is sometimes called (anaphora). Anaphora is the use of the same word or phrase at the beginning of successive clauses. A very good example of anaphora is the use of the word FREE in the above advert which was mostly used at different stages. The use of same words or phrases repeatedly cause audience to see the product as the most superior from other goods or services or in other words it is much interesting to hear one word used frequently.

Symplece is also identifiable in the above advert. The word symplece is defined by Alabi (2008) as the repetition of words or phrases at both the beginning and end of successive clauses. The anaphoric word in this advert acts as a reminder to the customers 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. The primacy effect says that things at the beginning are remembered. Repetition also enhances memory. Anaphora thus has a powerful effect on hammering home an important point. It then provides the bedrock on which subsequent words are built.

All and all, it can be obtained from this advertisement that FNB has managed to employ stylistic devices that can attract a large audience since they see also some 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. Figure 2 below describes how the audience can connect to the Gold package promotion and the percentage earned.

Figure 2 below describes opportunities available to customers who intend to switch to the Gold package.



Figure 2: An FNB advertisement showing customers' cards published in New Era of December, 18, 2015, page 35.

The advertisement describes opportunities available to customers who intend to switch to the Gold package as analysed above. In fact, the advertisement is a follow-up to the advertisement analysed above. It is also a follow up in the sense that it also uses the Gold package.

There are some other similarities in this advertisement (see Figure 2) and the previous one (Figure 1). In this piece (Figure 2) of advertisement gothic writing has been employed again. There is also anaphora and alliteration. The repeated devices can often aid memorability. Alliteration is used in "Get Gold. Get..." and switched and smiling" 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.

The imperative mood is one of the sub-categories of the grammatical category of mood. Imperative sentences are requests, suggestions, or commands, this will attract the audience for example get gold get connect and earn between 15% to 40% so this is a suggestion by so doing customers can be attracted by such suggestions and advice. The use of bold letters is a way of emphasis of a product to the audience.


There is another device symbol in the advertisement + which falls under graphology. The sign + conveys the positive attitude, in this case it relays information to FNB clients

that if they use 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. The sentence was also used to achieve coherence and to lead customers to a mathematical problem which is presented above. The answer to the illustration is thus also presented in gothic form “15% and 40%”. There is a tendency of some customers who wish to get money without doing anything. So with FNB one gets more eBucks from new services. In this advertisement, it is clear that customers who switch to Gold Cheque will get some bonus which may be redeemed through eBucks. In this instance, eBucks mean electronic money which has been shortened for ease of pronunciation and probably finesse. The way it has been neologised 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.


There is also an instant benefit for customers who intend to switch immediately as implied in the statement “Switch today and get N\$400.00 connect airtime and 1.3 Giga byte Connect data free”. So it is very clear that most of the audience can be attracted by this offer as airtime is more expensive and one would think that if they hurry they can win. Judging by the researcher’s understanding of the Namibian society, it is almost certain that a number of customers may intend to switch to Gold Cheque because of the immediate benefits attached to it and not necessarily because it comes with excellent service package. 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 advertisement must be designed to appeal to emotions. This closely relates to Kannan and Tyagi’s (2013, p. 1) view that adverts are better presented in fascinating, exciting, imaginative and creative manners in order to achieve an everlasting impact. The next figure, Figure 3, shows how customers can use Gold life style to borrow money.

BORROW


With the FNB Gold Lifestyle account you can qualify for the golden stamp of approval to borrow from FNB and Wesbank




• EasyBond




• FlexiBond




• Building Bond




• Personal Loan & Overdraft



• LifeStart Study Loans



• Vehicle Financing through WesBank



• Gold Credit Card + Free Travel Insurance, 6 – 60 month Budget facility, 55 days to repay without interest
*Credit criteria apply

Figure 3: A new loan service using Gold Lifestyle published in the magazine of February, 28, 2016.

This advertisement has some stylistic features such graphological and lexico-semantics, for example; ellipsis and substitution. Substitution is similar to ellipsis since both enable the speaker to reduce what they are saying. Ellipsis is simply leaving something out that is usually while substitution involves using words such do and so and not instead of a clause. In this case the advert makes many bonds which are easy bond, flexi bond, building bond personal loan and overdraft, life study loans and vehicle financing. This is practically the main objective of the advertisement. Alabi (2008) maintains that ellipsis has three major functions in stylistics which are to

emphasise, create brevity and avoid ambiguity. In this advert, it is mainly used for emphasis. From the advert we can see that there is the use of brevity for example in the words easy bond, building bond there are very short and meaningful words. Here is consistent use of repetition in the advertisement. For example, the word bond is repeated three times. Anh's (2012) study intimates that repetition helps to imprint the message of producers in the memory of the consumers.

From the above discussion, it is evident that the FNB advertisement has been constructed in such a way that it can easily attract the audience which is the main motive of advertisements. The above mentioned analysis has revealed that discourse, texts, images and symbols in advertisements can only be meaningful when various segments are brought together to form a unified whole. There are some people who are not much interested in loans, therefore, if the advertisement was all about loans some people can neglect it and also they are some people who value their time and cannot visit the bank. The advertisement has also presented an image of a smart phone to convince people that the process can easily be done on a smart phone without having to visit the bank. Therefore, this is a great advantage and a very persuasive way since most people in Namibia use smart phones and their inclusion is likely to appeal to the audience.

The advertisement further indicates travel insurance, 6-60-month budget facility, 55 days to pay without interest. The statement is exaggerated, however an exaggeration (hyperbole) which is meant to emphasise how reliable and cheap is it to have a loan without interest and can be paid in after a long period. Nnamdi-Eruchalu (2015) notes that hyperbolic instances in advertisements can serve emphatic purposes as well as create emotional effects. This can be linked to Kannan and Tyagi's (2013, p. 9) assertion that the language of advertisements lures the consumers and the power of advertisements rest in language. Kannan and Tyagi (2013) further state that "advertising is the art of influencing human action and awakening of a desire to possess products and services". In this advertisement the titles are written in capital letters like, TRANSACT, BORROW and INSURE as a way of eye attraction. Figure 4 below presents a cell phone banking for those clients who would like to deposit or withdraw their money at home without visiting the branch.



Figure 4: This FNB advertisement introduces how to register for cell phone banking at the ATM. (Source: FNB Advertising Pamphlet, 2018)

In this advertisement the FNB introduces how easy and convenient to bank using an ATM. Graphology is seen in this advertisement, there is enormous use of bold print as

well as gothic writing. Bold print is seen on words like “**at the ATM.**” The major sentence in the advertisement bears both bold prints and gothic writing. One would also notice that some words are presented in bold to clarify the major themes of those points. The words draw the attention of the audience so it may be concluded that it is a way of attracting the clients to the program. These prints coupled with capitalisation make cases for graphological instances in this advertisement. Short sentences are also used in the above advertisement, this help the customers to master what is being talked about, and in the same it is not boring to read short sentences as compared to long ones. Njemanze (2015) states that if advertisers are truly interested in their services being patronised, then, they must choose words and structures carefully so that they can be attractive to make prospective customers go for the products/services. FNB uses the logo of the tree and this actually shows life, indicating that saving with FNB helps the customer to grow or to invest more in future. The image of the cell phone is an indication that FNB has a service of e- banking which is mostly convenient to most customers. The next figure, Figure 5, shows different ways of using credit card at the ATM.

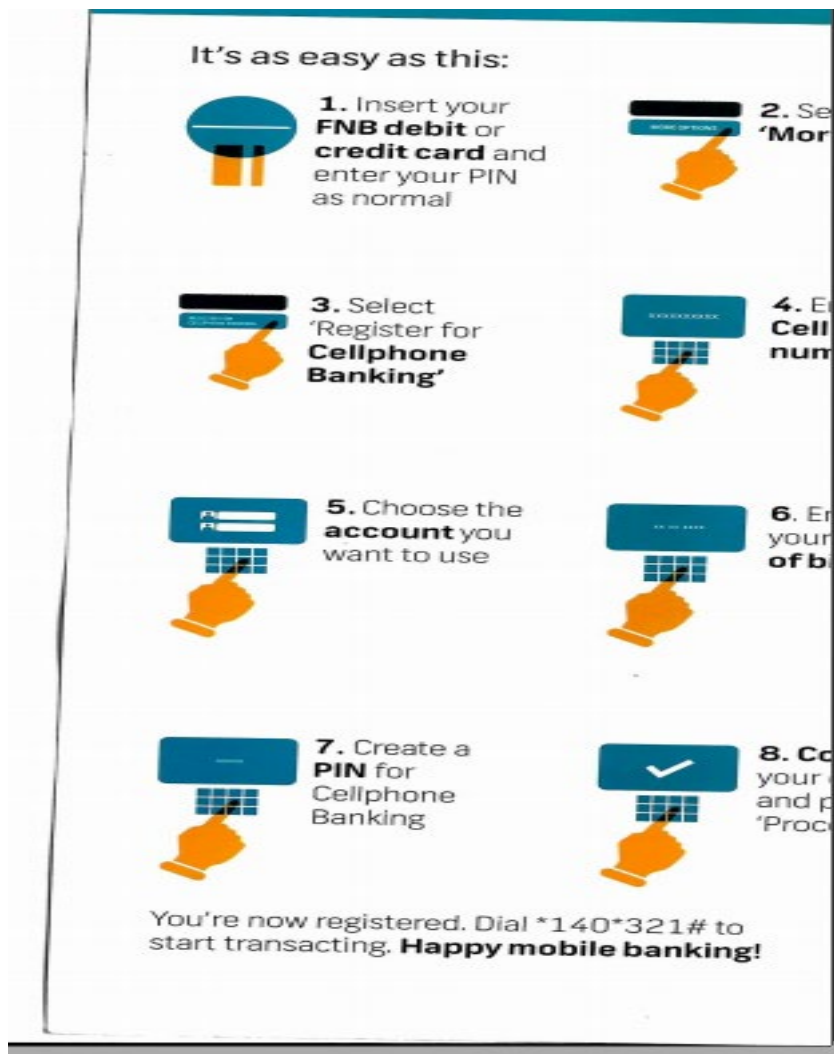


Figure 5: An FNB advertisement showing how easy it is to use cell phone banking to its clients. (Source: FNB Advertising Pamphlet, 2018)

In this advertisement, FNB is trying to show how easy it is to use cell phone banking to its clients. There are some stylistic features on the advertisement where some words are typed in bold print at each number and this is done to draw audience's attention. In other words, the bold print is used as an emphasis at every stage to show what should be done at every stage. There is also an image of a hand with a finger pointing exactly where to click in order to go through the process. After completing the

whole process, there is a number given for self-assessment whether the client is registered or not.

At the bottom of the advertisement are their motivational words: 'Happy mobile banking', the word 'mobile' indicates that you can do all your banking whilst you are on a journey. In the advertisement, the advertisers also use exclamation marks to show great emphasis on what they are talking about. The stages shown are clearly explained such that the audience will not face any difficulties in interpreting. The following figure shows visa cards which have different titles. The colours of the cards are discussed below.



Qualifying criteria Turquoise:
Earn N\$36,000 – N\$83,999 annually

Benefits:

- Up to 55 days interest free
- Unlimited free swipes per month
- Unlimited free InContact SMSes per month
- Free Online and Cellphone Banking registration
- Free comprehensive Global Travel Insurance
- Debt Protection to a maximum value of N\$3,000
- Free auto payment solution, no debit order fee



Qualifying criteria Gold:
Earn N\$84,000 to N\$419,999 annually

Benefits:

- Up to 55 days interest free
- Unlimited free swipes per month
- Unlimited free InContact SMSes per month
- Free Online and Cellphone Banking registration
- Free comprehensive Global Travel Insurance
- Debt Protection to a maximum value of N\$15,000
- Free auto payment solution, no debit order fee

Figure 6: The advertisement shows VISA cards (TURQUOISE Credit Card, Gold Credit (Source: FNB Advertising Pamphlet, 2018)

The colours shown by the cards above supports the brand and the FNB's mission. Colours are used to trigger the right responses from customers to ensure that advertising and marketing have the positive impact the company wants.

The major objective of this advertisement is the (FNB) Bank Visa ATM Cards. There is the title 'Make of the most of all your Credit Card benefits' which is the persuasive language used by FNB to draw audience's attention. There is the use of bold print in this advert as all titles of credit cards are in bold for example **TURQUOISE**, **GOLD** and **PLATINUM** credit cards, as a way of drawing the audience's attention. In both cards, the advertiser uses the words 'unlimited' and 'free'. The words free and unlimited are much persuasive since free and unlimited things often attract attention. In this case the advertisers use demographics well. Generally, a short sentence works well to grab one's attention. With a long sentence, the reader may have forgotten the message by the time they reach the final words. There is also number of days indicated for free interest, which are 55 days' interest free. On a different level, customers that see free possible interest within 55 days 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 advertisement is "Earn N\$36,000 to N\$83,999 annually". It is likely that the audience will be attracted to the earning rate. Once attracted to the amount earned, the audience may now proceed to read further and understand the conditions of the advertisement.

There are also other explanations that are presented in point form for ease understanding, thus, each point is self-explanatory. Like the points presented under the sub heading benefits are very clear for the client to understand. Also the sub heading benefits is in bold as a way of eye attraction. Each credit card has its own annually earning which are presented in bigger font such that the customer will be continuously attracted by the amount and as a result audience may further proceed with the reading. One would also notice that some words are presented in bold to clarify the major theme of those points. FNB seems to have a good understanding of their demographics.

However, this part can be perceived as manipulative since it implies that if the client holds this card there is maximum debt protection of different amount for instance for

Golden credit card is N\$15,000 per year. In that case, some customers will acquire these credit cards as they have better value of debit protection. The manipulative effect of advertisements is also raised by Tahmasbi and Kalkhajeh (2013) who indicated that banks look for ways to manipulate minds of customers. To further entice the audience, the advertisement 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. These statements were commented by Lazovic (2014) as lexical features. Njemanze (2015) further notes that advertisers employ language that is filled with emotive words to appeal to their prospective customers. Also the text used in this advertisement is very simple and more informative that it very easy to understand to every reader. It can be inferred from the above analysis that FNB bank strategies attractive and enticing devices to reach its audience.

Figure 7 below shows a man explaining to his friend how he can join in the business.

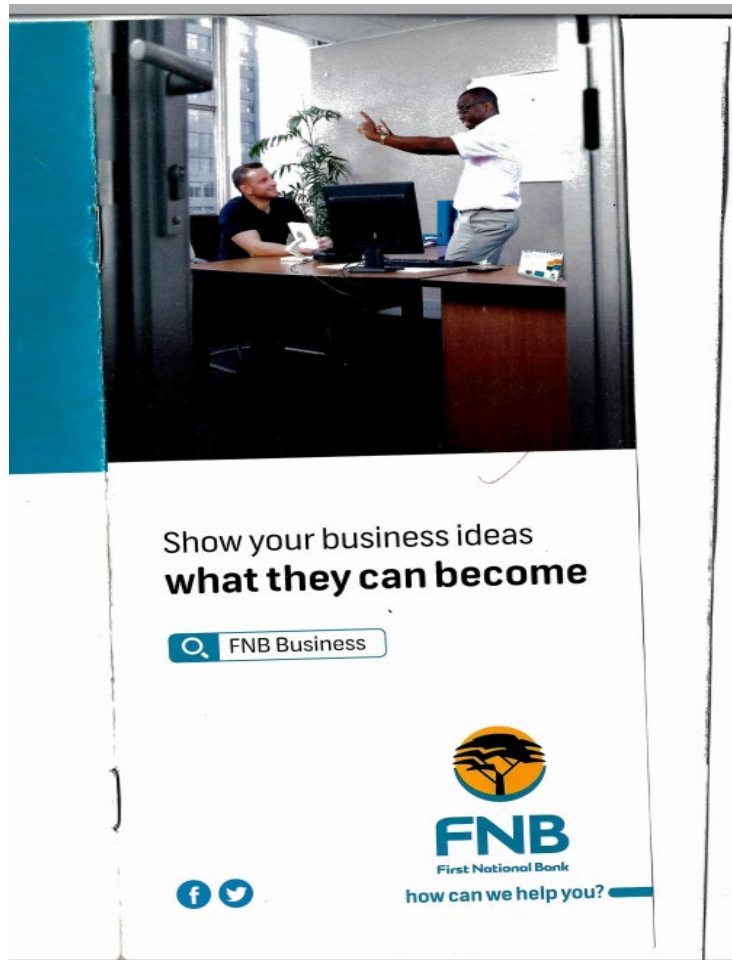
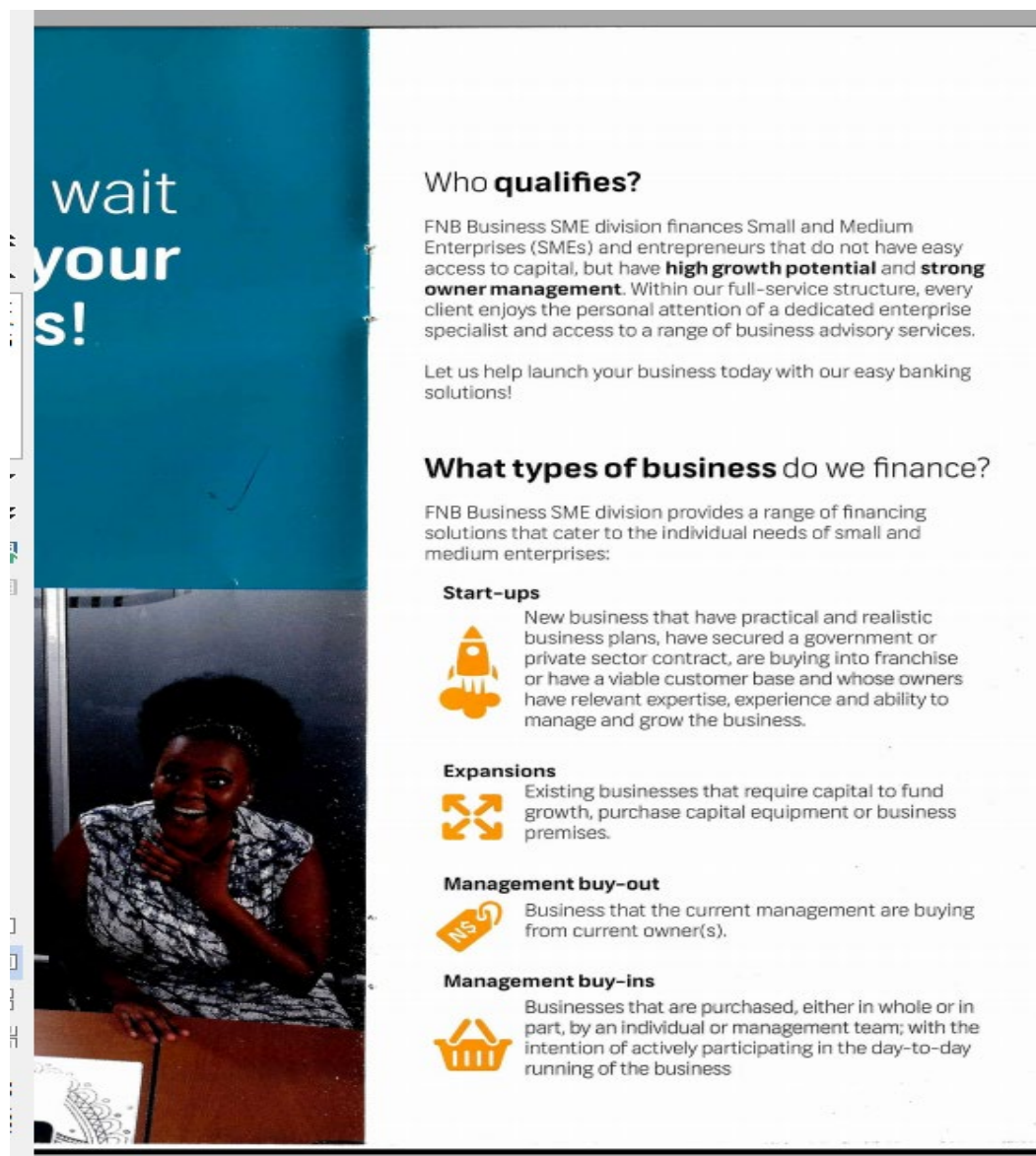


Figure 7: An FNB advertisement showing two men in the office. (Source: FNB Advertising Pamphlet, 2018)

The advertisement presents two men in the office discussing and smiling at each other, perhaps a sign of happiness. The texts also signify benefits that banking with FNB can improve one's business. One identifiable stylistic feature in the above advertisement is the use of bold print, the sentence '**what they can become**' and the sentence 'show your business' is typed in faint otherwise it indicates that the company must produce its business plans first. This is in contrast to the latter sentence which is bolder to signify the future time. In this example, the use of such font points to the important messages that the bank is trying to communicate in future. Alabi (2008)

concluded that font is specifically employed to draw special attention to the words. So the significance message for the bank to the client is attached 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 capitalised designs. The advertisement is punctuated in a stylistically informative way. The sub heading end with an exclamation mark 'We can't wait to grow your business!' The use of exclamation marks is a sign of showing customers to hurry to the service while it is available. The next figure, Figure 8, presents different business plans and further explains clients who can qualify in such business.

Figure 8 below shows different types of businesses and who can qualify to join.



**wait
your
s!**

Who qualifies?

FNB Business SME division finances Small and Medium Enterprises (SMEs) and entrepreneurs that do not have easy access to capital, but have **high growth potential** and **strong owner management**. Within our full-service structure, every client enjoys the personal attention of a dedicated enterprise specialist and access to a range of business advisory services.

Let us help launch your business today with our easy banking solutions!

What types of business do we finance?

FNB Business SME division provides a range of financing solutions that cater to the individual needs of small and medium enterprises:



- Start-ups**
 New business that have practical and realistic business plans, have secured a government or private sector contract, are buying into franchise or have a viable customer base and whose owners have relevant expertise, experience and ability to manage and grow the business.
- Expansions**
 Existing businesses that require capital to fund growth, purchase capital equipment or business premises.
- Management buy-out**
 Business that the current management are buying from current owner(s).
- Management buy-ins**
 Businesses that are purchased, either in whole or in part, by an individual or management team; with the intention of actively participating in the day-to-day running of the business

Figure 8: An FNB Advertisement showing details of who qualifies in the business.

(Source: FNB Advertising Pamphlet, 2018)

The exclamation is used here to give a great emphasis on the words which have been said or in other words to show how powerful or important the words are with FNB. Another heading is punctuated with a question mark. Rhetorical questions were used for example, who **qualifies?** In this case perhaps the question mark was used as a way which invite the audience to think and reach their own conclusion. And like the above question, it is not actually deep as deep or complex questions can cause uncertainty or ambiguity. Also the word 'qualifies' is in bold as a way of attraction such that once the customer reads the questions and sees who to qualify he or she will go down with the advertisement eager to see if he or she can qualify in the programme. Sentence 1 also ends with a full stop and the last words are bolded, (FNB Business SME division finances Small and Medium Enterprise and entrepreneurs that do not have easy access to capital, but have **high growth potential and strong owner management**). All and all in the advertisement, the punctuation mark is also employed as a grammatical pause.

The sub heading which reads '**What type of business** do we finance? A rhetorical question is a persuasive question, which asks the listener or viewer something in a way that makes the audience feel positive about the advertised product. The answer may be obvious, or the question may require no answer at all. The purpose of the question is to create an effect. It refers generally to how language is employed, but has come to mean the insincere or even manipulative use of words. Technically, it includes the arts of persuasion and decoration or elaboration in literature (Frye, 1957). The form of questions asked is generally clear and is answered by FNB, this is a way of attracting audience to come closer since they ask the question which they already have an answer. The first words are in bold as an attraction to audience so that they will proceed in further reading until they see which type of business can be financed. And from the picture it can be seen that the discussion between causes the lady to be amazed, perhaps she was thinking that she might not qualify but through further explanation from that man, shows that she can be financed to start or upgrade her business. So the use of pictures plays a vital role to those who see the advertisements and at times they would like to be the same as the one they saw on the picture. This

collocation becomes desirable in minds of potential customers. Such instances in stylistics are often employed for clarity purposes.

The advertisement uses repetitions of different kinds. The repetition of the word “business” undoubtedly shows that FNB is serious about business. There are other sentences which have exclamation marks at the end, signifying that in as much as the bank may be interested in business, it will help the client to launch his or her own business through their efforts. Furthermore, the advertisement is employing many instructions and advice to the audience such that it will be clear to them on how to join in the business. This connotes that the bank is concerned with progress.

The advertisement also makes use of grammatical devices. ‘Services and solutions’ shows pluralisation and suggests the possibility of many services and solutions that are there and not just one. Tenses, often characterised by the grammaticalness of time are also used. The ‘will’ which is used “What will we need from you?” signifies a continuous process that FNB is progressing in helping clients upgrade their businesses. ‘Will’ is a modal verb which was used to show the level of possibility, ability or showing obligation (Hykes, 2000).

Finally, it can be concluded that the bank has used all the- aforementioned devices to appeal to the audience’s emotions.

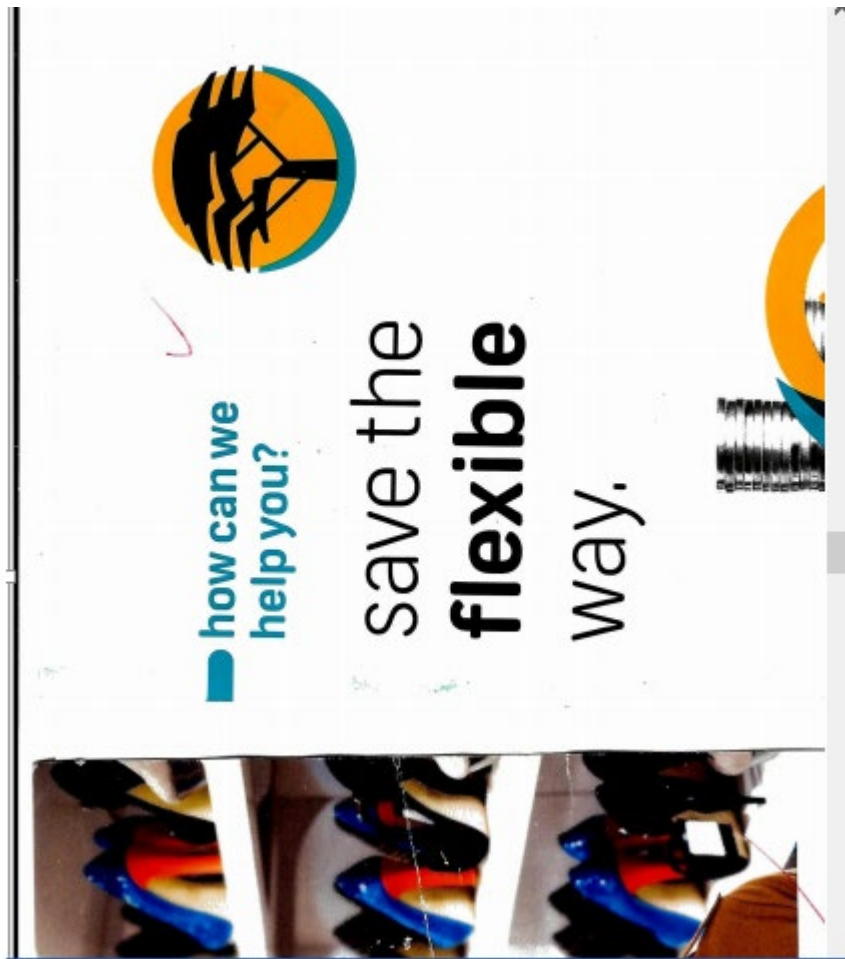


Figure 9: An FNB advertisement suggesting a suitable way of saving money published in The Namibian Newspaper, August 26, 2016, p.20.

This advertisement suggests that a suitable way of saving your money via FNB is the only possible way of investment. From the above advertisement, there are various stylistic features. First, the advertisement tends to attract more attention when a woman is used. This is because women are generally perceived to be more attractive than men. Is a picture of a young woman posing in style to suggest financial independence? This advertisement could be more attractive to men since there is a woman with a good hair style and is well dressed. The lady is looking at the shoes displayed in the shelves, maybe the idea of the advertisement is that if you save your money you will be able to buy anything that you want. On the other hand, the FNB credit card can be used to pay for goods and services (water and electricity) instead of using a bank note. By so doing it is a very attractive way for many customers to use plastic money rather than moving around carrying loads of cash which can get lost or stolen by robbers.

There are other identifiable stylistic features in the advertisement especially graphological devices. The word 'flexible' is typed in bold in order to attract the attention of the audience. Arguably, the images in this advertisement as well as in the preceding advertisement have done justice to the stylistic aspect of the advertisements. Li (2009) notes that advertisements employ eye-catching and bright pictures to describe the good quality of the product. Supporting Li's (2009) ideas, it can be seen that there is an image showing a pile of coins which is used to persuade customers such that they will see it as a flexible way to get more money when saving with FNB. Li's (2009) study supports the notion that by using pictures, advertisements can achieve the goal of ever-lasting purchase and popularity among the consumers.

The use of images and pictures are more crucial, not meaning to say advertisements with words are less important. Advertisements are only more powerful when words and pictures are combined. This is because many audiences are often more attracted to pictures than just texts. The next figure, Figure 10, shows how clients can create their bright future by saving using FNB. This advertisement shows that people can create a bright future if they only save with FNB.

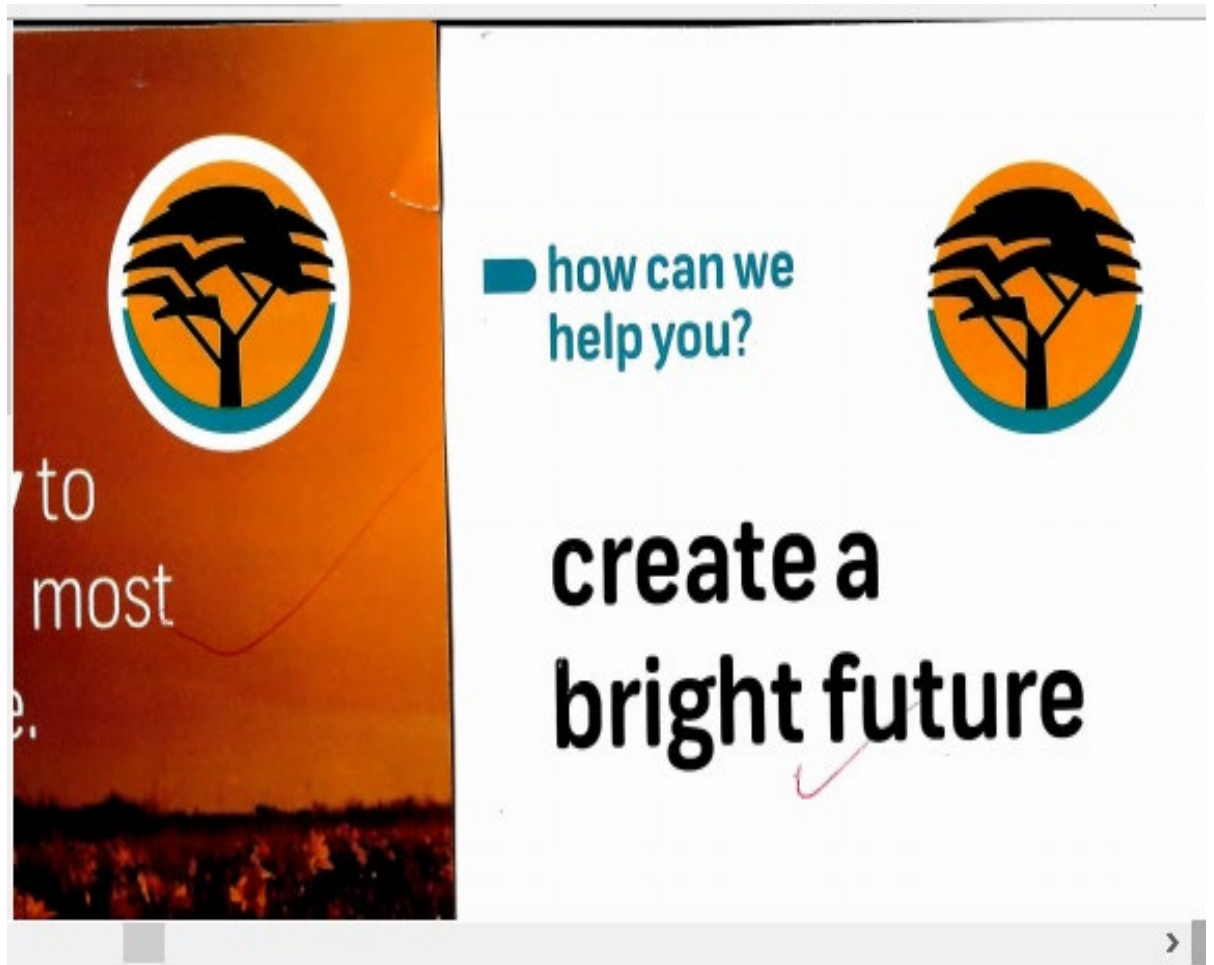


Figure 10: An FNB advertisement showing that people can create a bright future if they only save with FNB. (Source: FNB Advertising Pamphlet, 2018)

There is the use of bold print on the advertisement above, with catchy words to attract the audience's attention. Punctuation marks are also used in the above advertisement. The question asked is in a persuasive form and is very simple, no one can fail to answer it. The question accommodates all customers since it needs the audience to say out what they want to FNB and then they can be helped to build their own future. From the above question we can concretely assert that the bank has many services they offer to people since they asked 'how can we help you?', so it is now the client's choice to choose the service which might enlighten his or her future. All in all, by quoting the above question it can be seen as a way of calling many audiences to FNB. Also the use of images on this advertisement is another attractive form which can lead the audience to be willing to go through the pamphlet.

4.2 Conclusion

In this chapter, the advertisements were analysed using Zyngier's (2001) text linguistics approach. The functional relevance of the advertisements was exemplified at every possible stage. Ten advertisements were analysed which consisted of two pamphlets from each branch. A major limitation to this analysis was the absence of adequate and suitable advertisements in print form especially in newspapers and magazines. Print media was only obtained from FNB branches and some pamphlets the researcher needed but could not manage to get them. It was a challenge getting enough suitable advertisements for an analysis. It is recognised that more advertisements would have added colour and excitement to this research. The researcher managed to analyse ten print media from the different selected five branches of FNB. Each print media highlights how language was used to persuade the audience to read or to see the attractive pictures which were drawn on pamphlets. The researcher noticed that colourful print media and also those with pictures of ladies were more attractive especially those with beautiful ladies. Men managed to take them and see. So in some cases it may concretely be asserted that print media are of great importance as far as the issue of advertising is concerned. The next chapter, Chapter Five, presents the general findings of the research, some recommendations and a conclusion.

CHAPTER FIVE

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

This chapter presents the findings and gives the conclusions of the whole research. Chapter one of this study gave a general overview followed by Chapter Two which presented reviewed literature. Then Chapter Three presented the research methodology while Chapter Four presented and analysed the findings. This chapter, Chapter Five, presents recommendations, findings and conclusions that were given to appoint responsible and summary for further areas of the study.

5.2 Summary of the findings

The researcher explained the findings under the objectives of the study. The findings were drawn from the study's objectives which were:

Objective 1: To explain linguistic strategies used in banking advertising discourse.

The researcher found out that for advertisements 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 advertisement to attract the audience's attention. FNB bank managed to employ all the above features in advertising discourse in two of the branches like John Meinert and Maerua Mall. This was noticed that these two branches managed to employ different linguistic strategies to persuade the audience.

Objective 2: To analyse the implications of power relations revealed by FNB banking advertising discourse.

It has been found out that examples used by FNB to explain in detail the product's features can often serve informative and persuasive purposes in advertisements. 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 the advertisements were presented in simple informative language that can easily be

understood by customers. It can be inferred from the findings that FNB employs attractive and enticing devices to reach its audience.

Objective 3: To identify and analyse stylistic features employed by FNB advertisements to fulfil their communicative goals.

Generally, it can be gleaned that FNB has managed to employ stylistic devices that can attract a large audience particularly in Windhoek Central Branch 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.

It has been found out that there are enormous stylistic effects present in the advertisements ranging from texts to symbols and images. The symbiotic relationship between texts and symbols in the advertisements cannot be overemphasised. The structure of the advertisements looks entertaining and fascinating. Mcquarrie and Glen Mick (1999) affirm that an advertisement 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 advertisements. FNB managed to use different colours especially on visa and credit cards as a way of attracting the audience to the advertised product. It has been found out that the images and symbols are adequately used in this advertisement. In Namibia where people love to travel and explore different areas, one can only but imagine how excited they will be to see the symbols presented in the advertisement, of nice and beautiful places such as Swakopmund, Dubai, Rome, New York, and so on are accompanied by the image of an aeroplane flying above. Such symbols alone would easily appeal to the emotions and attract the attention of some Namibians.

It was gleaned from the analysis that the audience are interested in cell phone banking services since there is limited stress involved. Also, customers feel relaxed as they are not restricted to banking during working hours. They can bank at any time as stated in the advertisement. The findings can be related to Kannan and Tyagi (2013, p. 1)

and Anh's (2012) findings. The former emphasised that everything matters in an advertisement and every word, image or symbol an advertiser uses is meant to serve a purpose. They further mention that colour, background, people who are appearing, choice of words as well as the culture depicted in the advertisements play a crucial role in promoting the particular service being advertised. The cultural aspect was also reproduced by Anh (2012) who highlighted that the cultural factors have a great influence on advertising language. The findings believe that cultural influence does not only affect the advertising language but also the reception of the advertisement. In addition, the bank tried to instill in women the culture of saving by setting aside gifts which of course are attractive to most women. It may therefore be concluded that the advertisement is indeed an enticing one.

The advertising language which was used by advertisers has catchy words which attract the audience to an advertised service. It was also found out during the process of this analysis that bank advertisers adopt 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 consumer.

The use of text alone may not be enough to attract customers though there will be persuasive words in the text, but when used together with images, pictures and symbols, they show the context of the advertisement. Pictures and images are matched together with text effectively with the advertisement. The whole context makes the audience aware of the advertisements because an advertisement may not be meaningful without the context. Advertisers also use pictures of women in their advertisements. It was also found that the use of women images is more attractive to men, so there are few men who will miss to read the advertisement once they see that there is a woman.

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. Regardless of limitations noted in Chapter Three, the researcher still managed to find out interesting advertisements to fulfil the objectives of the study.

5.3 Recommendations

The researcher managed to come up with some recommendations that future researchers must view some linguistic approaches which were not taken into consideration by this present study such as semiotics, pragmatics and morphological studies. The researcher only looked at FNB but recommends future researchers to study other banks like Bank Windhoek, Standard Bank, Nedbank just to name but a few.. Through such studies from different banks it might produce some other fascinating findings which may be synonymous or different to this study. The researcher also recommends some of the FNB branches which were not looked at to use the advertising discourse which was employed by the 5 branches which were investigated.

5.4 Areas for further study

Besides studying other banks, future researchers should consider studying other FNB branches in different towns like Oshakati, Ongwediva, Rundu, and so on rather than concentrating on banks in Windhoek.

Also, advertisements can not only be geared to banking sectors only but future researchers may also do studies on health sector advertisements, food outlets and so on.

There might be numerous recommendations but the researcher came up with these few that were prominent to this study.

5.5 Conclusion

The purpose of this study was to analyse advertisements, i.e. product advertisements and non-product advertisements in order to see when the producers use their power to imply something to viewers. Fairclough's 3-dimensional model and Kress and van Leeuwen's grammar of visual design for print ad-/mass media communication were used to analyse ten advertisements). In order to better the understanding of the conclusion, we need to take a look at terms such as power and ideology in discourse. To explain the relation between power and discourse we need to look at Fairclough's (1989) work language and power, where he distinguishes between power in discourse and power behind discourse. Power in discourse as a form of social practice is exercised in various ways – for example in face-to-face encounters or in the discourse of the mass media. Power behind discourse describes the formation of the orders of

social practices, which are themselves shaped and constituted by power relations. Moreover, he stresses that power “is never definitively held by any one person, or social grouping, because power can be won and exercised only in and through social struggles in which it may also be lost” (Fairclough, 1989: 43) Fairclough differentiates between three types of constraints on discourse: constraints on contents, on relations and on subjects. On the contrary, for discourses where participants are separated in place and time, like in the mass-media discourse, the nature of power relations and constraints is less obvious, and that is why Fairclough calls these hidden relations of power. Because of this division between producers and consumers he emphasises the „one-sidedness“ of this discourse type: producers exercise power over consumers. Since the notion of ideology is a vital concept in discourse studies, Fowler’s (1991) conception of ideology in the media discourse shall be mentioned here. From the perspective of critical linguistics, Fowler states that texts (or “representation of experience, of events and concepts”) already have been produced from a specific ideological viewpoint, and “that values, or ideology, differ systematically in different forms of expression[s used]” (Fowler, 1991: 66). The public is often unaware of this process. Even though people are able to occupy different (social) roles, to have different views of the world and to access numerous kinds of discourses, they do not seem to use these skills. “People are not terribly conscious of linguistic variety, or if they are, they are normative [and narrow-minded] about it: they tend to believe that there is a “correct” mode of discourse for a given type of situation, either their own, or that of some prestige speaker” (Fowler, 1991: 66). By analysing these advertisements and defining the position of the viewers the followings were concluded: 1) mostly the producers try to show that the viewer has the power to choose or not to choose something. 2) When the producers of the advertisement are the government, they want to show their power over people. The ideology behind the latter could be that the powerful person should show her/his power; therefore, the powerless persons obey her/him. But the ideology behind the former could be that by considering the viewer more powerful and giving the power to her/him to choose or not to choose something, s/he will be more eager to choose that because s/he sees that s/he has the power to select or not. As a whole, it could be seen that producers use their power and ideology to change the behaviour and thought of people. By the way, if people become aware of this fact they can resist this effect.

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APPENDICES

Appendix 1

Get Gold and all the help of FNB at your fingertips

The help to bank and grow your life

- FNB's personal card options, so you never have the hassle of carrying cash
- FNB's personal card extend credit from virtual Cheques, Deposits and Cash ePay, so you don't have to look for ATMs
- FNB's subscription to iMile.com, that lets you know every time how much FNB gives into or out of your account
- FNB's Linked Savings Account to make saving easier
- Access to Personal Loans, Recurring Loans, Creditworthy, and more Loans with personalised interest rates to help you grow your life

The help of credit in your pocket

- FNB's Automatic Debt Protection
- FNB's Loan Card Protection
- FNB's iMile.com lets you know what is happening in your account in real time
- FNB's Comprehensive Global Travel Insurance
- FNB's 24 Emergency Roadside Assistance & Lost Petrol Cards
- FNB's & iMile.com's Online Secure protects your Gold Cheque Card against fraudulent online use at the online card

eBucks to help your money go further

- Earn eBucks when filling up at any fuel station, doing grocery shopping, keeping your car or buying Connect online, data and SMS bundles on FNB's electronic channels
- Spend your eBucks when filling up with fuel at participating fuel service stations
- Spend your eBucks on gadgets and gifts at Moko, Moko.com and other eBucks in-store and online partners

The help to save and invest

Whether your savings or investment goals it's never too early to start. Whether you are saving for emergencies or unforeseen expenses, specific goals, special occasions as well as for and during retirement, FNB has a solution to help you make it a reality

The help to stay connected and in control

- Create your own package and adjust your voice, data and SMS bundles from month to month, as your needs change
- Manage your SMS like you manage your bank accounts
- Earn between 10% and 40% back in eBucks on your Connect cellular spend

The help to pay for funerals

- Cheque cover from R10 000 to R100 000 to suit your needs
- Immediate Double Accidental Death cover for you and your spouse
- Cover up to R25 000 for members conveniently under 1 year
- No Medicals, No questions
- Claims paid out within 48 hours

The help to bank anywhere 24/7

- Use the FNB app or FNB.co.za from any cellphone to bank performance, anytime, anywhere
- Check balances, pay bills, spend money, buy prepaid & more
- iMile.com's for instant Discounts while shopping from Cheques & Deposits on the FNB app
- Buy vouchers for loading markets with eBucks or funds

Get Gold. Get Connect

and join the millions who are
#SwitchedandSmiling



and earn between
15% and 40%
back in eBucks

Switch today and get R400 Connect airtime

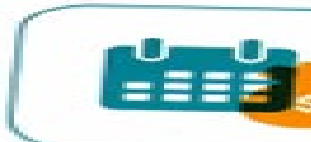
Appendix 3

BORROW

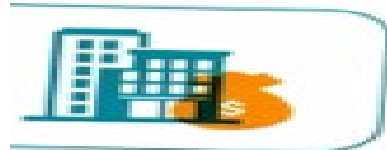
With the FNB Gold Lifestyle account you qualify for the golden stamp of approval to borrow from FNB and Wesbank



EasyBond



• FlexiBond



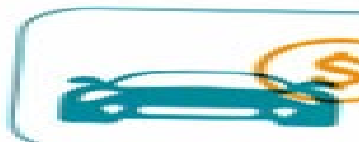
Bonding Bond



• Personal Loan & Cash



Start Study Loans




• Vehicle Financing through WesBank




Credit Card + Free
Insurance, 6 – 60 month Budget
y.55 days to repay without interest
t criteria apply


how can we help you?



register for
Cellphone
Banking **at**
the ATM.

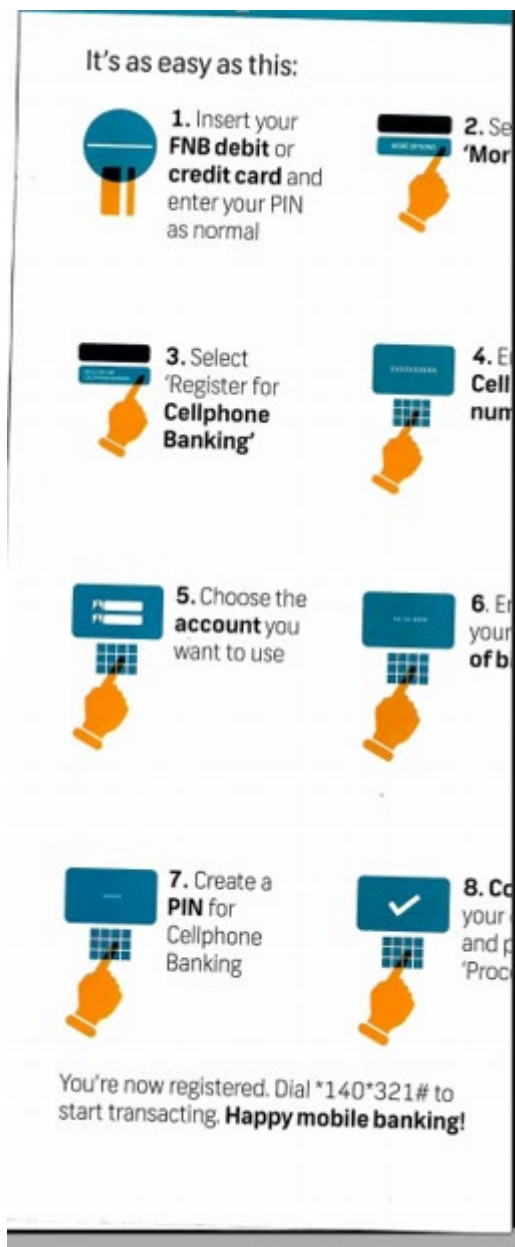


Setting up mobile banking
has never been easier.


www.fnbnamibia.com.na

FNB
First National Bank

Appendix 5



Appendix 6



Qualifying criteria Turquoise:
Earn N\$36,000 – N\$83,999 annually

Benefits:

- Up to 55 days interest free
- Unlimited free swipes per month
- Unlimited free InContact SMSes per month
- Free Online and Cellphone Banking registration
- Free comprehensive Global Travel Insurance
- Debt Protection to a maximum value of N\$3,000
- Free auto payment solution, no debit order fee




Qualifying criteria Gold:
Earn N\$84,000 to N\$419,999 annually

Benefits:

- Up to 55 days interest free
- Unlimited free swipes per month
- Unlimited free InContact SMSes per month
- Free Online and Cellphone Banking registration
- Free comprehensive Global Travel Insurance
- Debt Protection to a maximum value of N\$15,000
- Free auto payment solution, no debit order fee

Appendix 7





wait your s!

Who qualifies?


FNB Business SME division finances Small and Medium Enterprises (SMEs) and entrepreneurs that do not have easy access to capital, but have **high growth potential** and **strong owner management**. Within our full-service structure, every client enjoys the personal attention of a dedicated enterprise specialist and access to a range of business advisory services.

Let us help launch your business today with our easy banking solutions!

What types of business do we finance?


FNB Business SME division provides a range of financing solutions that cater to the individual needs of small and medium enterprises:

Start-ups




New business that have practical and realistic business plans, have secured a government or private sector contract, are buying into franchise or have a viable customer base and whose owners have relevant expertise, experience and ability to manage and grow the business.

Expansions




Existing businesses that require capital to fund growth, purchase capital equipment or business premises.

Management buy-out



Business that the current management are buying from current owner(s).

Management buy-ins



Businesses that are purchased, either in whole or in part, by an individual or management team; with the team participating in the day-to-day

