

Stylistics in South African and Nigerian Bank Advertisements*

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ABSTRACT This study investigates how language is used to communicate meaning in bank advertisements. It also examines stylistics in advertising with specific focus on selected bank advertisements in South African and Nigerian newspapers and magazines. Stylistics is a branch of linguistics which studies the principles, and effect of choice and usage of different language elements in rendering thought and emotion under conditions of communication. This study shows how language elements are used in bank advertisements to convey messages. The stylistic elements that have been identified and analyzed in this paper include graphology, phonology, lexis, syntax and cohesion. The use of capitalization and repetition for emphasis, phonemes and Gothic writing to attract the attention of readers and images to stimulate customers' aspirations were some of the findings of the study. It is concluded that stylistic devices are important in advertising as they attract customers to services, products and ideas advertised.

INTRODUCTION

Advertising is a fascinating area of research, and just as advertisements themselves capture consumers' attention, understanding how advertising works has also captured the attention of academic researchers (Shrum et al. 2009). Advertisements have become a common phenomenon in the modern age. Michel Foucault's (1972b: 215-238) seminal work on discourse and power foregrounds that language use in everyday context (discourse) has the power to construct reality and make people see certain things in certain ways. Foucault discusses how language is used to construct the socio-political world. The discourse of advertising represents the way in which people construct their ideas about the world (Goddard 1998). The purpose of adver-

tisements is to communicate specific messages in a particular manner. The purpose of this study is to examine how language is used to sell particular products. The study dwells on embedded meanings that can be inferred from the act of persuasion and appeal that may not be visible to the audience. In doing this, selected advertisements from South African and Nigerian banks are analysed. The research interrogates bank advertisements with a view to identifying patterns and typologies in bank advertisements in terms of what can be said, what cannot be said and in what context.

As a broad multidimensional domain of study in linguistics, stylistics has been graced by different definitions from various scholars. Basically, stylistics is a branch of linguistics that studies the language of literature or the language habits (styles) of particular authors and their writing patterns. Among other definitions, Verdonk (2002) conceptualizes stylistics as the techniques of explication which allow one to define objectively what an author has done (linguistic or non-linguistic) in his use of language. Verdonk's definition is quite relevant because it does not attempt to narrow stylistics to a set of rigid 'linguistic' methods of analysis. Drawing from this view, this research examines formal features of texts and symbols used in bank advertisement *vis-à-vis* their functional relevance in the society. Style can be viewed in different ways

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depending on the target audience thus justifying the need for a comparative analysis in this paper. A bank advert in Nigeria might not possess the same meaning as a bank advert in South Africa.

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

In her book, *The Language of Advertising*, Angela Goddard (2002) defines advertising as “a system of language whereby on a daily basis, readers have fleeting conversation with the writers of countless texts. One often wonders why people and companies indulge in advertising. Advertising is a way of securing one’s brand but the success of advertising is linked to the language used in the advertisement”. This paper seeks to investigate the ways in which language is used in bank advertisements to convey messages to the public. Goddard (2002) affirms that the success of an advertisement is strongly dependent on language usage. The context-specific use of language often enhances the complexity of an advert.

Review of Related Literature

Kannan and Tyagi (2013: 3) note that language has a powerful influence over people and their behavior. Several researches have argued that language is actually a manifestation of culture and as such, the two may not be separated. This brings the current research to the position that for the language of advertising to be adequately persuasive, it should incorporate cul-

tural elements that can be decoded by the target audience. Kannan and Tyagi (2013) also make a similar case that for an advert to have impact on the customer – the visual content and design as well as the use of language needs to be well balanced. While the former may attract the audience’s attention outwardly, the latter makes people identify a product within a context and remember it. From their view, to ensure the distinctiveness and uniqueness of style, both the visual content and use of language must be effective.

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. Anh’s (2012) study discusses stylistic devices that make advertisements pleasing by investigating stylistic devices in English and Vietnamese advertising language. Anh discovered several usages of rhymes which to her, have effects on customers’ minds at the phonological level of stylistic analysis. This is because they easily capture one’s attention, thus, readers can easily remember the sentence and the brand name of products as well. Furthermore, Anh identifies a considerable number of repetitions in her study and concludes that such instances of repetition help to imprint the message in the memory of the consumers. As such, one universal feature that often recurs in adverts is the predominant use of repetition. Anh notes that advertising language is extensively different from common language. Adverts share some common features such as the use of simple and attractive language. In a nutshell, stylistic devices make advertisements more effective and persuasive.

According to Zyngier (2001), there are two main approaches to stylistics analysis namely: text-oriented and context-oriented. The text-oriented approach captures some sub-divisions which are: formalist, mentalist and textlinguistics while the context-oriented approach captures pragmatic, radical and empirical approaches. One of Zyngier’s approaches to stylistics analysis would be employed in this research. The different approaches provided by Zyngier are text-oriented (formalist, mentalist and textlinguists) and the context-oriented (pragmatic, radical and empirical). In this research, the researcher hopes to employ the textlinguistics approach.

According to Zyngier (2001: 370), this approach differs from formalist stylistics as it sees a text as a unit, not as a string of sentences.

Textlinguists place their work on the level of discourse. Zyngier in this case refers only to written form (text) of discourse and all instances of spoken language are left out. The interpretation of the textual discourse to the textlinguists is put into context unlike earlier approaches. The textlinguistics approach is otherwise known as the functionalist approach to linguistics. It may be necessary to create a distinction between “textlinguistics” and “textlinguists” in this research. Zyngier used the former to refer to the approach itself while the latter is used to refer to scholars making use of the approach.

In his study, Zyngier brings to the fore the major benefits of this approach which among others is to see language as a social phenomenon and as such, language is emphatically related to its social function. Consequently, language acquisition results from the development of communicative needs and abilities in society. This approach emphasizes that the interpretation of language use should be contextual and influenced by the society. Context to functionalists is not only the language that surrounds a piece of text, but involves non-linguistic or experiential situations (Zyngier 2001: 371). To some extent, this approach may be found wanting because it only focuses on written forms of discourse. However, the approach can be admired and probably preferred in this research because it integrates the level of discourse with its functions. In this research, the analysis will not be limited to written texts only, adequate attention will also be given to visual contents of the selected bank adverts. From the above discussion, it can be surmised that stylistic devices manifest the power of the language of advertising. Kannan and Tyagi (2013:9) affirm that “advertising is the art of influencing human action and awakening of a desire to possess products and services”.

Schrank (2016:1) notes that “adverts are designed to have an effect while being laughed at, belittled, and all but ignored”. Schrank states that a well-designed advertising campaign has dramatic effects and attracts the audience. Well-designed in this case refers to the use of language and perhaps structure of the advert. This submission can be drawn from Schrank’s notion that the simplest way to study an advert is to assess its use of language. It is doubtless at this juncture that if advertisers construct their ad-

verts in an attractive and enticing way, the reactions from the audience will be positive.

In a critical analysis of the language of advertisement in newspapers and magazines, Robert (2013:61) exhibits the inevitable power of language and its capacity to influence people and their behaviours. She particularly focused on graphology and lexis in a Nigerian newspaper and magazine – *The Nation Newspaper* and *NewsWatch Magazine* respectively. Robert like other scholars realized that the language of advertising is persuasive, informative and thus, serves as a reminder to the consumers to patronize the products. Robert (2013) maintains that the choice of language consistently affects the way messages are composed, conveyed and received. This parallels with Noriega’s and Blair’s (2008) observation that language choice can determine advert effectiveness through ease of processing. Lazoviæ (2014) also confirms that the success of an advert strongly depends on the linguistic devices used. Robert’s study was based on the belief that advertisers use graphological and lexical features to achieve precise objectives and goals.

In her *Analysis of the Linguistic Features of Billboard Advertising in Nigeria*, Nnamdi-Eruchalu (2015) mentions that the language of advertising deliberately attempts to deploy specialized expressions for the purposes of disseminating messages within limited time and space. The study argues that the language of advertising has its own favoured linguistic expressions through which it reaches its target audience. It is within this context that advertisers tend to go for short smart messages which can be read at a glance. Lazoviæ (2014) also frames her study within levels of stylistic analysis such as phonological, orthographic/graphological, lexical, and grammatical. The study concedes that advertisers make use of orthographic features such as capitalization, bold print, gothic writing and punctuation marks to emphasize a point. She also notes that lexical features are used to explain the product’s features. The lexical features mainly serve the informative and persuasive function. Examples of words that are commonly used in adverts 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 directing the reader to act in a certain way.

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

Njemanze et al. (2015) analyzed the advertising language of mobile telephony in Nigerian newspapers and found that advertisers employ language that is filled with emotive words to appeal to their prospective customers. Texts in adverts are usually presented in simple informative language. The idea of simplicity in adverts has been noted by different scholars in this review. One can easily conclude that adverts generally prefer simple language which is easily accessible to consumers. Njemanze et al. (2015) argues that if advertisers want their products or services to appeal to the audience, they must choose words and structures that are 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.

Following the above trends, this research intends to examine language use (style) in South African and Nigerian bank advertisements. It is evident from the literature review above that the use of distinctive style in adverts or texts remains important as a strategy to appeal to readers and/or consumers. It is worth noting that the rapid surge of the internet and social media has significantly reduced the use of print adverts. However, the unavoidable truth is that print still maintains its stance as a powerful and necessary medium in advertising. As a result, this paper hopes to discuss the effectiveness of print advertisements using a stylistic approach. More importantly, this study presents a newer dimension by comparing print advertisements from two different countries (Nigeria and South Africa). Even though studies have been conducted using stylistics as a framework, only few of these works have focused specifically on bank adver-

tisements let alone a comparison of advertising patterns in two countries.

METHODOLOGY

Given that this research is done using textual analysis where text is perceived as letters, texts, documents: etc., a qualitative approach is deemed appropriate. Keith (2014) says qualitative research includes comments on the explicitly social nature of research, the commitment to relatively unstructured data, subjectivity and reflexivity in research, detailed study of a few cases, the importance of studying natural settings, and verbal rather than numerical analysis. To Lockyer (2008:865), textual analysis is a method of data analysis that closely examines either the content and meaning of texts or their structure and discourse. In the context of Lockyer's study text includes newspapers, television programs, blogs, architecture, fashion, and furniture and so on. Textual analysis is preferred in this research because of its ability to describe, analyze, evaluate the content, and the functions of the persuasive messages embedded within the texts of South African and Nigerian bank adverts. This analytical method does not only examine how texts operate but also the manner in which they are constructed as well as how meanings are produced.

For the purpose of this research, purposive sampling under the auspices of non-probability was used. Parahoo (1997: 232) describes purposive sampling as "a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data". Data were gathered from a variety of newspapers and magazines because they include elements that are based on a set of characteristics and their ability to provide necessary data. A total of six adverts from 6 banks (3 South African banks and 3 Nigerian banks) were analyzed. This meant that one advert was considered for each of the banks selected from each country. The banks for this research were purposely selected as they are major and popular banks from the countries. It is hoped that the advertising styles that these banks have employed over the years have proven successful and thus can be generalized to the rest of the banking industry in the two countries. This selection criterion does not only enhance our understanding of style in bank adverts but also

provide less popular banks with effective ways of advertising their products successfully. Since this research is interested in the advertising style of banks, established banks are therefore most likely to represent the general advertising trend in the banking sector, hence their selection. In the light of this, a purposive sampling becomes very relevant. The banks used in the research are: Amalgamated Banks of South Africa (ABSA), First National Bank (FNB), and STAN-DARD from South Africa and Guaranty Trust Bank (GTB), FIRST, and ACCESS from Nigeria. The advantage of purposive sampling is that one can ensure that each element of the sample assists with the research, because each element fits with the population parameters of the study.

Data were collected from documentary and archival sources. Various South African and Nigerian newspapers and magazines were purposefully selected and consulted in order to get adequate data for this research.

Analysis of Data in Current Study

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 research only made use of documentary sources, hence, words, expressions and signs used in the adverts were analyzed in relation to what they seek to communicate to the audience. Various aspects of style such as figures of speech and foregrounding were identified and discussed during the course of the study. The purpose of the analysis is to interpret and draw conclusions from the data collected.

The research method is aligned strictly with the theoretical approach of this research where the textlinguists approach is preferred for the purpose of the analysis because it integrates the level of discourse with their functions. The textual analysis and the textlinguists approaches share basically one thing in common which is their focus on texts

Textlinguists place their work on the level of discourse. According to Zyngier (2001), the interpretation of the textual discourse to the textlinguists is put into context. In his study, Zyngier brings to the fore the major benefits of this approach which among others is to see language as a social phenomenon related to its social func-

tion. This approach emphasizes that the interpretation of language use should be contextual and influenced by the society.

Presentation of Data

Section A: South African Banks

Datum 1:

The advert presents two ladies on board a plane. The two ladies' smiles are perhaps a sign of happiness. The texts also signify progress to imply that banking with Standard Bank is moving forward.

One noticeable stylistic feature in the advert is the use of bold print which is glaring in two sentences. The sentence "Priya used to fly economy for business trips" (to be referred to as sentence 1 in this paper) is typed in a less bold font compared to "TODAY SHE'S FLYING BUSINESS ON HOLIDAY TRIPS" (to be referred to as sentence 2). Sentence 1 was typed in a less bold font to signify a reference to a receding past. This is in contrast to the latter sentence which is bolder to signify the present time. In this example, the use of such font points to the important messages that the bank is trying to communicate at present. Sentence 1 was typed in lower cases while sentence 2 was presented in upper cases (capitalization). The use of such cases, in stylistics points to the important messages that the bank is trying to communicate. This resonates with Alabi's (2008) conclusion that font is specifically employed to draw special attention to the words. As such, the bank's main message to the customers is embedded in such words which may draw more attention than less bold or capitalized designs. According to Yeibo and Akerele (2014), these instances in the advert can also be construed as evidence of foregrounding.

Foregrounding implies bringing a certain item to the fore. It refers to any attention-catching device in a text which makes parts of a text to stand out in specific contexts. It is therefore no doubt that Sentence 2 is meant to stand out. The advert is punctuated in a stylistically informative way. Both sentences end with a full stop. The full stop is a technique generally used to indicate the end of a sentence (Yeibo and Akerele 2014). For a stylistics analysis, the full stop

does not denote the end of a sentence but the end of Priya's journey "flying economy". Sentence 2 also ends with a full stop to show that flight in the business class may also come to an end. This can be validated by the following sentence "never stop" "moving forward" (sentence 3) which implies that Priya is likely to move forward to the premium class. The full stop may then mean that the premium class is the highest category. In the advert, the punctuation mark is also employed as a grammatical pause.

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

Phonological devices in the advert are not many. However, rhyming is used in the last words of sentence 2. "...she's... business... trips..." In stylistics, rhyming is effective as it makes the message take hold in the audience's minds. Dubovičienė and Skorupa (2014) note that rhyming makes phenomena easier to remember. In terms of lexico-semantics, the use of collocates or words that often occur together is evident in the advert. Such words can provide useful insights into the meaning of the sentences in which they have been used. For example, holiday trips and business trips are used together. Holiday collocates with trip while business is associated with trip since there is an image of an airplane in the advert. This collocation becomes desirable in minds of potential customers. Such instances in stylistics are often employed for clarity purposes.

The advert uses repetitions of different kinds. The repetition of the word "business" shows that Standard Bank is a commercial bank which is serious about business. The word "trips" used as an epistrophe (same words repeated at the end of successive clauses) signify that in as much as the bank may be interested in business, there are times for holiday as implied in the word

"trips". Furthermore, the repetition of never stop and moving forward in sentence 3 and at the bottom of the page connotes that the bank is concerned with progress. There is also evidence of polyptoton or the repetition of words derived from the same root. Examples are "fly" and "flying". According to Alabi (2008) repetition is generally used for emphasis and to help produce permanent effect on the audience.

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

Generally, it can be noted that the bank has used all the aforementioned devices to appeal to the audience's emotions. Furthermore, the design of the advert is appealing. The elegantly dressed lady may imply that Standard Bank is associated with excellence and class. The statement "now, she flies in business class" resonates with Priya's posture and appearance. In life, almost everybody likes some bit of luxury. People would wish to be in Priya's position; to sit in such places and be served tea. The blue colour basically points to the universal colour of the bank which suggests royalty. Kannan and Tyagi (2013:1) rightly agree that the kinds of colour employed in an advert also serve communicative purposes.

Datum 2:

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

In this advert, several stylistic features are identifiable. While there are graphological and grammatical devices present in the advert, there are also visible lexico-semantic features. An identifiable stylistic feature in the advert is the use of capitalization to call the attention of the audience to that particular word or words. Contrary to the common and general titles which are often presented in capitalized forms, this advert totally deviates from that common usage and instead presents its title in sentence form while some words in the body of the advert are in-

stead capitalized. It is of course interesting to note that the advertisers understand their demographics perfectly well. Free things often attract attention and as such, in the advert, "FREE" are in upper case and in bold form throughout. As part of Zyngier's (2001) textlinguistics approach to stylistics, it is always necessary to note that the use of language is largely influenced by social phenomena. The word "free" means no cost which has a direct bearing on the mentality of customers especially in South Africa where many people are beneficiaries of free government grants. It has been generally observed that people tend to attach more attention to things that cost them little or no money. In this case, the word "free" nullifies the perception that banks do everything for financial gains. The fact that the service comes with no charges at all would have an effect on customers who want to be part of such new services from FNB. This view concurs with Crystal and Davy (1969) assertion that style is mainly concerned with "the effectiveness of a mode of expression" which is achieved by "saying the right thing in the most effective way". It can therefore be argued that FNB has managed to present its advert in an effective way by using a word which appeals to the emotions of the audience.

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

One can easily see cases of neologism which according to Jolayemi (2008) occur when words or expressions are coined from established words. Such coinages are employed for easy pronunciations and understanding. Examples in the advert are eBucks and 24/7. Bucks has always been used to refer to the dollar but has

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

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

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

Datum 3:

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

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

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

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

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

The image of an envelope implies that the new service allows customers to transact using

Short Messaging Service. The image of money displayed on the word "money" suggests that the arrow in the previous line is pointing towards money. There is also an image of a book (perhaps novel) which explains the word "story" explicitly. Generally, the image of the money will attract more attention than the word itself. Njemanze et al. (2015) maintains that for adverts to communicate effectively, there has to be a cordial relationship between the text and images or pictures. In that regard, the text will be strengthened by the use of good images. Such graphical designs would then ensure that the message conveyed is clear.

Section B: Nigerian Banks

Datum 1:

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

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

In the above advert, "money" is implied although it is deliberately omitted. "Save (money) to win gifts...." The ellipsis in this advert is employed to express brevity and ambiguity. The ambiguity is evident in that it is not only money that can be saved. Okanlawon and Oluga (2008) submit that ambiguity is used in adverts because they are susceptible to double or multiple semantic interpretations as they convey both intended and unintended meanings.

Henkeman's (2013) assertion that hyperbole is used to intensify emotion may be essentially true of this advert. Although the gifts can appeal to the audience that they will serve for a lifetime is but a mirage. Nevertheless, the statement serves its stylistic purpose of overstatement which can easily win the attention of the audience. Nnamdi-Eruchalu (2015) notes that figurative expressions such as hyperbole tend to beautify language and make it appealing and evocative. This is a point also acknowledged by Mensah and Ndimele (2013) when they say that figurative language is a strong linguistic attribute of the language of advertising.

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

From a general perspective, there are also enticing images and pictures of gifts such as money, a television, a car and so on employed for the purpose of appealing to the audience. The audience might even be attracted to the advert because of the enticing pictures. This resonates with Parsa's (2015) view that images sell everything and that images cannot be divorced from adverts.

Datum 2:

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

In a world where social networks are getting more and more popular, it is only wise for banks

to introduce social banking. To start with, there is a distinctive use of graphological devices especially in terms of texts and symbols in the advert. The text "Introducing social banking from GTBank" is meant to divert customers' attention towards the possibility of banking using social networks which most people can easily access on their gadgets such as smartphones, tablets and laptops. To complement the text, there are several symbols of social networks that customers can access. Among the networks represented by the symbols are Facebook, Twitter, google+, YouTube, Wi-Fi and so on.

The texts and symbols literally communicate that while you enjoy Facebook, Twitter etc. on your smartphones, you can easily bank with GTB without having to go to one of their branches. Some customers who find it difficult to go to branches can now bank on their phones with no stress. Thus, social networks are no longer used only for "social networking" but also for banking. As a matter of fact, one can even open an account via social networks which is a major improvement from the traditional situation where customers could only open a bank account at the branches. "Social banking" is presented in bold to signify that banking via social networks is the subject or theme of the advert.

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

It can be gleaned from the above analysis that the audience especially those who are too busy to visit bank physically are likely to be interested in such services which promise limited stress.

Datum 3:

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

The picture of a middle-aged woman and the caption "women let's save" suggest that the advert is targeting women. This is also evident

in the use of feminine colours, pink/red, in the advert. The traditional attire and the head-gear gives the advert a sense of decency and could be an attempt to appeal to specific group of women such as mothers. The impression one gets is that of a woman in control of her finances and therefore, her future too. The woman is clearly showcasing the benefits of her saving culture, which is why her right hand is pointing to a car which she has managed to buy, presumably, from her savings.

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

This may be a strategic advert as some Nigerian women prefer to spend money on frivolities such as gold, clothes, bags, shoes and so on rather than save their money. The bank could be addressing these types of women with flamboyant lifestyles and no real savings. Probably the bank has established that men save more than women which could be explain. The exclamation at the end of "WOMEN", Ebzeeva et al. (2015:259) note that the exclamation mark is used to communicate a particular importance of texts.

Kannan and Tyagi (2013:1) emphasized that everything matters in an advertisement and every word, image or symbol an advertiser uses is meant to in fact, serve a purpose. They further mention that colour, background, people who are appearing, choice of words as well as the culture depicted in the advert plays a crucial role in promoting the particular service being advertised. The cultural aspect was also identi-

fied by Anh (2012) who argue that the cultural factors have a great influence on advertising language. This study believes that cultural influence does not only affect the advertising language but also its reception.

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

DISCUSSION

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

From the above analysis, it is evident that there are a lot of similarities between South African and Nigerian banks adverts and little differences in terms of stylistics approaches. While in South African bank adverts, the research was able to identify lexico-semantic graphological, grammatical and phonological devices, the same can also be said of Nigerian banks. The foregoing discusses the specific attributes evident in the selected adverts from both countries.

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

Images, pictures and symbols are used in the adverts from both categories. In most situations, the images are used to corroborate the texts and provide additional meaning for the audience to have a better understanding. However, Nigerian adverts have more explicit and flamboyant pictures than South African adverts which mostly dwell on texts. The Nigerian banks adverts seem to be more adventurous and fan-

tasy-driven. This is perhaps because the Nigerian society allows for flamboyance, adventure and fantasy; Nigerians believe in living in affluence as a result of the fact that they want to be classified as part of the higher social class. Such differences can be explained by the demographics of the two countries. As a matter of fact, advertisers in Nigeria prefer pictures to attract the audience while the opposite is true for South Africa. Arguably, Nigerians enjoy showing off and talking stylishly about how they better than some other people. To an extent, there is evidence of simplicity in South Africa. This may account for the opposite situation from Nigeria where South Africans live a simple life perhaps because of the history of apartheid. It can be observed from the South African society that it may be difficult to differentiate the rich from the middle class because they have access to virtually the same facilities and amenities. The same may not be said of Nigeria. This research can conclude that the bank advertisers in the two countries have studied their societies and by implication, they make use of styles peculiar to each of the countries.

One can also notice that the adverts focus a lot on material things to attract the audience. As such, the use of enticing devices in both South African and Nigerian adverts cannot go unnoticed. The banks employ a lot of enticing and attractive texts and pictures. In numerous cases, the banks have something new to offer customers that patronize their services. Some Nigerian banks make use of promos while South African banks in some cases make use of airtime as well as money to attract customers. As such, both the South African and Nigerian banks understand that if customers are not ready for the new service, they might be lured by gifts or rewards. This may be seen as an effective advertising strategy in order to attract more customers.

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

Another point of similarity is that all the bank adverts demonstrate understanding of demographics. It is evident that both countries have a rising middle class, working men and women. South Africa also has an extensive social security system- old people with income. It can be confidently said that the bank adverts are constructed in a way that shows that the advertisers have carried out a background study of their intended audience which explains why the adverts can be linked to the respective societies. Furthermore, the majority of the adverts portray elements of convenience which show that in the two societies, the audience may not be thrilled if there are concerns that the new services may involve more effort and time on the part of the customer. As such, target audience may have been considered to need instant services because of work and other time-exhausting necessities. That is why, in the advert, some services can be done from home, over the phones, via phone calls or text messages.

CONCLUSION

This paper sought to comparatively analyse the stylistic features in South African and Nigerian bank advertisements. Generally, the study, to the best of the researcher's knowledge, has managed to answer the research questions posed. The comparative analysis was done using both South African and Nigerian banks and data were drawn from different newspapers and magazines.

It is no doubt that adverts have served and will continue to serve as an effective way of bringing services to the audience. Adverts are powerful ways of communicating and appealing to the emotions of customers. The language of advertising can actually make an advert stand out. It can lure the attention of the audience and thus, the audience can start to participate in a service they were not interested in earlier. Such is the power invested in the discourse of advertising.

There was also an evidence of symbolic and pictorial stylistic devices. This research was able to show how these images relate to the texts in terms of meaning. This study further stressed that the importance of attractive images and pictures in advertising cannot be underrated. Given the linguistic power vested in adverts as exemplified in this research, and the recurrence and incessant use of adverts in everyday situa-

tions, adverts are worth researching from all possible academic domains or disciplines. Hence, the interest of this research to study persuasiveness and other uses of language in advertisements is not an effort in futility. The research upholds the position that the language of advertising is persuasive, informative and thus, serves as a reminder to the consumer to patronize the products.

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

RECOMMENDATIONS

It is recommended for future researchers to also explore some other linguistic approaches to the study of bank advertisements. Examples of such approaches are semiotic, pragmatic, and morphological. Future researchers may also study other bank adverts from the internet and televisions as it might produce some other interesting findings similar or dissimilar to the ones presented here. There may also be other precise and analytical reflections of bank advertisements in other countries apart from Nigeria and South Africa. It is further suggested that advertisers continue to commit enormous consideration towards the demographics of the target audience. Advertisement is a society of its own; however, the society cannot work in isolation and thus, needs another existing society to operate. The other society is the target audience which must always be regarded and accorded.

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