

**MULTIMODAL DISCOURSE ANALYSIS OF
TELEVISION ADVERTISEMENTS OF SELECTED
BANKS IN NIGERIA**

**AJEPE, IFE FIYINFOLU
(86/10190)**

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CERTIFICATION

This is to certify that this thesis has been read and approved as meeting the requirements of the Department of English, University of Ilorin, Ilorin, Nigeria for the award of the Doctor of Philosophy in English Language degree.

Supervisor

Date

Head of Department

Date

Internal/External examiner

Date

External Examiner

Date

DEDICATION

This research work is dedicated to God Almighty, and to the memories of my late parents, Chief and Chief (Mrs.) T. A. Oyeyipo.

DECLARATION PAGE

I, Ajepe, Ife Fiyinfolu, hereby declare that this thesis entitled Multimodal Discourse Analysis of Television Advertisements of Selected Banks in Nigeria, is a record of my research work. It has neither been presented nor accepted in any previous application for a higher degree. All sources of information have been specifically acknowledged. In addition, the research work has been ethically approved by the University Ethical Review Committee.

Ajepe, Ife Fiyinfolu

Date

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ABSTRACT

Television advertisement has been a medium used by banks in Nigeria to convey advertising messages to their existing and potential customers through visual images, colours, sounds, written or spoken texts, which co-articulate at the same time. In spite of the importance of television advertisements, significant attention has not been given to all these modes using a Multimodal Discourse Analysis (MDA). Therefore, this study examined different modes in television advertisements of selected banks in Nigeria. The objectives were to: (i) identify the visual images, verbal and linguistic elements in the television advertisements of the selected banks; (ii) interpret the linguistic resources used by the advertisers; (iii) examine how the hidden meanings from the visual images, verbal and linguistic modes in the advertisements co-articulate; (iv) evaluate the extent to which verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context; and (v) examine the impact of visual images, verbal and linguistic elements in the television advertisements on viewers' behaviour.

The study has adopted a descriptive method. Observations and questionnaires were used for data gathering. Television advertisements were collected from ten banks using stratified random sampling technique. Three hundred questionnaires were administered in six cities across the country. The study adopted a combination of Halliday's (1994) meta-functions of language and Kress and van Leeuwen's (2001) Multimodal Theory of Communication as a conceptual framework.

The findings were that:

- (i) topical themes were more predominant in the structure of clauses in advertisement messages;
- (ii) the material process was predominantly used at 51.25% compared to other processes and what the banks stand for was largely expressed using the declarative mood;
- (iii) respondents strongly agreed that sounds in banks' television advertisements captivated the attention of the audience as noted by 46.9% of the respondents, and 44.8% of the respondents also affirmed that images in banks' television advertisements make messages in the advert more understandable;
- (iv) respondents agreed that verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context. They affirmed that the meanings of the words in the banks' television advertisements conveyed were clear; and
- (v) 44.5% of the respondents strongly agreed that contents of messages in the banks' television advertisements has a strong impact on them as it enhances their patronage, product recall, product preference and conviction.

The study concluded that banks' television advertisement resources have a positive impact on the viewers. They evaluate meanings of the various meaning-making modes such linguistic choices, sounds, colours and visual images co-articulate to communicate to the viewers in Nigeria. It was therefore recommended that banks should continue to portray social relevance by using simple and understandable modes in the course of packaging their advertisements for more effectiveness.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In every economy, the banking industry plays a significant and indispensable role. This industry indubitably paves the way for the economic growth of every nation. Some of the functions of banking sector include provision of capital for businesses, intermediation between the government and its populace in financial transactions, safe-keeping of money for people, financing of projects and so on Igbal and Molyneux (2005), observe that one of the responsibilities of banks in an economy is the distribution of income and level of price in a country.

According to Ekezie (1997), deposit mobilisation is one of the most important functions of a bank. This function enables banks to mobilise deposits, which are thereafter made available to the deficit unit for economically and socially desirable purposes. Incidental to this primary function of financial intermediation is the monitoring function and credit creation ability of banks (Scholtens & Van Wesveen, 2000). Since the business of banking is hinged on customer patronage, it then becomes necessary that banks communicate their services and products through a means to reach a large audience. This need, therefore, makes advertising a veritable tool in the hands of banks.

Advertising is a form of non-personal communication about an organisation's products through a mass medium. It is paid for by an identified sponsor to a target audience. Balogun (2006, p. 39) submits that:

Most advertisers employ the services of an agency in order to increase sales, move the product from the warehouse and generate enough demand

from the consumer. Often, such campaign will equally attract new customers of the product thereby increasing sales.

In other words, advertising is the means by which producers of products and services market their wares to the consumers for a greater leverage in the competitive space.

Schudson (1993) opines that advertising shapes consumers' desires and makes them have a yearning for things they do not really need. He further states that many advertisers, however, do not agree with the opinion stated but he claims that:

The reason advertisers advertise is not to change people's product choices but to change their *brand* choices. Advertising is not a war on consumers' minds but a competitive war against commercial rivals for a share of a market whose size is either constant or, if changing, changing for reasons far beyond the power of advertising to affect (p.9).

The above submission reflects the fact that the advertisers' main reason for advertisements is not only to persuade audience but also to change their brand choices. Once their brand choices are changed through the advertisements, the advertisers have succeeded in winning their hearts hence greater market share and greater profits.

The most widely accepted definition of advertising, according to Kazmi and Batra (2008), is the one given by the American Marketing Association. This professional association for marketing defines advertising as any paid form of non-personal presentation and promotion of goods, services and ideas by an identified sponsor.

Osunbiyi (1999), views advertising as a controlled persuasive communication, paid for by identified sponsor(s), about products, services or ideas and disseminated through the mass media to a target group. In a similar perspective, Eluwa (

2005) sees advertising as a form of non-personal method of communicating information which is usually paid for by a sponsor through various media. This view is similar to earlier views about advertising being non-personal and usually by a sponsor.

In other words, advertisements can be done through any form of media for the target audience. This means that there is no personal interaction between the advertiser and the audience like in the case of personal selling where there is a face-to-face presentation and promotion of the products and services by the sales person. It is usually delivered through a media and also paid for by an identified sponsor. Advertising plays a vital role not only to the agencies that practise it but to the manufacturers, media and customers as well. This is confirmed by Dughudje (1990), who contends that advertising is a promotion tool whose sole goal is to build favourites for advertised brands or services.

Society and advertising are inseparable because advertising is done for the society's consumption and society itself is aware of existing products through advertising. Members of society get affected once they watch an advertisement on television or listen to it on radio. Balogun (2006), submits that the advertisers' intention is to generate consciousness and to influence people to make investigations about product performance, usage, stockist's address, etc. and even style of running the job as wholesalers and vendors.

Also, in television advertisements, language is used to construct sentences which are strung together to make a meaningful communication to the viewers. Discourse Analysis, therefore, is meant to be a domain for the analysis of these sentences or

expressions in the advertisement context. Brown and Yule (1983, p. viii), submit that Discourse Analysis:

...has come to be used with wide range of meanings which cover a wide range of activities. It is used to describe activities of intersection of disciplines as diverse as socio-linguistics, psycholinguistic, philosophical linguistics and computational linguistics. ...The analysis of discourse is necessarily the analysis of LANGUAGE IN USE. As such it cannot be restricted to the description of linguistic forms independent of the purpose, or functions which their forms are designed to serve in human affairs.

The above two submissions reflect that Discourse Analysis is applicable to different human endeavours. In other words, it is relevant in many areas of applied linguistics. This is because the interest of disciplines in applied linguistics is in the use of language. In the television advertisements of selected banks, there are different modes.

O'Halloran, K.L Tan, S. Smith, & Podlasov, A. (2010), contend that multimodality naturally refers to the multiple modes (e.g. spoken, written, printed and digital media, embodied action, and 3-D material objects and sites) through which social semiosis takes place. Thus, the analysis of these different modes and linguistic resources in the television advertisements of selected banks is what this study is set out to do.

1.2 Statement of the Problem

Television advertisements are typically multimodal because different modes such as visual images, colours and textual elements communicate at the same time to the viewers and they determine whether or not the viewers will change their attitude towards the banks being advertised.

Television banking advertisement depends on a bank's target group. Most banking institutions, address their advertisement to holders of small accounts; thus, they advertise their products and services through the mass media. The press and television are the preferred means for larger banks that have branches across the country.

In Nigeria, due to the increasing number of banks offering similar services, banks are faced with a big problem to attract customers. Therefore, banks in this competitive environment, in order to maintain market share or increase its share of market, should have a suitable plan for delivering advertisement. Unfortunately, banks have not paid much attention to assess the effectiveness of advertising novelty on bank customers in the advertising industry; banks also lack the adequate information and familiarity with the patterns and models for evaluating the effectiveness of advertisement (Morteza & Hossien, 2017)

As Foucault (1975), argues, the agencies and individuals who have the knowledge to manipulate language can control people with impunity; that's why enormous objectives and wishes are manifested via language. On the other hand, almost all people watch television advertisements heedlessly and may judge the overall message of advertisement as informative and impartial.

Notably, numerous research studies have been carried out on advertising discourse (Cook, 1992 and Fairclough, 1992, 1997). For instance, (Strehler R. , 1997) concentrates on some components of adverts. Nevertheless, much attention is yet to be paid to television advertisements of banks, particularly, by using a Multimodal Discourse Analysis (MDA) approach.

On that note, this present study intends to fill the gap of examining the effect of multimodal elements used in television advertisements of selected banks in Nigeria. Basically, the study evaluates meanings expressed by visual and verbal resources in television advertisement, how evaluative meanings in advertisement co-articulate to communicate to the consumers and the effect of multimodal elements used in television advertisements of selected banks in Nigeria on viewers.

1.3 Aim and Objectives of the Study

The aim of this study is to examine visual, verbal and textual elements in television advertisements of selected banks in Nigeria. The objectives of the study were to:

1. identify the verbal and linguistic elements in the television advertisements of selected banks,
2. interpret the visual resources used by the advertisers to communicate to consumers/viewers,
3. examine how the hidden meanings from the visual images, verbal and linguistic modes in the advertisements co-articulate to communicate to the consumers/viewers,
4. examine the extent to which verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context, and
5. examine the impact that visual images, verbal and linguistic elements in the television advertisements have on viewers' behaviour.

1.4 Research Questions

1. What are the verbal and linguistic elements in the television advertisements of selected banks?
2. What are the visual resources used by the advertisers to communicate to consumers/viewers?
3. How effectively do the hidden meanings from the visual images, verbal and linguistic modes in the advertisements co-articulate to communicate to the consumers/ viewers?
4. To what extent do the verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context?
5. What impact does visual images, verbal and linguistic elements in television advertisements have on viewers' behaviour?

1.5 Scope of the Study

The scope of this work was delineated to three electronic advertisements from ten purposively selected banks. At this moment in Nigeria, the few banks that have emerged through several mergers and acquisitions are now regulated by the Central Bank of Nigeria (CBN) on the basis of their levels of authorisation. Therefore, these banks were selected and divided based on the criterion of authorisation – those banks that have international authorisation and those ones that have national authorisation only.

Out of the banks in Nigeria, which are Access Bank, Diamond Bank, Ecobank, First Bank, Fidelity Bank, Guarantee Trust Bank, Skye bank, United Bank for Africa, Wema Bank, Zenith Bank, Citi Bank, Heritage Bank, Keystone Bank, Stanbic IBTC Bank, Standard Chartered Bank, Unity Bank, Sun Trust, Jaiz Bank, Providus Bank, Taj Bank, Coronation Merchant Bank, FBN Quest Merchant Bank, FSDH Merchant Bank,

Rand Merchant Bank, Nova Merchant Bank, Sterling Bank, Union Bank and First City Monument Bank, ten banks were purposively selected based on international authorisation and only national authorisation.

Banks that have international authorisation to operate are: Access Bank, Fidelity Bank, First Bank, Guarantee Trust Bank, United Bank for Africa and Zenith Bank. Those with only national authorisation are: Skye bank (Polaris) Diamond Bank, Ecobank, Wema Bank. For the survey, the research focused on the bank users in major cities of the six geo-political zones in Nigeria. This study is also limited in scope to linguistic and visual analyses of the selected banks.

1.6 Significance of the Study

Advertisement is a result of the interplay of a repertoire of semiotic resources, not just language alone; it is basically expressed through a range of modalities. For this reason, this study will be guided by the aim of the study formulated correspondently to understand visual images and textual elements in the television advertisements of the selected banks.

The professional significance of the study is that it will be useful for advertising practitioners and banks. They will be able to know what appeals to the audience more in linguistic choices, visual representations and audio effects, thereby enhancing their competitive edge. Apart from this, the findings of this study will enrich the policy formulation in advertisement packages of each banking institution.

Practically, they provide a useful insight into the multimodal discourse analysis of television advertisements. This will then feed banks and advertising agencies with the hitches they are likely to come across when writing advertisement copy for banks, using

linguistic resources and visual images for easy understanding of the viewers. Thus, it behoves on these agencies to thoughtfully carry out their promotion.

Theoretically, this study contributes to the applicability of multimodal theory of communication to the advertisement of goods and services. Similarly, it will serve as a complement to the existing studies on bank advertisement discourse and will also contribute to some studies by contemporary researchers, investigating the multimodal nature of discourse in bank advertisements.

1.7 Justification for the Study

The justification for this study is that the available literature makes it clear that studies have not been carried out using a multimodal approach to the analysis of electronic advertisements of Banks in Nigeria. What is available is multimodal analysis of print advertisements of different products and services.

1.8 Chapter Summary

This chapter has attempted to give a general introduction to this study which is entitled ‘Multimodal Discourse Analysis of Selected Banks Advertisements in Nigeria’. The chapter gave a general background to the study, followed by the statement of the problem. It was followed by stating the aim and objectives which aligned with the research questions of the study. The scope of the study was given while its significance was well enunciated. The chapter was rounded off with a clearly defined justification. The next chapter will embark on the critical appraisal of concepts relevant to this study and will thereafter present the theoretical framework.

CHAPTER TWO

REVIEW OF LITERATURE

2.1 Introduction

This chapter centres on the review of works that are relevant to this linguistic enterprise. The following are considered: concept of multimodality, the scope of Multimodal Discourse Analysis, a social semiotic approach to Multimodal Discourse Analysis, a multimodal theory of communication, the modes and media of contemporary communication and communicative practices. Halliday's Systemic Functional Linguistics (SFL), the three metafunctions and the resources of social semiotics such as images, colours and sounds are also discussed.

2.2 Conceptual Framework

This study will discuss relevant conceptual frameworks, by looking at Television advertisements, the study will also look at understanding the effect of advertising on consumers' attitude, by taking a deep look at consumer attitude towards online advertising, which can be indicated through consumer's favourable or unfavourable response towards a particular online advertisement. More so, it will also look at advertising discourse in advertising. In addition, semiotics in linguistics, this is often referred to as the study of signs and their interpretations will be discussed. The modes and media of contemporary communication will also not be left out in the conceptual framework which looks at modes of contemporary communication including language, image, music, sound, gesture, facial-expression, colour, movement among others; A quick look at multimodal discourse analysis and social semiotics will also give credence to this study.

2.2.1 Television Advertisements

Television commercials are persuasive methods advertising and marketing organizations put together to persuade viewers and consumers to have a preference for a specific service or product on behalf of corporations by means of television. McLuhan (1964), asserts that television advertisement is usually measured as the most superior mass market advertising and this is reflected by way of the unwarranted fees television networks charge for advertising and marketing airtime during well-known television programmes. In other words, television advertisement is the preferred mode by many producers in reaching out to the potential consumers.

Whether consumers agree or not, they are frequently influenced by using television adverts when they want to make a choice of a service or product. This is stated by Krugman (1975), where he specifies that the public lets down its guard to the monotonous industrial use of the television standard and it easily changes its way of seeing stock and brands without much consideration as at the time of television contact.

As a promotional strategy, advertising serves as a most important tool in growing product awareness and situating the idea of a conceivable client to take eventual buying decisions. Advertising discourse is a sub-set of Discourse Analysis. According to Cook (2001), although discourse evaluation is normally about language, its area of coverage goes beyond that. It is additionally involved with conversation normally in the society as regards who is speaking with whom and in what circumstance. When different modes mix with language, discourse analysis is still involved.

Discourse, therefore, is viewed by distinct scholars from the standpoint from which they are working. Scholars who have worked in this area include: (Cook, The

discourse of advertising, 2001)(Goddard, 2002) and (Fairclough, Language and power, 2001). The former two deal with discourse in connection with advertising. Their scopes of evaluation differ. Cook (2001), analyses printed adverts, TV advertisements and Internet adverts; whereas Goddard (2002), analyses printed adverts. Nevertheless, they both examine company names and logos. Fairclough, on the other hand, tackles discourse in a broader social context. He perceives discourse as a shape of social practice (Fairclough, 2001). His centre of attention is in most cases, upon a face-to-face interaction, such as in a doctor-patient encounter, in a job interview or a prison investigation.

Nevertheless, he also pays attention to the non-verbal components of conversation such as gesture, facial expression, motion (and) posture and other kinds of discourse, such as media.

Moreover, Cook views discourse as a symbiosis of text and context. He says that an advertisement is an occasion of complex discourse, a dynamic and intangible entity made of many factors (Cook, 2001, p. v). He defines textual content as: “linguistic forms and context as a set of components. Context, for him, consists of substance (primary, i.e. sound waves, paper, screen; secondary, i.e. radio waves, book, celluloid film), paralanguage (i.e. voice quality, gestures, facial expressions and contact in speech, choice of typeface and letter sizes in writing), scenario (the relations amongst objects, people and text)”,

While Cook (2001), offers a full account of his method in a structured manner, providing idea first and then illustrating it with examples, in the case of Goddard (2002), the technique is reversed. She does not supply a specific definition of discourse; however,

it may also be inferred from her analyses. What she makes specific is the way she sees advertising as a shape of discourse and, consequently, discourse, in accordance to her, encompasses texts (considered as being visible artefacts and verbal language in one) which are seen as potentially involving the complex idea of audience, where readers have to work tough to decode messages and recognize specific relationships.

Goddard starts her analysis with describing the position of images, layouts and typography. She goes on to discuss the relationship between the participants. Also, she concentrates on language use, its prosodic and pragmatic features. All in all, Cook (2001), seems to pick out advertising and marketing discourse as an interaction between textual content (defined in linguistic terms) and context (with the contributors as one of its constituent parts). Goddard (2002), on the other hand, seems to become aware of advertising discourse as an interaction between text, defined as visual and linguistic aspects of an ad, and the participants.

2.2.2 Understanding the Effect of Advertising on Consumers Attitude

According to Hoyer & Macinnis (2010), they asserted that attitude can be labelled as a distinctive valuation that courier the extent of preference of a character that exhibits a high-level proximity to an object, issue, person, or action and it is a continuing emotional feeling. Attitudes are specifically based on beliefs which simply connotes that attitudes can be formed principally based on thoughts and beliefs that people perceive about anything and can as well be based on emotions. Thus, it is imperative to note that attitudes can have an effect on the thoughts, feelings, and conduct of an individual.

Fishbein(1967), submitted that mind-set is a discovered tendency to behave determinedly in a favourable or negative way, appreciating a particular object. Needless

to say, attitude is a personal emotional feeling and reaction toward an ideology or objects Hoyer & Macinnis (2010), further explained that attitude can be attributed as a clear valuation that expresses the extent of fondness or disfavour of a character closer to an object, issue, person, or action which could be a continuous emotional feeling. Therefore, attitudes are simply based on the reasoning or beliefs which an individual perceive about anything which is based on emotions. Thus, attitudes can have an effect on the thoughts, feelings, and conduct of an individual.

In the same vein, attitudes affect the way we behave when we are exposed to online advertisement online, which in turn stimulates purchase. Like others, Mackenzie & Lutz (1989), submitted that purchaser perspective towards online advertising can be unwavering through consumers' positive or negative response with regards to advertisement exposed online.

Similarly, there are three factors of attitude, which are; feeling, understanding and behaviour. In other words, feeling is an emotional response or temper (Keller, 1993). On a brighter note, advertisement has a high rate of possibility to engender positivity, stimulate or upbeat emotions such as; satisfaction, playfulness and delight in viewers. In addition, it can also generate warm feelings of friendliness, caring and hope (Solomon, 2009), Other than that, the negative feelings one has about advertisement such as dissatisfaction, defiance and others can also be created through consumer's mental capacities as they get exposed to different forms of advertisement which can either be deceptive or real. This is in line with Mehta (2000), on his submission about feelings, behaviours and reaction towards advertising. In Brown & Stayman (1992), perception, he stated that the emotional response as well as reaction of customers towards online

marketing due to the power of the advertisement to stimulate the customer's interest is the pointer to a successful and rich advertising. This is simply because the objective to create advertising is to form an operative mind-set that can stimulate the buyers' interest towards the commercial as nicely as the promoted goods and services.

However, perception simply refers to the focus of a particular thing through the sense or the insight or instinct received by means of perceiving,(Keller, 1993). The client can also create positive and favourable perception which can help them discover that online advertising enables a person to get more records handy by using in simple terms 'click on an advert', the capacity to react straight away toward an advert; yet, the purchaser may create negative understanding and perception about the online advertising and marketing such as improbable records and content material in online advertisement which may not fall in line with such person's cognitive belief and ideology.

Korgaonkar, Silverblan, & O'Leary(2001), are of the view that if those who are exposed to some deliberate or non-deliberate channel of advertisement online, perceives that the advertisement possesses beneficial information, and can boost their social position and image, their self-indulgence, ego and pleasure, without much a flinch on their perception, they tend to believe the veracity of such an advertisement.

Keller(1993), gave the definition of behaviour as the way in which a person behaves in response to an exceptional condition or impetus, or the way of conducting oneself. So is the way of consumer behaviour which is a manner of decision making and bodily undertaking everything that involves acquiring, evaluating, the usage and disposing of goods and offerings to satisfy one's desires and needs (Solomon M. , Bamossy,, Askegaard, & Hogg, 2006, p. VI). Consumer behaviour is not just buying of

goods or paying for services to be rendered, however, it consists of bureaucratic process before the items have been bought or received. Before a consumer decides to purchase a product, they may view small print of the product via online advertisement or probably search for the product online and make comparisons of the products they intend to buy, (Keller, 1993). Thus, this leads to either internal and external surfing or lookup of the online advertising.

Brown & Stayman(1992), asserted that consumers will display a fantastic attitude to the products that they feel are brilliant due to the believability of the advertising which is widely accepted as true since the product meets all their requirements and expectations. In other words, buyers who have a wonderful mind-set towards the mode of commercial exposed to online will possibly be influenced to make a purchase of such product. However, consumer can exhibit unappreciable attitude and behaviours such as having zero interest in online advertisement, thereby closing the online advertisements as a result, having no intent/interest to purchase the product.

It is on this note that one finds it relevant to existing literature, that the psychological flow of advertising depicts that attitudes are key in predicting consumer behaviour and how shoppers either window shops or actual buyers of a product responds to advertising. Attitude toward commercials can be an indicator of marketing effectiveness. The skill by means of which these adverts are packaged is via discourse. This then takes us to the notion of discourse.

2.2.3 Discourse as a Concept

The term discourse has been viewed by different scholars from different perspectives. It is an approach to the study of the use of language in a particular context. Discourse analysts make an attempt to contextualise texts and make sense of them. Fairclough & Wodak (1997), are of the opinion that Discourse is a form of societal exercise which creates a dialectal association between a particular conversational event and the condition(s), organisation(s) and societal structure(s) as well as actions that surround it. Candlin(1997), in his view, considers discourse as language which is used as a process, which is societally determined. In other words, it is a way of talking and writing about and acting upon our worldview.

The above view implies that discourse could be a spoken or written mode. So, the social context of language used is very significant in the interpretation of discourses and it is noteworthy in the understanding of the discourses' contents.

Another opinion of discourse is provided by Kress and van Leuven (1985, pp. 6-7),

Discourses are systematically organised sets of statements that give expression to the meanings and values of an institution. Beyond that, they define, describe and delimit what it is possible to say and not possible to say (and by extension-what it is possible to do or not to do) with respect to the area of concern of that institution, whether marginally or centrally. A discourse provides a set of possible statements about a given area, and organises and gives structure to the manner in which a particular topic, object, process is to be talked about. In that, it provides descriptions, rules, permissions and prohibitions of social and individual actions.

In other words, discourses are not just groups of words strung together without a pattern; they define boundaries.

Based on the above assertions, it is obvious that discourse goes beyond language in use. However, Gee (1990), establishes a difference between the terms 'Discourse' and 'discourse'. He submits that '*Discourse*' with a big D is a socially accepted connotation among ways of using language, of thinking, feeling, used to identify oneself as a member of a socially meaningful group or 'social network', or as an indicator that one is playing a socially relevant role. On the other hand, *discourse* with a small 'd' is simply linked stretches of language that connote meaning, like conversations, stories, reports, arguments, essays; 'discourse' is a sub- category of 'Discourse'. In other words, 'Discourse' with a big D is always more than just language. Based on the above submission, we can conclude that Discourse is a socially acceptable way of using language in a particular context; so, this concept will be considered as it relates to advertising as posited in this study.

2.2.4 Advertising Discourse

Discourse in advertising refers to a process by which sentences are strung together to make a meaningful communication. In other words, it involves the use of sentences in a real and communicative context. Mckeown (1998), submits that the actors responsible for the creation of advertisements are the sources and, therefore, know the codes which are in the culture they are operating in. So, advertising uses a specialised system of signs. Davidson (1992), perceives advertising as a social language, a category of spectator/ reader experience, a method of persuasion [...] almost a world in its own right, with its own languages, traditions and history, and one that sets the tenor and stride for great parts

of our lives. In other words, advertising is unique as a part of our daily lives with its recognition o

Cook (2001), thus, proposes that the defining feature of an advertisement as a discourse genre is that it endeavors to change the behaviour of those who are exposed to it. This is to say that every advertisement has a goal, and that goal is to affect or cause a change in the viewer's opinion or outlook to the product or service being advertised. In his own view, Opeibi (2009), observes that advertisement can be described as an attempt to notify, teach, convince, woo, or compel consumers to purchase a particular product or service.

The above definitions imply that advertisement is about giving out information and ideas about a product or service and it is usually paid for by a sponsor for a large audience in order to persuade them to prefer a product or service. So, advertisements are used to establish a basic awareness of the product or service in the mind of the potential customer and to build up knowledge about it. In the course of creating this awareness, the discourse of advertisement will be analysed and this takes us to what discourse analysis is all about.

2.2.5 Discourse Analysis

Stubbs(1983), observes that discourse analysis is a composite of attempts to study the organisation of language above the sentence or above the clause and, therefore, to study larger linguistic units, such as conversational exchanges or written texts. It follows that discourse analysis is also concerned with language in use in social contexts and in a particular interaction or dialogue of speakers. The above submission calls our attention to the great importance of context in Discourse Analysis. This is confirmed by Osisanwo

(2008), who asserts that, social contexts is important when speakers interact with the use of language and that the discourse expert, is more interested in what language is used for and not the prescribed properties of a language. In other words, the discourse analyst is concerned with the different parts of a conversation and not just the rules Johnstone (2002), perceives Discourse Analysis as interested in how people use language practically to achieve things in their lives. Initially, Discourse Analysis was mainly concerned with any aspect of language use, in terms of function but over time, there has been a change from this narrow way of defining the concept.

The visual language which includes textual graphics, gestures and images among others are also important aspects of discourse. (Hodge & Kress, Social semiotics. , 1990)Definition of Discourse Analysis cited in Olateju(2004, p. 12) conforms with the above opinion where they claimed that “Discourse Analysis also includes the analysis of linguistic semiotic systems (system for signalling meaning) non-verbal and non-vocal communications which accompany or replace speech or writing, performance art, sign language and bodily lexis.”This implies that Discourse Analysis now recognises other means of communication other than language. This includes sign language and other non-verbal forms. This was further corroborated by Bloomer, Merrison & Griffiths (2005), who posit that:

Semiotics or semiology is ‘the study of signs’ and almost anything can become a semiotic sign: what colour clothes you wear or how you speak, what food you eat or how fast you walk. Each of these behaviours can be interpreted as transmitting some messages, whether intentionally or unintentionally.

The definition given by (Hodge & Kress, Social semiotics. , 1990) and cited by Olateju(2004, p. x)that ‘language use is relative to social, political and cultural formations’ is appropriate for the view of discourse analysis in the present study as it is broad enough to cover its scope.

Coulthard,(1981), argues that discourse analysts are concerned with rules of use of language, which describe how utterances perform social acts while grammarians are worried with the rules that guide the usage of language. In other words, the context determines utterances in a discourse and it determines their functions. Therefore, context is a very significant aspect of discourse analysis and discourse analysts understand the context of utterances before doing any discourse analysis Cook(2001), asserts that participants, co-text, substance, paralanguage, inter-texts and situations must be present in every act of communication. This means communication has not taken place without the effective use of language by participants in a context. So, in every use of language, the context is of utmost importance. This is further confirmed by Yule (2004) who proclaim that discourse analysis is concerned with how language users make sense of what is read from texts, how they understand what speakers mean, how they recognise and differentiate connected discourse from jumbled and incoherent utterance, and how they successfully participate in conversation. In this definition, emphasis is placed on interpretation and not texts.

Olateju (2004), sums it up that Discourse Analysis has the interest of linguists, literary critics, critical theorists, communication scientists, geographers, philosophers, political scientists, sociologists, anthropologists, social psychologists and many others in its focus. Consequently, in recent times, scholars have been preoccupied with having a

deeper understanding of communicative patterns of human interaction as the core of research in English Studies. This takes us to Semiotics which is one of the concepts that explain communicative patterns other than language.

2.2.6 Semiotics in Linguistics

Semiotics is often referred to as the study of signs and their interpretations. That is, how signs are used to convey meaning. van Leeuwen (2005) sees signs as combinations of a signifier, a visible form such as facial expression, or a certain colour and a signified, a meaning such as disapproval or danger. In other words, a sign is anything that depicts or represents something.

Ferdinand de Saussure cited by van Leeuwen (2005, p. 3) defines semiotics as ‘a science that studies the life of signs within society’ and he calls it semiology.

However, semiology is slightly different from semiotics as semiology is mainly concerned with human language and speech while semiotics is more encompassing in incorporating all forms of communicative events. van Leeuwen further states that while Ferdinand de Saussure worked more on semiology, his friend and co-researcher, Pierce (1985) focused on semiotics from the view point of a sign being ‘something which stands for something else, in some respect or capacity’ (van Leeuwen, 2005). His idea of signs includes: *index* and *icon*. In other words, meanings connoted by signs are to be taken based on the manner in which it is perceived by the receiver. The perceived inadequacies of the two approaches highlighted above according to Cook (2001), led to the emergence of social semiotics by Halliday, which is more encompassing.

2.2.7 The Essence of Social Semiotics

The main proponents of social semiotics include van Leeuwen, Hodge, and Kress and few others. Their main worry is to study the meaning – making process beyond the linguistic level. Social semiotics is a field of study that is concerned in the semiotic potential of a given semiotic resource in realising communication. The social context of the use of these resources is also of interest to these social semioticians. This is confirmed by Lemke(1995, p. 56) who claims that ‘social semiotics examines semiotic systems specific to a culture in the making of various kinds of texts and meanings in various situational contexts and context of culturally meaningful activity.’ In other words, semiotics is dependent on the culture in which it is being applied, in order for it to convey the desired meaning.

Thibault (1991) cited by Adegaju (2008), summarises this view saying:

In social semiotics, the basic logic is that of contextualisation. Kress & van Leeuwen (2006), Say that no semiotic form, material entity or event, text, or action has meaning in and of itself. The meanings these have are made in and through the social meaning-making practices which construct semiotic relations among forms, material processes entities, and social actions.

Most of the semioticians’ beliefs rest on the fact that the important functions in social semiotics are present in Halliday (1985), meta-functions which are ideational, interpersonal and textual functions of language, and that any meaning-making process falls within the ambit of the metafunctions.

Kress & van Leeuwen (2006, p. vi), attempt to differentiate between ‘affordances’ and ‘meaning-potential.’ While ‘meaning-potential’ focuses on meanings that have already been introduced into society, whether explicitly recognised or not, ‘affordance’ brings in the meanings that have not yet been recognised, that lie latent in the object, waiting to be discovered van Leeuwen (2005), thus, submits that: in social semiotics, resources are signifiers, observable actions and objects that have been drawn into the domain of social communication and that have a theoretical semiotic potential constituted by all their past uses that are known to and considered relevant by the users of the resource, and by such potential uses as might be uncovered by the users on the basis of their specific needs and interests (p.6).

From the above explanation of what social semiotics is about, it is clear that other resources other than linguistic resources that convey meaning enhance communication. These resources can be termed modes. Mode refers to a set of socially and culturally shaped resources for making meaning.

2.2.8 The Resources of Social Semiotics

According to Kress & van Leeuwen (2001), semiotic resources are made up of all depictive and communicational resources used in the making of texts. They further assert that these comprise both semiotic modes and semiotic media which exist in diverse ways for different people.

van Leeuwen describes how he and others who study semiotic systems other than language in this tradition have built on the work of Halliday who argued that the grammar of a language is not a code, nor a set of rules for producing correct sentences,

but ‘a resource for making meanings’((1978, p. 192). van Leeuwen (2005, pp. 3-4) concludes that:

In this book, I extend this idea to the ‘grammar’ of other semiotic modes and define semiotic resources as the actions and artifacts we use to communicate, whether they are produced physiologically with our vocal apparatus; with the muscles we use to create facial expressions and gestures or by means of technologies, with pen, ink and paper; with computer hardware and software; with fabrics, scissors and sewing machines, etc. In social semiotics therefore, resources are signifiers, observable actions and objects that have been drawn into the domain of social communication...

Based on the above, it can be concluded that resources of social semiotics are determined by both the intrinsic characteristics and potentialities of the medium and by the requirements, of any given culture. Therefore, a text is never complete by just a mode rather it is made up of interplay of modes. The above position is justified by Kress and van Leeuwen’s submission that:

Language, whether in speech or writing, has always existed as just one mode in the ensemble of modes involved in the production of texts, spoken or written. A spoken text is never just verbal, but also visual, combining with modes such as facial expression, gesture, posture and other forms of self-presentation. A written text, similarly, involves more than language: it is written on something, on some materials (Kress & van Leeuwen, 2006, p. 41)

In other words, resources of social semiotics are the resources we use in enunciating and understanding meaning.

According to van Leeuwen (2005), the term ‘resource’ is more appropriate and preferred in social semiotics, (which is multimodal in orientation), since it avoids the impression that ‘what a sign stands for’ is somehow pre-given, and not affected by its use. Signs are not the only fundamental concepts in semiotics as it has been traditionally proposed especially in Ferdinand de Saussure’s work. Therefore, contemporary text constructors are conscious of the use of interplay of various semiotic resources as well as the social context while constructing a text. They no longer rely only on linguistic modes to convey messages but a multimodal approach is being explored with resultant advantages in meaning-making.

In advertising, semiotic resources include typography, sounds, images, colours, symbols, gaze, posture, graphological features and so on. These are some of the elements that will be considered in the multimodal analysis in this study to espouse the semiotic imports on the viewers or existing and potential customers in the television advertisements of selected banks.

2.2.9 The Modes and Media of Contemporary Communication

Modes and media are fundamental concepts of multimodal discourse analysis. Norris (2004), attests that modes are inevitably interpreted as discrete entities. (Yet) modes are not bounded units. A mode is a loose concept of grouping of signs that have attained meaning in our past development. This view reflects the fact that modes and media are social and cultural. In this contemporary time of ours, text cannot be realised

through a single mode but a combination of different elements brings to the fore the realisation of text.

Kress & van Leeuwen, (2001), submit that the modes of contemporary communication include language, image, music, sound, gesture, facial-expression, colour, movement among others while the media are the physical resources used in the making of semiotic products and events, not leaving out both the tools and the materials, ink, paint, cameras, computers, etc. In recent times, however, the separation line between mode and media is gradually thinning out due to advancement in digital technology. The concept that encapsulates the use of these resources often termed mode is multimodality.

2.2.10 Multimodality as a Concept

Discourse analysis has for a long time been focused towards the analysis of the human language in its written and spoken forms. Until recently, little attention has been given to other forms of communication. Van Dijk (1997), points to the fact that the visual elements of discourse was hitherto ignored in discourse studies. However, this position has recently began to change. In their works Kress & van Leeuwen, (2001), submit that contemporary advances in discourse analysis in general and media analysis in particular have drawn attention to those ignored areas of human communication. They add further that multimodality treats the meanings of text as a potential rather than as fixed since meaning lies not so much individually in language or visuals but through their association within system. In Multimodal Discourse Analysis (MDA), visual images can be read as text. Kress & van Leeuwen (2006), as pioneers of the call for multimodal research, state that there has been, for some time, a clear preference for the use of a single mode in communication. They observe that the most highly valued genres of writing were

produced entirely without any illustration, making use of graphically uniformed and compressed pages of print. They further point out that specialised theoretical and critical disciplines which developed in order to speak about different arts equally developed as monomodal approaches (Kress & van Leeuwen, 2001, p. 1)

Lemke(1995), contends that multimodal factors exist within the language itself and that they do not come only as additional elements. He maintains that generally speaking, discourse is an aspect of social action which never makes meaning with language alone. He cites an example of the quality of voice when speaking, in addition to gestures and facial expressions, that affects the sense of spoken words. This is also equated with the symbols used when writing, providing meaning that surpasses the sense of the words they represent. Moreover, he goes further to study new forms of multidiscipline and multimodality, proposing a new hyper modality approach (Lemke 2003).

Jewitt(2013), submits that multimodality is an interdisciplinary method drawn from social semiotics that recognises communication and representation as more than language and attends scientifically to the social understanding of a range of forms of extricating meaning. In the same vein, Idigbon (2013), submits that multimodal discourse proposes a widespread view to study a message from several modes because attention is gradually shifting from monomodality to multimodality as a means of communication. The highlighted views of multimodality point to the fact that meaning making has gone beyond only one mode, but rather meaning is extracted through various modes.

With the rapid development of information and communication technology since the last decade of the twentieth century, major changes and totally new means of communication have emerged. The advent of the internet brought about great advances in this area. This is corroborated by O' Halloran, Tan, Smith & Podlasov (2009) as they remarked that technological development, especially with regard to data visualisation resources, have helped a great deal, in the growth of multimodal semiotics. The outcome of this development is that there is now a move from monomodality to multimodality in semiotic study.

Kress, Leite-García and vanLeeuwen (2001) maintain that:

...the change is producing texts which are strongly *multi-modal*. That is producers of texts are making greater and more deliberate use of *a range of sensational and communicational modes* which co-occur within the one text. One effect of this change is that it has become impossible to read texts reliably by paying attention to written language alone: it exists as one representational element in a text which is multi-modal, and it has to be read in conjunction with the other semiotic modes of the text (1997, p 256).

O'Halloran K. L., Tan, A, & Podlasov (2010), explain, that in actual practice, texts of all kinds are usually multimodal, generating, and merging, the resources of diverse semiotic systems to enable both general (standardized) and explicit (i.e., individualised, and even innovative) methods to making meaning. The truth is that communication, not just in contemporary times, has always been fundamentally multimodal.

Based on the above submission, we can conclude that multimodality is observed and experienced in our everyday communication. This takes us to the relationship between Discourse Analysis and Social Semiotics.

2.2.11 Multimodal Discourse Analysis and Social Semiotics

Multimodal Discourse Analysis (MDA) is an approach propounded by Kress and van Leeuwen(2006), and is derived from Halliday (1994), Systemic Functional Linguistics. Multimodality which is also referred to as ‘multimodal analysis’ or ‘multimodal semiotics’ according to Kress and van Leeuwen (2006), is when a text communicates through a number of modes by combination. Social semiotics, according to van Leeuwen (2005), is concerned with the way people use semiotic ‘resources’ both to produce communicative artifacts and events; and to interpret them in the context of specific social situations and practices. Kress and van Leeuwen (2001), submit that texts are multimodal when meaning making is realised in multiple articulations. Four different domains in which meanings are dominantly made are sketched and anchored on Halliday’s Functional Linguistics.

The multimodal social semiotic approach relies upon Halliday’s Systemic Functional Linguistics to provide resources which are used to create meaning such as language, visual imagery, gesture, sound, music, three dimensional objects and architecture. Multimodal semiotics is about communicative artifacts being resources for making meaning within a specific social context. Halliday (1978, p. 192) captures this essence that “the grammar of a language is not a code, not a set of rules for producing correct sentences, but a resource for making meaning”. He came up with three different levels of meaning potentials which he calls the meta-functions of language. They are

experiential meaning for constructing experience, interpersonal meaning for enacting social relations and textual meaning for organising the message. These three meta-functions have been integrated into multimodal discourse of which the communicative elements are used as meaning-making potentials. Kress and van Leeuwen (1985, p. 15) submit that:

Whether we engage in conversation, produce an advertisement or play a piece of music, we are simultaneously communicating, doing something to, or for, or with, others in the here and now of a social context (swapping news with a friend; persuading the reader of a magazine to buy something; entertaining an audience) and representing some aspect of the world ‘out there’, be it in concrete or abstract terms... and we bind these activities together in a coherent text or communicative event.

In other words, communication can be achieved through various means and activities, irrespective of what we intend to achieve or the context in which it is taking place.

O’Halloran(2008), makes it clearer by saying that the mainvalue of SF theory forMDA is Halliday’s metafunctional principle which proposes an integrating stage for comprehending how semiotic resources connect to create meaning. We can, therefore, conclude that the focus in a multimodal analysis from the perspective of SFL is to derive essence from aspects of ideational, interpersonal and textual meanings in both visual and linguistic texts. While Kress and van Leeuwen (2001) refer to the three meta-functional meanings as *representational, interactive, and compositional meanings*, other scholars have given different names too and there are no significant differences in their meanings.

However, this study adopts Halliday's terminologies: *ideational*, *interpersonal* and *textual* functions of language. The *ideational* function implies that language serves as an instrument for the encoder (speaker or writer) to express their ideas and experiences internally and externally. In the television advertisements of the selected banks, the advertisers clearly articulate what the target audience stands to gain from the banks being advertised. Ogunsiji (2001), asserts that the *interpersonal* function of language aids to create and maintain societal relationships. That is to say, there is an established relationship between the producers of our television advertisers and their audience and this relationship is established by language. The *textual* function provides the language with an internal structure and enables the writer or speaker to construct intelligible and interconnected texts which are situationally appropriate. Linguistic structures in our television advertisements are not only coherent and cohesive but they are also situationally appropriate in the advertising contexts. Another resource for multimodal analysis is the reading of Images.

2.2.12 Images as Semiotic Resources (Representation and Interaction)

Language and visual forms of semiosis differ from each other in a fundamental sense. A linguistic text typically unfolds syntagmatically as a chain which is sequentially processed, and meaning progressively becomes clear as the text unfolds. Systemic Functional Linguistics (SFL) is concerned with the analysis of the sequence of parts (i.e. the words, word groups, clauses, clause complexes and paragraphs) which form stages in the development of the text. The progressive structures are modelled according to meta-functions (O'Halloran K. L., 2008). The visual component of a text plays a pivotal role in the expression of meaning in visual communication. However, O' Halloran

(2008), submits that the analysis and understanding of language use is contextualised, for example, in addition to linguistic choices and their typographical instantiation on the printed page, multimodal analysis takes into account the functions and meaning of the visual images, together with the meaning arising from the unified use of the two semiotic resources.

Representation and interaction of semiotic resources in the realisation of texts are very critical to MDA as a communication mode. Language and visual communication are taken by Kress & van Leeuwen (2006), as having capacity to be used to realise the same fundamental systems of meaning that constitute our cultures, but that each does so by means of its own specific forms, does so differently and independently. According to van Leeuwen (2005), 'images have for the most part been studied as representations rather than interactions.' In other words, the focus of attention in the studies of visual communication has been about the singularity of each of the images represented in visual design. In distinguishing between the peculiarities of language and visuals, they assert that while mental process clauses and nominalisation are unique to language, perspective is unique to images. In other words, each has its own possibilities and limitations of meaning.

Images have their own peculiar elements that are important for meaning-making. Kress and van Leeuwen (2006) submit that while language does not have or need angles of vision to achieve perspective, nor does it have or need spatial dispositions of elements to achieve the meanings of syntactic relations, images have and need both. They assert that images offer us resources for understanding and for meaning-making different from those of the world represented in language.

Barthes (1997), cited in Kress and van Leeuwen (1985, p. 16) distinguished between an image–text relation in which the verbal text extends the meaning of the image, or vice versa, as is the case, for example, with the speech balloons in comic strips, and an image–text relation in which the verbal text elaborates the image, or vice versa. In the former case, which he called relay, new and different meanings are added to complete the message. In the latter case, the same meanings are restated in a different (e.g. more definite and precise) way, as is the case, for example, when a caption identifies and/or interprets what is shown in a photograph. Of the two, elaboration is dominant. Relay, said Barthes, is rarer. He distinguished two types of elaboration: one in which the verbal text comes first so that the image forms an illustration of it, and one in which the image comes first so that the text forms a more definite and precise restatement or ‘fixing’ of it (a relation he calls anchorage).

However, Kress and van Leeuwen (1985), are of the view that Barthes’ submission above misses out a vital point as the visual component of a text is an autonomously ordered and organised message, linked with the verbal text, but in no way reliant on it – and likewise the other way around. They state further that visual communication and language, can both be instrumental to achieving the same essential classifications of meaning that establish our cultures, but that each of them does so through its own precise forms. This they do separately and without depending on each other. In other words, one can deduct from the submissions of Kress and van Leeuwen, that while language and visual communication are both essential in any communicative event, their method is dissimilar in many ways.

In a multimodal text, writing may carry one set of meanings and images may carry another. In an advertisement, for instance, it may be that the verbal text is studiously ‘non-sexist’ while the visual text encodes overtly sexist stereotypes.

In visual communication, images, apart from being aesthetic and expressive, have the structured social, political and communicative dimensions (Kress & van Leeuwen, 2006). They further assert that images are used to do things to or for people. In other words, represented images can be used to show or express certain processes of interactions or social relations within a particular visual space. The ‘gaze’ ‘gesture’, ‘type face’, facial expression’, ‘lay – out’ etc. are the illocutionary force or communicative functions that are used to negotiate communicative acts in visual communication as contained in the Speech Act Theories of Austin (1962) and Searle (1969).

The diagram below is used by (Kress & van Leeuwen, 2006), to illustrate the concepts of representation and interaction in visual communication as regards the interactive meanings that are present in any given image.

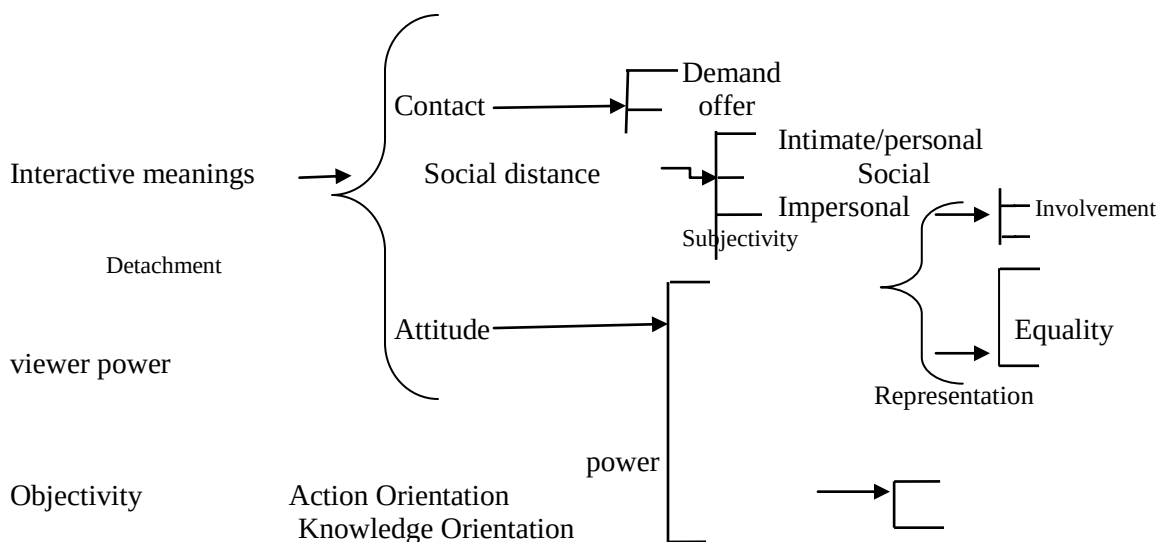


Figure 2.1: **Interactive Meanings in Images** (Adapted from Kress and van Leeuwen, 2006, p.149)

The above diagram indicates the interactive nature of participants, and how every image usually has a ‘demand’ or an ‘offer’, and they are simultaneous systems (as indicated by the curly brackets). They equally always select a certain attitude. The diagram further illustrates how the systems of ‘contact’ and ‘social distance’ and attitude interact to create more complex and subtle relations between represented and interactive participants. The realisations, according to Kress and van Leeuwen (2001, p. 148), are as follows:

Demand	gaze at the viewer
Offer	Absence of gaze at the viewer
Intimate/ Personal	close shot
Social	Medium shot
Impersonal	Long shot
Involvement	frontal angle
Detachment	oblique angle
Viewer power	high angle
Equality	eye – level angle
Represented participant power	low angle

2.2.13 The Multimodal Text and Composition

There is another important element in reading images. This has to do with the composition of the whole, that is, the way in which the representational and interactive elements are made to relate to each other, and the way they are integrated into a meaningful whole. For instance, in a picture, the placement to the left or right has significant meaning sometimes. If this were turned around, the representational and interactive meanings might or might not be affected Kress & van Leeuwen. (2001) Observe that the situation of the elements (the participants and of the syntagms that link them to each other and to the viewer) often bestow them with exact information ideals relative to each other.

Similarly, the image that is most *salient*, the most eye-catching element in the composition, usually has significant meaning in the interpretation of the mode, not just because it is placed in the foreground and probably forms the largest or simplest element in the picture, but also because such an image may be in sharper focus and sometimes receives the greatest amount of light. In other words, pictorial elements can receive stronger or weaker ‘stress’ than other elements in their immediate vicinity, and so become more or less important ‘items of information’ in the whole (Kress and van Leeuwen, 2001, p. 174).

Midalia (1999), asserts that visual images, like all representations, interpret the world for us rather than just being neutral. This explains the fact that visual images communicate to the viewer or reader as much as linguistic codes.

Kress and van Leeuwen (2002, p. 4 - 6) suggest that symbolic meanings take two forms: the *attributive* and the *suggestive*. In the *attributive* symbolic process, meaning is made through the highlighting of one represented participant in an image where there are two participants. This highlighting of a particular one in relation to the other (whether through its size, colour, lighting, or placement within the composition, any conventional association it may have with the symbolic values of a particular culture, or the directing of the reader’s focus to it through gestures such as pointing or lines) functions to associate it and its meaning with that other.

The *suggestive* symbolic process involves just one represented participant, through which the meaning is carried. In such an image, ‘mood’ or ‘atmosphere’ tends to be emphasised over detail, with colours and lighting serving important functions in capturing a generalised essence. Kress and van Leeuwen suggest further that

interpersonal meaning in visual texts may be identified through the *representation of relations between viewer and image*. They claim that a number of aspects of interactive meaning are essential to the description of viewer-image interaction. These are: mood, perspective, social distance, lighting, colour and modality.

2.2.13.1Mood

Mood is a Kress and van Leeuwen's (2006) tool of visual analysis that makes the interaction between the represented participants and the viewer of the image possible. It is determined by the use of gaze towards the viewer. If the gaze of the represented participants is fixed on the viewer, an imaginary relation is created with the viewer; such an image is called a *demand* picture. In other words, the *represented participants'* direct look at the viewer also establishes a direct connection between them and the *viewer*. This is often supported by facial expression like smile or a stare. Conversely, if the gaze of represented participants is cast away from the viewer, no imaginary relation is formed with the viewers; then, such an image is called an *offer* picture ((Kress & van Leeuwen, 2006); (Brady, 2015). Hence, while carrying out an analysis of visual images, *mood* as a tool of visual analysis helps the researcher to examine relationships between the represented participants and the viewers of selected banks' television advertisements.

2.2.13.2Perspective

Perspective describes the attitude of represented participants and it is observed through different choices of horizontal and vertical angles. Horizontal angle could be a frontal or oblique angle; if it is a frontal angle, it suggests the involvement of the viewers but if it is an oblique angle, it implies the detachment of viewers. Vertical angle, in other hands, brings about establishment of a certain level of power relationships between

represented participants and the viewers. If the subject of the image is shot from a high angle with camera above the eye level, it makes the subject look small. If the subject is shot from a low angle with camera below the eye level, it makes it look bigger. Also, if the subject is shot from eye level angle; it indicates that between represented participants and the viewers are equal. Hence, superiority, equality and inferiority towards the represented participants are realised through the high angle, eye-level angle and low angle respectively ((Kress & van Leeuwen, 2006); (Tehseem, Sibtain, & Obaid, 2019) Thus, *perspective* is an appropriate tool used in the visual analysis to depict attitude of represented participants in the data of the study.

2.2.13.3 Social Distance

Social distance is how close or far away a represented participant is from the viewer. Social relations between the represented participants and the viewers of television advertisements are suggested by sizes of frame. Represented participants' distance proposes a level of intimacy with the viewer. Their closeness to the camera simulates real closeness, and hence the closer they are the more intimate the relationship is with the viewer. In other words, represented participants that are far away are less engaged with the viewer, and as they are closer, they occupy a space meant for the viewer's intimate friends in real life situations (Kress & van Leeuwen, 2006);(Noriega, 2012). Generally speaking, there are three main types of shots used to depict represented participants: close-up shot, medium shot and long shot. A close-up shot shows an intimate relationship, a medium shot means a social relationship while a long shot suggests the impersonal relationship between the represented participants and the viewers ((Kress & van Leeuwen, 2006); (Serafini, 2013)). Therefore, *social distance* is a tool of visual

analysis used to investigate the relationship between the represented participants and the viewers of the data of this present study.

2.2.14 Colour as Social Semiotic Resource

Kress and van Leeuwen (2001), observe that colour offers a specific sensory appeal, through sight and its physiology, and via both the physiological and experiential meanings of colour for humans as biological /physiological beings and the cultural/ experiential meanings of colour. According to Adegoju (2008, p. 25), the meaning potential of colour is tied to the cultural world of the transmitters and the receivers. For instance, while the colour black often stands for death in western society, its opposite ‘white’ symbolises death in eastern cultures. This is why colour is regarded as having two types of *affordances* (Kress & van Leeuwen, 2001). The first type of affordance is origin or association. Consequently, the second type of affordance relates to the different features of colour which are: value, saturation, purity, modulation, differentiation and hue. In view of this, Kress and van Leeuwen (2001) believe that, ‘colour as a mode is entirely distinct from language as a mode.’ To them, seeing the word ‘BLUE’ and seeing the colour ‘BLUE’ creates entirely different experiential effects: hearing the word *blue* is not the same as seeing a deeply saturated *blue* (Kress & van Leeuwen, 2001, p. 27) In other words, colour is a natural phenomenon that has great psychological impact in visual communication. It has strong influence on the feelings and emotions of people (Abdulrasheed, 2011) Thus, it has a considerable semiotic significance in communication. However, the meanings of colours in visual communication are usually context- determined.

Colour is, therefore, an important tool in any form of visual communication as it can elicit different moods and effects from different people at the same time. Gribbons cited by Abdulrasheed(2011, p. 51), contends that ‘colour is a form of communication in itself and a powerful one. It has complicated effects on the human body – both physiological effects (like making you hungry) and emotional effects (like making you sad)’.Gribbons further asserts that:

Some people know how to use colours effectively. Ads use colours to communicate, and advertisers have known for years how to use colour. Have you ever noticed a bright green ad, say a newspaper that keeps drawing your eye toward it? Or looked at an ad for something expensive and realized how elegant the ad looked? Some of that is done with colour, cited in (Abdulrasheed, 2011, p. 51)

The above assertion tells us how powerful the use of colour is in advertisements. It further confirms the opinion of Kress and van Leeuwen (2001, p. 28) that colour plays the role of a cohesive semiotic device in visual texts as signifiers.

Caivano and Lopez (2007) cited in Adegoju (2008), submit that:

Colour has a high influence on institutional communication because it is perceived more quickly than other institutional symbols such as iconographies or verbal texts. It has been proved that colour requires less time of ‘reading’ than a logo. When shape and colour are adequately associated, colour (the more primary element) facilitates the memorability of the shape.

In the course of this study, we shall see how the use of colour in banks’ advertisements has enhanced meaning-making.

2.2.15 Colour Symbolism in Visual Communication

Abdulrasheed (2011), argues that ‘colours’ are the building blocks of visual communication because they have symbolic meaning associated with them, depending, of course, on the culture and day-to-day experiences of the target audience. He asserts that dark colours communicate sobriety, seriousness and sometimes mystery while light pastel shades denote gaiety. He also submits that visual communicators choose colours methodically in the design of their visual texts. The factors that affect the choice of colours in visual communication include: age, sex, cultural background and education.

Table 2.1 Symbolic Meanings of Colours

Colours	Positive Meanings	Negative Meanings
Red	Passion, excitement and energy	Hunger, violence and anger
Orange	Freshness, growth and vitality	Malice and inexperience
Yellow	Youthfulness and optimism	Showiness
Purple	Royalty, sophistication, sensuousness, mystery and spirituality	Mourning
Brown	Reliability and comfort	Dullness
Grey	Discipline, thoughtfulness and stability	
Pink	Innocence and happiness	Immaturity
Black	Power, elegance and mystery	Fear, sadness and death
White	Freedom, peace, simplicity, precision, purity and antiseptic	Cold

The positive and negative meanings associated with different colours (Abdulrasheed, 2011)

It is highly observable that there are other meanings embedded in colours. For example, in most African setting, RED can negatively connote ‘danger’ while in the context of traffic signs all over the world; it means ‘stop’. Similarly, in Europe and most

parts of Africa, BLACK connotes 'evil' and 'mourning' whereas in Asia, especially in China, it has the opposite meaning whereby WHITE represents a state of mourning.

2.2.16 Music as a Social Semiotic Resource

Music is an important part of our lifestyle, of our culture and our everyday life. It often influences our moods, our perception of life either spiritual or temporal and has tremendous impact on our emotions, likes and dislikes. It is often the reason why people have preferences for the kind of music they listen to. It is not every type of music that has similar effect on different sets of people or individuals. In television advertisements, music is usually an essential semiotic resource, besides the visual and audio resources.

Most of the advertisements on television are done usually to influence the consumption pattern of the audience. Some researchers have, therefore, carried out studies to show how music as a semiotic resource influences the consumption behaviour of the audience. For instance, Areni, (1993), found out that classical music in a wine store increased the interest of customers to buy more expensive products, even though it had no influence on the quantity they bought. A different result contrary to the earlier one was got when top-forty genres of music rather than classical was played in the wine store.

The influence of different music on how long customers spend their time on shopping was studied by Yalch and Spangeberg (2000). They found that customers' shopping time was shorter when they heard familiar background music than when they heard unfamiliar music. Subconsciously, music played in a television, radio or internet advertisement, affects us, as it has a great influence on how we perceive the product that is being advertised. Background music in advertisements include: jingles, original music

pieces that are written especially for the advert and even popular songs, composed for other reasons but which the advertisers find suitable.

Oakes (2007) found that when the musical background in an advertisement fits the message and imagery of the commercial (that is congruity), consumers responded more affectively towards it. People were also observed to remember the content of the commercial more clearly when the background music was congruent with the advertisement.

Table 2.2: Musical Characteristics for Producing Various Emotional Expressions

Musical	Emotional Expressions								
Cement	Serious	Sad	Sentimental	Serene	Humorous	Happy	Exciting	Major	Frightening
Mode	Major	Minor	Minor	Major	Major	Major	Major	Major	Minor
Tempo	Slow	Slow	Slow	Slow	Fast	Fast	Fast	Medium	Slow
Pitch	Low	Low	Medium	Medium	High	High	Medium	Medium	Low
Rhythm	Firm	Firm	Flowing	Flowing	Flowing	Flowing	Uneven	Firm	Uneven
Harmony	Consonant	Dissonant	Consonant	Consonant	Consonant	Dissonant	Dissonant	Dissonant	Dissonant
Volume	Medium	Soft	Soft	Soft	Medium	Medium	Loud	Loud	Varied

Table 2: Different musical elements are associated with various moods and emotional expressions (adapted from Bruner II, 1990)

2.2.17 Systemic Functional Linguistics

The approach of the Systemic Functional Linguistics (SFL) does not only enable linguistic analysts to focus on the formal features of discourses but also provides them a background to concentrate on the use of language in particular contexts of situation. According to Eggins (1994, p. 2)

Language use is functional; its function is to make meanings; these meanings are influenced by the social and cultural context in which they

are exchanged; and the process of using language is a semiotic process, a process of making meanings by choosing.

This is further corroborated by Herbele (2000, p. 21) that “systemic functional linguistics is concerned with language use in a determinate cultural and situational context, that is, with the cultural aspects of a language and with who is saying what to whom, in what place and through what medium.”

In other words, the systemic functional approach enables the analyst to focus not only on the prescribed structures of discourse, but also on other non-formal and semiotic features. Thus, Halliday’s Systemic Functional Linguistics (SFL) is one of the most applicable theories for the analysis of text and context relationship in language. This is attributable to the fact that it is a linguistic theory that focuses on how people use language to express themselves.

SFL is a linguistic theory that perceives language as a social semiotic system. Halliday (1985, p. 101) submits that “grammar goes beyond formal rules of correctness “In other words, it is a means of representing forms of experience, which enables people to build a rational picture of realism, to make meaning of their experience in and them. The main focus of SFL, therefore, is that every act of communication involves choices. That is, a language consists of a system of choice used by the speaker/writer as a resource for making meanings.

2.2.17.1 Text and Context

Systemic Functional Linguistics (SFL) theory explains the interrelationship between text and context because of its concern about how people use language to express their desires, passions and sentiments. It has contributed to the description of

textual cohesion and discourse. Its applications have included analysis of educational discourse, casual conversation, media discourse, institutional discourse and clinical and medical discourses and it has contributed significantly to our understanding of the nature of social action and its mediation through language in each of these spheres. Hodge and Kress (1988), submit that a text may be described as an assembly of messages which have a socially attributed harmony whilst discourse refers to the social process in which texts are rooted... text is the material object produced in discourse.

As a theory, SFL has a number of fundamental principles which collectively distinguish it from other theories of language. The first is that it is a functional theory. That is, language is viewed not principally as an official system, but one which has evolved with human cultures and societies, playing a central role in the evolution and performance of social functions. The human body is that region of the world which is the primary field of human experience but it is continuous with the rest of the world. We are in the world and our experiences form our world.

For Firth (1968), cited in Halliday & Hasan, (1989), language cannot be viewed separately from its functions in context. Similarly, for SFL, the systematic relationship between context and text is a central part of the theory. Taking a social perspective on language, SFL sees the context-text relationship as theoretically fundamental.

Context and text are inseparable phenomena because a word's meaning remains incomplete without a total consideration of context. This is confirmed by Odebunmi (2006) who submits that context is the backbone of meaning. It is, in fact, extremely contextual difficult to proceed with any realistic search for meaning without considering pressure on word usage. He states further that the communication of creatures other than

human beings is largely occasioned by particular circumstances, which in the human world can be tagged ‘context’. Therefore, text is meaningless without a proper consideration of context since the configuration of words occasions the existence of text and a word’s meaning cannot be fully realised in the absence of context. So, context works together with text for a total and complete meaning of the text.

Table 2.3: Relationship between Context and Language as Conceived in SFL

Terms	Definitions
Semiotic resource	Resources of meaning such as language, visual images, mathematical symbolism and architecture which are organised into sign systems.
Mode	The channel of communication e.g. visual, aural, olfactory, tactile.
Modality	
Medium	The material resources used in the production of semiotic products and events, including both the tools and the materials used (e.g. the musical instrument and air; the chisel and block of wood). They are usually specifically produced for this purpose, not only in culture (ink, paint, cameras, computers), but also in nature (our vocal apparatus). (Kress & van Leeuwen, 2001, p. 22).
Multisemiotic	Combining different semiotic resources such as language, image, and music in a communicative act; multi-semiotic texts may or may not be multimodal.
Multimodal	Combining different modes such as visual and aural in a communicative act.

(O'Halloran, 2005, p. 20)

In any given culture, people often partake in social activities such as casual conversations, debates, wedding ceremonies, service encounters, storytelling and the like. Each of these activities can be identified by their structure and their forms of language. Conventional forms emerge in cultures through which such social activities are achieved. These forms, of course, are modelled in SFL as genres.

In functional linguistics, Martin & Rose(2008, p. 6), contend that “genres are defined as a recurrent configuration of meanings and that these recurrent configurations of meanings enact the social practices of a given culture”. This means that we need to consider how meaning and culture relate to each other. By identifying and describing genres linguistically, and then mapping their relations, SFL models the context of culture as a system of meanings in a way that the relations between culture and text can be explained empirically and methodically. In SFL, the text (not the sentence) is the basic unit of analysis and there are three key variables in the context of situation: field, tenor and mode.

According to Halliday (1994) all languages are represented by three main kinds of meanings which are called metafunctions: the ideational, interpersonal and textual. The term ‘metafunction’ is particular to SFL to indicate that all languages perform three main functions. The ideational (or experiential) metafunction is concerned with how the human being expresses his/her experience in the world. The ideational meaning is encoded by the *transitivity system* (clause as representation) which is realised through processes, participants involved in the processes and the circumstances in which they are involved.

The interpersonal function is concerned with the way we endorse social relations while textual function interplay with the two other functions to produce texts. That is, according to Kress and van Leeuwen (2006), the textual function attempts a coherent world of the text in which the world in which all the elements of the text bind, and which itself blends with its relevant situation.

2.2.18 Ideational Metafunction

The ideational metafunction constructs human experience and reality. It is that metafunction that gives us meaning as regards the kinds of activities that take place, and describes the participants that take part in those activities. Essentially, ideational metafunction is about how our experience is put together in any discourse (Martin & Rose, 2003). When we analyse a text using the Ideational metafunction approach, we are exploring the choices made in the grammatical system of ‘transitivity, namely: process types, participant types and circumstance types where necessary as well as the resources for clause combination. The system of transitivity is what helps us to express meaning experientially (Egins, 2004, p. 112).

Halliday & Matthiessen (2004, p. 177) assert that “process is typically realised by verbal group, while participant is realised by nominal group, and circumstance by adverbial or prepositional phrase.”

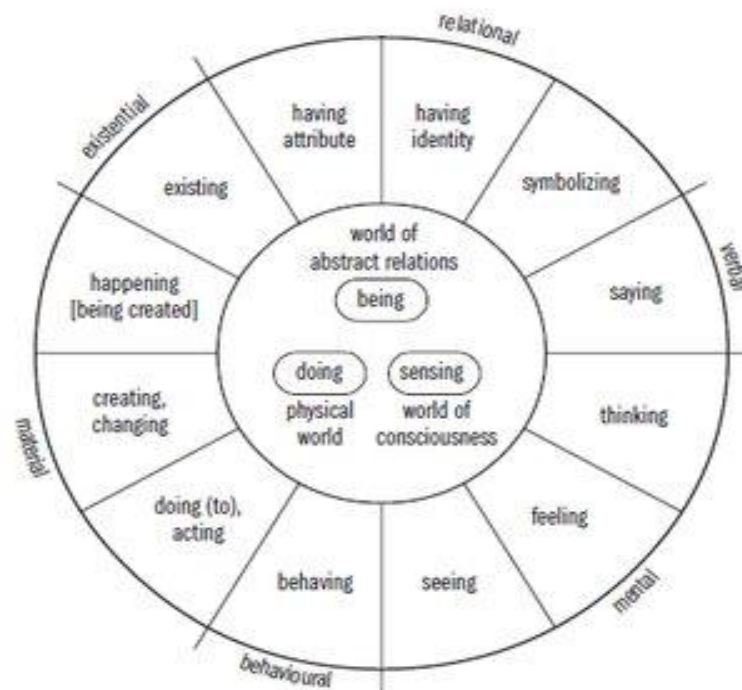


Fig 2.1: Types of process in English((Halliday & Matthiessen, 2004, p. 172)

2.2.18.1 Transitivity System

Transitivity is that system that encompasses the representation of experience. Experiences are enacted through verbal representations of action and processes. These Processes are divided into six: Material process as process of doing and causing, Mental process as process of perceiving, thinking and feeling, Relational process as process of being and becoming, Verbal process as process of saying, Existential process as process of existing and Behavioural process as process of physiological behaviours (Halliday & Matthiessen, 2004, p. 171)

2.2.18.2 Material Process

According to Halliday and Matthiessen (2004), Material process is a process of doing or happening. It involves physical actions or abstract doings performed by an entity that may or may not affect another entity. Although there are several participants in a material process, there are two key participants' role- Actor (the one performing the doing or happening) and Goal (that which the action is directed at). Other participants that are indirectly involved in the action are: Recipient (the receiver of goods or services); Client (for whom/which the action occurs); Scope (that which remains unaffected by the action); and Attribute (a quality ascribed or attributed to an entity). One means of identifying material process is asking the following questions: 'What happened', 'What happened to X?', 'What did X do?' and 'What did X do to Y?' (p.173)

2.2.18.3 Mental Process

Halliday opines that this type of process is concerned with inner experience of the world, that is, how the world is perceived in our own consciousness as opposed to outer

experience of the world. Thus, the process involves what we think, feel or perceive. Mental process is further divided into three classes: cognition, affection and perception. The participants involved are Senser (A conscious being who thinks feels and perceives) and Phenomenon (that which is thought about, felt and perceived). Halliday (2004) establishes the differences between material process and mental process by indicating that the former deals with the external world and the latter deals with world of the mind/inner mind. Verbs that suggest mental processes are think, feel, imagine, like, fear, know, wish, understand, see, want, etc.

2.2.18.4 Relational Process

The basic purpose of relational process is to characterise/attribute and to identify. The experience under this process is ‘being’ rather than doing and sensing which are representative of material and mental processes correspondingly. It shows relationship of being and construes such abstract relationships through two participants: attributive (class-membership) and identifying (identity). This is expressed thus as:

Identifying: ‘a’ is the identity of ‘X’

Attributive: ‘a’ is an attribute of ‘X’

This process can further be sub-divided according to whether they are: intensive, possessive or circumstantial. (i) Intensive ‘x is a’ (ii) Possessive ‘x’ has ‘a’ (iii) Circumstantial (Halliday & Matthiessen, 2004).

2.2.18.5 Behavioural Process

This process according to Halliday, involves physiological (physical) and psychological (mental) behaviour. Better still, it lies in between material and mental

processes. As a result, this process is not easily identifiable and clearly delineated from these other two processes. However, this process distinguishes between mental process and the outward manifestation of it. Thus, they are closely associated with mental process. For example, stare, watch, look, glare, gaze, glower, frown, etc. will be physical manifestation (behavioural process) of the verb 'see' (mental process). Likewise, 'listen' will be a conscious physical act (behavioural) of the mental process "hears." Other verbs that suggest behavioural process are breathe, cough, smile, dream, laugh, grumble, sing, sit, snore, think, ponder, etc. In behavioural process, there is basically only one direct participant (the Behaver) who is a conscious being. The other participant that is indirectly involved is known as the Behaviour (Halliday & Matthiessen, 2004).

2.2.18.6 Verbal Process

According to Halliday (2010), these are clauses of saying. It involves interaction or relation of information between participants: Sayer, Receiver, Verbiage and Target. The Sayer is the participant who speaks and verbs such as ask, write, speak, told, talk, say, argue, explain, etc. indicate this participant. The Receiver and the Verbiage are indirect participants, where the former is the one to whom the saying/message is addressed and the latter is either the content or the name of the saying/message. The Target is another direct participant who is verbally acting on another direct participant with verbs such as insult, praise, flatter, commend, blame, slander, abuse, criticise, rebuke, etc. (p.302)

2.2.18.7 Existential Process

This process indicates the existence or occurrence of something. The clauses usually use the verb 'to be' to suggest existence, but other times verbs such as exist,

remain, take place, come about, happen, arise, occur, etc. are usually followed by a nominal group functioning as Existent (a thing, action or event that is said to exist in the process). Thus, the Existent may be a phenomenon of any kind. This process is easy to identify since the clause structure typically uses the word ‘there’ and has no representational function but is needed as a subject. (Halliday & Matthiessen, 2004).

2.2.19 Interpersonal Metafunction

According to Halliday and Mathiessen (2004, p. 172), interpersonal metafunction is used for exchanges. That is a situation where interactions take place either to offer or demand an exchange of goods and services. The interpersonal metafunction uses language to encode interaction and to show how defensible or binding our proposal is. The major grammatical system in this metafunction is the **MOOD system**.

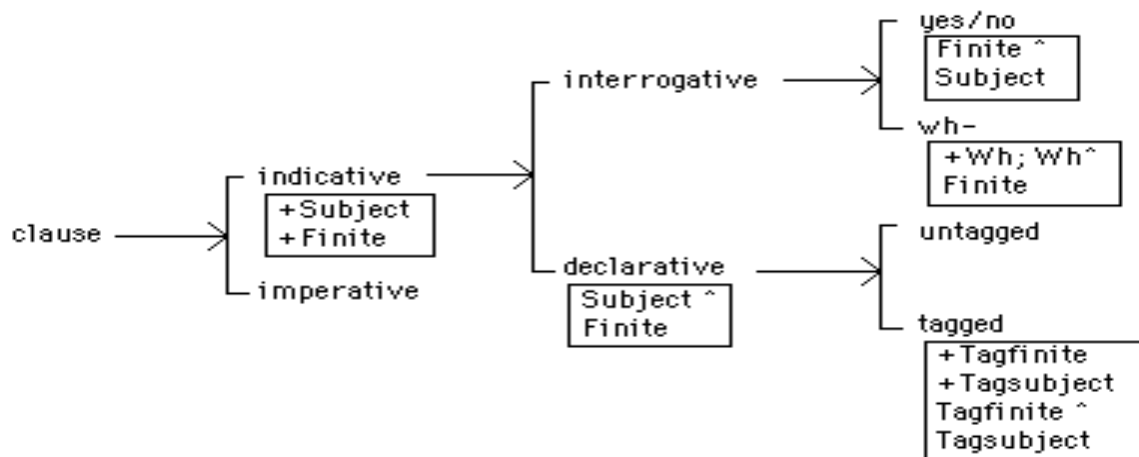


Fig 2.3: Network of MOOD systems (realisation statements in boxes)

Matthiessen & Halliday (1997, p.4).

The mood system consists of choices between imperative and indicative mood, while the indicative is further divided into declarative and interrogative. A clause therefore can be separated into the mood and the residue while the mood is further classified into subject and finite. The *finite* is the verb element while the subject is the nominal group. The predicate forms part of the residue while the finite is realised by the

first part of the verbal group. The clause in a group may sometimes include a *complement* or *more*. This forms the adjunct.

The *predicator*, however, is the rest of the verbal group after the finite has been noted while the *Residue* is made up of the predicator, the complement, and the adjunct of the clause.

2.2.20 The Textual Metafunction

In textual metafunction, the other two metafunctions namely: Ideational and Interpersonal, are encompassed. According to Matthiessen (1995, p. 20), “the textual metafunction has a distinctive part to play in the overall creation of meaning – one that is oriented towards the creation of meaning in the realm of semiosis”. In other words, it is the textual metafunction that enables the ideational and interpersonal features of a text to be understood by the speaker and the listener. The major system in the textual metafunction is the Theme and Rheme.

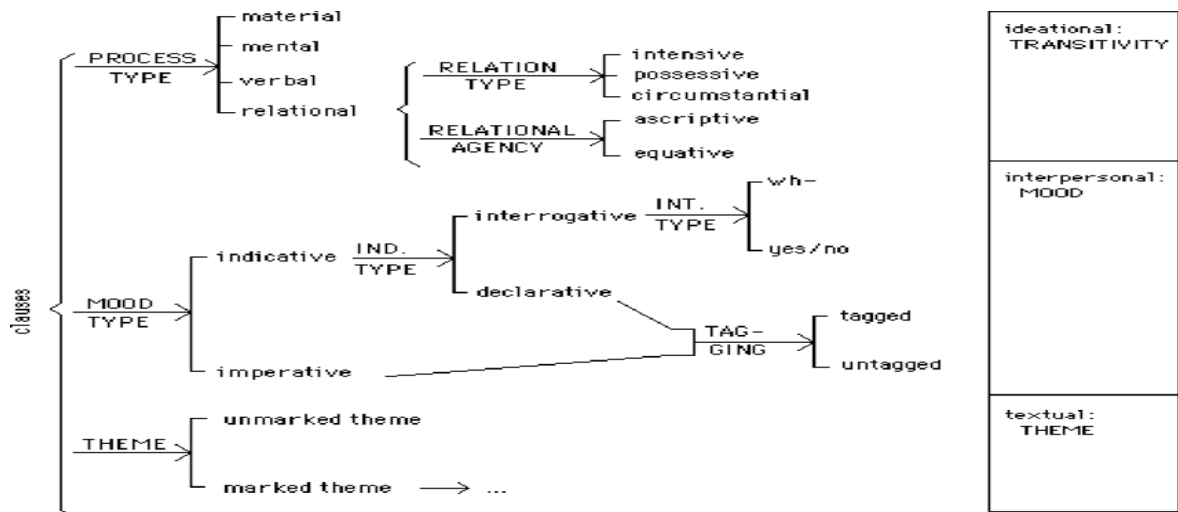


Fig 2.4: Metafunctions as manifested in the system network of the clause (English)
(Matthiessen & Halliday 1997)

2.2.20.1 Theme and Rheme

In the analysis of text, Theme is whatever constitutes the initial position within a clause which gives it an important role. In English Language, theme is seen to help in organising the message of the text. According to Halliday (1994, p. 37), theme is a ‘point of departure’ in a clause. He further defines theme as a function where status is assigned to one part of the clause. On the other hand, the Rheme is the remaining part of the clause that is not tagged the Theme. In every English structure, the Theme comes first while the Rheme follows usually to give new information to the given information already expressed by the Theme.

Theme can be further broken down into marked and unmarked theme. When a theme is unmarked, it means the first element is a nominal group, which functions as a subject of a clause, whereas, if it is a group like adverbial and prepositional that appears as the first element, thus not functioning as subject, then the theme is marked (Halliday & Matthiessen, 2004, p. 67).

2.2.21 Capitalist Ideology

Ideology is a system of ideas and ideals, especially one which forms the basis of economic or political theory and policy. Recently, it is conceived as ‘organising and enabling all cultural beliefs and practices as well as the power relations that result from these (Bulcholtz & Hall, 2004, p. 379). Capitalism is a political and economic theory which states that individuals are free to make money, own business, sell goods and own their own property.

Therefore, capitalist ideology can be said to be the belief and practice which allow an individual to exercise their choice.

2.3 Theoretical Framework

Theoretically, this study will look at two theories that have a solid theoretical foundation with appropriate relationship. First, is the theory of social semiotics. The theory will also reinforce the fact that meaning is not conveyed to us but we create our own meaning based on the interplay of representational modes that are inherent in a text.

The second theory used for this study is the multimodal theory of communication. This theory posits that which is considered as the most appropriate for this study because, it is a theory that caters for the interaction of visual resources and language in meaning-making in any text. Hence television advertisements which are intensely multimodal are best analysed with this theory.

2.3.1 The Theory of Social Semiotics

Having accepted Pierce's (1985), definition of semiotics as anything that stands for something else, one can then conclude that colours, images, sounds, gestures and gazes are elements or resources of social semiotics. Some of the scholars who share this view include Kress, Leite-Garcia & Leeuwen (1994, p. 258) who submit that "semiotics is the systematic investigation of human semiosis in all modes employed in a cultural group, written and spoken language included." It can be inferred therefore that all multimodal resources which convey meaning through the interpretation of all modes in a text represent semiotics. Present day semioticians, therefore, are concerned with all representational modes in any given text.

This development has thus given room for texts to be seen as verbal or non-verbal elements or both. This is further corroborated by Chandler (2000) that the term text

usually refers to a message which has been recorded in some way (e.g. writing, audio and video recording) so that it is physically independent of its sender or receiver. Cook(2001) opines that social semiotics is concerned with the relation of elements to each other within a text as well as the fact that readers attach much significance to the signs within the text.

Social semiotics, therefore, can be regarded as a comprehensive approach to the analysis of any given text, be it verbal or nonverbal. The theory has also reinforced the fact that meaning is not conveyed to us but we create our own meaning based on the interplay of representational modes that are inherent in a text. Hence, social semiotics theory integrates the social and cultural origins of semiology which is ‘the science of the life of signs in society’ (Kress & Hodge, 1979).

2.3.2 Visual and Semiotic Theory of Communication

In the early times, according to Kress & van Leeuwen (1985), there were two separate and independent modes of representation. One was language-as-speech; the other, the visual image, or visual marks. Each served a particular set of purposes such as the construction of histories and myths, the recording of genealogies and transactions, and the recording and measurement of objects. In the case of some cultures, however, the one form of representation ‘took over’ the other, as a means of recording; that is, visual representation became specialised – one could say, reduced – to function as a means of the visual representation of speech, perhaps in highly organised and the semiotic landscape · bureaucratized societies. At this point the visual was subsumed, taken over, by the verbal as its means of recording. Consequently, its former public uses, possibilities and potentials for independent representation disappeared, declined and withered away.

In the case of other cultures, however, this development did not occur. Here the visual continued, along with the verbal means of representation. (p.21)

The place, use, functions, and valuation of language in public communication is changing. It is moving from its former, unchallenged role as the mode of communication, to a role as one mode among others, to the function, for instance, of being a mode for comment, for ratification, or for labelling, albeit more so in some domains than in others, and more rapidly in some areas than in others (ibid).

Language, according to Kress and van Leeuwen, whether in speech or writing, has always existed as just one mode in the ensemble of modes involved in the production of texts, spoken or written. They believe that a spoken text is never just verbal, but also visual, as other modes come to play such as facial expression, gesture, posture and other forms of self-presentation. While a written text, similarly, is an interplay of other materials such as paper, wood, vellum, stone, metal, rock, etc. and it is written with something (p. 40).

In order to make their submissions clearer, Kress & van Leeuwen (2001, p. 41), came up with a few hypotheses that capture their assertions. These include:

- (a) Human societies use a variety of modes of representation;
- (b) Each mode has, inherently, different representational potentials, different potentials for meaning-making;
- (c) Each mode has specific social valuation in particular social contexts;
- (d) Different potentials for meaning making may imply different potentials for the formation of subjectivities;

- (e) Individuals use a range of representational modes, and therefore have available, a range of means of meaning-making, each affecting the formation of their subjectivity; These are just some of the hypothesis to reinforce their assertion on the interplay of different modes in meaning – making.

To further reinforce the above hypothesis, Kress and van Leeuwen (2006, p. 42) submit that:

Visual structures do not simply reproduce the structures of ‘reality’. On the contrary, they produce images of reality which are bound up with the interests of the social institutions within which the images are produced, circulated and read. They are ideological. Visual structures are never merely formal: they have a deeply important semantic dimension

Advertisers design linguistic information to possess special graphic qualities to produce meaning and these different qualities are significant for meaning as they serve as ‘vocal qualities’ in a ‘written-to-be-spoken’ text. Such material artefacts like pictures, images, colours, symbols, graphological features and typefaces are potential semiotic resources that are significant for meaning in advertising discourse and, therefore, will be considered in this work. At this juncture, it is necessary to investigate the concept of Multimodality.

2.3.3 The Multimodal Theory of Communication

In order to achieve the objectives, Kress and van Leeuwen’s (2001) Multimodal Theory of Communication which encapsulates the various resources being examined was considered most appropriate. It is a theory that caters for the interaction of visual

resources and language in meaning-making in any text. Hence, television advertisements which are hugely multimodal are best analysed with this theory.

Halliday's (1976) meta-functions: ideational, interpersonal and textual which work simultaneously in a piece of written or spoken text is also embedded in this framework. Kress and van Leeuwen (2006, p. 41) state that language has always existed as a single mode among others in the production of texts, whether written or spoken; hence, SFL is therefore a most appropriate platform for Multimodal Discourse Analysis.

The gaze, gesture, type face, and facial expression, of the images in the television advertisements are the communicative functions that are used to negotiate communicative acts in visual communication as contained in the Speech Act Interpersonal meaning, in visual texts, may be identified through the *representation of relations between viewer and image*. Kress and van Leeuwen (p. 42) further claim that a number of aspects of interactive meaning are essential to the description of viewer-image interaction. These are: mood, perspective, social distance.

These other meaning-making modes highlighted in the earlier approaches, in addition to language, are the concern of MDA; hence, the interaction of these approaches is the theoretical framework for this study. In other words, the framework for this study is a combination of Kress and van Leeuwen (2001, 2006) *Multimodal Discourse*, and elements of Halliday's (1994), *Systemic Functional Linguistics*.

Conceptual Model

Below is a diagrammatical model that attempts to explain the concept of this study

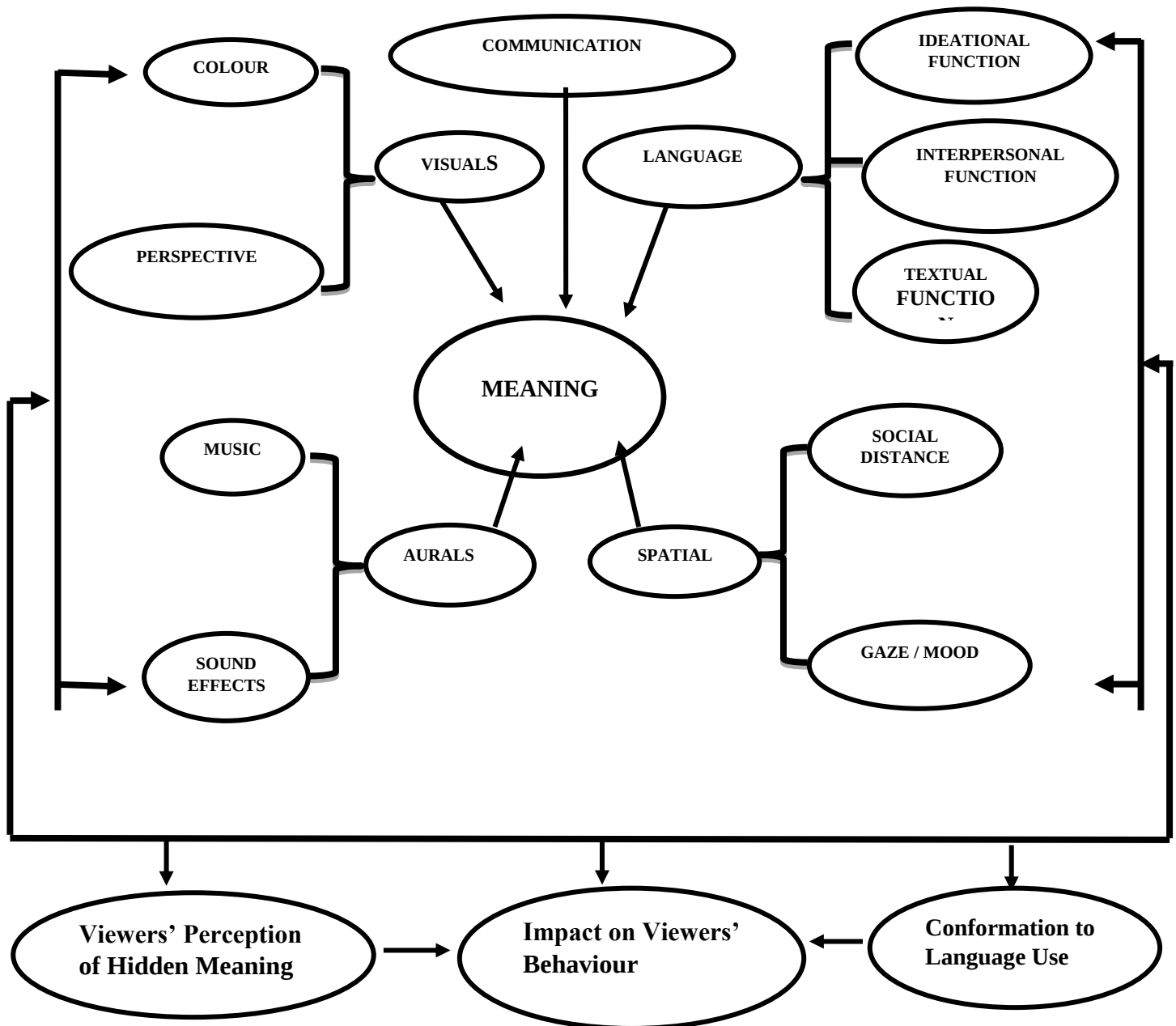


Fig 2.5: A Multimodal Communicative Model for the Analysis of Banks' Television Advertisements

The model diagram exemplifies the interaction configuration and Multimodal Communicative Framework for the analysis of television advertisements of the selected banks in Nigeria.

In exchange of information, there are several media through which meaning is conveyed. There are language, visual, aural and paralinguistic medium. Each of this medium contributes to serve as a multifunctional system on which message is built. Thus, communication is a system network that interface to express meaning. Through mutually understood system of communication, both the encoder and decoder can easily achieve the motive(s) for exchanging information.

In the diagram above, there are several links flowing into the central field, ‘meaning’ to enhance communication and each diffuses into microelement. Thus, in order to make meaning from an encoder’s message, a decoder does not only pay attention to the linguistic value of what the speaker has said, but also takes cognisance of structural elements such as gaze, sound effects, music, etc.

Thus, the model is a representation of a multimodal discourse where different modes interact at the same time for meaning-making and ultimately affecting the behaviour of the consumer or viewer.

Kress and van Leeuwen (2006, p. 17) opine that “most texts involve a complex interplay of written texts, images and other graphic or sound elements, designed as coherent (often at the first level of visual rather than verbal) entities by means of layout.”

This submission reflects the fact that visual images are important in the realisation of texts. Contrary to earlier reliance on one mode of language, multimodal theory of

communication attempts to account for all the modes in their representational and interactive network. Kress & van Leeuwen (2001, p. 29), assert that:

We doubt that language is the most effective mode in all circumstances. Discursive practice in a multimodal environment consists in the ability to select the discourses which are to be ‘in play’ on a particular occasion, in a particular ‘text’.

Based on the above submission, one can conclude that the essence of communicative practice in a multimodal theory of communication has to do with the choice of different modes which are suitable for specific purposes, and situations of text creation.

2.4 Review of Empirical Works

Many studies have been carried out on advertising. Some of these include Cook (1992) Hodge and Kress (1988), Fairclough (1992) and others. Fewer in number are those who worked on Bank television Advertisements via the multimodal theoretical framework. Fairclough (1992) observes the inter-discursivity played in this kind of text. He claims to have found in the text a mix of financial regulations and advertising, where the text sets out the conditions of use of the bank service and at the same time tries to ‘sell it’, whereby the client’s conditions of use of the bank are not explicitly stated as expected.

Strehler’s (1997) study on advertisements of banks in the Brazilian weekly magazine called *Isto‘e* submits that the discourse of a bank is a discourse of a dominant group which aims to expand its position in the Western world, making use of its economic power.

Ademilokun and Olateju (2015), do a Multimodal Discourse Analysis of Some Visual Images in the Political Rally Discourse of 2011 Electioneering Campaigns in South-western, Nigeria. They note that vests are the commonest type of semiotic artefact while caps, *Ankara*, and surrogate languages complement the use of vests for visual signification and meaning potentials in the discourse environment. They also note that various political party colours reflect in almost all the visual images and they are suggestive of the ideology or level of commitment and political leanings of discourse participants. They conclude that semiotic resources or artefacts are an important aspect of political rallies because of the inherent political, cultural, and social communications that are revealed through them. However, their study succeeds in showing that politicians in south-western Nigeria consciously use visibility to appeal to the electorate in view of its positive effects. To achieve this, their study focuses on the use of vests, head wears, *agabádá*, *ànkàrá*, and surrogate languages which are all aspects of the culture of the people of south-western Nigeria where the rallies were held.

Nerea (2015), carries out a study on a multimodal approach to Banks' TV Commercials in Spain. His study focuses on how advertisers employ different semiotic resources, that is, a multimodal construction, to create an interpersonal relationship between the producer and the target audience. He submits that, advertisers do not overuse the 'demand' attitude of the represented participants. They prefer to expose many different situations in which the target audience may appreciate the advantages of belonging to a particular banking entity. On the other hand, so as not to create confusion by introducing several represented participants and objects, advertisers have opted to create a frame for the commercial that is achieved through: the excursiveness of

represented participants, by means of body posture or by using colour as a coherent element.

Jaime Snyder (2010), carries out a research on Applying Multimodal Discourse Analysis to Study Image-enabled Communication to contribute to a discourse-oriented study of the creation of visual information. She concludes that within the field of information science, there is need for more robust methodology that addresses the role that information creation (and visual information, in particular) plays in the exchange of meaning during interactions between individuals. There is great value in having the ability to differentiate images not just by form or format but also by role in communication.

SoheilaTahmasbi (2013), does a Critical Discourse Analysis of Iranian Banks Advertisements. His study analyses an array of banks advertisements in an Iranian socio-cultural context. He finds out that CDA can be adopted to detect the manipulative language of advertised texts which invested on cultural, social and ideological values to in turn acknowledge some services and convince people to trust them.

Kong Lingwei (2014), carries out a research on a Multimodal Study of Bank Websites. The study investigates multimodal features of bank brochure websites. His findings show that layouts and colours reflect cultural differences among financial institutions and project institution identities. Visual analysis shows that representational structures make readers capable of interpreting the information communicated by images in their familiarity to the contexts. He concludes that a variety of modes such as image, colour, layout, hyperlink and writing are found on bank brochure websites.

O'Halloran, et al, (2009)do a Multimodal Discourse: Critical Analysis within an Interactive Software Environment. Their study focuses on the analysis of a short video advertisement. They conclude that the interactive (multimodal) digital environment is one in which the discourse analyst can draw upon different traditions of analysis.

2.5 Chapter Summary

This chapter has attempted to review relevant literature on key concepts as a prelude to understanding the analysis of data in subsequent chapters. Discourse was examined as a concept and further broken down to advertisement discourse and discourse analysis. Multimodality as a theory of communication was reviewed as well as Semiotics. The chapter further discusses Visual and Semiotic Theory of Communication, semiotic resources such as colour, perspective, social distance and so on. Halliday's systemic functional linguistics, on which Kress and van Leeuwen Multimodal Discourse Analysis is hinged upon as the theoretical framework, was discussed from the point of view of the metafunctions. The chapter concludes with a review of related empirical works in order to further expose the gap this study intends to fill. The next chapter explains the research methodology for the study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

For the purpose of this study, we adopted a Multimodal Discourse Approach with emphasis on Kress and van Leeuwen's Multimodal Theory of Communication. The approach was considered appropriate to examine the interactions of linguistic and visual modes such as images and colours in the television advertisements of selected banks in Nigeria.

Images in television advertisements are representational, as meanings relate to the subject event and circumstances, which take place in advertisements. Midalia (1999, p. 131), states that visual images, like all representations "are never innocent or neutral reflections of reality...they represent for us: that is, they offer not a mirror of the world but an interpretation of it." These images according to Kress and van Leeuwen (2006), can be conceptual and narrative. Conceptually, they are participants and as narrative, they refer to action and reaction of viewers.

3.2 Research Design

Babbie (2010), posits that a research design usually begins with an interest, idea, or theoretical prospect and goes through a sequence of interconnected stages to fine-tune the direction of the study so that concepts, methods and procedures are distinct. Hence, the study adopted the mixed method research design by combining both the quantitative and qualitative method in its analysis. While the qualitative method is predominantly used, the quantitative method, which according to Senam & Akpan (2014), is one of the approaches of quantitative research, that requires a careful process of assembly of

information or data and using the results as the foundation for defining the trend or the issues that will form the thrust of this research. We used this in aspects of the analysis as the data and objective dictated.

The qualitative method allows for flexibility, while the quantitative method enjoins accuracy largely. Hence, the combination of the two methods helped in balancing the outcomes of the research.

3.3 Research Method

This study was designed to understand the impact of multimodal discourse analysis of television advertisements of selected banks on viewers, which was executed in a linguistic, verbal, systematic, and logical manner. This study adopted a triangulation method, using the three metafunctions of meaning as projected by Halliday, elements of reading images by Kress and van Leeuwen and survey to determine the impact of multimodal discourse analysis of television advertisements of selected banks on viewers. The triangulation method which is also referred to as mixed method, allows the researcher to use multiple approaches or perspectives in providing solutions to research problems.

Jick (1979), opined that, triangulation enables the researcher to capture a more comprehensive, holistic, and appropriate portrayal of the unit(s) under study... to enhance our understanding by allowing for or deeper dimensions to develop. The choice of the three metafunctions of meaning as projected by Halliday, elements of reading images by Kress and van Leeuwen and survey methods was informed based on the research questions and the purpose of the study.

3.4 Population of the Study

A population in research comprises subjects such as people or items with the characteristics a researcher wishes to understand. Wimmer & Dominic (2011, p. 49) define population as “a group or class of subjects, variables, concepts or phenomena”.

According to Olayiwola (2007), population is a group of interest to the researcher. It comprises a group or individuals to which the result or outcome of a study become generalisable. For the television advertisements multimodal discourse approach, the population of this study comprises ten banks in Nigeria which are; Access Bank, Diamond Bank, Ecobank, Fidelity Bank, First Bank, Guarantee Trust Bank, Skye Bank (Polaris), United Bank for Africa, Wema Bank and Zenith bank to make ten banks in total.

Table 3.1
Research Population

BANK	POPULATION	SOURCE
Access Bank	5,700,000	www.accessbankplc.com
Diamond Bank	10,200,000	www.accessbankplc.com
Ecobank	9,600,000	www.ecobank.com
Fidelity Bank	4,300,000	www.fidelitybank.ng
First Bank	5,000,000	www.firstbanknigeria.com
Guarantee Trust Bank	8,000,000	www.gtbank.com
Skye Bank (Polaris)	3,670,900	www.polarisltd.com
United Bank for Africa	7,000,000	www.answersafrica.com
Wema Bank	4,321,000	www.answersafrica.com
Zenith Bank	1,600,000	www.zenithbank.com
Total	59,391,900	

Source: Researcher's fieldwork, 2018.

3.5 Sample Size

For the multimodal discourse analysis, thirty television advertisements were selected because the researcher of this study is interested in the television advertisements of the selected banks of this study. For unbiased analysis of television advertisements of these selected banks, the study examined the television advertisements available on YouTube.

To achieve this, the number of television advertisements studied was determined using the purposive sampling method, which involved picking desired 30 television commercials intended for this study as sample that carries the content of television advertisements.

To achieve this, three (3) television advertisements of Access Bank, Diamond Bank, Ecobank, First Bank, Fidelity Bank, Guarantee Trust Bank, Skye bank, United Bank for Africa, Wema Bank and Zenith Bank were used while the sampling frame was within 2010 and 2015. Therefore, thirty (30) television advertisements served as the sample size that was analysed.

For survey, due to the largeness of the population size, a manageable and representative sample size was drawn from the population of the study. According to Olayiwola (2014), a sample size is a subset of a selected population to meet precise research objectives.

For the sample size of survey, a total of 300bank users of selected banks for this study was sampled, as the population of bank users are primarily 59,391,900 before being subjected to the Cochran formula for calculating sample size that are infinite (1977) for

determining sample size from a given population. The principle that was used for this sample selection for this study has the formula:

$$\frac{n_o = z^2 pq}{e^2}$$

Where, n_o is the sample size, z is the selected critical value of desired confidence level, p is the estimated proportion of an attribute that is present in the population, $q = 1 - p$ and e is the desired level of precision.

The sample was picked in proportion to bank users' population of the selected banks for this study.

3.6 Sampling Technique/Procedure

Sampling procedure refers to the process or method via which the sample size for a study is drawn in such a manner that the sample is representative of the study population (Wimmer & Dominick, 2011). In most researches, all the subjects within the study population cannot be examined owing to time constraint, shortage of resources and cost constraint. In solving this, there is a need for appropriate procedure in selecting the sample size. For this study, the researcher adopted purposive non-probabilistic sampling technique in drawing the sample for the television advertisements because only YouTube contents with the characteristics of carrying television advertisements of selected banks were selected to constitute the sample size.

Sample was drawn from television advertisements of ten commercial banks in Nigeria which were; Access Bank, Diamond Bank, Ecobank, First Bank, Fidelity Bank, Guarantee Trust Bank, Skye bank, United Bank for Africa, Wema Bank and Zenith Bank between 2010 and 2015. To draw this sample, the researcher scanned through 3 television

advertisements of these selected banks from 2010 and 2015 respectively. This added up to 30 i.e. $(3 \times 10 = 30)$ television advertisements from the ten television advertisements.

For survey sampling procedure, the purposive non-probabilistic sampling method was adopted to pick a population of 300banks users of the selected banks. Due to the population size, the researcher used the Cochran (1977) sample size formula to determine the sample size of this study. The total number of bank users is 59,391,900. The sample size for the survey was 300. So, 300 questionnaires were distributed. To reach the respondents who comprised the sample size of this study, a multi stage cluster sampling technique was adopted, namely: stratified, purposive, proportionate and available.

First, Banks in Nigeria were divided based on their reach as stipulated by Central Banks of Nigeria (CBN) i.e. those that have international authorization and Banks that have national authorization only.

Out of the Banks in Nigeria which are; Access Bank, Diamond Bank, Ecobank, First Bank, Fidelity Bank, Guarantee Trust Bank, Skye bank, United Bank for Africa, Wema Bank, Zenith Bank, Citi Bank, Heritage Bank, Keystone Bank, Stanbic IBTC Bank, Standard Chartered Bank, Unity Bank, Sun Trust, Jaiz Bank, Providus Bank, Taj Bank, Coronation Merchant Bank, FBN Quest Merchant Bank, FSDH Merchant Bank, Rand Merchant Bank, Nova Merchant Bank, Sterling Bank, Union Bank and First City Monument Bank, Ten banks were purposively selected based on international authorization and those who are authorized to operate at the national level only.

Banks that have international authorization to operate are; Access Bank, Fidelity Bank, First Bank, Guarantee Trust Bank, United Bank for Africa and Zenith Bank, and those with national authorization are; Skye bank (Polaris) Diamond Bank,

Ecobank, Wema Bank.

Secondly, in order to administer questionnaires to the respondents who are bank users (customers), a multi-stage sampling procedure was adopted. Customers were stratified based on their region, i.e. the six geo-political zones in order to have a fair representation. These geo-political zones are; North-Central, North-East, North-West, South-East, South-South and South-West. Afterwards, major cities in these zones were purposively selected for questionnaire administration. These major cities were then clustered into areas, and from each of these areas, questionnaires were administered to customers who were picked randomly.

From each of these Banks, five (5) available respondents were served with copies of the questionnaire. This method, gave equal chance to members of the sampled population selected for the research through the sampling frame.

3.7 Data Analysis Procedure

For the multimodal discourse analysis of television advertisement of this study, the first step the researcher took after collecting the data, was to watch and listen to the advertisements critically and transcribe the linguistic content from verbal to written texts. The moving images were also screen shot into motionless clippings for ease of analysis. The significant images were then subjected to description and then analysed on six different layers which are; *Language, Mood, Perspective, Social distance, Music/ Sound and Colour*. These are different modes that brought to the fore, the advertising messages of the selected banks. The language was analysed using Halliday's (1994) three levels of meaning, namely Ideational, Interpersonal and Textual functions, while the elements used

to analyse the Visual images were selected from Kress and van Leeuwen, reading images of (2006) and Multimodal discourse analysis of (2001)

For survey, the data collected were analysed descriptively. The descriptive statistics employed were frequency and percentage. Data analysis thus helped to answer the research questions.

3.8 Method of Data Collection

The primary data for this study was from television advertisements uploaded on the pages of selected banks on their YouTube channel through the use of internet. These advertisements were available and equally analysed. The data collection method was complimented by visiting some television stations to get some of the advertisements.

For survey, data collection process was carried out through the administration of questionnaires. Research assistants helped to distribute copies of the questionnaires across major cities in the six geo-political zones of Nigeria (Abuja, Port Harcourt, Taraba, Lagos, Kano, Owerri), in order to achieve three of our objectives to determine the impact and perception of the advertisements on bank users. These questionnaires were filled at the convenience of the respondents, and were collected immediately by the researcher and research assistants that helped in the research work. The exercise took place between 19th of March, 2018 and 4th of June, 2018.

3.9 Chapter Summary

This chapter attempted to capture the method adopted in this study, from data collection to data analysis procedure. It explained that the method of analysis is mainly qualitative, while aspects of it were subjected to mild quantitative analysis in terms of

percentages. The procedure for analysis included transcription of verbal text to non – verbal mode before subjecting the data to linguistic and visual analysis. The chapter concluded by stating the six layers on which the analysis was done. The next chapter is the linguistic and visual analysis of the primary data as well as the reports of the survey.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter focuses on three sub-headings. These are data presentation, data analysis and discussion of findings for both linguistic and visual analysis of selected banks advertisements and survey part of this study (as this study made use of mixed method).

The data analysed for linguistic and visual analysis are based on the result generated from the research. The contents of the television advertisements of selected banks, (i.e. those that have international authorisation to operate and banks that have only national authorisation) are analysed based on Halliday's (1994) Systemic Functional Linguistics.

According to Halliday (1994), meaning occurs along three lines: ideational (experiential and logical), interpersonal and textual with each corresponding to field, tenor and mode values. He upholds in his work that language is a network of systems that is meta-functionally organised and reflects human experience and relations with himself and the outer world. Thus, the analysis of the data under study centres on the linguistic aspect of the language used in several bank advertisements using Halliday's three meta-functions: ideational (experiential and logical), interpersonal, and textual functions.

Three (3) television advertisements are selected from each of the following banks: *Access Bank, Diamond Bank, Ecobank, First Bank, Fidelity bank, Guarantee Trust Bank, Skye bank, United Bank for Africa, Wema Bank and Zenith Bank*, which comprise a total of 30 television advertisements.

This chapter also presents the visual analysis of the bank's advertisements using Kress and van Leeuwen (2006) MDA Aspects of 'Reading Images'.

For the survey part of this study, three hundred questionnaires (300) were distributed in major cities across the six-geopolitical zones in Nigeria, out of which 295 were returned, while 5 out of it were invalid, so 290 questionnaires were analysed. Therefore, the response rate was 97%, which formed the basis for the analysis in this study.

4.2 Analysis of Linguistic and Visuals of Selected Bank Advertisements

Research Question 1: What are the verbal and linguistic elements in the television advertisements of selected banks?

4.2.1 Ideational Analysis of Texts (Processes and Participants)

The ideational metafunction constructs human experience and reality. It is that metafunction that gives us meaning as regards, the kinds of activities that take place, and describes the participants that take part in those activities. Basically, Ideational metafunction is about how our experience is put together in any discourse. The system network for the ideational metafunction is transitivity which comprises six types of processes that will be used for the analysis of clauses below.

4.2.1.1 Material process

In Data 1.0 and 1.1, the nominal group ‘an expired card’ and ‘some time’ which makes reference to what the process is directed at is the Goal. The process is expressed through verbs such as ‘replaced’ and ‘take’ to indicate physical actions rather than abstract doings. In Datum 1.0, the prepositional phrase ‘for you’ is a Beneficiary: Client and can be probed by shifting the phrase to the end of the sentence to give ‘And an expired card can be replaced in less than 15 minutes for you’

Datum 1.0: And an expired card can be replaced for you in less than 15 minutes

	And	an expired card	can be replaced	for you	in less than 15 minutes
Ideational	Conjunctive Adjunct	Goal	Process: Material	Client	Location: Time

Datum 1.1: ATM reversal can take some time

	ATM reversal	can take	some time
Ideational	Actor	Process: Material	Goal

Datum 1.2: We hire the best and keep the best

	We	Hire	the best	And	Keep	the best
Ideational	Actor	Process: Material	Scope	Conjunctive Adjunct	Process: Material	Scope
Logical	Parataxis: Expansion-extending					

The clause in Datum 1.2 uses a material process as represented by ‘hire’ and ‘keep’, with participants- Actor and Scope. The Actor is involved in the process and the Scope shows that it is not affected by the performance of the process. The clause gives information which makes it indicative-declarative. There is the case of an elliptical subject ‘we’ in the second clause of the clause-complex. The degree of interdependency in the clause-complex is that of paratactic relationship.

Datum1.3: Your ATM has stolen my card again

	Your ATM	has stolen	my card	Again
Ideational	Actor	Process: Material	Goal	Circumstance

Datum 1.4: At Wema Bank, you will find a collective spirit.

	At Wema Bank,	You	will find	a collective spirit
Ideational	Circumstance: Location	Actor	Process: Material	Scope

Datum 1.5: We offer good financial services.

	We	Offer	good financial services
Ideational	Actor	Process: Material	Scope

In Data 1.3, 1.4, and 1.5, the process is expressed by the verbs ‘stolen’, ‘find’ and ‘offer.’ Some of these clauses have circumstantial elements. There are other participants in the clauses such as Actor, Goal and Scope.

Datum 1.6: So that, they continue to deliver only the best to our customers

	So that	They	continue to deliver	only the best to our customers
Ideational	Circumstance: Causal	Actor	Process: Material	Scope

The clause in Datum 1.6 uses a material process as represented by ‘deliver’, with participants- Actor and Scope. The Actor is involved in the Process and the Scope shows that which is not affected by the Process. The clause gives information which makes it indicative-declarative. The clause is also fronted by circumstantial element.

Datum 1.7: A continent on the move meets a bank on the move by continually involving to deliver greater speed.

	A continent on the move	Meets	a bank on the move	by continually involving to deliver greater speed
Ideational	Actor	Process: Material	Goal	Circumstance

Datum 1.8: Open yours today!

	Open	Yours	today!
Ideational	Process: Material	Actor	Location: Time

Datum 1.9: Enter your transaction code;

	Enter	your transaction code
Ideational	Process: Material	Goal

Datum 1.10: Keep a healthy saving.

	Keep	a healthy saving
Ideational	Process: Material	Scope

In Data 1.8, 1.9 and 1.10, these are sentences that convey command, request, or instruction. Hence, they are imperative sentences. They likewise involve physical actions.

In the three data, three different participants can be seen: Actor, Goal and Scope wherein

they are predicated by verbs such as ‘open’, ‘enter’, and ‘keep’ respectively. In these sentences, the subject is hidden:

Datum 1.11 So, where do parents get colouring books?

	So	Where	Do	Parents	Get	colouring books?
Ideational	Conjunctive Adjunct	WH- Adjunct	Process	Actor	Process: Material	Goal

Datum 1.12: If you don’t get the best from your bank, you need a new bank

	If	You	don’t get	the best	from your bank	You	Need	a new bank
Ideational	Conjunctive Adjunct	Goal	Process: Material	Scope	Circumstance	Actor	Process: Material	Goal

Data 1.11 and 1.12 start with the conjunctive adjunct, while the material process was employed in the clauses, the goal is present as the beneficiary of the action and the circumstance gives additional information.

Datum 1.13: We’ll get it done in no time.

	We	‘ll get	It	Done	in no time
Ideational	Actor	Process: Material	Goal	Process: Material	Circumstance

Data 1.13 has an actor as the participant while the material process is adopted in construing meaning for the verbal structure. There is a goal. ‘it’ The circumstance also gives additional information. ‘In no time’

Datum 1.14: Let me take you to Ronke

	Let	Me	Take	You	to Ronke
Ideational	Process	Actor	Process: Material	Client	Recipient

Datum 1.15: Just take me there

	Just	Take	Me	There
Ideational	Circumstance	Process: Material	Client	Location: Place

Datum 1.16: I want to meet with your manager.

	I	want to meet	with your manager
	Actor	Process: Material	Goal

In Data 1.14 and 1.15, there are two participants: client and Recipient that are in a beneficiary role. The pronoun ‘you’ and ‘me’ are the participants the service is being done for and ‘to Ronke’ is the one the goods is being given to.

Table 4.1: Overview of Material Process in the Bank Adverts Corpus

Material process	Frequency	Percentage (%)
Actor	56	38.89
Goal	31	21.53
Scope	39	27.08
Client	11	7.64
Recipient	7	4.86
Attribute	0	0
Total	144	100

The table above sums up the results related to the material process found in the bank corpus. As highlighted in the table, the two main participants found in the corpus under material process are the Actor and the Scope. That is, the one performing the doing or happening and that which remains unaffected by the action with 38.89% and 27.08% respectively. Other less-used participants are Recipient with 4.86% and Client with an average of 7.64%. The table shows that the bank adverts employed judiciously, certain material processes in order to better attract consumers to their bank.

The implication of the actor being 38.89%, the highest in the corpus, is that the advertisements were packaged mostly with an Actor (Participant) who is performing the message that is intended for the viewers or customers.

4.2.1.2Mental Process

Datum 2.0: What do ‘people’ mean to others?

	What	Do	‘people’	Mean	to others?
Ideational		Process	Phenomenon	Process: Mental- Cognition	Senser

Datum 2.1: What do ‘people’ mean to Zenith Bank?

	What	Do	People	Mean	to Zenith Bank?
Ideational		Process	Phenomenon	Process: Mental- Cognition	Senser

In Data 2.0 and 2.1, the clauses are realised by a Mental-cognition and has two participants- Senser and Phenomenon. The themes are marked since the grammatical subject of the clause is different from the psychological subject of the clause.

Datum 2.2: Thinking of banking in Africa, think Zenith.

	Thinking of	banking in Africa,	Think	Zenith
Ideational	Process: Mental- cognition	Phenomenon	Process: Mental- Cognition	Phenomenon

Datum 2.3: Welcometo the Bank that believes that great opportunities and partnership are ahead;

	Welcome to the Bank that	Believes	that great opportunities and partnership are ahead
Ideational	Senser	Mental- Cognition	Phenomenon

Datum 2.4: You know what!

	You	Know	What
Ideational	Senser	Mental- Cognition	Phenomenon

Datum 2.5: People who know the cities, they change the future.

	People	Who	Know	the cities	They	change	the future
Ideational	Senser	WH-complement	Mental-Cognition	Phenomenon	Participant	Mental-Cognition	Participant

Datum 2.6: People who know an idea in one phase means business in another.

	People	Who	Know	an idea	in one phase	means	Business	in another
Ideational	Senser	WH-complement	Mental-Cognition	Phenomenon	Circumstance	Mental-Cognition	Phenomenon	Circumstance

Datum 2.7: In my visit, I don't really like to move with cash.

	In my visit	I	don't really like	to move	with cash
Ideational	Senser	WH-complement	Mental- Cognition	Phenomenon	Circumstance

Datum 2.8: There are some things I never like to tell again

	There	Are	some things	I	never	Like	to tell	Again
Ideational		Process	Phenomenon	Senser	Location: Extent	Mental-Cognition	Process	Circumstance

Datum 2.9: Yes, yes, yes, I do remember.

	Yes, yes, yes	I	do remember
Ideational		Senser	Mental- Cognition

In clauses 2.0-2.9, the significant feature is that of a Senser performing Mental- Cognition.

Datum 2.10: I wish I had someone who can help with my dreams.

	I	Wish	I had someone who can help with my dreams
Ideational	Senser	Mental- Desiderative	Phenomenon

Datum 2.11: I wish had a friend helping me grow in every way,

	I	Wish	I had a friend helping me grow in every way
Ideational	Senser	Mental- Desiderative	Phenomenon

Datum 2.12: I wish that I knew what it feels like to be free.

	I	Wish	that I knew what it feels like to be free
Ideational	Senser	Mental- Desiderative	Phenomenon

Datum2.13: I wish I can go far in life without stress

	I	Wish	I can go far in life	without stress
Ideational	Senser	Mental- Desiderative	Phenomenon	Circumstance

Data 2.10 to 2.14 have a Senser as the participant performing a mental cognitive function ‘wish’, while there is a phenomenon which is the object receiving the action.

Datum 2.14: We agree on inventing the small banking.

	We	agree on inventing	the small banking
Ideational	Senser	Mental: Desiderative	Phenomenon

Datum 2.15: So, you see I don't need to write to cash a cheque.

	So,	You	See	I	don't need	to write to cash	a cheque
Ideational	Conjunctive Adjunct	Senser	Mental: Perceptive	Senser	Mental: Desiderative	Process	Phenomenon

Datum 2.16: Do you see this 'big' complex?

	Do	you	See	this (big) complex?
Ideational	Process	Senser	Mental: Perceptive	Phenomenon

In clauses 2.15 and 2.16, the process is the Mental – Deciderative 'don't need' and the Mental – perceptive 'see' while the phenomenon is present as the receiver of the action by the participant.

Datum 2.17: Don't worry sir

	Don't worry	Sir
Ideational	Process: Emotive	Senser

Datum 2.18: Just do it the way you like it;

	Just	Do	It	the way	You	Like	it
Ideational	Adjunct	Process	Participant	Circumstance	Senser	Mental-Emotive	Phenomenonss

Datum 2.17 and 2.18 have the Mental – Emotive process present in the word ‘like’ and ‘worry’.

Table 4.2: Overview of Mental Process in the Bank Adverts Corpus

Mental process	Frequency	Percentage (%)
Senser	19	52.77
Phenomenon	17	47.22
Total	36	100

Table 4.3: Overview of Mental Process (Types) in the Bank Adverts Corpus

Mental process	Frequency	Percentage (%)
Cognition	18	54.55
Desiderative	11	33.33
Perceptive	2	6.06
Emotive	2	6.06
Total	33	100

The two tables above illustrate the findings of mental processes in the analysis of the bank corpus. The first table (Table 4.2) shows both participants: Senser and Phenomenon wherein the former has a frequency of 52.77% when compared with the latter’s frequency of 47.22%. Obviously, the Senser occurs more often than the Phenomenon. In the second table

(Table 4.3), the frequencies of the occurrence of the different types of processes are also highlighted. There is more mental process of Cognition than any other type of mental process with a 54.55%.

The implication of the dominant cognition process, under the mental process, is that the advertisers deliberately appealed more to their sense of reasoning rather than their emotions. This is expected to make them mentally attached to the point of patronage. This will also enable the advertisement to achieve its perlocutionary effect.

4.2.1.3 Relational Process

The clauses in Data 3.0-3.8 use a relational process known as identity as represented by the verb ‘to be’; with two participants: Token and Value. Most of the clauses are realised by indicative-declarative mood system, since it gives information about something in the experiential world. This process is intensified by the value medium. The clauses also contain circumstantial elements in several cases.

Datum 3.0: Zenith Bank Plc, is one of the biggest banks in Nigeria with the assets of twenty-one billion dollars.

	Zenith Bank Plc,	Is	one of the biggest banks in Nigeria with the assets of twenty-one billion dollars.
Ideational	Token	Process: Relational- Identifying	Value

In Datum 3.1, the process is relational-identifying as represented in the verb ‘is’ with participants- Token and Value. The clause has an implied positive polarity system and an

indicative-declarative mood system that gives information. The theme is unmarked while the theme and the subject are one and the same entity.

Datum 3.1: I ‘m the head of customers’ care service

	I	‘m	the head of customers’ care service
Ideational	Token	Process: Relational-Identifying	Value

Datum 3.2: Who is this...My name is Gloria

	Who	Is	this...	my name	Is	Gloria
Ideational	Token	Process: Relational-Identifying	Value	Token	Process: Relational-Identifying	Value

In Datum 3.2, the WH-subject is the identified and the demonstrative pronoun ‘this’ is the identifier serving the function of Complement.

Datum 3.3: Ecobank is your green future;

	Ecobank	Is	your green future
Ideational	Token	Process: Relational-Identifying	Value

Datum 3.4: The future is pan African and Ecobank is the pan African bank.

	The future	Is	pan African	And	Ecobank	Is	the pan African bank
Ideational	Token	Process: Relational-Identifying	Value	Conjunctive Adjunct	Token	Process: Relational-Identifying	Value

Datum 3.5: I am an entrepreneur.

	I	Am	an entrepreneur
Ideational	Token	Process: Relational-Identifying	Value

Datum 3.6: We're Fidelity-we keep to our words.

	We	're	Fidelity	-we	keep	to our words
Ideational	Token	Process: Relational- Identifying	Value	Participant	Process	Participant
Logical	Parataxis: Expansion-elaborating					

In Datum 3.6, the clause complex has equal status in terms of degree of interdependency which shows a paratactic relationship. The process identified is Relational-Identifying with participants- Token and Value. The clause likewise has a material process embedded in it with participants- Actor and Goal.

Datum 3.7: Our customers are also the most important people in our world.

	Our customers	Are	Also	the most important people in our world
Ideational	Token	Process: Relational- Identifying	Circumstance	Value

Datum 3.8: United Bank for Africa is the one bank uniting African people and businesses with the world

	United Bank for Africa	Is	the one bank uniting African people and businesses with the world
Ideational	Token	Process: Relational-Identifying	Value

The clauses in Data 3.9-3.17 below use a relational process known as attributive as represented by the verb ‘to b’; with two participants: Carrier and Attributive. Most of the clauses are realised by indicative-declarative mood system, since it gives information about something in the experiential world. This process is intensified by the attributive value medium. The clauses also used circumstantial elements in some cases.

Datum 3.9: At Zenith Bank, people are great assets.

	At Zenith Bank,	People	Are	great assets
Ideational	Circumstance	Carrier	Process: Relational-Attributive	Attribute

Datum 3.10: We are the new lions in a brave new world.

	We	Are	the new lions	in a brave new world
Ideational	Carrier	Process: Relational-Attributive	Attributive	Circumstance

Datum 3.11: The form is missing your signature

	The form	is missing	your signature
Ideational	Carrier	Process: Relational-Attributive	Attributive

Datum 3.12: One day, I would be great like that.

	One day,	1	would be	great	like that
Ideational	Adjunct	Carrier	Process: Relational-Attributive	Attribute	Circumstance

Datum 3.13: As CEO of Diamond Bank, time is precious;

	As CEO of Diamond Bank,	Time	Is	Precious
Ideational	Circumstance	Carrier	Process:Relational-Attributive	Attribute

Datum 3.14: Getting things done right is important, quickly, efficiently and easily.

	Getting things done right	Is	important, quickly, efficiently and easily.
Ideational	Carrier	Process: Relational-Attributive	Attribute

Datum 3.15: The future is brave with enormous cross-bordering investment helping business

	The future	Is	brave	with enormous cross-bordering investment helping business
Ideational	Carrier	Process: Relational-Attributive	Attribute	Circumstance

Datum 3.16: Our customers are focused, versatile, super heroes.

	Our customers	Are	focused, versatile, super heroes.
Ideational	Carrier	Process: Relational-Attributive	Attribute

Datum 3.17:I am next generation because I am smart, intelligent and ambitious

	I	Am	next generation	Because	I	am	smart, intelligent and ambitious
Ideational	Carrier	Process: Relational-Attributive	Attribute	Conjunctive Adjunct	Carrier	Process: Relational-Attributive	Attribute

Table 4.4: Overview of Relational Process in the Bank Adverts Corpus

Relational process	Frequency	Percentage (%)
Token	11	27.5
Value	11	27.5
Carrier	9	22.5
Attribute	9	22.5
Total	40	100

In the table above, the highest frequency belongs to relational process: Token and value, Carrier and Attributive with a frequency of 27.5% and 22.5% respectively. With the Carrier and Attribute present, it shows the participants as possession and possessor of an attribute.

The implication of the high frequency of the attribute is that the relational process was deliberately utilised by the advertisers to indicate the attribute of the services and products of the banks; this being a process that gives information about something in the experiential world and represented by the carrier through the use of the indicative-declarative mood.

4.2.1.4 Behavioural Process

There are few instances of behavioural processes in the corpus under study. In Data 4.0, 4.3, 4.5 and 4.6 below, there is a conscious being who is the direct participant in each sentence, thus recognised as the Behaver. There are, likewise, cases of the oblique

participant, Behaviour. In data 4.1, and 4.2, the clauses we have the clauses starting with the process which is behavioural. There are no direct participants or a beneficiary, because the imperative mood was employed.

Datum 4.0: So, we listen.

	So,	We	listen
Ideational	Conj.	Behaver	Process: Behavioural

Datum 4.1: Listen to the wishes of your heart,

	Listen	to the wishes of your heart
Ideational	Process: Behavioural	Behaviour

Datum 4.2: Come sit down

	Come	sit down
Ideational	Process	Process: Behavioural

Datum 4.3: There is a place all worlds are talking about

	There	is	a place all worlds	are talking	about
Ideational		Process	Behaviour	Process: Behaver	Circumstance

Datum 4.4: To smile every day of my life

	To smile	every day	of my life
Ideational	Process: Behavioural	Extent: Frequency	Circumstance

Datum 4.5: You live in the 21st century so should your bank

	You	live	in the 21st century	So	should	your bank
Ideational	Behaver	Process: Behavioural	Location: Place	Conjunctive Adjunct	Process	Behaviour

Datum 4.6: I live my passion.

	I	Live	my passion
Ideational	Behaver	Process: Behavioural	Behaviour

Table 4.5: Overview of Behavioural Process in the Bank Adverts Corpus

Behavioural process	Frequency	Percentage (%)
Behaver	3	42.86
Behaviour	4	57.14
Total	7	100

There are two participants highlighted in the table above, the behaver and the behaviour. The former has a frequency of 42.86% while the latter has a frequency of 57.14%.

The implication of this minimal occurrence is that this process being the intermediate process between the mental and material processes was not so required as the material process and the mental process had taken care of the processes needed to achieve the advertisers perlocutionary effect on the customers.

4.2.1.5 Verbal Process

Verbal process can be shown by verbs such as ‘*speak*.’ in Data 5.0 and 5.1, ‘*can speak*’ and ‘*is speaking*’ indicate this process. ‘*I*’ in Datum 5.0 below is represented as the Sayer, while ‘*with Mr. Bello*’ is the Receiver since the saying is being directed to Mr. Bello and it is realised by a nominal group marked by a preposition. While the verbal process in Datum 5.1 is represented by the Sayer ‘*Mr. Bello*’ and ‘*who is this?*’ is the content of the message (Verbiage). In Datum 5.0, the clause is a Yes/No interrogative that demands information while Datum 5.1 has a Wh-interrogative as the Verbiage.

Datum 5.0: Can I speak with Mr. Bello?

	Can	I	Speak	with Mr. Bello?
Ideational	Process: Verbal	Sayer	Process: Verbal	Receiver

Datum 5.1: Mr. Bello is speaking. Who is this?

	Mr. Bello	is speaking.	Who is this?
Ideational	Sayer	Process: Verbal	Verbiage

Verbal process is also shown by calling. In Datum 5.2, ‘*I*’ is the Sayer and the verb ‘*all*’ shows the verbal process. The other participant in the sentence is the Verbiage which indicates the name of the message ‘*The Family Savings Scheme.*’

Datum 5.2: I’m calling regarding ‘The Family Savings Scheme’

	I	(‘m) calling regarding	“The Family Savings Scheme”
Ideational	Sayer	Process: Verbal	Verbiage

In Datum 5.3 and 5.4, there is no Sayer, but in the former, there is the occurrence of the indirect participant, Verbiage twice which discusses the content of the message and the name of the message. In Datum 5.4, the indirect participant, Receiver occurs as whom the message is intended for, likewise, the direct participant, Target; and indirect participant, Verbiage.

Datum 5.3: There is a risk in Africa called a new frontier

	There	is	a risk in Africa	Called	a new frontier
Ideational		Process	Verbiage	Process: Verbal	Verbiage

Datum 5.4: Mr.Manager, Mr. manager, whatever you call yourself

	Mr manager, Mr manager,whatever	You	Call	yourself
	Receiver	Target	Process: Verbal	Verbiage

In Data 5.5, 5.6, 5.7 and 5.8, the verbal process is identified by the verb ‘say’. The Sayer is ‘we’ in 5.5 and 5.6, ‘I’ in 5.8 and in 5.7 ‘*Skye bank*’. There are instances of circumstantial elements of location and extent in Data 5.5 and 5.7.

Datum 5.5: When we say yes

	When	We	Say	yes
Ideational	Location: Time	Sayer	Process: Verbal	Verbiage

Datum 5.6: That is how we say yes

	That	Is	How	We	Say	yes
Ideational	Verbiage			Sayer	Process: Verbal	Verbiage

Datum 5.7: Skye bank always there saying yes

	Skye bank	always	There	saying	yes
Ideational	Sayer	Extent: Frequency	Location: Place	Process: Verbal	Verbiage

Datum 5.8: I said I want to meet with your manager

	I	Said	I	want to meet	with your manager
Ideational	Sayer	Process: Verbal	Verbiage	Process	Receiver

The verbal process is identified by the verb ‘*tell*’ in Data 5.9 and 5.10. In Datum 5.11, the verb ‘*write*’ likewise indicates a clause of saying through the medium of writing. There are other participants in the clauses such as Receiver, Verbiage and the direct participant, Target.

Datum 5.9: There are some things I never like to tell again

	There	are	some things	I	Never	Like to tell	again
Ideational			Verbiage	Sayer	Extent: Frequency	Process: Verbal	Circumstance

Datum 5.10: I have met with the wicked doctor telling me that if I don’t make any deposit

	I	have met	with the wicked doctor	Telling	me	that if I don’t make any deposit
Ideational	Receiver	Process	Sayer	Process: Verbal	Target	Verbiage

Datum 5.11: You see I don't need to write to cash a cheque.

	You	See	I	don't need to write	to cash a cheque
Ideational	Receiver	Process	Sayer	Verbal: Process	Verbiage

Table 4.6: Overview of Verbal Process in the Bank Adverts Corpus

Verbal process	Frequency	Percentage (%)
Sayer	11	34.38
Receiver	5	15.63
Verbiage	14	43.75
Target	2	6.25
Total	32	100

The table 4.6 above sums up the results related to the verbal process found in the bank corpus. As highlighted in the table, the two main participants found in the corpus under verbal process are the Verbiage and the Sayer with 43.75% and 34.38% respectively.

The implication of this is that, the most occurring processes and participants in the bank corpus as regards verbal process focus on the giver of the message and the message being conveyed. The advertisers have deliberately focused on the message they are sending and the customer for whom it is meant in advertising their services and products. Hence, the choice of the verbal process 'sayer and verbiage' in this study is justified.

4.2.1.6 Existential Process

There are few existential processes in the corpus. ‘*There be*’ is the identifier. Datum 6.0 shows the existence of some things the speaker does not want to talk about such as booking flight tickets for his wife, getting tickets for events, etc. Datum 6.1 likewise talks about the existence of several branches of *Ecobank* all over African countries.

Datum 6.0: There are some things I never like to tell again

	There	are	some things	I	Never	like to tell	Again
Ideational		Process: Existential	Existent: Entity	Existent: Entity	Extent: Frequency	Process	Circumstance

Datum 6.1: There are over one thousand branches of a single bank across thirty-three African countries;

	There	Are	over one thousand branches of a single bank	across thirty-three African countries;
Ideational		Process: Existential	Existent: Entity	Circumstance

Datum 6.2: There is a risk in Africa called a new frontier.

	There	Is	a risk in Africa	Called	a new frontier
Ideational		Process: Existential	Existent: Entity	Process	Existent: Entity

Datum 6.3: There is a place all worlds are talking about;

	There	Is	a place	all worlds are talking about
Ideational		Process: Existential	Existent: Entity	

Table 4.7: Overview of Existential Process in the Bank Adverts Corpus

Existential process	Frequency	Percentage (%)
Existent: Entity	6	100
Total	6	100

There are few occurrences of the existential process in the bank adverts corpus. There are no cases of Existent event but Existent entity occurred 6 times in the corpus.

Generally, this implies that the advertisers use the non-representational subject ‘there’ with the verb ‘to be’ to suggest the existence of their banks and its admirable qualities to their customers and viewers.

Table 4.8: Overview of all Processes in the Bank Adverts Corpus

Processes	Frequency	Percentage (%)
Material	144	51.25
Mental	38	13.52
Relational	54	19.22
Behavioural	7	2.49
Verbal	32	11.39
Existential	6	2.14
Total	281	100

Under the ideational line of meaning, the bank corpus was subjected to rigorous analysis to discover the processes and participants employed by the advertisers. From the analysis carried out, material process occurred 144 times and has the highest frequency at 51.25% and the lowest is existential process 2.14% occurring 6 times. Thus, it can be posited that the banks used more of material process in convincing their consumers that their bank is the choice. This can be as a result of this process describing events and goings-on in the outer world of experience where in both the advertisers and consumers have a shared background of doings and happenings.

These findings have further shown that the processes employed in putting together the linguistic structure of an advertisement is deliberate by the advertisers to achieve meaning – making.

4.2.2 Interpersonal and Textual Metafunctions

In interpersonal meta-function, we try to use language to express and understand the feelings, attitudes and judgement of others in communicative acts expressed through the mood system, while the textual metafunction enables the ideational and interpersonal features of a text to be understood by the speaker and the listener. The major system in the textual metafunction is the theme and rheme.

Mood Theme-Rheme Systems

The analysis involves the classification of the elements of clause in the textual messages in the television adverts under two of Halliday's (2004) metafunctions: interpersonal and textual. That is segmenting the clause into (a) mood and residue (b) theme

and Rheme. It also includes the grouping of clause moods into types, and themes into types too.

4.2.2.1 Indicative: Declarative

The interpersonal function of few clauses in the advertisement was to give information about the bank's services and products. This was done mainly through statements that were declarative. These clauses were analysed indicating the subject, the finite, the predicator, complement and adjunct in some cases. Data 1.1 to 1.7 shows that the subjects were majorly topical, while the themes helped in focusing and organising the advertising messages that were being communicated to the viewers and were majorly 'marked' themes.

Datum 1.1: At Zenith Bank, people are great assets

At Zenith Bank,	People	Are		great assets
Adjunct	Subject	Finite	Predicator	Complement
Residue	Mood		Residue	
Marked	Rheme			
Topical				
Theme				

Datum 1.2: We hire the best and keep the best

We	Hire		the best	And		Keep		the best
Subject	Finite	Predicator	Complemen t	Conjunctive Adjunct	[elliptical subject]	Finit e	Predicat or	Compleme nt
Mood		Residue			Mood		Residue	
Topical		Rheme		Textual	Rheme			
Theme				Theme				

Datum 1.3: So that they continue to deliver only the best to our customers

So that	They	continue to deliver		only the best	to our customers
Conjunctive Adjunct	Subject	Finite	Predicator	Complement	Adjunct
Residue	Mood		Residue		
Marked	Topical	Rheme			
Textual					
Theme					

Datum 1.4: Thinking of banking in Africa, think Zenith

Thinking of	banking in Africa,	Think	Zenith	
Subject		Finite	Predicator	Complement
Mood			Residue	
Marked		Rheme		
Topical				
Theme				

Datum 1.5: Zenith Bank Plc, is one of the biggest banks in Nigeria with the assets of twenty-one billion dollars

Zenith Bank Plc,	Is	one of the biggest banks in Nigeria	with the assets of twenty-one billion dollars.
Subject	Finite	Complement	Adjunct
Mood	Residue		
Topical	Rheme		
Theme			

Datum 1.6: We ‘re Fidelity – we keep to our words

We	‘re		Fidelity	-we	Keep		to our words
Subject	Finite	Predicator	Complement	Subject	Finite	Predicator	Adjunct
Mood	Residue			Mood	Residue		
Topical	Rheme			Topical	Rheme		
Theme				Theme			

Datum 1.7: One day, I would be great just like that

One day,	I	Would	Be	great	just like that
Adjunct	Subject	Finite	Predicator	Complement	Adjunct
Residue	Mood		Residue		
Marked	Rheme				
Topical					
Theme					

Datum 1.8: Now, they can help me launch my rocket

Now,	they	Can	Help	Me	launch	my rocket
Adjunct	Subject	Finite	Predicator	Complement	Predicator	Complement
Residue	Mood		Residue			
Marked	Topical	Rheme				
Textual						
Theme						

Datum 1.9: They always make people's dreams come true

They	Always	Make		people’s dreams	come true
Subject	Adjunct: Mood	Finite	Predicator	Complement	Adjunct
Mood			Residue		
Topical	Rheme				
Theme					

Datum 1.10: They support farming, construction, business, factories and they always keep their word

They	Support		farming, constructi on, business, factories	And	They	alway s	keep		their word
Subject	Finite	Predicator	Complem ent	Adjunct: Conjunct ive	Subject	Adju nct: Mood	Finite	Predic ator	Complement
Mood		Residue			Mood			Residue	
Topical	Rheme				Topical	Rheme			
Theme					Theme				

Datum 1.11: Just save up to GHZ 300 in you Fidelity Bank Account and stand a chance of winning any of the three gold bars and GHZ gold bars and save for gold at Fidelity Bank

Just	save up	to GHZ 300	in your Fidelity Bank Account	And
Adjunct: Mood	Finite	Predicator	Adjunct	Adjunct: Conjunctive
Residue	Mood	Residue		
Marked	Topical	Rheme		
Textual				
Theme				

Stand	a chance of winning any of the three gold bars and GHZ gold bars and	save for	gold at Fidelity Bank.
Predicator	Complement	Predicator	Adjunct
Residue			
Rheme			

Datum 1.12: Hello, Mr Bello my name is Gloria and I’m calling regarding “the Family Savings Scheme Form” you dropped off last week.

Hello, Mr. Bello	my name	Is		Gloria	And
Vocative	Subject	Finite	Predicator	Complement	Adjunct: Conjunctive
	Mood	Residue			
Marked	Topical	Rheme			
Interpersonal					
Theme					

I'm	calling regarding		"the Family Savings Scheme Form"	You	dropped off	last week
Subject	Finite	Predicator	Complement	Complement	Predicator	Adjunct
Mood		Residue				
Unmarked	Rheme					
Topical						
Theme						

Datum 1.13: As CEO of Diamond Bank, time is precious

As CEO of Diamond Bank,		Time	Is		Precious
Adjunct		Subject	Finite	Predicator	Complement
Residue		Mood		Residue	
Marked	Topical	Rheme			
Structural					
Theme					

Datum 1.14: Ecobank is your green future

Ecobank	Is		your green future	
Subject	Finite	Predicator	Complement	
Mood	Residue			
Topical	Rheme			
Theme				

Datum 1.15: A tailor makes suit for the perfect fit

A tailor	makes		suit	for the perfect fit
Subject	Finite	Predicator	Complement	Adjunct
Mood	Residue			
Topical	Rheme			
Theme				

Datum 1.16: There are over one thousand branches of a single bank across thirty-three African countries

There	Are		over one thousand branches	of a single bank	across thirty-three African countries
Subject	Finite	Predicator	Adjunct	Adjunct	Adjunct
Mood		Residue			
Topical	Rheme				
Theme					

Datum 1.17: One is full of opportunities for those who want to be the best

One	Is	full of opportunities	for those who want to be the best	
Subject	Finite	Predicator	Complement	Adjunct
Mood		Residue		
Topical	Rheme			
Theme				

Datum 1.18: If you don't get the best from your bank, you need a new bank

If	you	don't get		the best	from your bank,	you	need	a new bank
Adjunct: Conjunctive	Subje ct	Finit e	Predicato r	Compleme nt	Adjunc t	Compl ement	Predicato r	Comple- ment
Residue	Mood		Residue					
Marked	Topical		Rheme					
Textual								
Theme								

As it is stated in the above data, some of the clauses employed by the advertisers are indicative: declarative. This mood type is used to communicate information by the advertisers to the consumers and strengthens the appeal towards what is being advertised. The declarative mood of the clauses likewise shows an expression of information based on factual evidence.

4.2.2.2 Indicative: WH-interrogative

The interpersonal function of few clauses in the advertisement was to demand information. The information demanded was asked in open basic Wh-questions, wherein the WH-elements conflated with elements in the mood structure- Subject, Complement or Adjunct. Data 2.1, 2.2, 2.3, 2.4 are Indicative: WH-interrogative, whose WH-elements conflated with Complement. Datum 2.5 has its WH-element conflated with Adjunct. The mood type of Datum 2.5 is likewise Indicative-interrogative but with a vocative. While Datum 2.6 has its WH-element conflated with Subject.

On the textual line of meaning, Data 2.1, 2.2, 2.3, 2.4, 2.6 have their WH-elements as the topical theme of their respective clauses. In Datum 2.5, the vocative performs the role of

interpersonal theme, the WH-element serves the function of textual theme and there is a topical theme in the first-person pronoun (I).

Datum 2.1: What do ‘people’ mean to others?

What	Do	‘people’	Mean	to others?
WH-Complement	Finite	Subject	Predicator	Adjunct
Residue	Mood		Residue	
Topical	Rheme			
Theme				

Datum 2.2: What do people mean to Zenith Bank?

What	Do	People	Mean	to Zenith Bank?
WH-Complement	Finite	Subject	Predicator	Adjunct
Residue	Mood		Residue	
Topical	Rheme			
Theme				

Datum 2.3: What would you do with one Fidelity gold bar?

What	Would	You	Do	with one Fidelity gold Bar?
WH-Complement	Finite	Subject	Predicator	Adjunct
Residue	Mood		Residue	
Topical	Rheme			
Theme				

Datum 2.4: Who is this?

Who	Is	this?
WH-Complement	Finite	Subject
Residue	Mood	
Topical	Rheme	
Theme		

Datum 2.5: Grandpa! When will I become great?

Grandpa!	When	Will	I	Become	great?
Vocative	WH-Adjunct	Finite	Subject	Predicator	Complement
Residue	Mood		Residue		
Interpersonal	Textual		Topical		Rheme
Theme					

Datum 2.6: Who needs a P.A.?

Whoj	Needs		a P.A?
WH-Subject	Finite	Predicator	Complement
Mood		Residue	
Topical	Rheme		
Theme			

4.2.2.3 Indicative: Yes-No interrogative

These set of questions are indicative interrogative closed basic-polar. They perform the interpersonal function of demanding information. The question is usually closed-ended since it is a question about polarity. There are four instances of Indicative: Yes-No interrogative in the corpus under study. The clause in Datum 3.1 is an indicative interrogative closed basic-polar with vocative, while the clause in Datum 3.3 is an indicative interrogative closed basic-polar with a mood adjunct.

On the textual line of meaning, Data 3.1, 3.2, 3.3, 3.4, below have their finite verbal operator and Subject being thematised.

Datum 3.1: Can I speak with Mr. Bello?

Can	I	Speak	with Mr. Bello?	
Finite: Modal	Subject	Predicator		Vocative
			Adjunct	
Mood		Residue		
Topical		Rheme		
Theme				

Datum 3.2: Do you remember?

Do	You	remember?
Finite	Subject	Predicator
Mood		Residue
Topical		
Theme		

Datum 3.3: Do you mind stopping by sometime this week?

Do	You	mind stopping	by sometime this week?		
Finite	Subject	Predicator		Mood Adjunct	
			Adjunct		
Mood		Residue			
Topical		Rheme			
Theme					

Datum 3.4: Do you see this (big) complex?

Do	You	See	this 'big' complex?
Finite	Subject	Predicator	Complement
Mood		Residue	
Topical		Rheme	
Theme			

4.2.2.4 Imperative

There are extremely few examples of Imperative clauses in the advertisements, as indicated below. This is not surprising as the language of advertisement is that of persuading and declaring.

Datum 4.1: Open yours today!

Open		Yours	today!
Predicator	Finite	Subject	Adjunct
Residue	Mood		Residue
Marked	Rheme		
Topical			
Theme			

Datum 4.2 Come sit down

Come	sit down.		
Predicator	Finite		
Residue	Mood		Residue
Marked	Rheme		

Table 4.9: Overview of the Mood System in the Bank Adverts Corpus

Mood system		Frequency	Percentage (%)
Indicative – Declarative		72	74.23
Wh– Interrogative		12	12.37
Indicative:	yes-no	10	10.31
Interrogative			
Imperative		3	3.09
		97	100%

The above table shows that the thematic structures in the advertisement are predominantly the indicative – declarative mood with 74.23 % followed by the wh–interrogative with 12.37%. The lowest being the imperative mood with 3.09%. This is not unexpected as the language of advertisement is to project what is available as it is to the viewer or potential customer.

The next session in this chapter is the visual analysis of the primary data, using elements from Kress and van Leeuwen’s ‘Reading Images’ including, mood, perspective, social distance, music and colour. A description of the photo clips selected from each of the three adverts for each of the ten banks will be done. The selected clips are those considered to have captured the essence of the advertisements from the several that had been shot from moving motion to print. The analysis will then be done by identifying the elements and their role in meaning-making in the advertisements through multiple meaning-making articulations of the various modes.

4.3 Visual Mode of Discourse in the Selected Banks’ Adverts

4.3.1 Visual Mode of Discourse in Zenith Bank’s Adverts (Advert 1, 2, 3)

4.3.1.1 Description of Zenith Bank’s Advert 1

In advert 1, the viewers see some textual messages being displayed on the screen as shown in pictures 1 and 2. Also, in picture 3, the viewers see three banners; one Nigeria banner and the other two are the Zenith Bank’s banners displaying its logo. In picture 4, there is a beautiful lady informing the viewers of the bank’s services. In picture 5, the viewers see a box-like image with a capital letter ‘Z’ standing for the word ‘Zenith’, thus creating the bank’s brand. Picture 5 brings to the fore the bank’s slogan: *...in best interest*.

The meaning of this advertisement is that the textual messages displayed on the screen as shown in Picture 1 and Picture 2 were used to arrest and sustain the viewers' attention. The advert slowly drives the attention of the viewers to Zenith Bank's flag flying high with the Nigerian flag in between which signifies the authority, confidence and reach of bank and the Nigerian flag denotes the location of the financial institution. The medium shot employed in picture 4 of a pretty young woman informs the viewers of Zenith Bank's services and what they stand to gain when they bank with it while Picture 5 shows Zenith Bank's logo with capital Z which speaks a lot of volume by denoting that the bank is in the best interest of its regular customers and potential customers.

Picture 3



Picture 4



Picture 5



Elements in picture 1 and picture 2 are placed on the horizontal axis, for example, *‘WHAT DOES “PEOPLE” MEAN TO OTHERS?’*, *‘THE GREATEST ASSET?’* and *MOST VALUABLE RESOURCE*’ occupy the top position of the pictures. Also, in picture 5, there is an element at the bottom, *‘...in your best interest’*, which forms the meaning potential of the advertisement. The design of the pictures follows western traditional reading patterns from left to right and proceeding from top to bottom.

4.3.1.2 Description of Zenith Bank’s Advert 2

The viewers see the Zenith Bank’s building and its workers passionately attending to the customers as shown in pictures 1 and 2 respectively. Also, in pictures 2 and 4, the viewers see a box-like image with a capital letter ‘Z’ standing for the word ‘Zenith’, thus creating the bank’s brand. In picture 3, the advertiser displays *‘Most Respected Bank’* which is perceived to be the feedback from the customers. Picture 4 brings to the fore the bank’s slogan: *...in your best interest*.

To buttress more on the meaning of the advert, the viewers see Zenith Bank’s building which signifies that the bank is reaching for the sky, looking at it from the camera angle. The advert slowly dives into what we observe in picture 2 where Staff of Zenith Bank openly welcome and tend to attend to their customers. Picture 3 denotes that the highly qualified staff members of the bank manage the commercial affairs of the organisation professionally; thus, their concerted effort makes the bank one of the most respected banks as portrayed in picture 3. Picture 4 with the logo of Zenith Bank having a capital Z means that the bank takes the interest of its customers as its top priority.

Picture 1



Picture 2



Picture 3



Picture 4



Elements are placed on the horizontal axis, for example, elements in picture 3 and picture 4, ‘*Most Respected Bank*’ ‘*...in your best interest*’, are placed at the bottom, thus forming the meaning potential of the advertisement. Therefore, the design of the pictures follows Western traditional reading patterns from left to right and from top to bottom.

4.3.1.3 Description of Zenith Bank’s Advert 3

The viewers see the speedometer of a car displaying the meticulous speeding and the excellent engine of the car as shown in pictures 1, 2 and 3. This, of course, creates an impression of how excellent and innovative Zenith bank is. In picture 4, the viewers see one of the bank’s staff taking a document to an existing customer of the bank. The customer is perceived to be satisfied with the bank’s integrity and services as shown in pictures 4 and 5. Also, in picture 6, the viewers see the bank’s slogan: *...in your best interest* and a box-like image with a capital letter ‘Z’ standing for the word ‘Zenith’, thus creating the bank ‘s brand.

Pictures 1, 2, 3 and 4 show the level of speed, innovation and excellent service delivery to their customers with high level of integrity. Picture 5 denotes that all the elements that entail quality service delivery of Zenith bank (as captured in pictures 1 to 4) will be the ride of their customers' life.

Picture 1



Picture 2



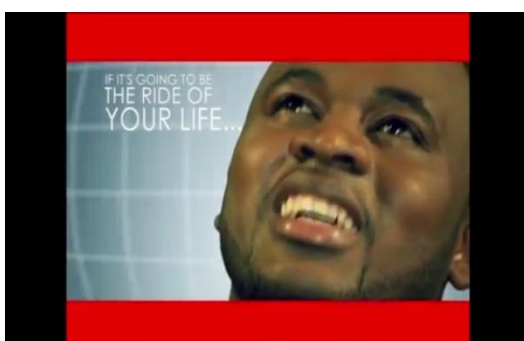
Picture 3



Picture 4



Picture 5



Picture 6



Elements in picture 1(*SPEED*), in picture 2 (*Excellent*), in picture 3 (*INNOVATION*), in picture 4 (*INTEGRITY*) and in picture 5 (*IT'S GOING TO BE THE RIDE OF YOUR LIFE...*) are placed on the horizontal axis and they are occupying the top position of the pictures. Also, in picture 6, there is an element at the bottom, '*in your best interest*', which forms the meaning potential of the advertisement. Therefore, the design of the pictures follows Western traditional reading patterns from left to right and proceeds from top to bottom.

4.3.1.4Mood in Zenith Bank's Adverts

As shown in advert 1, picture 4, the represented participant in the advertisement looks intently at the viewer, her gaze establishing a direct connection between her and the viewers. The represented participant's intent look could be interpreted to mean a *demand* from the viewers. In this picture, the lady's body language, stance and gaze are to influence the viewers to patronise the bank and welcome its services.

4.3.1.5 Perspective in Zenith Bank's Adverts

The participants in the images of advertisements 1, 2 and 3 are depicted on the *horizontal angle* facing the camera mainly, thus establishing a connection between the represented participants and the viewers.

4.3.1.6Social Distance in Zenith Bank's Adverts

The participant in advert 1 (picture 4) is portrayed with a shot of her head and shoulders. This obviously represents a *close personal distance* between her and the viewers.

In advert 2, pictures 2 and 3 of the advertisement, the participants are mainly shown from the waist up. This, without question, encodes a *far personal distance* between them and the viewers. Also, in Advert 3, in picture 4 the participants are portrayed in the framing of the whole figures; thus, a *far social distance* is represented. In picture 5 of the same advert, only the represented participant's face is depicted, thus an *intimate distance* between the participant and the viewers is created.

4.3.1.7 Music in Zenith Bank's Adverts

The background *music* used in adverts 1 and 2 is of medium tempo that is likely to make customers have a sense of urgency to try out the service being advertised to them.

Similarly, in advert 3, the background *music* used is of high tempo with similar outcomes and effects as adverts 1 and 2 on the customers.

4.3.1.8 Colour in Zenith Bank's Adverts

Colours mainly used in the advertisement are: red, and blue. Symbolically, the blue colour exudes tranquillity and power; the red exudes urgency and excitement; these colours are used to stamp the brand in the viewers' minds.

The hidden meaning of the red colour in Zenith Bank's logo symbolises power and evokes a strong sense of passion, security, courage and energy; white colour symbolises transparency in dealings with the customers and grey colour connotes performance. It is imperative to note that it takes these qualities to reach the zenith of any endeavour. Aside from this, grey, white and red embedded in Zenith Bank's logo stand for the company's corporate values, which are innovation, superior customer service, concrete financial performance, leadership, performance and excellence. This has made the brand 'Zenith

Bank' even more popular and has influenced many people's decision in the choice of the bank.

Generally, in the advertisements, different modes such as *visual images, music, colours* and appealing linguistic resources work together to bring about the advertising message. In other words, the advertiser has used them to convince the viewers to develop interest in the bank.

4.3.2 Visual Mode of Discourse in Fidelity Bank's Adverts (Advert 1, 2, 3)

4.3.2.1 Description of Fidelity Bank's Advert 1

The viewers see a little child in front of a captivating house making an attempt to take a staircase as shown in picture 1. She succeeds in taking a long staircase after she has grown up a little as shown in picture 2. It is shown in pictures 3 and 4 that her dream eventually came to pass because she became a graduate and got married. Finally, in picture 6, the viewers see the bank's logo and slogan: *We're Fidelity—we keep to our words*, thus creating the bank's brand.

This advertisement further posits that Fidelity Bank will be there for its regular customers and potential customers from cradle to the peak of their career, As noted in the pictures, Fidelity Bank promises to be there from the very first step a child takes as every little step count. More so, Fidelity Bank has an education plan for its customers from the outset till graduation. At Fidelity Bank, staffers are part of every happy moment of every customer. They keep their word as noted in the logo and slogan of Fidelity bank in Picture 6.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



There is an element in picture 2 (*LITTLE STEPS*), placed on the horizontal axis and it occupies the top position of the picture. These little steps continue as an adult in picture 5. Also, in picture 6, there is an element at the bottom, "...We're Fidelity—we keep our word", thus creating the meaning potential of the advertisement. Moreover, the design of the pictures follows Western traditional reading patterns from left to right and from top to bottom, thus making it easier for viewers to interpret what is being communicated.

4.3.2.2 Description of Fidelity Bank's Advert 2

The viewers see a little boy as shown in pictures 1 and 2, who inquisitively asks questions from the magazine his grandpa is reading. The magazine's contents are about Fidelity Bank's services and activities. The grandpa meticulously explains the bank's services to the innocent boy as shown in pictures 3, 4 and 5. Finally, in picture 6, the viewers see the bank's logo and slogan: *We're Fidelity—we keep to our words*, thus creating the bank's brand.

This second advert clearly explains how Fidelity Bank has been able to keep to their word in contributing to the success of every business aspect. The little boy, in picture 1 with a toy spacerocket at hand, asks his grandpa about his dad who is on the cover page of the business magazine and how he became successful. His grandpa clearly shows the boy how Fidelity Bank has been supportive with business owners in order to attain success. This inspires the little boy who smiles and hopes, with Fidelity Bank keeping to its word, is going to fly rocket spaceship someday.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.2.3 Description of Fidelity Bank's Advert 3

The viewers see parked cars in the front of Fidelity Bank. The car owners are perceived to be the bank's customers and are there in order to pick the gold which are available in the bank as shown in pictures 1 and 5. Also, the viewers are made to see what is

embedded in the gold as shown in pictures 2, 3 and 4. Finally, in picture 6, the viewers see the bank's logo and slogan: *We're Fidelity—we keep to our words*, hence, creating the bank's brand in the mind of customers.

This advertisement is on saving for gold in order to purchase a dream product. Pictures 1, 2 and 3, clearly show the dreams of having cars, houses and gold by customers. Picture 4 shows that with saving benefit they have with Fidelity bank, the customers can get whatever they want. Being influenced by the commercial, a customer visits the bank in picture 5 at the end to achieve his set goals by embracing gold saving plan.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.2.4 Mood in Fidelity Bank's Adverts

In terms of *mood*, as shown in advert 1, picture 3, the represented participant in the advertisement looks at the viewer, her gaze establishing a direct connection between her and the viewers. Her look could be interpreted to mean a *demand* for patronage from them.

In advert 2, pictures 1 and 5, the represented participant in the advertisement looks at the viewer, his gaze establishing a direct connection between him and the viewers. His look could be interpreted to mean an *offer* for the viewers and a *demand* from them to patronise the bank. In this picture, the boy's body language, stance and smiling face are to influence the viewers to patronise the bank and appreciate its services.

4.3.2.5 Perspective in Fidelity Bank's Adverts

The participants in the images of advertisements 1, 2, 3 are depicted on the *horizontal angle* facing the camera mainly, thus establishing a link between the represented participants and the viewers as shown in pictures 3 and 4, 1, 2 and 5 and 2, 3, 4, 5 respectively.

4.3.2.6 Social Distance in Fidelity Bank's Adverts

The participant in advert 1, picture 3 is portrayed with a shot of her head and shoulders, thus representing a *close personal distance* between her and the viewers. However, the participant in advert 1, picture 4 is shown from the waist up, thus encoding a *far personal distance* between her and the viewers; the participants in pictures 1, 2 and 5 are portrayed in the framing of the whole figures, thus a *far social distance* is represented.

Also, in advert 2, the participant in the pictures 1, 2 and 3 are portrayed with a shot of her head and shoulders, thus representing a *close personal distance* between them and the viewers. However, the participants in picture 5 are portrayed in the framing of the whole figures, thus a *far social distance* is represented. In advert 3, the participant in the pictures 2, 4 and 5 are portrayed with a shot of her head and shoulders, thus representing a *close personal distance* between them and the viewers.

4.3.2.7 Music in Fidelity Bank's Adverts

The background *music* used in adverts 1 and 2 is unfamiliar and is of high tempo to make customers have a sense of urgency to welcome the services of the bank being advertised to them.

Music used in advert 2, and 3 is of medium tempo, similarly to gain the viewers' attention.

4.3.2.8 Colour in Fidelity Bank's Adverts

Colours mainly used in the advertisements 1, 2 and 3 are: blue, green, black, and white, the blue colour exudes tranquillity and power; the green colour symbolises growth and energy; the black colour conveys inner strength and determination and white colour suggests purity, chastity and cleanliness. These colours are used to stamp the brand in the viewers' minds. Therefore, it is reasonable to conclude that the advertiser has used visual images, *unfamiliar music*, *colours* and dramatic discourses and attractive linguistic resources to arouse the viewers' interest in the bank.

The hidden meaning of Fidelity Bank's colours which are; blue, green and white is that; the blue colour is the symbol of Fidelity Bank's rich heritage and impressive financial dealings with customers in the past. The green colour means future growth and the energy with which Fidelity Bank will conquer new frontiers and the white colour combines both the blue and green colour to reflect Fidelity Bank's upward trajectory. The combination of these colours encapsulates a new promise; customers' aspiration may prove to be a tough job, but someone's got to do it. This is so because Fidelity Bank is committed to help every customer to do their tough job, as noted in their slogan "We are Fidelity, we keep our word".

4.3.3 Visual Mode of Discourse in Access Bank's Adverts (Advert 1, 2, 3)

4.3.3.1 Description of Access Bank's Advert 1

The viewers see a mall or structure being built speedily to the amazement of passers-by. Workmen suddenly look up to see structures coming up with the speed unimaginable to their excitement and admiration. Also, a beautiful lady walking is being admired by on-lookers with her dress changing to another gorgeous one to her astonishment and those of her admirers as shown in pictures 1 and 2.

Also, in the advertisement, the viewers see a speedy and swift train with an appealing inscription of the word ACCESS>>>. The inscription is embellished with blue and yellow colours. The Access Bank train speeds across with the A-rating flag as shown in pictures 3 and 4. The viewers feel that the speedy train symbolises quality and speedy services of the bank.

Picture 1



Picture 2



Picture 3



Picture 4



Map in picture 5 brings to the viewers' notice that the bank's services cut across the African continent and other parts of the world. In picture 6, the image of two engineers with smiling faces creates an impression that customers are satisfied with the bank's services. Finally, picture 7 brings to the fore the bank's slogan: *Speed Service Security*.

Picture 5



Picture 6



Picture 7



4.3.3.2 Description of Access Bank's Advert 2

In pictures 1 and 2 of advert 2, having been informed of Access Bank's change-your-level promo, a man hurriedly and hastily runs to the bank to make a deposit for the promo. In getting to the bank, the man meets other interested customers who are also there for the same purpose as shown in pictures 3 and 4. Picture 5 shows that the man, who in the end, wears a smiling face is satisfied with the bank's services and pleased with the bank's change-your-level promo. In picture 6, the bank's slogan: *Speed Service Security* is brought to the fore.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.3.3 Description of Access Bank's Advert 3

The viewers see a fisherman receiving a call from Access Bank's Customer's Care Unit and Customer's Care Representative reminds him of his dropped form that is missing his signature as shown in picture 1. They see one of the bank's members of staff taking the

form to the customer for signing as depicted in pictures 2, 3, 4 and 5. Finally, the viewers see the bank's slogan: *Speed Service Security*, logo and brand displaying as shown in picture 6.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.3.4 Mood in Access Bank's Adverts

In terms of *mood*, as shown in advert 1, picture 6, one of the represented participants in the advertisement looks intently at the viewer; his gaze establishes a direct connection between him and the viewers. The represented participant's intent look could be interpreted to mean an *offer* for the viewers and a *demand* from them to patronise the bank. In this picture, the man's body language, stance and gaze are to influence the viewers to patronise the bank and welcome its services.

4.3.3.5 Perspective in Access Bank's Adverts

The participants in the images as shown in pictures 2 and 6 of the advertisement are depicted on the *horizontal angle* facing the camera mainly, thus establishing a connection between the represented participants and the viewers.

Similarly, in advert 2 some participants in the images of the advertisement are depicted on the *horizontal angle* facing the camera mainly, thus creating a link between the represented participants and the viewers as shown in pictures 4 and 5. Also, in pictures 3, 4 and 5, some participants are portrayed on the *oblique angle* backing the camera, thus allowing the viewers to adopt a detached point of view, where they are not necessarily part of the world of the participants.

In advert 3, some participants in the images of the advertisement are depicted on the *horizontal angle* facing the camera mainly, thus establishing a link between the represented participants and the viewers as shown in pictures 1, 3 and 4. More so, in picture 4, some

participants are portrayed on the *oblique angle* backing the camera, thus allowing the viewers to adopt a detached point of view, where they do not exist in the world of the participants.

4.3.3.6 Social Distance in Access Bank's Adverts

Also, in terms of *social distance* in picture 2 of the advertisement, the participants are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. On the other hand, the participants in picture 6 are depicted with their heads and shoulders, thus representing a *close personal distance* between them and the viewers.

In advert 2, pictures 3 and 4 of the advertisement, the participants are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. On the other hand, the participants in picture 5 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers.

In advert 3, pictures 2, 3 and 5, the participants are mainly shown from the waist up, hence, encoding a *far personal distance* between them and the viewers. On the other hand, the represented participant in picture 1 is portrayed with a shot of his head and shoulders, thus representing a *close personal distance* between them and the viewers. The represented participants in picture 4 are portrayed in the framing of the whole figures, thus *afar social distance* is represented.

4.3.3.7 Music in Access Bank's Adverts

The background *music* used is of medium tempo that is likely to make customers have a sense of urgency to try out the service being advertised to them.

In advert 2, *music* used is of medium tempo to add flavour to the advertisement. The *music* used in advert 3 is equally of medium tempo, thus emphasising the bank's services

through its wordings (*We go work to work with you no matter where you dey we get you for mind*).

4.3.3.8 Colour in Access Bank's Adverts

Colours mainly used in the advertisements are: blue, red orange and yellow. Symbolically, the blue colour exudes tranquillity and power; the red exudes urgency and excitement; the orange symbolises growth and vitality while the yellow conveys optimism and youthfulness. These colours are used to stamp the brand in the viewers' minds. So, the advertiser has tried to manipulate visual images, *music*, *colours* and embellished expressions to compel the viewers' interest for patronage. Even the visual images in the advertisement depict what the bank stands for as embedded in its slogan: *Speed Service Security*.

4.3.4 Visual Mode of Discourse in Diamond Bank's Adverts (Advert 1, 2, 3)

4.3.4.1 Description of Diamond Bank's Advert 1

In advert 1, a banker with a lot of excitement and absolute confidence flags down a potential customer in his car, who happens to be a Diamond Bank's customer, meets a businessman in his warehouse, approaches a lady in her boutique, with a view to marketing his bank's 'highly valued services'. This is to help them expand their business, loan and investment opportunities. He is shocked to have been informed that Diamond Bank offers much more services for its customers as shown in pictures 1 to 5.

This is communicated to him via Diamond Bank's logo and a diary containing the bank's logo. He got the message through the logo without any verbal expression. Also, in picture 6, the bank's logo and slogan (*Diamond-Your Bank*) are visualised by the viewers.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



There is an element in picture 6, “*Your Bank*” at the bottom of the picture, thus creating the meaning potential of the advertisement. The design of the pictures follows the Western traditional reading patterns from left to right and from top to bottom, hence, communicating directly to the viewers.

4.3.4.2Description of Diamond Bank's Advert 2

A man who is perceived as the CEO of Diamond Bank suddenly stands up from a board meeting and heads for a branch of Diamond Bank as shown in pictures 1 and 2. In pictures 3 and 4, he discharges some social responsibilities on Diamond Bank app. Picture 5 indicates that he is satisfied with the Diamond Bank mobile banking and is pleased with the bank's services. Finally, the bank's logo and slogan (*Diamond-Your Bank*) are visualised by the viewers as shown in picture 6.

This commercial shows the simplicity in the services of Diamond Bank. The commercial clearly shows the benefit of banking the smarter way, rather than have the C.E.O spend time in the banking hall to carry out transaction amidst his busy schedules; he carried out his bank transaction using Diamond Bank's application.

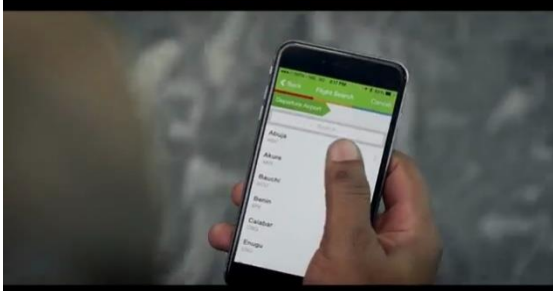
Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.4.3 Description of Diamond Bank's Advert 3

In a market place, a young man approaches a lady who is perceived, merely looking at her mood, as someone who is fed up and frustrated. He persuades her to change her bank for another bank (Diamond Bank) as seen in picture 1. Market women and other passers-by

burst into rigorous dancing having heard the *sound track* of Diamond Bank's jingle as seen in pictures 2, 3, 4 and 5. Lastly, the bank's logo and slogan (*Diamond-Your Bank*) are visualised by the viewers as shown in picture 6. This shows the simplicity and gratification derived in using Diamond bank.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.4.4 Mood in Diamond Bank's Adverts

In pictures 1, 2 and 5, of advert 3, the represented participant in the advertisement stares intently at the viewer, his gaze establishing a direct connection between him and the viewers. The represented participant's look could be interpreted to mean an *offer* for the viewers and a *demand* from them to try what he is currently enjoying from the bank. In these pictures, the man's body language, stance and gaze are to influence the viewers to patronise the bank and appreciate its services.

4.3.4.5 Music in Diamond Bank's Adverts

The *music* that accompanied the advertising message in advert 1 is of low and slow tempo, thus it may have little or no impact on the potential customers.

The *sound track* that accompanied the advertising message in advert 2 is equally of low tempo, thus having little or no impact on the potential customers. In advertisement 3, the *music* that accompanied the advertising message is of high tempo, thus having impact on the viewers.

4.3.4.6 Colour in Diamond Bank's Adverts

Colours in the bank's logo are: mint green, light blue, red and orange. These colours reflect prominently in the advertisements as seen in pictures 1 to 6. This helps the potential customers or the viewers to remember the brand, Diamond Bank. The green colour symbolises growth, harmony and energy, the blue exudes tranquillity and power, the red stands for excitement and urgency while the orange conveys freshness and vitality. The hidden meaning of the combination of these colours connotes renewal and rebirth as it renews and restores depleted interest in banking. These colours were judiciously used in order to provide a sanctuary away from the stresses of modern banking, restoring the

viewers back to a sense of banking with utmost ease. These colours also reflect the bright optimistic colours of the Diamond spectrum using green as a base colour with complimentary colours of red, orange and blue. The green therein symbolises growth, red stands for vibrancy, orange illustrates passion of customers and blue symbolises commitment to innovation in Diamond Bank's products and services.

4.3.4.7 Perspective in Diamond Bank's Adverts

In advert 1, the images are positioned in an *oblique angle* (that is, the angle is not straight on). The viewers are, therefore, positioned to adopt a *detached* point of view, where they are not necessarily part of the world of the participants. In advert 2, some participants in the images of the advertisement are portrayed on the *horizontal angle* facing the camera mainly, hence, creating a link between the participants and the viewers as seen in pictures 1, 2 and 5. As usual, the bank's logo is presented at the end of the advertisement as shown in picture 6 to further stamp the brand in the viewers' minds. Hence, the advertiser has tried to use visual images, *sounds*, *colours* and interesting expressions which are modes working at the same time to arouse the viewers' interest in the bank. In advert 3, some participants in the images of the advertisement are portrayed on the *horizontal angle* facing the camera mainly, hence, creating a link between the participants and the viewers as seen in pictures 3, 4 and 5.

4.3.4.8 Social Distance in Diamond Bank's Adverts

As shown in advert 1, pictures 1, 2 and 4, the represented participants are portrayed from their shoulders to the heads, thus a *close personal distance* is created between them and the viewers. In pictures 3 and 5, the represented participants are depicted from their waists up; hence, a *far personal distance* between them and the viewers is conveyed.

In advert 2, the participants are mainly shown from the waist up as shown in picture 2, thus encoding a *far personal distance* between them and the viewers. On the other hand, the participant in picture 5 is portrayed with a shot of his head and shoulders, thus representing a *close personal distance* between him and the viewers.

It is worthwhile to note that two celebrities (Bovi, a comedian, and Akin Lewis, a veteran actor) feature in the advertisement to add value to the content of the advertisement and to gain more audience or potential customers' attention. It can be further deduced that viewers who are fans of the celebrities may equally prefer their choices as a result of different testimonies given by the celebrities.

As usual, the bank's logo is presented at the end of the advertisement to further stamp the brand in the viewers' minds. In advert 3, in pictures 1 and 4 of the advertisement, the participants are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. On the other hand, the participants in pictures 2, 3 and 5 are portrayed in the framing of the whole figures of a group of people, thus a *far social distance* is represented. In picture 6, the bank's logo is presented at the end of the advertisement to further stamp the brand in the viewers' minds.

Finally, the advertiser has attempted to use various textual and visual resources to instigate actions that will arouse the viewers' interest in patronising the bank.

4.3.5 Visual Mode of Discourse in Ecobank's Adverts (Advert 1, 2, 3)

4.3.5.1 Description of Ecobank's Advert 1

In the advert 1, a tailor features measuring a piece of cloth with a tape rule and a fit suit is made out of the cloth as seen in pictures 1 and 2. The suit is meant to be used for different purposes by the owner. It is meant to be worn on the shirt and used for keeping

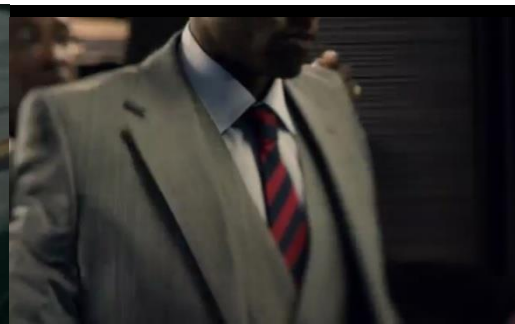
personal belongings such as money, the Ecobank's Automated Teller Machine (ATM) card as shown in pictures 3 and 4. Finally, the bank's logo and slogan (*Ecobank: The Pan African Bank*) are seen by the viewers as shown in picture 5.

The advert by Ecobank, shows the class of people who uses Ecobank. This advert is targeted at the elite. These people engage in cashless transactional dealings which were well expressed with ATM card displayed in the advert.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



4.3.5.2 Description of Ecobank's Advert 2

In advert 2, a whistle is blown by a traffic warden officer instructing and directing the motorists to make a move as seen in pictures 1 and 2. This clearly denotes that Ecobank is capable of controlling every situation, irrespective of the traffic online or in the banking

hall. A man who places his laptop on his lap is perceived doing online transactions with Ecobank as shown in picture 3. In picture 4, a female teacher and her pupils, being fascinated by the bank's jingle, are clapping. In picture 5, a man is ready to do transactions with Ecobank's ATM Card via mobile banking system. Finally, there is another slogan of the bank (*Ecobank: The Rhythm of Africa*) as shown in picture 6.

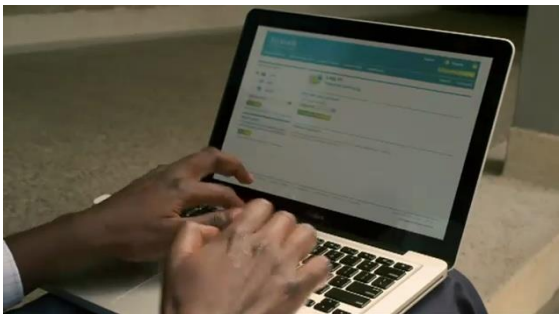
Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.5.3 Description of Ecobank's Advert 3

In advert 3, a man who is perceived to be a businessman is heading for one of the Ecobank's branches as shown in picture 1. A man who is also seen as a banker is about to take his breakfast with his family before going out for work as shown in picture 2. In picture 3, a female banker working with Ecobank gets to one of the bank's branches.

Also, in the advertisement, one of the customers' care representatives of the bank attends to a customer as seen in picture 4. A cocoa female trader who is perceived to be a customer of the bank is portrayed checking cocoa seeds as shown in picture 5. At the end of the advertisement, the bank's brand and logo are represented as seen in picture 6.

Picture 1



Picture



Picture 3



Picture 4



Picture 5



Picture 6



4.3.5.4 Music in Ecobank's Adverts

In the above advertisement, the *sound track* that accompanied the advertising message is of low tempo, thus it may have little or no impact on the viewers. In advert 2, the *sound track* is of low tempo and is unfamiliar, so it equally may have little or no impact on the viewers. In advert 3, the *music* used is of high tempo and is unfamiliar. So, it may attract the attention of the viewers.

In picture 6, the bank's logo is presented at the end of the advertisement to further stamp the bank's brand to the viewers' memory.

4.3.5.5 Colour in Ecobank's Adverts

Colour in the bank's logo is blue as seen in advert 1, picture 5. This may help the potential customers or the viewers in remembering the brand, Ecobank. The blue colour stands for tranquillity and power. In advert 2, *colour* in the bank's logo, as seen in picture 6, is blue which stands for tranquillity and power. This possibly will help the potential customers or the viewers in remembering the brand of Ecobank. Similarly, in advert 3, colour blue is mainly used in the advertisement as seen in pictures 3, 4 and 6; depicting the brand colour of the bank.

The hidden meaning behind the use of the blue colour is that Ecobank being a Pan African Bank, as noted in the bank's slogan, requires a colour that appeals to every individual. Blue, which is the colour of Ecobank is the most universally favoured colour of all and therefore the safest to use. It relates to trust, honesty and dependability and helps to build customers' loyalty. The blue colour in these advertisements also indicates confidence, reliability and responsibility.

4.3.5.6 Perspective in Ecobank's Adverts

The participants are portrayed on the *horizontal angle* facing the camera mainly, hence, creating a connection between the participants and the viewers as seen in pictures 2 and 4. In advert 2 and 3 similarly, the participants in the images are portrayed on the *horizontal angle* facing the camera mainly, hence, creating a connection between the participants and the viewers as seen in pictures 4 and 5.

4.3.5.7 Social Distance in Ecobank's Adverts

The participant in advert 1, is mainly shown from his head and shoulders, thus representing a *close personal distance* between him and the viewers as shown in picture 2. In picture 5, the bank's logo is presented to further make the bank's brand unforgettable in the viewers' minds.

In advert 2, the participants are portrayed in the framing of the whole figures of a group of people as shown in pictures 1 and 2, thus a *far social distance* is represented. In advertisement 3, participants are also shown from the waist up, thus encoding a *far personal distance* between them and the viewers as seen in picture 5. In advert 3, the participants are portrayed in the framing of the whole figures, thus a *far social distance* is

represented as seen in pictures 1 and 3. Also, participants are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers as shown in picture 2.

4.3.6 Visual Mode of Discourse in Wema Bank Adverts (Advert 1, 2, 3)

4.3.6.1 Description of Wema Bank's Advert 1

In advert 1 as shown in picture 1, the viewers see some Wema Bank's staff at a restaurant advising a food vendor on how to go about her business in order for her to make more profits. After she has explored the bankers' pieces of advice and suggestions, her restaurant interestingly wears a new look and her business is fast growing. Also, she is pleased and satisfied with the bank's suggestions and services as shown in pictures 2, 3, 4 and 5. Picture 6 depicts the bank's brand and slogan. This slogan denotes what Wema Bank stands for as helping the food vendor to attain greater heights and stay happy.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



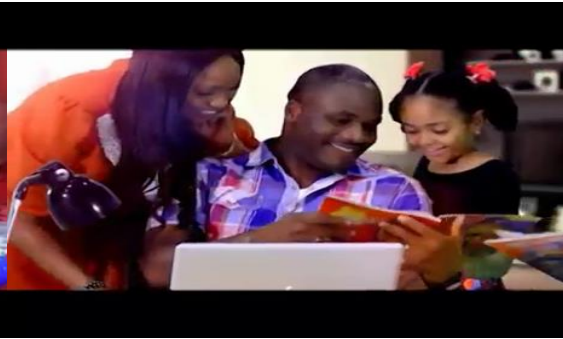
4.3.6.2 Description of Wema Bank's Advert 2

In advert 2, the viewers see two good-looking children meticulously colouring their books as shown in picture 1. In picture 2, a ravishing girl shows what she has coloured to her parents and they are pleased with what she has coloured. In pictures 3 and 4, the father, the mother and their two children are in a bookshop and a warehouse respectively. Then, they move to a factory to have fun as shown in picture 5. Finally, in picture 6, the bank's slogan and brand are brought to the fore.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.6.3 Description of Wema Bank's Advert 3

The viewers see some images displaying the level of the bank's digitalisation as depicted in the left eye of the represented participant shown in picture 1. They also see, as shown in pictures 2 and 3, some represented participants who are dancing and who are perceived to be pleased with the bank's digitalisation compliance. The viewers see what the bank stands for through the advertiser's conscious selection of some novel expressions as depicted in pictures 4, 5, 6, 7, 8, 9 and 10. Picture 11, stamps Wema bank colour and its online banking product logo 'ALAT', on the viewers without any written message.

This commercial denotes that Wema Bank operates at par with latest trend in the 21st century banking, the advert connotes that the financial institution is paperless, branchless, boundless for ease of transaction.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



Picture 7



Picture 8



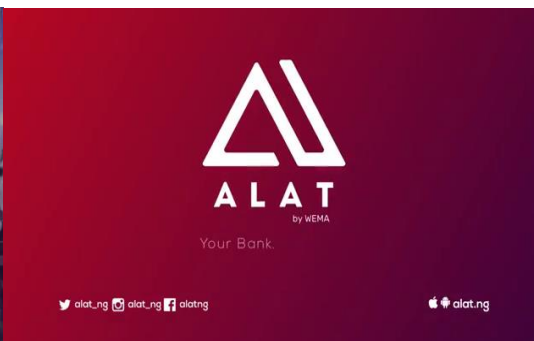
Picture 9



Picture 10



Picture 11



4.3.6.4 Perspective in Wema Bank's Adverts

The represented participants are depicted on the *horizontal angle* facing the camera mainly, thus establishing a connection between them and the viewers as shown in advert 1, pictures 1, 2 and 5. In advert 2, the represented participants are mainly depicted facing the camera, thus establishing a bond between them and the viewers as shown in pictures 1, 2, 3, 4 and 5.

In advert 3, some represented participants in the advertisement are depicted on the *horizontal angle* facing the camera mainly, thus creating a link between the represented participants and the viewers as shown in pictures 1, 2 and 3.

4.3.6.5 Social Distance in Wema Bank's Adverts

In advert 1, picture 1, the represented participants are portrayed in the framing of the whole figures, thus a *far social distance* is represented. The represented participants in pictures 3 and 5 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. Finally, the represented participants in pictures 2 and 4 are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. In advert 2, however, in terms of *social distance*, in picture 4, the represented participants are portrayed in the framing of the whole figures, thus a *far social distance* is represented. The represented participants in picture 2 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. Finally, the represented participants in pictures 3 and 5 are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. In advert 3, in picture 3, the represented participant is mainly shown from the waist

up, hence, encoding a *far personal distance* between him and the viewers. On the other hand, the represented participant in picture 1 is portrayed with a shot of his head and shoulders, thus representing a *close personal distance* between her and the viewers. The represented participants in picture 2 are portrayed in the framing of the whole figures, thus a *far social distance* is represented.

4.3.6.6 Music in Wema Bank's Adverts

The background *music* used in advert 1 is of medium tempo to make customers develop interest in the bank's services being advertised to them. In advert 2, the background *music* used is of medium tempo also, to add value to the advertising message.

In advert 3, the *music* used is equally of medium tempo which emphasises the digitalisation of bank's service.

4.3.6.7 Colour in Wema Bank's Adverts

Colours mainly used in the advertisement are: blue, black white, and yellow. Symbolically, the blue colour exudes tranquillity and power; the black colour conveys inner strength and determination and white colour suggests purity, chastity and cleanliness; while the yellow expresses optimism and youthfulness. These colours are used to stamp the brand in the viewers' minds. Similarly, in advert 2, *colours* mainly used in the advertisement are the same, with the same motive using their brand colours.

However, in advert 3, the *colours* mainly used are: green, blue, red, white and orange. The blue colour projects tranquillity and power; the red depicts urgency and excitement; the orange symbolises growth; white colour suggests purity, chastity and cleanliness, while green colour suggests growth, fertility, health, cheerfulness, vegetation and

money. These colours are used to stamp the brand in the viewers' minds and the brightness of the *colours* will not be forgotten in a hurry.

The combination of these colours in the above pictured advertisements protectively gave some hidden meanings, and these hidden meanings say it all about Wema Bank. These colours connote that Wema Bank is driven by a desire to develop an intimate relationship with their customers, putting them (Wema Bank) in a position to identify customers' needs and priorities. These colours also show that Wema Bank's approach is hinged on mutual respect, service, innovation and efficiency.

The purple in Wema Bank's colour is premised on the philosophies of the brand as it connotes uniqueness, modernity and coolness. The yellow intersecting line represents the continuous connection between the bank and all strata of stakeholders; staff, customers, management and board of directors, shareholders and all other groups associated with the bank. In summary, these colours represent the never ending line, a continuous thread; staff, customers and all other stakeholders linked as one, colleagues working together as one, for continuous growth.

4.3.7 Visual Mode of Discourse in First Bank Adverts (Advert 1, 2, 3)

4.3.7.1 Description of First Bank's Advert 1

In advert 1, the viewers see a young lady who has a passion for the creation of different attractive fashions and wears as depicted in picture 1. She struggles to make sure that her potential is not a waste by being a partner with First Bank as shown pictures 2, 3, 4, 5. Finally, the viewers see a beautiful lady smiling with the bank's brand and logo displaying in the background of the video as shown in picture 6.

The commercial shows the level of support First Bank gives to customers who have a dream. First Bank goes into partnership with these customers to help them achieve their dream. This, of course, gives every customer a sense of belonging.

Picture 1



Picture 2



Picture 3



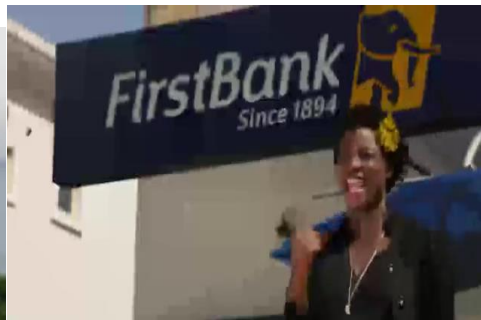
Picture 4



Picture 5



Picture 6



4.3.7.2Description of First Bank's Advert 2

In advert 2, the viewers see two engineers perceived to be partnering with First Bank as shown in picture 1. They notice a caring father playing with his two kids and a loving mother listening attentively to her two children as displayed in pictures 2 and 3 respectively. They can also see some of the bank's staff willing to put their customers first as they attend to them as shown in picture 4.

The viewers can observe some existing customers pleased and satisfied with the bank's services as projected in picture 5. Finally, the advertisement is brought to an end with the bank's slogan, logo and brand as shown in picture 6.

To buttress this commercial, First Bank takes their customers as their top priority in achieving every set goal. In doing so, they go all the way to see dreams nurtured to the top showing that the bank is a bank that helps its customers make a difference.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



Most Valuable Bank Brand in Nigeria ("The Banker")

www.firstbanknigeria.com

4.3.7.3 Description of First Bank's Advert 3

The viewers see an angry customer, as depicted in pictures 1, 2 and 3, who makes his way to a First Bank's branch to lodge a complaint about the failure of the bank's ATM to pay him. Some bank's members of staff courteously and politely deal with the angry man's

request as shown in pictures 4 and 5. Finally, the viewers see that the irritated man eventually appreciates the interpersonal skills of the bank's staff and makes his way to the bank's ATM to do his transaction as shown in picture 6.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.7.4 Mood in First Bank's Adverts

In pictures 3 and 4 of advert 3, the represented participants in the advertisement look fixedly at the viewers; their gazes establish a direct connection between them and the viewers. Their intent look could be interpreted to mean an *offer* for the viewers and a *demand* from them to develop interest in the bank's services.

4.3.7.5 Perspective in First Bank's Adverts

Some represented participants in the advertisement are depicted on the *horizontal angle* facing the camera mainly, thus creating a link between the represented participants and the viewers as shown in advert 1, pictures 3, 4 and 5. Also, in advert 1, picture 1, an image is portrayed on the *oblique angle* backing the camera, thus allowing the viewers to adopt a point of view that they are not necessarily part of the world of the represented participants. In advert 2, some represented participants in the advertisement are depicted on the *horizontal angle* facing the camera mainly to create a connection between them and the viewers as shown in pictures 2, 3 and 4. Also, in picture 5, some images are portrayed on the *oblique angle* backing the camera, thus allowing the viewers to adopt a point of view that they are not necessarily part of the world of the represented participants. In advert 3, some represented participants in the advertisement are depicted on the *horizontal angle* facing the camera mainly to create a link between them and the viewers as shown in pictures 3, 4 and 5.

4.3.7.6 Social Distance in First Bank's Adverts

In advert 1, pictures 3 and 4, the represented participants are mainly shown from the waist up, hence, encoding a *far personal distance* between him and the viewers. On the other hand, the represented participants in pictures 2, 4, 5 and 6 are portrayed with a shot of their

heads and shoulders, thus representing a *close personal distance* between them and the viewers. In advert 2, in pictures 1, 2, 4 and 5, the represented participants are mainly shown from the waist up, hence, encoding a *far personal distance* between them and the viewers. On the other hand, the represented participants in picture 3 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers.

In advert 3, in pictures 2 and 5, the represented participants are mainly shown from the waist up, hence, encoding a *far personal distance* between them and the viewers, while the represented participants in pictures 2 and 4 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. The represented participants in pictures 1 and 6 are portrayed in the framing of the whole figures, thus *afar social distance* is represented. In picture 3, only the represented participant's face is depicted, thus an *intimate distance* between the participant and the viewers is created.

4.3.7.7 Music in First Bank's Adverts

In advert 1, the background *sound* used is a medium rhythm which is in line with the content of the advertising message. In advert 2, the background *sound* used is also of a medium tempo and it adds flavour to the advertising message. Similarly, in advert 3, the background *sound* used is a medium tempo that accompanies the conversations of the represented participants in the advertisement, and this in turn may lead to a favourable consideration by the viewer and potential customer.

4.3.7.8 Colours in First Bank's Adverts

The *colours* mainly in the three adverts are: blue and gold. The blue colour projects tranquillity and power; the gold depicts value and standard. Consequently, the advertiser has used visual images, *colours*, dramatic scenes and background *sound* to make the viewers know what the bank stands for.

Aside from the above stated meanings of these colours, there is more to the meanings of these colours as represented in the advertisements; the blue colour represents momentum, innovation and evolution, heritage of trust and distinction. The gold colour is a representation and promise of the gold standard of value and excellence in banking services that customers can expect from First Bank.

4.3.8 Visual Mode of Discourse in United Bank for Africa Adverts (Advert 1, 2, 3)

4.3.8.1 Description of United Bank for Africa's Advert 1

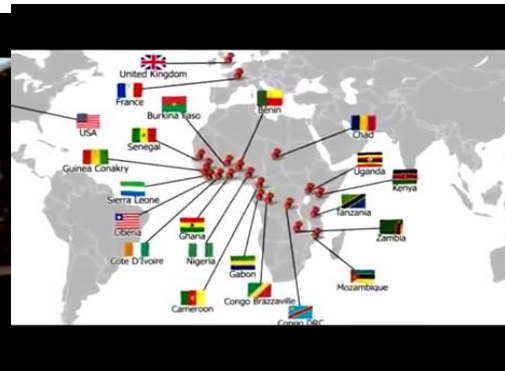
The viewers see a good-looking young man having different trips and business meetings as shown in pictures 1, 3, 4 and 5. Also, the viewers see a list of countries the young man has been to with the help of United Bank for Africa as depicted in picture 2. Finally, picture 6 shows a handset displaying e-banking services, brand and slogan of the bank.

This advert shows the widest reach of United Bank for Africa. Rather than have a customer go through the trouble of making transactions anywhere in Africa, with the bank U-mobile, customers can transact banking business anywhere in the world with ease.

Picture 1



Picture 2



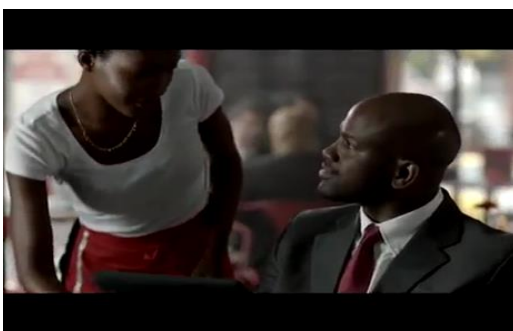
Picture 3



Picture 4



Picture 5



Picture 6



4.3.8.2 Description of United Bank for Africa's Advert 2

As shown in pictures 1 and 2, the viewers see a well-suited man informing them about services of the United Bank for Africa and its fast growing presence across some African countries. In picture 3, the viewers notice two women with smiling faces taking a

look at a piece of white cloth. Farmers and engineers are fantastically doing well with the United Bank for Africa's help as depicted in pictures 4 and 5. Picture 6 reveals a young woman with her two children at the United Bank for Africa's ATM, making an attempt to do a transaction. The picture also brings to the fore the bank's brand which is displayed by the machine.

Picture 1



Picture 2



Picture 3

Picture 4



Picture 5

Picture 6



4.3.8.3 Description of United Bank for Africa's Advert 3

In advert 3, the viewers see United Bank for Africa's brand and logo and an image of a good-looking man putting on white dress as shown in pictures 1 and 2. Also, they see one of popular Nigerian musicians and entertainers, *Folarin Falana (Falz)*, talking about financial tips. With the United Bank for Africa's logo, brand and slogan in the background as displayed in pictures 3 and 4, Folarin sensitise the viewers.

Picture 1



Picture 2



Picture 3



Picture 4



4.3.8.4 Mood in United Bank for Africa's Adverts

In terms of *mood*, as shown in picture 1, the represented participant in the advertisement looks intently at the viewer, his gaze establishing a direct connection between him and the viewers. His intent look could be interpreted to mean an *offer* for the viewers and a *demand* from them. His body language, stance and gaze are expected to influence them to patronise the bank and welcome its services. In advert 3, as shown in pictures 3 and 4, the represented participant in the advertisement looks closely at the viewer; his gaze establishes a direct connection between him and the viewers. His intent look could be interpreted to mean a *demand* from the viewers.

4.3.8.5 Perspective in United Bank for Africa's Adverts

In terms of *perspective*, the represented participants are mainly depicted facing the camera, thus establishing a link between them and the viewers as shown in advert 1, pictures 1, 3 and 4. In advert 2, the represented participants are depicted facing the camera mainly, thus establishing a connection between them and the viewers as shown in pictures 1, 4 and 5. This is equally true of advert 3, where the only participant is facing the camera.

4.3.8.6 Social Distance in United Bank for Africa's Adverts

The represented participants in advert 1, picture 1, 3, 4 and 5 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. Moreover, the represented participants in advert 1, pictures 3 and 5 are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. In advert 2, the represented participants in pictures 1 and 6 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. Also, the represented participants in pictures 3 and 6 are mainly shown

from the waist up, thus encoding a *far personal distance* between them and the viewers. Finally, in picture 5, the represented participants are portrayed in the framing of the whole figures, thus a *far social distance* is represented. More so, the represented participant in pictures 3 and 4 are portrayed with a shot of his head and shoulders, thus representing a *close personal distance* between him and the viewers.

4.3.8.7 Music in United Bank for Africa's Adverts

The background *music* used in all the adverts is of medium tempo to draw the viewers' attention to the bank's services being advertised to them. The background *sound* that accompanies *the Bad Guy*' (Falz the artist) speech is of a medium tempo.

4.3.8.8 Colours in United Bank for Africa's Adverts

Colours mainly used in the advertisements are: red and white. Symbolically, the white colour suggests purity, chastity and cleanliness and the red exudes urgency and excitement. These colours are used to stamp the brand in the viewers' minds.

Also, the red colour represents energy, boldness, strength, innovation and distinction, all of which are in line with the bank's aspirations and its dynamism. The white colour, on the other hand, represents brightness and clarity of focus, all of which bespeaks UBA's integrity and professionalism.

4.3.9 Visual Mode of Discourse in Skye Bank Adverts (Advert 1, 2, 3) (Now Polaris Bank)

4.3.9.1 Description of Skye Bank's Advert 1

The viewers see an intelligent and beautiful girl starting the composition of Skye Bank's song and she is later joined by assumed customers of the bank as depicted in pictures 1, 2, 3 and 4. The viewers see a group of people creatively and stylistically form a shape portraying the word 'Skye' as shown in picture 5. They finally see the bank's brand and slogan *Skye Bank...Expounding your world* as shown picture 6.

With the use of music appeal, this advertisement of Skye bank shows the readiness of the bank to stay with their customers irrespective of their age and status

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.9.2 Description of Skye Bank's Advert 2

In the advertisement, the viewers see a group of people at a market place, a plethora of engineers, different ethnic groups, dancing to the Skye Bank's music as shown in pictures 1, 2 and 3. They see a pretty girl leading the troupe, and they finally see a well-structured bridge depicting the bank's brand as shown in pictures 4 and 5.

Picture 1



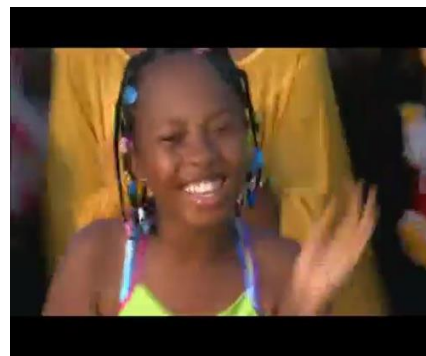
Picture 2



Picture 3



Picture 4



Picture 5



4.3.9.3 Description of Skye Bank's Advert 3

The viewers see a set of achievers or successful people. They see an aspirant who has just won an election, and she is being celebrated by her supporters as shown in pictures 1 and 2. They see a good-looking man who has just won a scholarship as depicted in pictures 3 and 4. Also, the viewers see a happy groom and a cheerful bride being celebrated by some well-wishers as displayed in pictures 5 and 6. They see a teenaged footballer who is so

excited about a goal he has just scored, and they finally see Skye Bank's logo, brand and slogan as shown in pictures 7 and 8.

Picture 1



Picture 2



Picture 3



Picture 4



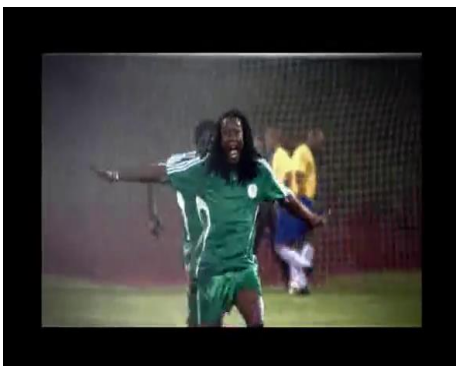
Picture 5



Picture 6



Picture 7



Picture 8



4.3.9.4 Perspective in Skye (Polaris) Bank's Adverts

The represented participants are depicted on the *horizontal angle* facing the camera mainly, thus establishing a connection between them and the viewers as shown in advert 1, pictures 2, 3 and 4. Similarly, in advert 2, the represented participants are depicted on the *horizontal angle* facing the camera mainly, thus establishing a connection between them and the viewers as shown in pictures 1, 2 and 4. In advert 3, some represented participants in the advertisement are depicted on the *horizontal angle* facing the camera mainly to create a link between them and the viewers as shown in pictures 2, 3, 4, 5, 6 and 7. Also, in picture 3, an image is portrayed on the *oblique angle* backing the camera, thus allowing the viewers to adopt a point of view that he is not necessarily part of the world of the represented participants.

4.3.9.5 Social Distance in Skye (Polaris) Bank's Adverts

For *social distance*, in advert 1, in picture 5, the represented participants are portrayed in the framing of the whole figures, thus a *far social distance* is represented. The represented participants in pictures 3 and 4 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. Finally, the represented participants in pictures 1 and 2 are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. In advert 2, in pictures 1, 2 and 3, the represented participants are portrayed in the framing of the whole figures, thus a *far social distance* is represented. The represented participant in picture 4 is portrayed with a shot of her head and shoulders, thus representing a *close personal distance* between her and the viewers. Finally, the represented participants in picture 3 are mainly shown from the waist up, thus encoding a *far personal distance* between them and the viewers. In advert

3, in pictures 2, 5 and 7, the represented participants are mainly shown from the waist up, hence, encoding a *far personal distance* between them and the viewers. On the other hand, the represented participants in pictures 3 and 4 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. The represented participants in picture 1 are portrayed in the framing of the whole figures, thus *afar social distance* is represented. In picture 6, only the represented participant's face is depicted, thus an *intimate distance* between her and the viewers is created.

4.3.9.6 Music in Skye (Polaris) Bank's Adverts

The background *music* used in advert 1 is unfamiliar to arrest the viewers' attention and make customers develop interest in the bank's services being advertised to them. Similarly, in advert 2, the background *music* used is unfamiliar, thus attracting the viewers' attention, which instigates them to try the bank's services being advertised to them. In advert 3, the background *music* used is a high tempo, and it is an unfamiliar one that accompanies the conversations of the represented participants.

4.3.9.7 Colour in Skye (Polaris) Bank's Adverts

Colours mainly used in the three advertisements are: blue, black, white and yellow. Symbolically, the blue colour exudes tranquillity and power; the black colour conveys inner strength and determination and white colour suggests purity, chastity and cleanliness while the yellow colour expresses optimism and youthfulness. These colours are used to stamp the brand in the viewers' minds. Also, in advert 3, the green colour is used, and it depicts growth, fertility, health or cheerfulness while the yellow colour used further suggests happiness or cheerfulness.

4.3.10 Visual Mode of Discourse in Guaranty Trust Bank's Adverts (Advert 1, 2, 3)

4.3.10.1 Description of Guaranty Trust Bank's Advert 1

The viewers see some good looking woman, handsome men, and beautiful ladies singing and dancing to the rhythm of the musical instruments used in the advertisement as shown in pictures 1, 2, 3, 4, 5 and 6. Their song emphasises the functions of 737 being the fastest way of doing transactions with the bank.

The Guaranty Trust Bank (popularly known as GT bank) commercial music was produced by the Ace Music producer CobhamsAsuquo. The advert is not just a song about *737# but rather the goal of the GT bank advert is to help viewers note that people irrespective of their age, status, and other demographics can make use of the simpler and smarter way to carry out all forms of banking transaction.

Picture 1



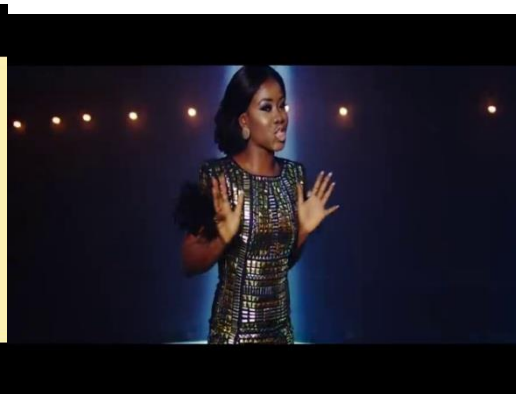
Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.10.2 Description of Guaranty Trust Bank's Advert 2

The viewers see a Chinese man packing his suitcase and an Egyptian calling someone on the phone as shown in pictures 1 and 2. They can also see a white woman who is pressing her phone and a deluge of people dancing and displaying different cultural and traditional values as shown in pictures 3 and 4 respectively. Furthermore, they see happy-looking engineers who are erecting a bridge as displayed in pictures 5 and 6. In addition, they see a set of businessmen and women being entertained by a professional troupe as shown in picture 7. They finally see GT Bank's brand, logo and slogan as depicted in picture 8.

This second advertisement by GT Bank shows the versatility of the bank in dealing with people of diverse cultures and professions. The advert shows that with the financial institution, every business, irrespective of its location and cultural diversity will flourish with ease.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



Picture 7



Picture 8



4.3.10.3 Description of Guaranty Trust Bank's Advert 3

The viewers see three people making calls which have to do with financial assistance as shown in pictures 1, 2 and 3. The handsome man in picture 4 succeeds in acceding to callers' financial demands within the four walls of his office with the help of *GTBank Mobile Money*. Also, the viewers see that one of the callers (after receiving an alert) heads for GTBank ATM to withdraw the money as shown in picture 5. Finally, the viewers see the GTBank's brand and logo as displayed in picture 6.

The advert shows how GTBank mobile money can help make transaction in the comfort of your room. In addition, the most impressive part is the new innovation of a cardless withdrawal. A man in picture 5 is able to withdraw some cash without using his ATM card by just following some easy steps.

Picture 1



Picture 2



Picture 3



Picture 4



Picture 5



Picture 6



4.3.10.4 Perspective in Guaranty Trust Bank's Adverts

Some represented participants in advert 1 are depicted facing the camera mainly to create a connection between them and the viewers as shown in pictures 1, 2, 3, 4, 5 and 6. Also, in picture 3, some images are portrayed backing the camera, thus allowing the viewers to adopt a point of view that they are not necessarily part of the world of the represented participants. In advert 2, some represented participants are depicted facing the camera

mainly to create a link between them and the viewers as shown in pictures 2, 4, and 5. Also, in pictures 6 and 7 some images are portrayed backing the camera, thus allowing the viewers to adopt a point of view that they are not necessarily part of the world of the represented participants. In advert 3, some represented participants are depicted facing the camera mainly to create a link between them and the viewers as shown in pictures 1, 2, 3 and 4. Also, in picture 5, an image is portrayed backing the camera, thus allowing the viewers to adopt a point of view that he is not necessarily part of the world of the represented participants. Also, the represented participant in pictures 1 and 4 are portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers.

4.3.10.5 Social Distance in Guaranty Trust Bank's Adverts.

However, in terms of *social distance* in advert 1, pictures 1, 2, 3, 4 and 6, the represented participants are mainly shown from the waist up, hence, encoding a *far personal distance* between them and the viewers. On the other hand, the represented participants in picture 5 are portrayed in the framing of the whole figures, thus *afar social distance* is represented. In advert 2, in pictures 1 and 3, the represented participants are mainly shown from the waist up, hence, encoding a *far personal distance* between them and the viewers. On the other hand, the represented participants in pictures 3, 4 and 7 are portrayed in the framing of the whole figures, thus *afar social distance* is represented. In picture 2, only the represented participant's face is depicted, thus an *intimate distance* between him and the viewers is created. In advert 3, in picture 3, the represented participant is mainly shown from the waist up, hence, encoding a *far personal distance* between her and the

viewers. On the other hand, the represented participants in picture 2 are portrayed in the framing of the whole figures, thus *afar social distance* is represented.

4.3.10.6 Music in Guaranty Trust Bank's Adverts

The background *music* in advert 1 is a high tempo and it is unfamiliar. In advert 2, the background *sound* that goes with the advertising message is a medium tempo. Similarly, in advert 3, the background *sound* is a medium tempo and this is done deliberately to draw the attention of the viewers.

4.3.10.7 Colour in Guaranty Trust Bank's Adverts

In advert 1, the *colours* used are: orange, white, green, purple and black. The white colour suggests purity and chastity; green colour depicts growth, fertility, health or cheerfulness; the purple colour depicts wealth, royalty, sophistication and intelligence while black colour projects inner strength and determination. In advert 2, also, the *colours* mainly used are: white, orange, purple and black. The orange colour depicts warmth and strength of personality; the purple colour depicts wealth, royalty, sophistication and intelligence while black colour projects inner strength and determination while the white colour depicts Purity. In advert 3, also, the *colours* mainly used are: white, orange, purple and blue. The blue colour projects So, the advertiser has used visual images, *sounds*, *colours* and appealing expressions as different modes in banks' television advertisements. These modes are able to interact with one another and communicate at the same time in persuading the viewers to develop interest in the bank being advertised.

The hidden meaning of the *colours* used in this advert shows the simplicity of GTBank i.e. the bank is straightforward, direct and easy to deal with, making the complex

uncomplicated. The *colours* also project professionalism which makes them thorough and efficient.

4.4 Analysis of survey

4.4.1 Demographic Profiles of Respondents

The demographic profiles in this study include the respondents' sex, age, occupation and religion. It is noteworthy that the demographics of these respondents are presented in frequency, percentage, pie chart and bar chart format.

Table 4.10: Respondents' Demographics

Demographic Profile	Frequency	Percentage
Sex		
Male	138	47.6%
Female	152	52.4%
Total	290	100%
Age group		
15-25	71	24.5%
26-35	86	29.7%
36-45	64	22.1%
46-55	54	18.6%
56 and above	15	5.2%
Total	290	100%
Occupation		
Businessman/woman	120	41.4%
Public/Civil Servant	35	12.1%
Students	88	30.3%
Teacher/Lecturer	29	10.0%
Self-Employed	18	6.2%
Total	290	100%
Religion		
Christianity	185	64.1%
Islam	98	33.8%
Traditional Religion	6	2.1%
Total	290	100%

Source: Author's computations from field survey, 2018.

4.4.2. Demographic Analysis

The female respondents constituted 152, which is 52.4% of the respondents, while male respondents totalled 138 forming 47.6% of the sampled population. This clearly shows that there is distinct little gap in the gender of the respondents of this study.

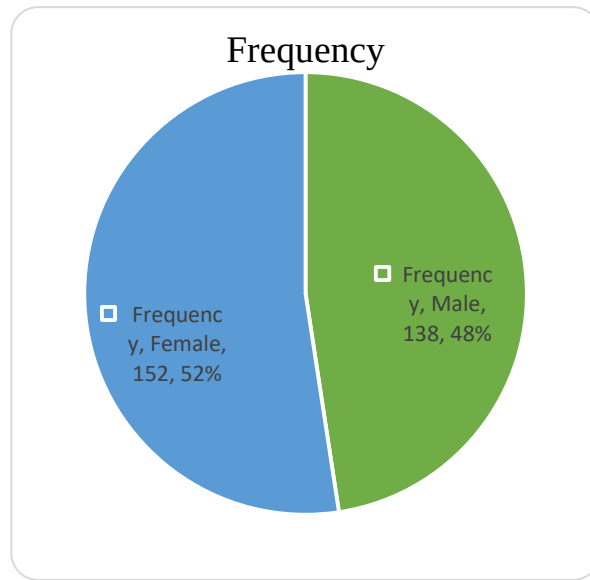


Figure 4.1: Gender Distribution of Respondents

Source: Author's computations from field survey, 2018

As evident in table 4.10, those that fell within the age range 26-35 constituted the largest respondents of this study. They accounted for more than a quarter (29.7%) of the total respondents of this study. This was followed by those within the age range of 15-25 who constituted 71, which is 24.5% of the respondents while those that were within the age group of 36-45 totalled 64, which is 22.1% of the respondents, those that were within the age range of 46-55 constituted 54, which represented 18.6% of the sampled population. However, those within the age range of 56 and above constituted the least of the respondents of this study as they constituted 5.2% of the respondents. This indicates that those that were

administered questionnaire on were mature given the fact that the survey was carried out in commercial environment with diverse respondents.

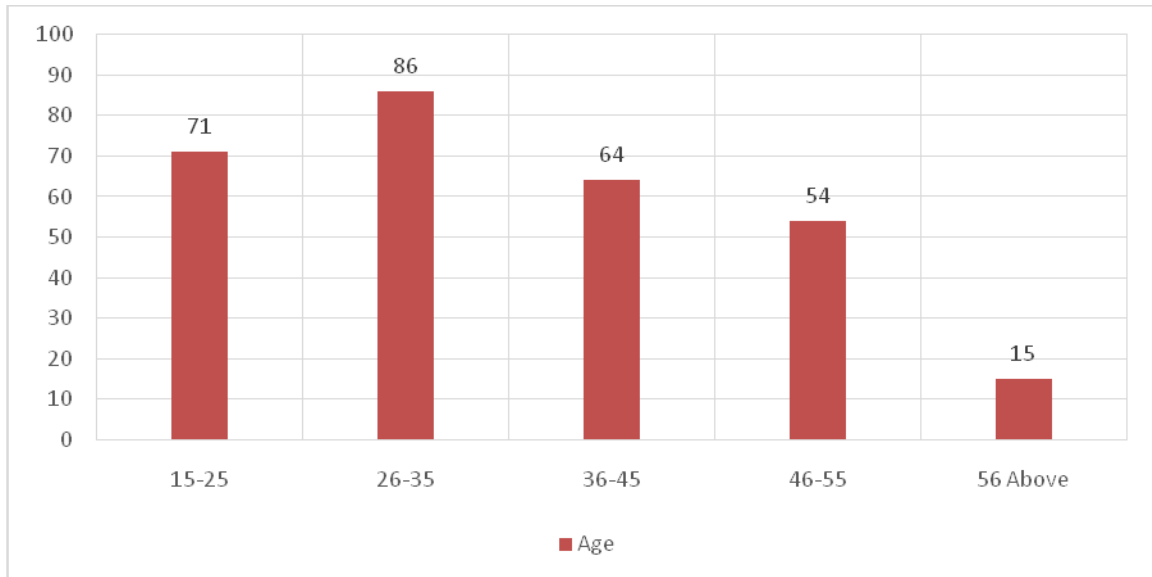


Figure 4.2: Age Distribution of Respondents

Source: Author's computations from field survey, 2018

On the occupation of respondents of this study, respondents that were business men/women constituted the majority of the respondents 120, which is 41.4% of the respondents, followed by students who numbered 88, which is 30.3% of the respondents. This is followed by respondents that were public/civil servants who totalled 35, which is 12.1% of the respondents and the least were self-employed who numbered 18 which is 6.2% of the respondents.

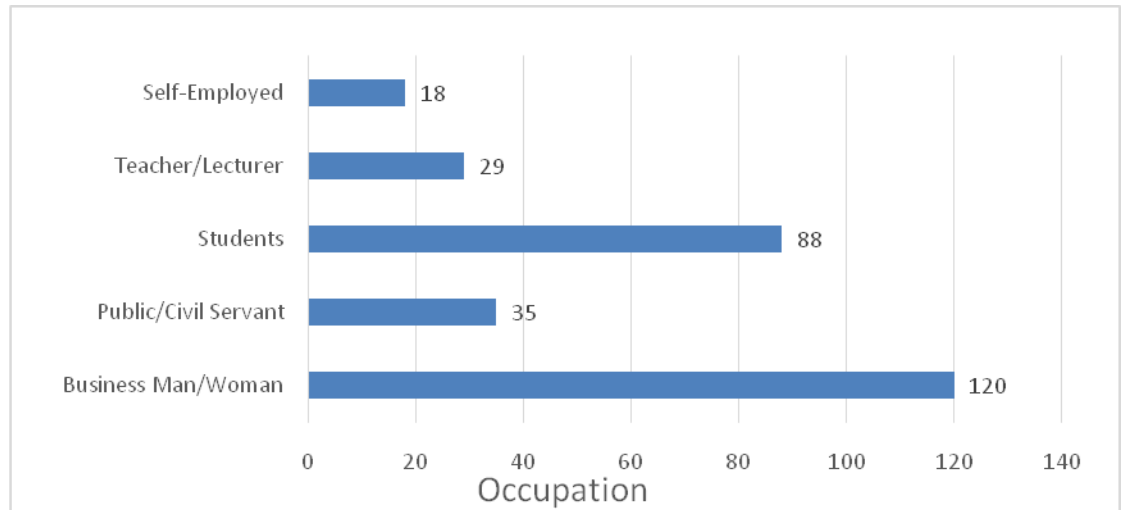


Figure 4.3: Occupational Distribution of Respondents

Source: Author's computations from field survey, 2018

Christians formed the bulk of respondents in this study. They account for more than half 64.1% of the total respondents. Followed by Christians were the respondents who practice Islam. Muslims accounted for 33.8% of the respondents. Those who practised the traditional religion were 2.1% of the total respondents.

The results of the distribution of religion are also depicted in figure 4.4 below.

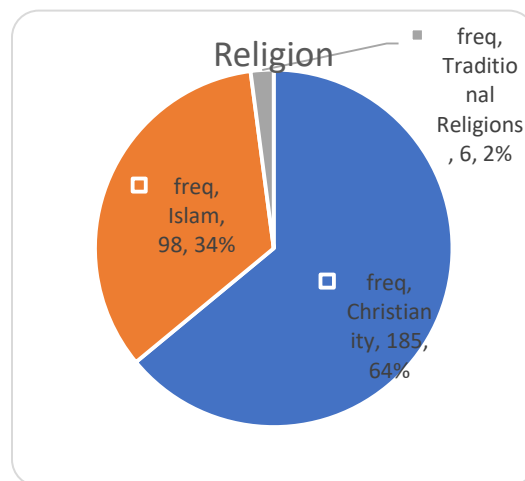


Figure 4.4: Religion of Respondents

Source: Author's computations from field survey, 2018

Research Question 3: How effectively do the hidden meanings from the visual images, verbal and linguistic modes in the advertisements co-articulate to communicate to the consumers/viewers?

Table 4.11: Visual Images, Verbal and Linguistic Elements in Television Advertisements

Visual Images, Verbal and Linguistic Elements in Television Advertisements	Level of Agreement*0%					Overall	
	1	2	3	4	5	%	
Sounds in banks' television advertisements call my attention to the advertisements	46.9		34.1	5.2	6.9	6.9	100%
Unfamiliar music in banks' television advertisements negatively affects my decision	10.7		34.1	16.9	29.3	9.0	100
Slogans of banks being advertised communicate to me	31.0		48.6	4.1	8.3	7.9	100
Unfamiliar music enhances attention	15.5		40.7	10.3	24.1	9.3	100
Sound in banks' television advertisements sustain my interest in watching the advertisement	27.6		52.8	5.5	7.9	6.2	100
Sound in banks' television advertisements communicate to me	18.3		59.0	4.1	10.7	7.9	100
Familiar music in banks' television advertisements positively influences my decision	35.5		31.0	7.2	16.9	9.3	100
Bright Colour in banks' television advertisements sustain my interest	17.9		56.6	5.9	13.4	6.2	100
Dull colours in banks' television advertisements do not sustain my attention	26.6		39.0	9.0	15.5	10.0	100
Specific colours in banks' television advertisements convey meanings to me.	18.6		44.1	5.5	16.6	15.2	100
The use of a particular colour for a brand enhances product recall.	40.3		37.9	8.3	4.8	8.6	100
Images in banks' television advertisements communicate to me	30.7		51.7	3.1	7.2	7.2	100
Through images in banks' television advertisements, I always have positive impressions about the banks being advertised	30.7		40.0	6.9	10.7	11.7	100
The position of models in television advertisements convey different meanings to me	19.7		43.1	6.9	17.2	13.1	100
Images in banks' television advertisements make messages in the advert more understandable	44.8		36.9	4.5	5.2	8.6	100

Source: Author's computations from field survey, 2018.*Scale: 1= Strongly Agree 2= Agree 3=Neutral 4=Disagree 5=Strongly Disagree.

The data in table 4.11 indicates that, respondents which represent 46.9% of the total respondents strongly agreed that *sounds* in the banks' television advertisements call their attention to the advertisements while 34.1% of the respondents agreed that unfamiliar music in banks' television advertisements negatively affects their decision and 48.6% of the respondents agreed that slogans of banks being advertised communicate to them meaningfully.

By implication, the majority of the respondents that constituted 40.7% of the respondents agreed that unfamiliar music enhances their attention while 52.8% of the respondents agreed that *sound* in banks' television advertisements sustain their interest in watching the advertisements and 59.0% of the respondents agreed that *sound* in banks' television advertisements communicate them.

Moreover, the data in table 4.11 reveal that 35.5% of the respondents strongly agreed that familiar music in banks' television advertisements positively influences their decision, while 56.6% of the respondents agreed that bright colour in banks' television advertisements sustain their interest. 39.0% of the respondents agreed that dull colours in banks' television advertisements do not sustain their attention.

Conversely, 44.1% of the respondents agreed that specific colours in banks television advertisements convey meanings to them while 40.3% of the respondents strongly agreed that the use of a particular colour for a brand enhances their product recall. 51.7% of the respondents agreed that images in banks' television advertisements communicate to them.

40.0% of the respondents agreed that through images in banks' television advertisements they always have positive impressions about banks being advertised while 43.1% of the respondents agreed that the position of models in television advertisements convey meanings to them. 44.8% of the respondents strongly agreed that images in banks' television advertisements make messages in the advert more understandable to them.

Research Question 4: To what extent do the verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context?

Table 4.12: Extent of Verbal and Linguistic Elements in TV Advertisements Conform to the Language in Use in the Nigerian Context

Verbal and Linguistic Elements in Television Advertisements on Viewers' Behaviour	Level of Agreement*0%				Overall	
	1	2	3	4	5	%
The meanings of the words in the banks' television advertisements conveyed are clear to me	45.2	37.6	3.4	5.5	8.3	100
The words used in the banks' advertisements convey cultural meanings to me.	18.6	36.9	12.1	16.6	15.9	100
Sometimes, I don't understand some words used in banks' television advertisements	27.9	34.5	9.3	19.3	9.0	100
The words used in the banks' television advert convey capitalist ideology	17.9	39.0	8.3	14.8	20.0	100

Source: Author's computations from field survey, 2018. *Scale: 1= Strongly Agree 2= Agree 3=Neutral 4=Disagree 5=Strongly Disagree.

The data in table 4.12 indicates that majority of the respondents which constituted 45.2% of the total respondents strongly agreed that the meanings of the words in the banks' television advertisements conveyed are clear to them. In addition, 36.9% of the respondents agreed that the words used in the banks' advertisements convey cultural meanings to them. While 34.5% of the respondents agreed that sometimes they do not understand some words

used in banks' television advertisements, 39.0% of the respondents agreed that the words used in the banks' television advert conveyed capitalist ideology.

Research Question 5: What impact does visual images, verbal and linguistic elements in television advertisements have on viewers' behaviour?

Table 4.13: Impact of Visual Images, Verbal and Linguistic Elements in Television Advertisements on Viewers' Behaviour

Impact of Visual Images, Verbal and Linguistic Elements in Television Advertisements on Viewers' Behaviour	Level of Agreement*0%					Overall
	1	2	3	4	5 %	
Contents of messages in banks' television advertisements enhance my patronage	44.5	31.4	6.9	8.6	8.6	100
Contents of messages in banks' television advertisements enhance the product's recall	32.1%	48.3	3.4	7.2	9.0	100
Contents of messages in banks' television advertisements win my preference for the product	36.6	34.5	8.3	11.4	9.3	100
Contents of messages in banks' television advertisements appeal and win my conviction	24.1	46.6	8.3	10.0	11.0	100
The advertising message of the bank being advertised portrays the bank's services	35.5	42.1	5.5	7.9	9.0	100

*Source: Author's computations from field survey, 2018.*Scale: 1= Strongly Agree 2= Agree 3=Neutral 4=Disagree 5=Strongly Disagree.*

The data in table 4.13 indicate that majority of the respondents that constituted 44.5% of the respondents strongly agreed that contents of messages in banks' television advertisements enhances their patronage. While 48.3% of the respondents agreed that contents of messages in banks' television advertisements enhance the products' recall, 36.6% of the respondents strongly agreed that contents of messages in banks' television

advertisements win their preference for the product.

The data also show that 46.6% of the respondents agreed that contents of messages in banks' television advertisements appeal and win their conviction and lastly, 42.1% of the respondents agreed that the advertising message of the bank being advertised portrays the banks' services.

In summary, it was strongly agreed by the majority of the respondents that the contents of messages in banks' television advertisements enhance patronage, products' recall, increased preferences for and conviction about banks' products. Therefore, it is reasonable to conclude that the viewers' interpretations of evaluative meanings in the banks' television advertisements in Nigeria are good and positive.

4.5 Discussion of Result/Findings

In this chapter, Halliday's three metafunctions at the linguistic level namely: ideational, interpersonal and textual levels of meaning have been used in data analysis. All the structures in the corpus were examined while examples were given as seen in the table for each datum to draw out the participants and processes as well as the theme and Rheme constituents.

The study showed that the deployment of material, mental, relational and verbal processes was indispensable in order to identify the verbal and linguistic elements in the television advertisements of selected banks. However, the study revealed that the material process was predominant in the ideational analysis among other processes. In addition, the behavioural process did not occur in the banks' advertisement on a large scale like other processes.

Material process was judiciously used by advertisers in order to attract more customers to the bank. Ideationally, three key participants that were used by the advertisers are 'Actor' i.e. the one performing the doing or happening, 'Scope' i.e. that which remains unaffected by the action and 'Goal' i.e. that which the action is directed at. All of these key participants enabled banks' advertisements to involve more of physical actions.

The study also found out that mental process which is the inner experience of the world (i.e. how the world is perceived in our own consciousness as opposed to the outer experience of the world) was used in advertisement corpus by the selected banks for this study. The key participants that mostly occurred in this process was senser.

Furthermore, relational process, which is to characterise attribute and to identify, was used in the advertisement corpus of the selected banks. The key participants employed in the relational process were attribute and carrier.

Verbal process was also employed in the banks' advertisements. The two key participants found in the banks' advertisement were verbiage and sayer. The most occurring processes and participants in the bank corpus as regards verbal process focused on the giver of the message and the message being conveyed.

However, behavioural process, which involves physiological (physical) and psychological (mental) behaviour, did not occur frequently in the banks' advertisement corpus. One of the key elements that affected its minimal occurrence in the selected banks' advertisement corpus is because it lies in between material and mental processes which are not easily identifiable and clearly delineated.

In same vein, existential process outcome is in consonance with behavioural process. Existential process indicates the existence or occurrence of something but unlike behavioural process, existential process is easy to identify.

The topical theme was mainly employed in meaning making. It was concluded that advertisers are deliberate in their linguistic choices in bank television advertisements.

On the visual resources used by the advertisers to communicate to consumers/viewers, the visual mode was analysed using the *mood*, *perspective*, *social distance*, *colour* and *music* as elements of analysis for the images. A description of each advert was done, followed by the analysis using the highlighted elements.

It was obvious that having analysed the thirty advertisements across board, using the elements highlighted, that the ten banks have a lot in common in terms of strategy of content. It was discovered that all the banks employed the *offer* and *demand* mood to interact between the participants and potential customers (viewers). The images were mainly placed *horizontally* in order to have a direct connection with the viewers while the *social distance* created were of varying status but predominantly of close personal contact where the viewer is made to feel a familiarity with the participants. This in turn can affect the likelihood of patronage to be higher. Similarly, the *music* used in the thirty adverts varied; this was done mainly to raise the curiosity of the viewer/potential client. It was discovered also that all the banks made use of their brand colours predominantly in their advertisements as a way of stamping their brand in the minds of viewers/potential or existing customers. For instance, when you see green, you remember Fidelity, when you see purple, you remember Wema Bank and when you see blue and orange, Access bank readily comes to mind. This implies

that advertisers take conscious effort in making use of semiotic resources in order to make meaning available from all the modes to the viewers.

At the point, it is imperative to note the effect of both visual and verbal messages on viewers who pose as customers or potential customers of these selected banks. Having employed the multimodal discourse analysis theory of Kress and van Leeuwen and functional linguistics theory of Halliday, these theories have helped in showing how linguistic modes are structured in terms of clauses preferred and which part of a text is foregrounded in the advertisements. Semiotic resources such as *colour*, *music*, *perspective*, *social distance* and *mood* have co articulated to make meaning to the viewer/potential customer. In other words, meaning is no longer being made unimodally, but rather in a multimodal way. It has also been established from the study that no singular mode is more important than the other.

Viewers and potential customers are able to derive meaning from messages being passed on from the *colours* which stamp the brand's identity in the minds of viewers to the images that portray familiarity to the participants as well as gaze which communicated *demand* and *offer* to the viewers. *Music*, whether high, low, mid or mild tempo which was deliberately used in presenting the messages being communicated and the linguistic choices were also deliberately coded to emphasise the products and services and to foreground certain aspects of the communication taking place. All these modes have co-articulated to interpret the advert to persuade the viewers to change their brand choices or patronise the banks. These findings clearly give credence to the words of Walter (2013) that visuals have become one of the default modes of sorting and understanding the vast amounts of information people are exposed to every day.

On how effective the hidden meanings from the verbal and linguistic modes in the advertisements co-articulate to communicate to the consumers/ viewers, the study found out that majority of the respondents affirmed that co-articulated hidden meanings from the visual images, verbal and linguistic modes in the television advertisements of banks were very effective in communicating to them. These respondents who are bank users of the selected banks from this study acknowledge this as they noted that; *sounds* and unfamiliar music in banks' television advertisements called their attention to the advertisements, it sustained their interest in watching the advertisement but negatively affected their decision about the bank. However, familiar music in banks' television advertisement positively influenced their decision about the bank. They also admitted that slogans, images and *sounds* of banks' television advertisement communicated to them.

Specifically, on the use of *colours* in the banks' television advertisements, respondents disclosed that bright colours in banks' television advertisements sustained their interest but dull colours did not sustain their interest, as it did not appeal to them, however, specific colours conveyed meanings to them. This is so as they firmly admitted that the use of a particular colour for a brand enhanced their product recall and easy retention.

In addition, on the use of image in banks' television advertisements, respondents explicated that through images in banks' television advertisements, they always have positive impressions about the banks being advertised and it makes television advertisement more understandable.

Finally, respondents affirmed that models in television advertisements conveyed different meanings to them.

These findings is in tandem with the submission of Rossiter & Percy, (1997, p. 108)who asserted that considering a specific visual element in advertising, the use of images in advertising can help the viewer to imagine brand use or other pleasant states, which may result in positive effect and liking of the advertisement. In support of this submission by the aforementioned scholar, other researchers such as Peracchio & Meyers levy(2005), argued that qualitative features of advertising such as the choice of music and images can impact how consumers evaluate the advertised products.

On the extent to which verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context, respondents affirmed that the meanings of the words in banks' television advertisements conveyed are very clear to them as some of the banks' television advertisements are well packaged with Nigerian context been put into consideration. Furthermore, respondents admitted that the words used in the banks' advertisements convey cultural meanings to them as cultural environments are been considered before these advertisements are being packaged. The television advertisement that is allowed to go on air in Lagos might not be allowed in Kano because of the cultural disparities between these two environments. On the use of words, due to foreign acculturation of language, financial jargons and terminologies sometimes, respondents do not understand some words used in banks' television advertisements and they convey capitalist ideology. This finding is in tandem with the submission of Kelly-Holmes (2005) who opined that consumer prefer advertisement in their official language if they do not understand foreign language slogan in advertisement. Olatunji (2017, p.33) submission on language in use in the Nigerian context also advocated that;

for advertising institutions, agencies and stakeholders to remain relevant in a globalizing context, there is need for increasing sensitivity to Africa's diverse languages, values, and cultures, along with the changing media landscape, highly segmented and increasingly sophisticated audiences.

On the impact of visual images, verbal and linguistic elements in television advertisements on viewers' behaviour, contents of messages includes enhancement of viewers' patronage, and preference for brand's products and services. In addition, it appeals to them, wins their conviction about the bank, and enhances bank user's products recall. This is in line with the submission of Byzalov et al (2004, p.309), who asserted that consumers become more knowledgeable about products and services, whenever they have had an encounter or opportunity to view an advertisement.

4.6 Chapter Summary

This chapter has attempted to analyse television advertisements of the selected banks. It was also discovered that the contents of messages in banks' television advertisements enhance patronage, products' recall, increased preferences for and conviction about banks' products. Therefore, it is reasonable to conclude that the viewers' interpretations of evaluative meanings in the banks' television advertisements in Nigeria are good and positive. The next and concluding chapter summarises the entire work, states the findings and recommendations as well as the conclusion.

CHAPTER FIVE

SUMMARY, CONCLUSIONS ANDRECOMMENDATIONS

5.1 Introduction

This chapter presents an overview of the study and discusses summary, findings, recommendation and the general conclusion of the study. These are discussed in turns.

5.2 Summary of Key Findings

This research study; multimodal discourse analysis of television advertisements of selected banks in Nigeria started from an economic angle of the role the banking industry plays, then narrowed down to advertisements of commercial banks in Nigeria before being linked to multimodal discourse analysis of this study.

In achieving the set objectives of this study, triangulation method, specifically, metafunctions of meaning, elements of reading images and survey was employed. The combination of the three was important because, metafunctions of meaning and elements of reading images allowed the researcher to identify the verbal and linguistic elements in the television advertisements of selected banks, interpret the visual resources used by the advertisers to communicate to consumers/viewers. Survey was used to examine how the hidden meaning from the visual images, verbal and linguistic modes in the advertisements co-articulates to communicate to the consumers/viewers, the extent to which verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context. Finally, the impact of visual images and linguistic elements in the television advertisements have on viewers' behaviour was examined.

Accordingly, the metafunctions of meaning and elements of reading images sampled 30 television advertisements of selected banks in Nigeria. The survey through the use of questionnaire was used to analyse the impact of visual images, verbal and linguistic elements in the television advertisements have on viewers' behaviour with 300 respondents who are bank users of the selected banks in major cities of the six geographical zones in Nigeria.

The study found out that in order to identify the verbal and linguistic elements in the television advertisements of selected banks, material processes were dominantly employed in the ideational analysis among other processes in order to project more of physical actions to attract more customers to the bank. Behavioural processes did not occur in the banks' television advertisement; this is so because these processes lie in between material and mental processes which are not easily identifiable and clearly delineated. Same thing goes for existential processes but it is easy to identify unlike behavioural processes. Also, topical themes are more predominant in the structure of clauses in advertisement messages. More so, language used by the advertisers to pass across advertising messages to the viewers performs the three meta-functions described by Halliday- *ideational*, *interpersonal textual*.

In terms of the *ideational* function of language, it becomes an instrument used by the advertisers to express banks' impressions about their customers, convey messages which portray banks' activities and put across messages about their services to the viewers.

The *interpersonal* function of language is that it is used by some of the represented participants in the advertisements to exchange conversations which illustrate the qualities of the banks and point out their services for the viewers. Also, the viewers relate with what is represented to them in the advertisements, thus relationships are being formed. In the

textual function of language, linguistic structures in our television advertisements are not only coherent and cohesive but they are also situationally appropriate to the contexts of advertisements.

Secondly, on the visual resources used by the advertisers to communicate to consumers/viewers, the study found out that all banks have a lot in common in terms of strategy employed in their contents, i.e. they employed the demand and offer mood to interact between participants and viewers of the advertisements. Bank colours were also more pronounced with hidden meaning being identified in order to stamp the banks' identity in the subconscious mind of the viewers of the advert which can stimulate the viewer's interest in the mind of those who are exposed to the banks' advertisements. More so, the declarative mood is largely employed by the producers in order to project what the advertised banks stand for and what the existing and prospective customers stand to gain from their services. In terms of perspectives, the represented participants in the advertisement are often depicted on the *horizontal angle* facing the camera mainly, thus establishing a connection between them and the viewers. For the social distance, the represented participants are usually portrayed with a shot of their heads and shoulders, often regarded as close-up shots, thus representing a *close personal distance* between them and the viewers. For the background *music* and *sounds* used in banks' television advertisements are of medium tempo in order to arrest the viewers' attention for the advertisements and make prospective customers have a sense of urgency to try out the banks' services being advertised to them.

From the survey point of view on how the hidden meanings from the visual images, verbal and linguistic modes in the advertisements co-articulate to communicate to the

consumers/viewers, the study found out that there was a high affirmation by the respondents that co-articulated hidden meanings from the visual images, verbal and linguistic modes in the television advertisements of banks are very effective in communicating to them. They also noted that sound and unfamiliar music in banks' television advertisements call and sustains their attention to the advertisements.

On the extent to which verbal and linguistic elements in the television advertisements conform to the language in use in the Nigerian context, the study also found out that; respondents affirmed that the meanings of the words in banks' television advertisements conveyed are very clear to them as some of the banks' television advertisements are well packaged with Nigerian context been put into consideration.

Furthermore, respondents hailed the values cultural environments been considered before these advertisements are packaged as the words used in the banks' advertisements conveyed cultural meanings to them.

Lastly, on the impact of visual images, verbal and linguistic elements in television advertisements on viewers' behaviour, the study found out that; visual images, verbal and linguistic elements in television advertisements have a strong impact on the viewers of these advertisements as contents of messages in banks' television advertisements enhances their patronage, it appeals and win their conviction and it enhances bank users' product recall.

5.3 Conclusion

In banks' television advertisements in Nigeria, language is repeatedly used to perform *ideational*, *interpersonal* and *textual* functions in describing the banks' services, conveying advertising messages and making the represented participants' conversations interactive. In terms of syntactic features used in the advertisements, the use of simple

sentences is dominant and their predominance is not unconnected with the desire to make the language of the advertisement accessible to all. If the advertisements' texts are dominated by compound, complex and compound-complex sentences, the problem of linguistic obscurity might hinder a good understanding of the advertisements' messages by the majority of the viewers. Also, the declarative mood is largely employed by the television advertisement producers in order to project what the banks being advertised stand for and what the existing and prospective customers stand to gain from their services. It is, therefore, not surprising that the television advertisements of the selected banks in Nigeria are dominated by declarative expressions.

The represented participants in the advertisement are often depicted facing the camera mainly, thus establishing a link between them and the viewers. The represented participants are usually portrayed with a shot of their heads and shoulders, thus representing a *close personal distance* between them and the viewers. The background *music* or *sounds* are used to arrest the viewers' attention for the advertisements.

Banks' television advertisement resources have a positive impact on the viewers as they evaluate meanings of the various meaning-making modes such as sounds, colours and visual images which co-articulate to communicate to the viewers in Nigeria. The contents of messages in the advertisements enhance patronage, products' recall, increase preferences for and conviction about banks' products. Therefore, the viewers' interpretations of evaluative meanings in the banks' television advertisements in Nigeria are good and positive. Also, visual images and textual elements in the banks' television advertisements conform to the language used by the viewers in Nigeria.

5.4 Limitations of the study

This research was intended to study multimodal discourse analysis of television advertisements of selected banks in Nigeria. One of the key factors that posed as limitation to this research was paucity of literature via internet as a result of media (television) being linked with multimodal discourse analysis. The researcher of this study overcame this challenge by breaking down the research topic into key variables in order to get a substantial and useful amount of existing studies on multimodal discourse analysis over the years.

Formetafunctions of meaning, elements of reading images, television banks' advertisements also posed a tough challenge in terms accruing figures to contents being analysed by the researcher and two other analysts that were trained and supervised by the researcher of this study.

Another factor that posed as limitation of this study is the fact that respondents are scattered in major cities of the six geo-political zone in Nigeria, administering questionnaires to these respondents proved difficult. However, questionnaires were administered to them with the help of research assistants who are based in these major cities.

5.5 Recommendations

5.5.1 Recommendations based on findings of the study

The following recommendations are drawn from this study:

1. Bank advertisements have high influence in making their customers and potential customers remain their choice, as Television (T.V) has a high influence among other media types and this positively has a strong impact on the viewers.
2. Advertising agencies of bank's television advert should endeavour to package their advertising copy in a more and simpler ways that appeal easily to the viewers that are

exposed to such adverts.

3. Behavioural and existential processes should be well identified in the course of packaging advertisements by copy writers so as to stimulate the action of customers towards banking with the adverts of the banks been exposed to.
4. Cultural environment should also be considered when packaging adverts in order for customers/viewers to relate better with the advert and get the message the advert is trying to send.

5.5.2 Recommendations for further studies.

1. Further studies should look at the multimodal discourse analysis of radio advertisements of selected banks in Nigeria, by taking into consideration using qualitative interview as its research survey method.
2. Further studies should look at the multimodal discourse analysis of social media audio-visual advertisements of selected banks in Nigeria in order to check how it contributes or translates to the bottom line of these banks.

Further studies should look at a comparative hidden meaning in television and newspaper advertisements to examine which of the medium appeals to viewers the most.

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APPENDIX I
QUESTIONNAIRE
DEPARTMENT OF ENGLISH,
FACULTY OF ARTS, UNIVERSITY OF ILORIN,
ILORIN, KWARA STATE, NIGERIA
MULTIMODAL DISCOURSE ANALYSIS OF TELEVISION
ADVERTISEMENTS OF SELECTED BANKS IN NIGERIA

Dear respondent,

This questionnaire is designed to elicit information on the Impact of Banks' Television Advertisements on Viewers in Nigeria. You are implored to fill the questionnaire with sincerity and faithfulness. Your responses will be used for research purpose only and high level of confidentiality is guaranteed.

Thanks

Section A (PERSONAL DATA)

INSTRUCTION: Please tick the boxes that correspond to your responses to the questions in this section.

Sex

- | | |
|------------|--------------------------|
| (a) Male | ☐ |
| (b) Female | ☐ |

Age Distribution

- | | |
|--------------------|--------------------------|
| (a) 15 ---25 years | ☐ |
| (b) 26 ---35 | ☐ |
| (c) 36 ---45 | ☐ |
| (d) 46 ---55 | ☐ |
| (e) 56 above | ☐ |

Occupation

- | | |
|-------------------------|--------------------------|
| (a) Business Man/ Woman | ☐ |
| (c) Civil Servant | ☐ |
| (d) Artisan | ☐ |
| (e) Student | ☐ |
| (f) Unemployed | ☐ |
| (g) Self-employed | ☐ |

Religion

- | | |
|---------------------------|--------------------------|
| (a) Christianity | ☐ |
| (b) Islam | ☐ |
| (c) Traditional Religions | ☐ |

SECTION B: HIDDEN MEANINGS FROM THE VISUAL IMAGES, VERBAL AND LINGUISTIC MODES IN THE ADVERTISEMENTS CO-ARTICULATION TO COMMUNICATE TO THE CONSUMERS/ VIEWERS.

For each issue, please **CIRCLE** or **TICK** the number that best represent your agreement or disagreement to its importance using the following scale:

1= Strongly Agree; 2= Agree; 3= Neutral; 4= Disagree; and 5=Strongly Disagree.

S/N	Attributes	Level of Agreement				
1.	Sounds in banks' television advertisements call my attention to the advertisements.	1	2	3	4	5
2.	Unfamiliar music in banks' television advertisements negatively affects my decision.	1	2	3	4	5
3.	Slogans of the banks being advertised communicate to me.	1	2	3	4	5
4.	Unfamiliar music enhances attention.	1	2	3	4	5
5.	Sounds in banks' television advertisements sustain my interest in watching the advertisements.	1	2	3	4	5
6.	Sounds in banks' television advertisements communicate to me.	1	2	3	4	5
7.	Familiar music in banks' television advertisements positively influences my decision.	1	2	3	4	5
8.	Bright colours in banks' television advertisements sustain my interest.	1	2	3	4	5
9.	Dull colours in banks' television advertisements do not sustain my attention.	1	2	3	4	5
10.	Specific colours in banks' television advertisements convey meanings to me.	1	2	3	4	5
11.	The use of a particular colour for a brand enhances product recall					
12.	Images in banks' television advertisements communicate to me.					
13.	Through images in banks' television advertisements, I always have positive impressions about banks being advertised.					
14.	The position of the models in television advertisements, convey different meanings to me.					
15.	Images in banks' television advertisements make messages in the advertisements more understandable.					

**SECTION C: EXTENT TO WHICH VERBAL AND LINGUISTIC ELEMENTS
IN THE TELEVISION ADVERTISEMENTS CONFORM TO THE LANGUAGE
IN USE IN THE NIGERIAN CONTEXT**

For each issue, please **CIRCLE** or **TICK** the number that best represent your agreement or disagreement to its importance using the following scale:

1= Strongly Agree; 2= Agree; 3= Neutral; 4= Disagree; and 5=Strongly Disagree.

S/N	Attributes	Level of Agreement				
1.	The meanings the words in the banks' television advertisement convey are clear to me.	1	2	3	4	5
2.	The words used in the banks' advertisements convey cultural meanings to me.	1	2	3	4	5
3.	Sometimes, I don't understand some words used in the banks' television advertisements	1	2	3	4	5
4.	The words used in the banks' television advertisements convey capitalist Ideology.	1	2	3	4	5

SECTION E: IMPACT OF VISUAL IMAGES, VERBAL AND LINGUISTIC ELEMENTS IN THE TELEVISION ADVERTISEMENTS HAVE ON VIEWERS' BEHAVIOUR.

For each issue, please **CIRCLE** or **TICK** the number that best represent your agreement or disagreement to its importance using the following scale:

1= Strongly Agree; 2= Agree; 3= Neutral; 4= Disagree; and 5=Strongly Disagree.

S/N	Attributes	Level of Agreement				
1.	Contents of messages in banks' television advertisements enhance my patronage.	1	2	3	4	5
2.	Contents of messages in bank's television advertisements enhance product recall.	1	2	3	4	5
3.	Content of messages in banks' advertisements wins my preference for the product.	1	2	3	4	5
4.	Content of messages in banks' advertisements appeals and wins my conviction.	1	2	3	4	5
5.	The advertising message of the bank being advertised portrays the bank's services.	1	2	3	4	5

Sex

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	138	47.6	47.6	47.6
Female	152	52.4	52.4	100
Total	290	100	100	

Age Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 15-25 years	71	24.5	24.5	24.5
26-35	86	29.7	29.7	54.1
36-45	64	22.1	22.1	76.2
46-55	54	18.6	18.6	94.8
56 above	15	5.2	5.2	100
Total	290	100	100	

Occupation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Business Man/woman	120	41.4	41.4	41.4
Public/civil servant	35	12.1	12.1	53.4
Student	88	30.3	30.3	83.8
Teacher/Lecturer	29	10.0	10.0	93.8
Self Employed	18	6.2	6.2	100
Total	290	100	100	

Religion

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Christianity	186	64.1	64.1	64.1
Islam	98	33.8	33.8	97.9
Traditional Religion	6	2.1	2.1	100
Total	290	100	100	

Banks' television advertisement resources and viewer's opinion about their impact
Sound in Banks Advert call my attention to the advert

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	136	46.9	46.9	46.9
Agree	99	34.1	34.1	81.0
Strongly Disagree	15	5.2	5.2	86.2
Disagree	20	6.9	6.9	93.1
Undecided	20	6.9	6.9	100
Total	290	100	100	

Unfamiliar music in banks television advertisments negatively affects my decision

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	31	10.7	10.7	10.7
Agree	99	34.1	34.1	44.8
Strongly Disagree	49	16.9	16.9	61.7
Disagree	85	29.3	29.3	91.0
Undecided	26	9.0	9.0	100
Total	290	100	100	

Slogans of banks being advertise communicate to me

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	90	31.0	31.0	31.0
Agree	141	48.6	48.6	79.7
Strongly Disagree	12	4.1	4.1	83.8
Disagree	24	8.3	8.3	92.1
Undecided	23	7.9	7.9	100
Total	290	100	100	

Unfamiliar music enhances Attention

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	45	15.5	15.5	15.5
Agree	118	40.7	40.7	56.2
Strongly Disagree	30	10.3	10.3	66.6
Disagree	70	24.1	24.1	90.7
Undecided	27	9.3	9.3	100
Total	290	100	100	

Sound in Banks Television Advertisements sustain my interest in watching the advertisement

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	80	27.6	27.6	27.6
Agree	153	52.8	52.8	80.3
Strongly Disagree	16	5.5	5.5	85.9
Disagree	23	7.9	7.9	93.8
Undecided	18	6.2	6.2	100
Total	290	100	100	

Sound in Banks Television Advertisements communicate to me

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	53	18.3	18.3	18.3
Agree	171	59.0	59.0	77.2
Strongly Disagree	12	4.1	4.1	81.4
Disagree	31	10.7	10.7	92.1
Undecided	23	7.9	7.9	100
Total	290	100	100	

Familiar Music in Banks TV advert positively influences my decision

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	103	35.5	35.5	35.5
Agree	90	31.0	31.0	66.6
Strongly Disagree	21	7.2	7.2	73.8
Disagree	49	16.9	16.9	90.7
Undecided	27	9.3	9.3	100
Total	290	100	100	

Bright Colours in Banks TV Advert sustain my interest

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	52	17.9	17.9	17.9
Agree	164	56.6	56.6	74.5
Strongly Disagree	17	5.9	5.9	80.3
Disagree	39	13.4	13.4	93.8
Undecided	18	6.2	6.2	100
Total	290	100	100	

The use of a particular colour for a brand enhances product recall

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	117	40.3	40.3	40.3
Agree	110	37.9	37.9	78.3
Strongly Disagree	24	8.3	8.3	86.6
Disagree	14	4.8	4.8	91.4
Undecided	25	8.6	8.6	100
Total	290	100	100	

Images in banks television advertisements communicate to me

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	89	30.7	30.7	30.7
Agree	150	51.7	51.7	82.4
Strongly Disagree	9	3.1	3.1	85.5
Disagree	21	7.2	7.2	92.8
Undecided	21	7.2	7.2	100
Total	290	100	100	

Through images in Banks Television Advertisements, I always have positive impressions about bank being advertised

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	89	30.7	30.7	30.7
Agree	116	40.0	40.0	70.7
Strongly Disagree	20	6.9	6.9	77.6
Disagree	31	10.7	10.7	88.3
Undecided	34	11.7	11.7	100
Total	290	100	100	

The position of models in television advertisements, convey different meanings to me

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	57	19.7	19.7	19.7
Agree	125	43.1	43.1	62.8
Strongly Disagree	20	6.9	6.9	69.7
Disagree	50	17.2	17.2	86.9
Undecided	38	13.1	13.1	100
Total	290	100	100	

Images in banks television advertisements make messages in the advert more understandable

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	130	44.8	44.8	44.8
Agree	107	36.9	36.9	81.7
Strongly Disagree	13	4.5	4.5	86.2
Disagree	15	5.2	5.2	91.4
Undecided	25	8.6	8.6	100
Total	290	100	100	

Viewer's Interpretation of Evaluative meanings in the banks' Television Advertisements

Contents of messages in Banks Television Advertisements enhance my patronage

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	129	44.5	44.5	44.5
Agree	91	31.4	31.4	75.9
Strongly Disagree	20	6.9	6.9	82.8
Disagree	25	8.6	8.6	91.4
Undecided	25	8.6	8.6	100
Total	290	100	100	

Contents of messages in Banks Television Advertisements enhance product recall

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	93	32.1	32.1	32.1
Agree	140	48.3	48.3	80.3
Strongly Disagree	10	3.4	3.4	83.8
Disagree	21	7.2	7.2	91.0
Undecided	26	9.0	9.0	100
Total	290	100	100	

Contents of messages in banks television advertisements wins my preference for the product

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	106	36.6	36.6	36.6
Agree	100	34.5	34.5	71.0
Strongly Disagree	24	8.3	8.3	79.3
Disagree	33	11.4	11.4	90.7
Undecided	27	9.3	9.3	100
Total	290	100	100	

Contents of messages in banks television advertisements appeals and wins my conviction

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	70	24.1	24.1	24.1
Agree	135	46.6	46.6	70.7
Strongly Disagree	24	8.3	8.3	79.0
Disagree	29	10.0	10.0	89.0
Undecided	32	11.0	11.0	100
Total	290	100	100	

The advertising message of the bank being advertised portrays the bank services

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	103	35.5	35.5	35.5
Agree	122	42.1	42.1	77.6
Strongly Disagree	16	5.5	5.5	83.1
Disagree	23	7.9	7.9	91.0
Undecided	26	9.0	9.0	100
Total	290	100	100	

Viewer's opinion about the use of language in the banks' television advertisements

The meaning the words in the banks television advertisements convey are clear to me

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	131	45.2	45.2	45.2
Agree	109	37.6	37.6	82.8
Strongly Disagree	10	3.4	3.4	86.2
Disagree	16	5.5	5.5	91.7
Undecided	24	8.3	8.3	100
Total	290	100	100	

The words used in the banks advertisements convey cultural meanings to me.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	54	18.6	18.6	18.6
Agree	107	36.9	36.9	55.5
Strongly Disagree	35	12.1	12.1	67.6
Disagree	48	16.6	16.6	84.1
Undecided	46	15.9	15.9	100
Total	290	100	100	

Sometimes I don't understand some words used in banks television advertisements

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	81	27.9	27.9	27.9
Agree	100	34.5	34.5	62.4
Strongly Disagree	27	9.3	9.3	71.7
Disagree	56	19.3	19.3	91.0
Undecided	26	9.0	9.0	100
Total	290	100	100	

The words used in the banks television advert convey capitalist Ideology

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	52	17.9	17.9	17.9
Agree	113	39.0	39.0	56.9
Strongly Disagree	24	8.3	8.3	65.2
Disagree	43	14.8	14.8	80.0
Undecided	58	20.0	20.0	100
Total	290	100	100	

APPENDIX II

(Zenith Bank)

Advert 1

- (i) *What do 'people' mean to others?*
- (ii) *Great assets?*
- (iii) *The most valuable resources?*
- (iv) *What do people mean to Zenith Bank?*
- (v) *At Zenith Bank, people are great assets.*
- (vi) *We hire the best and keep the best*
- (vii) *So that they continue to deliver only the best to our customers.*
- (viii) *Zenith Bank...In your best interest*

Advert 2

- (i) *Thinking of banking in Africa, think Zenith.*
- (ii) *Zenith Bank Plc, is one of the biggest banks in Nigeria with the assets of twenty-one billion dollars.*
- (iii) *Winner of the Bank of the Year and constantly AA- rating*
- (iv) *With a million shareholders and two hundred branches and business officers across Nigeria*
- (v) *The most respected bank in NigeriaZenith Bank in your best interest*

Advert 3

- (i) *Speed*
- (ii) *Excellent*
- (iii) *Innovation*
- (iv) *Integrity*

(Fidelity Bank)

Advert 1

- (i) *Fidelity Bank- always true to you.*
- (ii) *We 're Fidelity—we keep to our words.*

Advert 2

Boy: *Whoa the Star!*

Grandpa: *Yes of course.*

Boy: *One day, I would be great just like that.*

Grandpa: *Yes my Tom*

Boy: *Grandpa! When will I become great?*

Grandpa: *With the help of Fidelity Bank. They always make people's dreams come true. Come sit down. They support farming, construction, business, factories and they always keep their word.*

Boy: *Always, always grandpa?*

Grandpa: *Always, my dear...*

Boy: *Now, they can help me launch my rocket...*

Boy: *Grandpa! When will I become great?*

Grandpa: *With the help of Fidelity Bank. They always make people's dreams come true. Come sit down. They support farming, construction, business, factories and they always keep their word.*

Boy: *Always, always grandpa?*

Grandpa: *Always, my dear...*

Boy: *Now, they can help me launch my rocket...*

Advert 3

- (i) *What would you do with one Fidelity Gold Bar?*
- (ii) *Oh! Fidelity Gold! Gold!*
- (iii) *It is raining Gold at Fidelity Bank*
- (iv) *Just save up to GH¢ 300 in your Fidelity Bank Account and stand a chance of winning any of the three gold bars and GH¢ gold bars and save for gold at Fidelity Bank.*
- (v) *We 're Fidelity—we keep to our words.*

(Access Bank)

Advert 1

- (i) *A continent on the move meets a bank on the move by continually involving to deliver greater speed.*
- (ii) *Superior value and*
- (iii) *ever more efficient*
- (iv) *more responsible solutions and by connecting entrepreneurs with opportunities globally*
- (v) *Access Bank is transforming lives and businesses across Africa and beyond.*

Advert 2

- (i) *It is time to change your level in the Access Bank change your level promo.*
- (ii) *Win 3-bedroom house, Brand New Hyundai accent, unexpensed paid vacation trip to the United Bank for Africa for Family of 4 in two minutes drop.*

- (iii) Deposit minimum of Gh200 to enter the promo and maintain a balance of Gh500 to qualify for the draw.

Advert 3

Access Bank's Customer's Care Unit: Hello! Can I speak with Mr. Bello?

Mr. Bello: Mr. Bello is speaking. Who is this?

Access Bank's Customer's Care Unit: Hello, Mr. Bello. My name is Gloria and I 'm calling regarding "The Family Savings Scheme Form" you dropped off last week. Do you remember?

Mr. Bello: Yes, yes, yes, I do remember.

Access Bank's Customer's Care Unit: The form is missing your signature. Do you mind stopping by sometime this week?

Mr. Bello: Ah! I 'm not sure I'll be able to come over because I'll be on water.

Access Bank's Customer's Care Unit: Not a problem. We will come to you.

Everyone is enjoying going with the bride of the future. Let's create tomorrow today... Access Bank... Speed Service Security.

(Diamond Bank)

Advert 1

Banker: Hello sir! I am from the Bank down the road to offer you the best rate on your investment.

Potential Customer 1: How great? My bank (Diamond Bank) gives me far better.

Banker: Hello sir! I am from the Bank down the road. We can finance any small or medium business

Potential Customer 2: Do you see this (big) complex? My bank (Diamond Bank) backs me from start to finish.

Banker: Hello ma! I am from the Bank down the road. We offer good financial services.

Potential Customer 3: Like growing my business or organizing my 50th birthday party. My bank (Diamond Bank) offers me much more than financial services. You need a new bank!

Advert 2

- (i) As CEO of Diamond Bank, time is precious;
- (ii) Getting things done right is important, quickly, efficiently and easily.
- (iii) There are some things I never like to tell again: Like booking flight tickets for my wife, getting tickets for events I really want.
- (iv) I can do all of these on my Diamond Bank app, it is beyond banking.

- (v) *Who needs a P.A.?*

Advert 3

If you don't get the best from your bank, you need a new bank (Diamond Bank)

(Ecobank)

Advert 1

- (i) *A tailor makes suit for the perfect fit;*
- (ii) *You make it happen but you do well in everything you do;*
- (iii) *Just do it the way you like it;*
- (iv) *When something is made fit, every detail fits;*
- (v) *With dedicating consumers' services;*
- (vi) *PREMIER BANKING BY ECOBANK*
- (vii) *Ecobank: The Pan African Bank*

Advert 2

- (i) *Whenever you are; whatever you do and to whomever you leave; Ecobank is an account for you;*
- (ii) *Current! Savings! Business or Non-resident African Account!*
- (iii) *Open yours today!*
- (iv) *Ecobank! The Rhythm of Africa!*

Advert 3

- (i) *Ecobank is your green future;*
- (ii) *One is full of opportunities for those who want to be the best;*
- (iii) *There are over one thousand branches of a single bank across thirty-three African countries;*
- (iv) *It is a future with a trade that flourishes without boundaries;*
- (v) *The future is brave with enormous cross-bordering investment helping business and government in building new infrastructures, while individuals achieve their ambitions, while across Africa.*
- (vi) *The future is pan African and Ecobank is the pan African bank.*

(Wema Bank)

Advert 1

- (i) *I had learnt things I had never learnt before about restaurant from bankers.*
- (ii) *After we had put our heads together. Also, exactly where I was going.*
- (iii) *Great things happen when we work together.*
- (iv) *At Wema Bank, you will find a collective spirit.*
- (v) *Wherever we operate, great opportunities provide you support and advice;*
- (vi) *Expand the frontier of what can be achieved.*

Advert 2

- (i) *Where do colouring books come from?*
- (ii) *Not from the kids that treasure them. So, where?*
- (iii) *It must have taken the efforts of a caring parent.*
- (iv) *But the parents didn't make the colouring books.*
- (v) *So, where do parents get colouring books? But colouring books aren't made in bookshops and neither are they made in warehouses.*
- (vi) *Since 1945, Wema Bank has supported the relationship big and small.*
- (vii) *This is why you will find a very proper life between very great relationships.*
- (viii) *Wema Bank: People banking on people*

Advert 3

- (i) *Simple convenient reliable*
- (ii) *YOU LIVE IN THE 21ST CENTURY SO SHOULD YOUR BANK*
- (iii) *PAPERLESS, BRANCHLESS, BOUNDLESS_ BANKING*
- (iv) *Nigeria's first fully Digital Bank*
- (v) *Alat powered by Wema Bank Your Bank... Your way.*

(First Bank)

Advert 1

- (i) *As a little girl, I never want to be like everyone else. So, I created my design.*
- (ii) *Of course, I faced challenges. I was close to give up. Until...*
- (iii) *First Bank SME Programmes offer young entrepreneur guidance on everything from book keeping through marketing plans.*
- (iv) *We create solid networking opportunity and offer flexible financial plans that will turn your passion into a thriving business.*
- (v) *I create. I live my passion.*
- (vi) *I am an entrepreneur.*
- (vii) *You first: First Bank.*

Advert 2

- (i) *Our customers are focused, versatile, super heroes.*
- (ii) *Our customers are also the most important people in our world.*
- (iii) *So, we listen.*
- (iv) *We partner and give solutions that make a difference in their world.*
- (v) *At First Bank, we always put you first.*
- (vi) *You first: First Bank.*

Advert 3

Security Officer: *Welcome to First Bank!*

1st Staff: You are welcome to First Bank. Please, have your seat sir!

Customer: Keep your greeting to yourself. You have many ATM machines here. The one at right hand side debited me without paying me any amount of money. This is not first time this is happening. I am not going to accept this today because my wife is already at the hospital waiting to deliver and I have met with the wicked doctor telling me that if I don't make any deposit, he is not going to attend to her. ...I don't have any other option today. I need my money now. I need my money now, now, now!

1st Staff: Don't worry sir. We'll get it done in no time. May I have your account details sir?

Customer: Account details ke? Do you still want to dupe me abieh. I want to meet with your manager. Where is your manager? I don't want meet with anybody. Who is not your manager? Get me your manager right away.

2nd Staff: What is going on here? Good afternoon sir. How may I help you?

Customer: Are you a manager?

2nd Staff: I 'm the head of customers' care service.

Customer: Are you deaf? I said I want to meet with your manager. You got the head of something!

2nd Staff: Sorry about that. I will get the manager right away sir...

Customer: eh eh at your age , you are playing with the devil o.

3rd Staff: Good afternoon sir!

Customer: Are you a manager?

3rd Staff: Please, come, come...

Customer: Mr manager, Mr manager, whatever you call yourself. I am not even sure whether you are original or the fake one. You know what! Your ATM has stolen my card again and my other card has expired. I need money. I need to get my money. I need money!

3rd Staff: Let me take you to Ronke. I 'm sure Ronke will be able to attend to your call.

Customer: eh?

3rd Staff: Ronke is a specialist there and she will deal with your request very quickly. ATM reversal can take some time...

Customer: Ah!

3rd Staff: And an expired card can be replaced for you in less than 15 minutes

Customer: I need my money. Just take me there...I need money! I need money!

(United Bank for Africa)

Advert 1

- (i) *There is a risk in Africa called a new frontier.*
- (ii) *What was one's potential is now an opportunity ready to be seized.*
- (iii) *Today's wealth lies in our people.*
- (iv) *People who know the cities, they change the future.*
- (v) *People who know an idea in one phase means business in another.*
- (vi) *We are the new lions in a brave new world.*
- (vii) *It is a bank that puts the world in our pockets and our future in our hands.*
- (viii) *United Bank for Africa: African's Global Bank*

Advert 2

- (i) *It is a new dawn in Africa and the enormous potentials and opportunities are being harnessed by one bank.*
- (ii) *One bank stands strong as the bank of choice for Africans and African related businesses.*
- (iii) *United Bank for Africa with a fast growing presence across Africa and financial centres*
- (iv) *United Bank for Africa has a wide range of products and services in retail, wholesale, and commercial banking.*
- (v) *Delivering convenience to customers, trade and economic development.*
- (vi) *United Bank for Africa is the one bank uniting African people and businesses with the world*
- (vii) *So, make the wide choice today; bank with United Bank for Africa, Africa's Global Bank*

Advert 3

Yah was up! My name is Folarin Falana (a.k.aFalz, the Bad Guy). I am a musician/entertainer. My top three financial tips will be:

- (i) *Keep a healthy saving.*
- (ii) *Invest wisely; and be a prudent spender.*

Best financial advice you have received. This slogan actually;

Don't just work; let your money work for you.

My name is Falz, the Bad Guy.

I am next generation because I am smart, intelligent and ambitious

(Skye Bank)

Advert 1

- (i) *I wish I had someone who can help with my dreams.*
- (ii) *I wish had a friend helping me grow in every way, saying **yes!** To my needs.*
- (iii) *I wish that I knew what it feels like to be free.*
- (iv) *Oh! To smile every day of my life and I wish I can Go far in life without stress.*
- (v) *Listen to the wishes of your Heart, Skye bank always there saying yes! To your needs.*
- (vi) *Skye Bank...Expounding your world.*

Advert 2

- (i) *At Skye Bank, when we say yes, we mean no worries.*
- (ii) *So, get ahead with life and leave those worries behind.*
- (iii) *HakunaMatata! That is how we say yes.*
- (iv) *Skye Bank...Expounding your world.*

Advert 3

- (i) *At Skye Bank, we help you.*
- (ii) *We agree on inventing the small banking.*
- (iii) *We help you find big possibilities.*
- (iv) *Let all successes stick together because the sky is big enough for more stars.*
- (v) *Skye Bank lives small banks on sky.*
- (vi) *Yes! A word that defines the way we do business.*
- (vii) *Skye Bank...Expounding your world.*

(GT Bank)

Advert 1

So, you see I don't need to write to cash a cheque.

I don't need data or internet.

I have something that is faster than a jet.

It is just 737.

In my visit, I don't really like to move with cash.

As I use something that is very fast like 737...

Advert 2

- (i) *There is a place all worlds are talking about;*
- (ii) *A place where big things are happening;*
- (iii) *A place that is providing the unexpected;*
- (iv) *A place that is optimistic and vibrant;*

- (v) *A place where all traditions are happening along side with you;*
- (vi) *A place that is achieving the impossibilities;*
- (vii) *Welcome to the Bank that empowers the people of Africa to achieve many things;*
- (viii) *Welcome to the Bank that believes that great opportunities and partnership are ahead;*
- (ix) *Welcome to Guarantee Trust Bank;*
- (x) *Wouldn't you rather bank with us?*

Advert 3

- (i) *Life is demanding.*
- (ii) *Mama's house rent;*
- (iii) *Pocket money;*
- (iv) *Aunty is stranded;*
- (v) *The painter;*
- (vi) *Visit any GT Bank ATM;*
- (vii) *And follow these simple steps;*
- (viii) *Enter your transaction code;*
- (ix) *Pin, phone number and amount;*
- (x) *Cardless withdrawal;*
- (xi) *Whoever you are;*
- (xii) *Whatever you do;*
- (xiii) *Wherever you are;*
- (xiv) *GT Bank mobile money will work for you;*
- (xv) *Your phone is your new ATM card*
- (xvi) *GT Bank Mobile Money.*