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A Multimodal Discourse Analysis of Some Wema Bank Poster Advertisements in Nigeria

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Abstract

Advertisement has been used as a marketing strategy by corporate brands and individual bodies over the years. It has been deployed through various categories of mass media where the print advertisement cannot be divorced. This paper examines how language and visual modes interact in Wema Bank poster advertisements and how they communicate and interact with the target audience. Four randomly selected posters from Wema bank 2017 diary are analysed qualitatively using inherent semiotic features. This was made feasible by employing integrated frameworks of Systemic Functional Visual Social Semiotic Approach to Multimodal Discourse Analysis by Kress and van Leeuwen (1996, 2006) and Yuen (2004) Generic Structure Potential. Furthermore, this paper also analyses the intersemiosis of the linguistic and the visual resources using Royce (2009) intersemiosis complementarity framework. It is observed that the verbal mode complements the visual mode and the two invariably, reinforces one another as units of meaning in projecting the demands of the advertisers. Similarly, it was found out that multiple modes appeal to the audience reasoning than the use of text in isolation. The study concludes that effective utilization of these modes in encoding the intention by advertisers and decoding meaning by the potential consumer will go a long way in enhancing effective communication.

Key terms: generic structure, intersemiosis, linguistic resources, visual resources.

Introduction

Meaning, although elusive is essential to human endeavour without meaning the act of communication will be endangered. Linguistic (oral and written codes) and non-linguistic elements (aesthetics, gestures, body movement, diagrams, dress, etc.) proximity or distance etc.) also known as semiotic resources

various sources of mode for meaning making in discourse which contribute to the construction and comprehension of messages. Thus, the ability to communicate effectively in discourse by encoding and decoding these various modes enhances mutual understanding, informs or creates awareness as well as increases people's horizon about a phenomenon, among others, communication of meaning is construed in various discourses or genres which are capable of unique patterns and characteristics; one of such discourses is advertising which assumes a significant role as a means of mass communication.

Cook (1992) submits that advertising is a prominent discourse type in virtually all contemporary societies. Thus, we live in a society where an advertisement is already well established or in gained ground. Advertisements as persuasive communication have turned out to be common means through which different actors such as: banking, education and commerce, political parties, association, religious groups and so on communicate their ideologies, ideas and concepts to members of the public. Print advertisement, notably the poster, is one of the main avenues separate entities like banks employ to inform the public about the benefits of available goods, values, ideas and services on offer. The presentation of such services through posters to the target audience is an aestheticism and heavy reliance on different semiotic systems of verbal and nonverbal modes where language and image interact to attain the designers' intents.

By bringing the instantiation of the application of multimodal discourse theory to poster print advert, this paper therefore seeks to investigate the multimodality of the semiotic resources of visual and verbal modes in some poster advertisements of WEMA bank in Nigeria and how the meanings realised from these modes are employed by the producer of the texts to inform, persuade or create an impression on the target audience in doing so.

Theoretical Base

Intertextuality and Multimodal Discourse Analysis

Over the years, the study of discourse analysis has focused solely on the analysis of the written and spoken human discourse

practices whether written or spoken while neglecting other areas of communication such as: the visual and paralinguistic elements. The need for a paradigm shift to a more applicable approach which accommodates multiple medium of communication inclusive of written and spoken communication has resulted into a new method of discourse approach called Multimodal Discourse Analysis. Speaking on the traditional one-way analysis of language in use, Kress and van Leeuwen (2001, p. 1) stress that there has been, for some time a clear preference for 'monomodality' and call for multimodal approach to discourse. They define multimodality as varied forms of meaning making that extends beyond language and enhance their semiotic process. That is, the different modalities of communication embedded in texts, van Leeuwen (2005, p.28) also gives the definition of multimodality as a term widely discussed by linguists and semioticians which refers to the combination of different semiotic modes such as language and music in a communicative artifact or event. Kress, Leite-Garcia & van Leeuwen (1997, p.258) support multimodality by acknowledging that:

In the multimodal approach, the attempt is to understand all the representational modes which are in play in the text, in the same degree of detail and with the same methodological precision as discourse analysis is able to do with linguistic text.

In her own submission, O' Halloran (2011, p.1) contends that multimodal discourse analysis is an emerging paradigm in discourse studies which extends the study of language to the study of language in combination with other resources, such as image colours, scientific symbolism, gestures, action, music and sound.

Visual Social Semiotics and Systemic Functional Multimodal Discourse Analysis (SF-MDA)

Visual social semiotics is functionalist in the sense that it sees visual resources as having been developed to do specific kinds of semiotic work. The theory of Systemic-Functional Linguistics treats language as a social semiotic system and meaning potential. Its forefathers Michael Halliday (1978, 1985, 1994) maintains that language is a

system network and the grammatical or other features of language are described as sets of choices. He also argues that all languages involve three social functional needs which he refers to as 'metafunctions' that is, ideational which is expression of our ideas about the world, interpersonal which is the enactment of social relations and textual functions, for the organization of the meaning into coherent texts and units.

Systemic-Functional Grammar which was originally formulated to the study of language in context is now widely implemented by scholars to analyse a range of other semiotic modes other than language. For instance, Yuen (2004) following Kress and van Leeuwen (1996), applies SF theory to the visual analysis of print advertisements, similarly, Hood and Forey (2005) applies SF theory on gesture, O' Halloran (1999) also applies SF theory to mathematics. Notably, Kress and van Leeuwen (1990) use also O'Toole 1994) provide a pioneering work, *Reading Images* focusing on the structure or "grammar" of visual design including colour, perspective, framing and composition. (Chen and Liu 2013). In providing a descriptive framework to multimodality, Kress and van Leeuwen develop a method of social semiotic analysis of visual communication in which they believe that visual semiotic resources are similar to language. As a result of this, they have heavily on these three metafunctions. Corresponding to Hallidayan terminology, they rename ideational as representational, interpersonal as interactive and textual as organizational to present a discussion on the meaning of image in visual communication.

Jewitt and Oyama (2001, p.140) provide a simplified and practical approach to these terminologies by applying it to the study of sexual health campaigns. These metafunctions are discussed as follow:

Representational Metafunction: Jewitt and Oyama (2001, p.141) citing Kress and van Leeuwen (1996), affirm that representational meaning is first of all conveyed by the (abstract or concrete) participants (people, places or things). Two types of representations can be differentiated in light of the different characteristics of an image. They are:

1. Narrative image: This explains that this representation relates participants in terms of doings and happenings of the unfolding actions, events or processes of change, transitory and spatial arrangements. Despite the name, narrative structures or representations are not always telling a story, rather, the important idea is that the object in the image are acting or interacting with one another. They are recognised by the presence of a vector, an actor and a goal. A vector is a line often diagonal that connects participants; an actor is the participant(s) for whom or which the vector emanates or whom themselves inform the vector while the passive participant in the action process is the goal; the participant at which the vector is directed (Kress and van Leeuwen 2006, p.61-64). There are four processes by the kind of vectors and the number and kinds of participants involved: action process, speech and mental process, reactional (transactional and non-transactional) and conversational process.

2. Conceptual image: represents participants in terms of their most generalized, stable or timeless essences. They do not represent them as doing something but as being something or meaning something or belonging to some category, or having certain characteristics or components. They involve three processes: classification process, analytical process and symbolic process.

B. The Interactive Metafunction: Images can create particular relations between viewers and the world inside the picture frame. In this way, they interact with the viewers and suggest the attitudes viewers should take towards what is being represented. The meaning of images can be examined from three aspects: social (demand or offer), social distance (intimate, social, or impersonal), attitude (involvement, detachment, viewer's power, representation power, etc.) and modality.

C. The Compositional Metafunction: Kress and van Leeuwen (2006, p.176) believe that the compositional metafunction has to do with the way in which the representational and linguistic elements are made to relate with each other. The way they are integrated into a meaningful whole as well as the placement of

elements endow them with specific information values. The compositional meaning resource of images is realised through four interrelated systems: information value (given or new, ideal or real, important or less), salience (achieved through size, colour, tone, focus, perspective, overlap, repetition, etc.), and framing.

Generic Structure Potential

Brice (2009) cited in Oyeboade and Unuobonah (2013, p.814) states that Generic Structure is a model that is used in the identification of recurring patterns for organising the content of a genre and the relation of these patterns to specific linguistic features. The inadequacy of Hasan (1996) model of generic structure in capturing linguistic and verbal complexities in print advertisements has led Yuen (2004) to provide a framework known as Generic Structure Potential (GSP) a Systemic Functional model for meaning-making in print advertisements for the analysis of five advertisements in Singapore which utilises lexicogrammatical strategies for Ideational, Textual and Interpersonal meanings in capturing multisemiotic resources of verbal and linguistic elements. These resources are the general elements that occur in print adverts and are classified into two components: the visual and the linguistic resources working together in projecting meaning). The visual component set consists of the Lead, the Display and the Information, Tag and Call and-visit information.

The Lead is the most salient image because it is the main focus of attention that attracts the viewers to the advertisement. It is constructed by smaller elements categorised as the Locus of Attention (LoA), which is the most salient item or items in the Lead (the Complementary Locus of Attention (Comp. LoA), that is, background or other visuals which are less salient than the LoA complementing LoA. The second element, the Display, shows characteristics of the Lead in a two by two matrix of Explicit-Implicit and Congruent-Incongruent. A Lead is said to be Explicit if the product or service is about a tangible object and Implicit if the intangible product or service is given tangible form through another medium. Similarly, the Lead is called Congruent if the product is not integrated through symbolism and incongruent if the product is

realised through symbolism. The third element in the visual image component is the Emblem, which is usually the company's logo.

The second component of GSP is the linguistic aspect which is construed of several elements such as: Emblem, Announcement, Enhancer, Tag, and Call-and-Visit Information. Emblem in the linguistic component comprises the linguistic slogan which may accompany the visual Emblem. (the company's logo) Announcement is the most salient linguistic text in the advertisement; and based on the level of salience, Announcement consists of the Primary Announcement and Secondary Announcement, which are deployed to capture the readers' attention of the advertised product. Subsequently, Enhancer is the part of the advertisement which explains further the Announcement, and it is usually in smaller fonts and in the form of a paragraph. Tag is the additional phrase or clause to further comment the visual. lastly, due to the fact that print advertisement is a promotional medium 'Call-and-Visit Information' is usually evident and depicted in small prints. They are non salient and they contain contact information as to where, how and when its products and services are available to consumers. The representation is thus captured by Yuen (2004, p.163) as:

Lead ^ (Display) ^ Emblem ^ (Announcement) ^ (Enhancer) (Tag) ^

(Call-and-Visit Information)

Adopting Halliday and Hasan (1989) notations for generic structure in texts, Yuen (2004) makes use of the symbols as follows above to express the total range of obligatory and optional elements where the caret sign '^' means 'followed by' and the round brackets () means that the elements inside them are optional. She maintains that the obligatory elements that always occur in print advertisement are the Lead and the Emblem, while others are optional.

Intersemiotic Complementarity

Royce (1998) points out that there still remains a lack of research on the nature of intersemiotic relations to explain for what is a multimodal text visual-verbal coherent of selection. He

propose an intersemiotic complementarity approach based on Halliday and Hasan's (1976) work which offers a comprehensive model of understanding the synergetic interaction between visual images and verbal texts. For ideational intersemiotic texture, Royce examines various lexico-semantic sense relations such as repetition, synonymy, antonymy, meronymy, hyponymy and collocation between the visual and verbal elements in a multimodal text. For the completion of analysis of intersemiosis of the relationship between verbal and non-verbal relationship in text, O' Halloran (2013) recommends intersemiotic-polysemy as an unexplored ideational-experiential lexico-semantic relations. Wee (2009) cited in Nugroho (2009, p.75) argues that the meaning-making process may often be achieved from the collaboration of linguistic and non-linguistic resources. Hence, to effectively realise semiotic resources entrenched in print adverts, the fusion of the frameworks of Intersemiotic Complementarity, Visual analysis and Generic structure Potential to the analysis of WEMA bank posters is considered necessary to unravel the independent meanings realised from verbal and nonverbal textual components embellished on these posters, the collective meanings as well as the relationships these meanings share.

Method

This paper examines Wema bank advertising medium of posters. Eyedagbe and Unuobonah (2013, p.812) refer to print posters as outdoor adverts that are handy for use especially in public places like banking halls, health centers, schools etc. They give the significance of posters as the simplest form of advertising which are inexpensive and having wider coverage and greater local reach. They maintain that posters can be posted, distributed and mounted in public space in every neighborhood, urban as well as rural. Just as every other poster, bank posters are visuals that project fastest way to communicate message using different semiotic modes to the consumers.

The data primarily consists of (4) four WEMA bank posters. The four posters are randomly selected from WEMA bank's 2017 diary. The choice of WEMA bank posters for data among other banks in Nigeria is borne from the fact that

Wema bank Plc is one of the longest- existing, most flexible indigenous bank in Nigeria (www.wemabank.com/about-us/corporate-profile/our-history/). The bank is said to be one of the mostly patronised banking institutions especially in the Southwestern Nigeria which fulfils its role as a significant influence to the level of economic activity in the country. The posters are analysed using Kress and van Leeuwen's 3F multimodal visual analysis of Representational, Interactive and Compositional metafunctions. Yuen's Generic Structure Potential and Royce's Ideational Intersensioic complementarity to identify how meaning is encoded, construed and distributed in the data. Ultimately, the paper seeks to unravel nuances of meaning from the verbal and non verbal resources as well as uncover overt and covert meaning relations embedded in the randomly selected data.

Data Analysis



Figure 1. *945#

The Generic Structure Potential of the Ad

The visual obligatory feature in form of the lead portrayed in the Ad consists of the Locus of attention which is the most salient image depicted by the vibrant looking young lady who is portrayed to be at ease and who definitely is enjoying her transactions she is conducting on her phone. She is used to

to the desires of the viewers who would also want stress-free banking transactions. The complements of the locus of attention which are the images of the upward movement of money intergrounded at the top left corner of the poster and the phone in her hands are used to suggest that the services derived from the phone equal the flow of money.

The blurry table the locus of attention is resting on can be described as part of the lead which complements the LOA. This is suggestive of the ease and comfort associated with the theme of the advert. The type of display of the leads of this advertisement is referred to as implicit and congruent as there are no images explicitly showing the intangible promoted product, that is, the verbal primary announcement '*945#'. However, the visual image used in forms of the money, phone and the lady depicts the symbolism of the thematic preoccupation of the advert. The visual emblem in form of Wema bank logo in stylised calligraphy of the letter 'W' placed at the bottom right side of the poster Ad signifies that the bank is the producer of the text.

Primary Announcement is the most salient linguistic component (Yuen, 2004). In this ad, the primary announcement is '*945#'. It is centralized in the image and in accentuated deep purple colour which draws viewers to the location of the image. The secondary announcement is less salient (as it is in smaller fonts and less attractive in colour of black). The linguistic element implied just below the primary announcement is the imperative 'Live the 945 life bank the easy way' shows persuasive invitation or encouragement to prospective customers to subscribe to the service. Therefore, the interaction between the lead (particularly the locus of attention) and the secondary announcement connotes ease, comfort and joy is indeed derivable from the service. The character is the list of information on 945 services which are below the tag. It does not only list this information as presented limitedly in the tag but it also states how it can be used. This information is presented in brief (the tags) with symbolic images above it. The character and the tag reinforce with the lead and announcement to inform and persuade the viewers on the numerous benefits derived from the service.

Visual Analysis of the Ad

In the representational metafunction, the semantic features of the represented participant signify a vibrant young African woman. She is said to be a representation of the African people because of the African print or 'Ankara' tied as a band over her head. The implication of this is that the advert reaches out to the situational context of Nigeria and Africa at large. The smile on the represented participant shows satisfaction and contentment which would endear the viewer/s to her and create a yearning for the feeling she has.

The ad has a transactive narrative representational structure. There are two vectors in the advertisement: one is indicated by the actor's hand and the other by the direction of her gaze. The lady's hand forms a vector that connects her with the phone. Therefore, the phone is the goal. Her eyeline also forms a special vector which connects her to the phone making it the phenomena and the lady, the reactor as she can be seen to be carrying out activities on her phone rather than directing her gaze to the viewer. This process is thus reactional (Kress and Leeuwen 2006, p. 67). Similarly, the smile on the represented participant's face narrates a message of satisfaction, comfort to the viewers which are derived from the services of 945. Hence, it is logical to say that online Wema bank platform has afforded her the opportunity to be in that position. It also by extension, promotes the same experiences to the viewer/s.

In terms of interactive metafunction, the represented participant's gaze is not directed at the viewer but on the phone (goal). The image is referred an offer image in interactive meaning term. This is used to show the relevance of the quick code 945 for many services. Also, the represented participant is foregrounded in the datum in a close-up shot size of frame derived from the close social distance in interactive meaning making proposition. This is indicated by the appearance of the heads and shoulders. The choice of the head and shoulder shot suggest a close relationship between the represented participant and the viewer. The implication of this is to create a sense of intimacy with the viewer thereby luring them to subscribe to the plan. In addition, the represented participant is portrayed from the horizontal side

depicted from the oblique point of view. Her face is detached from the viewer as she is engrossed with the offer.

Based on compositional metafunction, the represented participant is placed on the ideal value of information, while the information on the product '*945#' is the most salient element which offers centrality in the advertisement and draws viewers to the location being made. The implication of the placement of the ideal value as can be seen in the advertisement is to make the viewers look at the happiness on the face of the represented participant and link the happiness to '*945#' service. The real value provides more information on the product and the goodies attached to the service.

The composition of the elements of centrality and the real value of information in the advertisement are demarcated by colour and space framing. The deep purple-coloured line shows the disconnection. There is also a further disconnection amongst the elements in the real value of information; this is evident by the presence of large spacing between the quick codes, call and visit as information as well as the bank logo which presents them as separate entities.

Thematic Intertextuality

Intertextuality relations are evident in the poster ad. The image of the upward flow of money emanating from the phone at the top left corner of the ad is an indicator that money is an inseparable entity of the word 'bank' mentioned in the enhancer. Another type of intertextuality is the image of the phone that is the complement of the bank of attention and the primary announcement, '*945#'. The code '*945#' are parts of the dial pads of the phone. Repetitions of identical experiential meanings can also be seen in the print ad. For instance, the primary announcement '945' is repeated in the enhancer for emphasis.



Figure 2. WEMA Cards

The Generic Structure Potential of the ad

In figure 2, the lead which is the LoA is a lady smiling who is going directly at the camera and seems to look directly at the viewer. She engages the viewers' attention to look back at her. O'Toole (1994) cited in (Nugroho 2009, p.76) suggests that "the presence or the absence of gaze can or cannot build the interpersonal relation between the viewer and the object in the image". The lead also contains the complements of the locus of attention which include: the other participant's hand, the pos machine being used, the shopping bags and the card held by the represented participant. The cards below the purple-coloured marginal line as well as the items in the store presented in blurry vision. Two out of the leads/complements of locus of attention are explicitly and congruently showing the promoted product, that is, the displayed picture of the actual product as depicted in the primary announcement "WEMA CARDS" and the enhancer, "Please and enjoy the good life anytime, anywhere with WEMA cards". The appeal to prospective customers to recognise the advertised product.

In addition, three leads/complements of locus of attention that is, the shopping bags, the POS machine, and the store

implicitly and incongruently showing the promoted product. This is evident in the use of the visual image POS machine to represent the card cashless in the secondary announcement "Your key to a cashless world". The content of the store and the shopping bags are also visual representation of the linguistic messages in the enhancer **Relax and enjoy the good life, anytime, anywhere with WEMA cards**. The implication of the slogan of the advert is to further enhance what has been explicitly portrayed in the primary announcement in luring prospective customers to the benefits to be derived from the product.

Visual Analysis of the Ad

In terms of representational metafunction, the advertisement has a narrative non-transactional structure. It has no goal as it is not directed or aimed at a particular person. It is almost impossible to say who the represented participant is looking at so we are left to speculate. The image is narrating an action that took place while at the same time, also informing the viewers about the Wema cards.

The message that the image narrates is the fact that the represented participant is fulfilled, happy and at ease with the use of the Wema card. The represented participant made a stress-free shopping without cash. The caption accompanying the image is **Wema cards are your key to a cashless world**. This is in line with how 'Wema cards' (visa, verve and mastercard) the cards that with Wema cards (visa, verve and mastercard) the cards do not need to worry about carrying cash about because Wema cards are their key to shopping anywhere and anytime since Wema cards are new trend globally is a cash-less society. Wema Bank is encouraging the audience to be abreast of this new trend via the different types of automated teller machine cards offered by them.

Based on the interactive metafunction, the represented participant in the advertisement is looking directly at the viewer. In this way, the represented participant establishes an imaginary relation with the viewer; this makes the image a demand image. The smile on the represented participant's face encourages the viewer to enter into a social affinity with Wema Bank by getting Wema cards if they are an account holder or open an account with Wema bank if they are not. The producers of the image wish to influence the represented participant by demanding they get a

Wema card to be able to enjoy a comfortable shopping like the represented participant.

The represented participant is shown in the far personal distance image aspect derived from the medium close shot. The implication of this is to tempt the viewer(s) to get the Wema card so as to shop like the represented participant. Also, the represented participant faces the viewer frontally and can be viewed from the horizontal point of view. This is used to create a sense of involvement between the represented participant and the viewer. Hence, what the viewer sees is the part of their world, something they can be involved in; they can also enjoy.

In the compositional metafunction, the top part of the advertisement, which contains the image of the female represented participant and the main message of the advertisement, is the ideal. The lower part, which contains more textual information and the images of the Wema cards, is the real. The image, according to its advertisement wants to make the viewer/s to look at the happy and easy life of the represented participant as the most important result of the service offered. Another concept applied in the advertisement is salience. The most salient element is the female represented participant. The female represented participant is made salient to attract and arouse the visual attention of the audience. This is not surprising as most adverts often exploit the sexuality of women as their selling points. In addition, the elements in the image are connected through the use of rhymes of colour. Thus the use of white, purple, black, red and gold are employed to create rhythm.

Ideational Intersemiosis

In terms of repetition, the words 'Wema' and 'cards' are repeated in the locus of attention 'WEMA Cards' and in the enhancer 'get and enjoy the good life, anytime, anywhere with WEMA Cards'. The word 'Wema' is also evident in the call and visit information and the linguistic emblem. Meronymy is shown in the way the images of Wema card held by the represented participant and the images of Wema cards below relates to the POS image. Also, the image of the shopping bags indicates that they are inseparable parts of the store as POS are also used in most departmental stores.

synonymous relationships can be seen where the word 'cards' in the primary announcement and the enhancer relate to the image card. 'Cashless' also has related semantic proposition to the image of the POS.

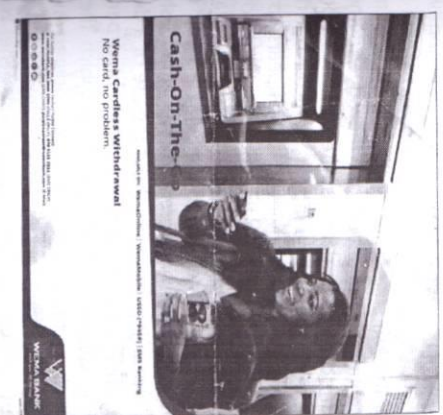


Figure 3: Cash-On-The-Go

The Generic Structure Potential of the Ad

The visual analysis in figure 3, presents the lead as the image of a smiling lady, gazing at an automated teller machine. The complements of the locus of attention are the phone held in the model's left hand, the naira notes in her right hand and the automated teller machines. They all lend information to the smile of the represented participant's face, the primary announcement and the secondary announcement to show the prospective customers that you do not always need a Wema card to withdraw money from the automated teller machine hence, the absence of a Wema card image in the poster ad.

The linguistic components are exhibited by the primary announcement which states the thematic preoccupation of the

advert 'Cash-On-The-Go' and connects with the secondary announcement in smaller fonts and bolded in part 'Wema Cardless Withdrawal, no card no problem'. The tag information 'available on WemaOnline/WemaMobile/USSD(*945#)/ SMS Banking' informs the consumers that use the cashless withdrawal as well as prospective consumers on available Wema bank services through the cashless withdrawal.

Visual Analysis of the Ad

Based on representational metafunction, the advertisement has a non-transactive structure. This demonstrates that it is not done in aimed at anyone or anything. The lady is the actor but the goal is not exposed to the viewer/s. However, she appears to be quite pleased. The caption accompanying the image is about how to cash on the go using Wema cardless withdrawal which means that a customer can withdraw money without having a debit card. The happiness depicted by the represented participant shows his satisfaction at withdrawing money without the use of a debit card. In terms of interactive metafunction, the represented participant is not looking at the viewer/s but at something which the viewer/s cannot see. Therefore, the image can be considered as an other image in interactive meaning making terms. This is used to display the goodness of Wema cardless withdrawal. The represented participant is informing the viewer/s that they can use the ATM machine without a debit card by using any Wema bank ATM and their phone.

She is portrayed in the advertisement is in the medium shot derived from the far personal distance. The implication of this is to persuade the viewer to also try the Wema cardless withdrawal. Likewise, the represented participant faces the viewer/s frontally and can be viewed from the horizontal point of view. This is used to show that the viewer/s can also be involved in the offer. That is, they can also enjoy a cardless withdrawal.

In the compositional metafunction, the advertisement has the information value of the ideal and real. The top part which contains the visual images is the ideal while the lower part which contains the textual analysis is the real. The implication of this is that it shows that apart from the usual card withdrawal from the

ATM there is a new method which is the cardless withdrawal. The real information value provides more elaborative information on what is going on in the image. In addition, all the elements in the picture are salient and important. For instance, the female represented participant cannot make cash withdrawal without the ATM machine. The phone is salient to show the viewer/s that the cashless withdrawal requires the use of a phone. Also, the separating line between the ideal and real information is used to make framing. This is used to separate the information.

Notional Intersemiosis

The linguistic component cash in the primary announcement relates to the visual cash. Similarly, the absence of the image of an ATM and in the poster ad and the phrase 'no card' in the secondary announcement constitute synonymous relationship. In metonymy, cash/money is an inseparable part of the automated teller machines.



Figure 4: WemaCard Control

The generic structure potential of the ad is the locus of attention: an image of a woman in black jacket smiling happily and staring directly at the viewer/s and the complements of locus of attention which are

the image of the card held by the lead, (that is the represented participant) and the control button. The lead suggests that the smile on the represented participant is as a result of the card control depicted in the linguistic component of the primary announcement 'WemaCard control'.

The features of the lead are implicitly incongruent in the sense that the card held by the represented participant and the image of the control button in colours green and red are symbols of the displayed product, WemaCard control. Thus, the current prospective consumer/s can control their Wema cards by switching on and off various services of the Wema card at their convenience on the control buttons.

The linguistic components of the data are the primary announcement 'WemaCard control' in big fonts, with 'Cardcontrol' is further emboldened to emphasise the displayed product. The secondary announcement is imprinted above the primary announcement in much smaller fonts and in black colour 'protect your cards (verve, visa and master card) from theft and fraud with...'. The words 'on' and 'off' inscribed in the control button as well as the sentence: 'you can now enable or disable your ATM transactions, web transactions, pos transactions, foreign travel' constitute the tags which further lends more information to the images in the ad.

Visual Analysis of the Ad

In the representational metafunction, the advertisement has a narrative non-transactional structure. The represented participant is looking directly out of the picture frame at a goal which cannot be ascertained. She is portrayed as a happy customer who is delighted about the new service that allows her enable and disables her card at will via the Wema mobile banking suite app. Furthermore, the image of the woman is used to inform existing card owners and potential customers that Wema bank's ATM card transactions can now be controlled.

In terms of interactive metafunction, the represented participant is looking at the viewer/s in a way that suggests a demanding for something from them. This type of image is considered a demand image. This demand image is used to

the attention of the viewers or (existing customers) to the new feature of the Wema bank ATM cards (master, verve, visa). It is also aimed at encouraging the viewers to use the wema online banking suite application. The represented participant is shown in the close shot derived from the close personal distance. This means that the viewers ought to identify with this participant and as a result of this, she will also want to control her/his wema bank atm card. The represented participant is viewed or pictured from a slightly oblique angle to make the viewers ponder about what the advertisement is really about thereby making the viewers curious about using the Wema card control feature.

Based on compositional metafunction, the advertisement has two different information value systems to pass across its message to the viewer/s. Within the image, there is a clear left and right system. The image of the woman represents the given while the new feature of Wema cards which is a new idea represents the new. The image also has the ideal and real information value. The image of the product occupies the ideal while further information is where to download the Wema online banking application occupies the real. The woman is the most salient element in the composition because of her size. This is to show the viewers the joy that comes from being able to control ones ATM card transactions in the Wema online banking application. Furthermore, a sharp line divides the page into two thereby creating a strong frame between the information value of the ideal and real.

Textual Interssemiosis

The word 'card' is repeated in the complement of the locus of attention and also in the locus of attention. The word 'Wema' and 'card' are repeated in the locus of attention. Linguistic emblems of the linguistic 'card' relates to the image 'card' also, the words 'on' and 'disable' are synonyms of 'on' and 'off'. Also, the 'card control' relates to the image of the control button. In addition, the words 'on' and 'disable' are synonymous to the 'card control' while 'on' and 'enable' relate to the colour, green.

Call and Visit Information in the Poster Ads

The call and visit information occupies the bottom left of the four poster adverts and contains phone numbers for calls and SMS as well as webpage address for easy accessibility by prospective customers. In addition, social network logos of Facebook, Twitter, Google search, YouTube and Instagram are also provided to direct prospective consumers to more information via the available social networks. The linguistic emblem which is accompanied by the visual emblem is represented by the producer's name: 'Wema bank' and its slogan: 'with you all the way'. Hence, the linguistic emblem reinforces the visual emblem in projecting reliability to the message in the poster ad.

Modality and Colour

According to Kress and van Leeuwen (2006, p.156) the term 'modality' comes from linguistics and refers to the truth value or credibility of statements about the world. It is also essential in the account of visual communication. "Modality is to some extent realised in the form of the message itself as the text provides information about the reliability of the messages. Thereby, guiding receivers in deciding whether what is seen or heard is "true, factual, real or a lie, a fiction, something outside reality (Kress and van Leeuwen, 2006, p.154)". The advertisements all apply the concept of modality. For instance, it is observed that figs. 1, 2, and 3 exhibit high modality. In ad 1, the advertisement consists of a real image and this reinforces reality and its naturalism. The image is of a lady whose attention is fixed on her phone. The picture visualises the pleasure of the service. All the elements in the image are in a sharper focus than the background with more saturated and differentiated colour. The picture does not have a definite setting. That is, the setting is not known. It is however evident that the lady is resting on a table.

The second advertisement also consists of a real image to depict reality and naturalism of somebody enjoying a good life while living in a cashless world. The female represented is in a sharp focus than the background with more saturation and colour differentiation. This is to show all the elements in the foreground

great details. The background is blurred out but the setting still shows that it is a boutique.

In ad 3, the advertisement has a setting that goes in line with its caption: 'cash on the go'. The colour differentiation and setting give articulation of details. This advertisement depicts reality because it is possible to find an ATM anywhere 'on-the-go'. The elements depicted are not over saturated or under saturated; they are portrayed in their actual colour. The picture in the fourth ad does not have a definite setting. The represented participant is placed on a neutral background. The specific location is not certain thus, making the background unrealistic. The Wema card can only be controlled via the Wema online banking application which can be downloaded on google play, app store, etc. Therefore, the advertisement has a medium modality.

Kress and van Leeuwen (2002) note that colour is a very important semiotic resource for visual communication and meaning making in social and cultural context. The colour purple is prominently and preponderantly used in the ads while the word 'purple' is also reiterated severally in the call and visit information. This performs the ideational function denoting Wema bank's unique identity as distinct from other banks. Thus, the advertiser's use of purple is to depict the bank's brand.

Interpretation of Findings

It is observed that linguistic resources are creatively scripted by the producers of the text to grasp the attention of the viewers or prospective consumers. This form of persuasion is not limited to linguistic elements alone but also the visual resources which are used by the advertisers to enhance the presentation of the slices of life as a perfect life the consumers can achieve through the continuous use of the product advertised.

This current study via the deployment of semiotic resources has revealed there is a preponderant use of females as models and models are dressed smartly. This is in congruence with the findings of Osuolale-Ajayi (2015) submission who claim that the role portrayal of women in bank advertisements in selected Nigerian newspapers are positive and thus, belong to the contemporary perspective on women which portrays females as

intelligent, independent, and empowered members of the society. Hence, this study takes its stand on the portrayal of women in bank ads in diaries to be positive and contemporary.

The purple colour is salient to Wema bank and it constitutes core common ground between the producers of the ad and the audience. This can be seen in the fact that once people see the colour, they immediately link it to the Wema brand.

Yuen's (2004) generic structure potential model adopted for the analysis of the data reveals that Lead and Emblem are the only obligatory linguistic elements in printed advertisements. The analysis on Wema bank poster ads uncovers that enhancer and announcer (primary and secondary) are also obligatory linguistic elements in printed advertisements.

These semiotic resources interact and communicate messages to the audience in various ways where the visuals project their intended meanings and the linguistic components project theirs. The visual and linguistic modes strengthen each other by projecting a constant interplay of complementary and unified meaning. This conforms to Kress et al. (2001) notion that communication is achieved through all modes separately and at the same time together. Also, Kress and van Leeuwen (2006) posit that both verbal and visual codes are seen to express the same kinds of meanings but by different methods which draw on different semiotic systems.

Conclusion

The multimodal discourse analysis of Wema bank poster ads carried out in this study has confirmed the fact that advertisers employ a combination of various visual and linguistic means to communicate their intended meanings. Each of these means (images, colours, typography, gaze and even posture) communicates a strand of meaning which seeks to complement and amplify other resources used in poster advertisements to pique the viewers' interest for patronage. Hence, it is appropriate to say that though print ads are characterised by economy of words, their effectiveness in conveying the intention of the advertisers can be undermined. Therefore, for a proper comprehension of the message being communicated through poster Ads, the

audience, consumers and potential consumers need to be equipped with necessary tools so as to decode the multimodal semiotic modes employed in the creation of the Ads.

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