

A Multimodal Discourse Analysis of Five Selected Online Bank Advertisements

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Abstract

Language remains an indispensable tool used in the advertisement world to communicate. Advertisements as forms of communication are goal oriented; they are used to manipulate the viewers or listeners' emotions not for the sole aim of entertainment but designed to achieve their persuasive goal of selling goods and services. The covid 19 outbreak had a big impact on several industries and the banking sector is not an exception. It is an undeniable fact that current advertising landscape poses a challenge to agencies, all round the world; hence businesses can still experience great result with digital advertising values for those who stay at home. Thus, the problem still remains that people do not look beyond the fascinating coated language, images, colour, gestures, and facial expression among others which have in –depth meaning. This paper investigates the different multimodal elements employed by Banks in the advertisement of their products and services on Facebook. Five screen-shot advertisements of five banks from Facebook were sampled and subjected to descriptive analysis. The Banks are, Access Bank, United Bank for Africa (UBA), First City Monument Bank (FCMB), First Bank of Nigeria and Guarantee Trust Bank (GT). The study is hinged on Kress and van Leeuwen (2006) theoretical approach to multimodal discourse which is heavily anchored on the systemic functional linguistic orientation of Halliday's (1975) view of language as a social semiotic inspired studies on multimodal socio semiotic. The analysis revealed that bank advertisements are characterized by verbal and visual resources which include images, bold prints, capitalization, gothic writing, figures of speech, phrases, lexical acronym, quotes, punctuation marks and other graphological devices. It also revealed that colour, gesture, facial expression among others is also significant for meaning

making of online Bank adverts. The paper concludes that some of these multimodal elements are embedded in the advert and they have persuasive effects on the audience even during the lock down situation.

Keywords: *advertisements, commercial banks, internet, multimodal discourse analysis, persuasion*

Introduction

The digital age and the advent of technology has taken advertising beyond the television, radio, bill-boards and other formerly known media of promoting goods and services. Digital advertising has made it possible for manufacturers of goods and services to research and target specific audience that will likely patronize their products and services. Dominating forces in digital advertising are through mobile devices such as cell phones, iPads, and other portable electronic devices with internet connectivity. Current trends in mobile advertising involve major use of social media such as Twitter, Instagram, Snapchat, You tube, LinkedIn, and Facebook. Mobile advertising is synonymous with online advertising and is increasingly gaining importance as a method of reaching new customers even in the face of covid 19 challenges. As a matter of fact, Facebook

remains one of the fastest and easiest ways to reach millions of potential customers online.

Facebook is a web-based, interactive network that allows users to share information and thoughts over a wide area. It makes possible a connection to those with shared interests across political, economic and geographic borders. The popularity of Facebook and its global wide reach makes it a good avenue for individuals and companies including banks to advertise their products and services.

Advertisement remains the soul of every business. It is one of the most prominent - powerful and ubiquitous contemporary tools in the hands of an entrepreneur. The modern world is bombarded with all sorts of advertising, from the most sophisticated signage associated with technological advancement employed by the rich corporations to the poor businesses. While many have certain understanding of its power over everyday choices of humans, few realize

the subtle nuances of advertising that cause it to be so effective. Advertising is a means of communication; it is a type of marketing communication used to encourage, manipulate and induce an audience to take an action.

Advertising is all about creativity. Zomnir (in Moriarty et al 2009, p 50) describes advertising as ‘generating big, creative ideas with which people connect ideas that come from having passion for the brand and the businesses. McCracken (1986) suggests that advertising is one of the ways in which we get into goods. It is the conduit through which meaning are constantly transferred from the culturally constituted world to the consumer. In fact, advertising is a complete form of communication that operates with objectives and strategies leading to various types of impact on consumer thoughts, feelings and actions.

In the modern world today, the goal of every business to make sales has triggered the proliferation of advertising. Belch and Belch (2004, p 15) see it “as a popular marketing tool that is used to influence consumers’ attitude and behavior”. In other words, it is a means of communication with the users of a

product or service. The present-day Nigeria has witnessed an online entrepreneurial drive by producers of goods and services. This may not easily be divorced from the competitive nature of goods and service providers. A large number of individuals with certain inventive ability or the other have developed and designed products and have resorted to getting their products across to the final consumers through online advertisements of such products. Commercial banks have equally benefitted from this type of online communication via advertisements.

Language remains the basis for online communication via advertisements. As a result of the power language wields, it must come to play in order to communicate with the users of products and services. The society is shaped by language and language has the power to construct reality and make people see certain things in different ways. The field of advertising is said to represent the way in which language is used to construct the ideas of people about the world (Goddard, 1998). However, these ideas become messages which are communicated through adverts. Thus, the advent of technology in this 21st century has brought a shift in the mode of communicating meaning beyond the linguistic level of verbal communication. Multimodal discourse analysis

is an approach that looks at multiple modes of communication such as text, colour, videos and images. Multimodal is used popularly in text such as advertising, classroom, sports and so on, and it is beginning to gain ground in other discourses like, political, protest and civic engagement discourse among many others (Onamuga&Ademilokun 2014). However, the growth of visuality in this century has created more awareness of the use of multimodal text which is strongly connected to the advertising field. Hence, the study focuses on the analyses of multimodal elements used in five selected bank advertisements on Facebook.

Statement of Problem

Advertising is a form of communication that seeks different ways of making products and services known to consumers. The use of visuals in advertisements is to appeal to our sense of sight because our interests are captured more by what we see than what we hear. However, the issue still remains that the multimodal elements used are often times viewed from the peripheral angle as more or less for entertainment purposes. Thus, people do not look beyond the fascinating coated

language, images, colour, gestures, and facial expression among others which have in –depth meaning.

This paper thus attempts to add to the literature on the use of language for the sole aim of wooing customers by banks through online medium. However, this paper departs largely from most studies on advertisement because of its focus on online advertisement and its broader conception of language. Here, language is seen as all the semiotic modes that banks in Nigeria deploy for meaning-making. Thus, the paper focuses on all the communicative elements used in five selected online adverts in Nigeria, paying attention to how all the features contribute to the dissemination of the messages in the adverts.

Aim and Objectives of the Study

The aim of the study is to analyze the different multimodal elements in five selected online bank adverts in Nigeria.

The specific objectives of the study are to:

- Identify some instances of multimodal elements on selected online advertisements.
- Analyze the meaning in relation to the advert

- Highlight the implication of the use of these multimodal features on the customers even in the face of covid 19.

Research Question

This study seeks to answer the following questions:

- i. What is the multimodal features employed in selected online bank advertisements?
- ii. What are the implications of the use of these multimodal elements on the target audience?
- iii. What are the underlying meanings of these multimodal elements?

Significance of the Study

The study is of immense benefit to the banking sector, manufactures and advertisers of goods and services in Nigeria by encouraging a careful selection of language that captures our digital world in their advertisements. To other providers of services, this serves as a reference point, showing that the face wants of customers is captured by the of use multimodal elements. The study will also help the masses to look beyond the texts and visuals in order to

decode information that are transmitted in advertisements. The result of this study will be a reference point for future researchers.

2.0 An Overview of Some Selected Commercial Banks

The banking sector is one of the key drivers of a nations' economy. It is regarded as such because as a financial institution, it provides a lot of services to individuals, families and to our nation. There are different types of banks in Nigeria which are; Merchant banks, non interest banks, commercial banks and so on. The study focused on commercial banks because they are the type that is quite common and popular among the people.

Commercial banks are types of banks in Nigeria that focus on customers. The main objective of this type of financial institution is to provide financial services to other businesses. The services they provide may include providing line of credit to businesses in order to manage cash flow, and sometimes provide overdraft for viable businesses.

Functions of commercial banks in Nigeria:

- Deposit-taking financial institution

- Financial intermediary, they act as an intermediary by raising funds from depositors and lend to borrowers
- Use part of depositor's fund to invest in profitable ventures
- Issue credit, debit, prepaid and cash cards to their various customers
- Provide secured and unsecured loans to customers.

Selected Commercial Banks

Access Bank Plc

Access Bank plc is a multinational commercial bank owned by Access Bank Group. It was founded in 1989 and has been featured in the Nigerian Stock Exchange since 1998. Access Bank announced the conclusion of its acquisition of the former Intercontinental Bank in 2012 and is currently considered to be among the four largest banks in Nigeria with over 5.7 million customers, 309 branches within Nigeria alone. Access Bank also acquired Diamond Bank on December 2018, a move that further increased its already huge customer base. The Headquarters: 999c, Danmole Street, off Idejo Street, off Adeola Odeku Street, Victoria Island, Lagos.

First City Monument Bank Plc

First City Monument Bank (FCMB) Ltd, popularly referred to as FCMB, is a full-service banking group with international licensing in Nigeria. It was established in 1982 with the vision "to be the premier financial services group of African origin", Its assets were said to be valued at US\$3.65 billion (₦593.3 billion) as of December 2011, with shareholders' equity of approximately US\$772.2 million (NGN: 117.4 billion). Head office is KofoAbayomi Street, Victoria Island, Lagos.

First Bank of Nigeria Limited

First Bank of Nigeria was established in 1894 as The Bank for British West Africa. First Bank is a Nigerian Bank with International licensing. The Bank has consistently built relationships with customers focusing on the fundamentals of good corporate governance, strong liquidity, risk management and leadership. Over the years, the Bank has led the financing of private investment in infrastructure development in the Nigerian economy. It had assets totaling ₦3.9 trillion (\$12.2B according to 2017 exchange rates), as of December 2015. The bank has remained true to its name by providing the best financial services possible and it has always put its customers, partners and all stakeholders at the heart of its business. The Headquarters is at Samuel Asabia House, 35 Marina, Lagos.

Guarantee Trust Bank (GTB)

Guarantee Trust Bank plc popularly known as GT Bank or GTB is a Nigeria- based multinational financial institution that offers Online/ Internet Banking, Retail Banking, Corporate Banking, Investment Banking, Asset Management services, and several other services. It is a foremost financial institution with a wide range of business outlays spanning across Anglophone and Francophone West Africa, East Africa and Europe. It currently has an asset base of N3.287 trillion and employs over 10,000 workers across several countries of operation in Africa and the United Kingdom. It was established in 1990 and the headquarters is 635, Adesola Street, Victoria Island, Lagos

United Bank for Africa Plc

United Bank for Africa (UBA) Plc is a leading pan- African financial services group with headquarters located in Nigeria. It was founded in 1945 and it is currently operational in over 20 African countries and has offices in 3 global locations: London, Paris and New York. Headquarters is at 57 Marina, Lagos

Advertising

Advertising has been defined by various scholars as an act of making goods and

services known to the public. According to (Richard and Curran) cited in Karimova (2014), advertising is a “paid, mediated form of communication from an identifiable source, designed to persuade the receiver to take some action, now or in the future”. From Richard and Curran’s definition four things are involved in advertising;

- It must be paid for
- It is a form of communication
- There must be avenue or channel of communication
- The goal of advertising is ultimately to induce people to take an action

The first statement in Richard and Curran’s definition is obviously wrong because not all advertisements are paid for.

Similarly, Robert (2012) states that advertising is about the creation of messages about a product or service and disseminating it to people with the likelihood that they will buy it. Based on the above statement advertising is a form of communication which involve;

The message

The channel of communication and

The feedback

Borden (2007) definition is slightly different from the two definitions above. He defines

advertising as persuasion by means of mass communication media. His definition also involves three things; it is a communication process; it has a channel and feedback. The only difference is that Borden limited the channel of communication to mass media. That is to say that there are no other means of advertising whereas advertising has advanced to the level of the internet which is the focus of this study.

Internet adverts

Advertising has evolved into vastly complex forms of communication, with literally thousands of different ways for a business to get a message to the consumers. Today's advertisers have a vast array of choices at their disposal. The internet alone provides many of these channels, with the advent of branded viral videos, banners, advertorials, sponsored websites, branded chat rooms and so much more. Advertisements that are placed on the internet are all classified as online adverts.

Here are a few examples of some avenues for online advertisement;

LinkedIn Advertising

This avenue allows companies to create business pages and post content, videos,

products offerings on their page as a way of reaching the millions of LinkedIn users. A LinkedIn page can be an extension of a company's website and drive traffic to the site through links in the content. Also, employees of the company can establish LinkedIn pages with similar content that contain links to the company's website and product offerings.

Companies can also place ads on LinkedIn that can be targeted to particular traits or demographics of LinkedIn users. For example, if a business wanted to advertise to people that worked in the oil sector, an ad can be placed that only targets LinkedIn users that work in the oil firms. With LinkedIn, many members belong to groups. Ads can be targeted to a specific group like a religious group or a technology group.

Facebook and **Twitter**, offer similar programs like the ones outlined from Google and LinkedIn. With digital advertising, it's important to research and target the specific audience that'll likely buy a company's product or service before placing an ad. Internet advertisement through ads will always remain the fastest and easiest way to reach millions of potential customers online.

Multimodal Discourse Analysis

Multimodal discourse analysis is said to be a method that takes into account multiple modes of communication and how they interact with one another. This approach looks at multiple modes of communication such as text, color, and images. It is a method of discursive analysis that looks at not just how individual modes communicate, but how they interact with one another to create semiotic meaning.

Kress (2010) states further that,

“Using three modes in one sign – writing, image and colour as well - has real benefits. Each mode does a specific thing: image shows what takes too long to read, and writing names what would be difficult to show. Colour is used to highlight specific aspects of the overall message” (p. 1). Therefore, looking at multiple modes of communication at once elicits a more complex analysis, especially when looking at online environments which is the focus of this study.

A wide range of literatures exist in the field of discourse analysis generally and in multimodal analysis in particular. A few of these are reviewed in what follow upon

which bases this paper is justified. A few works in which descriptive multimodal analyses of multimodal texts for political purposes are carried out. Tehseem and Bokhari (2015) carried out a *“Multimodal Discourse Analysis of Political Cartoons in Pakistan from two Pakistani newspapers.”* In his research, political cartoons were used to present the opponent. Twelve data was presented, six on each of the newspaper. The multimodal analysis shows that the newspapers had different attitudes toward the government of Pakistan and the leader of opposition party in the country. The findings showed that, the cartoons are reflective of the political affiliations of the respective media groups which own the two newspapers.

In another study on *“A Systemic Functional Multimodal Account of Selected Church Fliers”* Ideh & Ngoegbu (2016) selected fliers from churches in Portharcourt to explicate how convergence of meaning is realized in a multimodal discourse, they sought to bring to light how religious group employ the strategy of mix mode communication to exercise power and control over the people. His findings revealed that metaphorical constructions of meaning take place across linguistic elements and visual elements.

Another discourse analyst, Dongyan (2016) carried out “A Multimodal Discourse Analysis of Interpersonal Meaning of TV Advertisements “. The author explored the interpersonal meaning of TV advertisements with the hilltop of coca cola jingle. He used both multimodal theory and systemic functional linguistics with the view of seeing how semiotics such as speech, colour, movement, image and sound work together to create and enhance the interpersonal meaning.

Jaime, S. (2010) in her study “Applying multimodal discourse analysis to study image-enabled communication” investigated the role drawing plays in conversation. She used two methodological approaches, multimodal interaction and techniques for multimodal transcription to provide a basis for investigating the role of drawing in conversation. Her studies concluded that these methodologies will help increase understanding of image-enabled communication.

The review of literature above shows that, aspects of multimodal discourse

such as cartoons, gazes, and gestures have received scholarly attention regarding their role in advertisement discourses. However, there is little or nothing that we know of any multimodal study that engages the use of online bank advertisements which the present study focuses on. This is so especially for Nigerian advertisement discourse literature because most works on advertisement in Nigeria have focused on television, billboard and radio neglecting online advertisements. This study therefore, is set to fill this gap.

Theoretical Consideration

This study is hinged on Kress and van Leeuwen (2006) theoretical approach to multimodal discourse which is heavily anchored on the systemic functional linguistic orientation of Halliday’s (1975) view of language as a social semiotic inspired studies on multimodal socio semiotic. According to this renowned scholar, social and cultural contexts are important in the construction and interpretation of social meaning because language as a system of social interaction is a veritable tool in the creation and interpretation of social cultural experiences. Social semiotics involves the study of how

semiotic resources such as speech, writing, pictures, gaze, colours, size, artefacts, and actions can communicate social meaning. According to Van Leeuwen (2006) the study of these semiotic modes in social context is important because “almost everything we do or make can be done in different ways and therefore always, at least, in principle, the articulation of different social cultural contexts where language is used and how it is used in those situations that determines its meaning”. Kress and Van Leeuwen (2006) social semiotic perspective matches with Halliday’s meta functions (ideational, interpersonal and textual) which is used to describe meaning in three layers: representational, interactive, and compositional.

The ideational metafunction is said to enable a semiotic mode to represent aspects of the world as it is experienced by humans. As Kress and Van Leeuwen says that is similar to the ways “linguistic structures, visual structures point to particular interpretation of experiences and forms of social interaction” (2006, p. 6).

The second metafunction which is interactive is in line with Halliday’s interpersonal, and according to Kress and Van Leeuwen this is

represented by the patterns of interactions between participants. In visual communications, there are basically two sets of participants; the represented (seen) and the interactive (real). The interactive metafunction is in four dimensions: gaze/image act, social distance, attitude and modality.

The third metafunction in the words of Kress and Van Leeuwen (2006) concerns “the way in which representations and communicative acts cohere to form a meaningful whole called text”, (p. 53). To Van Leeuwen, composition has to do with the layout of items on a page, where their arrangement may be considered important. At this third level, meaning is built by some codependent systems; information value, salience, colour, and framing.

3.0 Research Methodology

Design of the study

The study adopted the descriptive survey design. The Design was used as it yields itself to a study that has a small or large population from which a sample can be taken and generalization made to the entire population.

Population of the Study

The study was delimited to five commercial banks in Nigeria which are, United Bank for Africa (UBA), Access Bank, First City

Monument Bank (FCMB), Guarantee Trust Bank (GTB), and First Bank of Nigeria. The five banks in this study were selected through a purposive sampling technique. The five screen short adverts of the banks collected through the Facebook were simply descriptively analyzed.

4.0 Analysis/ Discussion of Findings



Datum 1

A UBA Bank advert published on UBA Facebook Page on Dec. at 5:47pm.

The advert presents the picture of a plane owned by British Airways. The inscription British Airways and the colour on the tail of the plane is a form of identification which shows by mere sighting of the plane that it belongs to British Airways. The colour of the background of the advert 'blue' depicts the colour of the sky. The shade of blue shows that there is a fair weather, the plane can

cruise at the level of no turbulence and these can guarantee one's confidence.

The advert describes the benefits which accrue to customers who make use of UBA card. The advert is geared towards promoting a cashless economy. The four UBA debit cards reinforce that with the cards you can access their ticket without cash. The cards also enable you to access their products and services outside Nigeria. In this advert, BRITISH AIRWAYS is written in the upper case probably to draw the attention of people. From every indication it is the subject of the advert. Again, the advert invariably shows that there is a partnership between UBA Bank and British Airways which is the focus of the advert. The use of the upper-case points to the fact that you only stand to benefit from the transaction that involves only UBA and British Airways. The use of capitalization could also be regarded as an instance of foregrounding. Foregrounding entails drawing attention to a particular item in a text by making it to stand out.

There is evidence of the use of gothic writing. The benefits of using UBA card to pay for travelling tickets is presented in gothic form "10-15% discount". The emphasis is travelling with British Airways and paying with UBA card to enjoy the benefit. However, to enjoy this

facility you must open an account with UBA. Invariably it is an advert targeted towards luring people into banking with UBA. “Taking you round the world” is metaphorically used here. It doesn’t mean that you will travel round the world rather it means that it will take you to any destination you pay for round the world. The position of the plane signifies the readiness of the plane to an onward movement towards any destination of your choice.

Datum 2



A First Bank advert published on First Bank Facebook Page on Dec. 1 at 8:33pm.

The advert shows a picture of an entertainment show, probably in a theatre. The rays of light depicts that it is a night show. Obviously the images of people sitting in rows at the background is an indication that it is an entertainment show. The verbal inscription on the advert ‘DECEMBER IS S A Vybe’ connects to the

fact that it is a celebration period when a lot of activities take place. Similar to the other analysed data there is also an evidence of gothic language used in drawing attention to the subject of the advert through the use capitalization, “DECEMBER IS S A Vybe”. The first sentence “FirstBankVybesWithYou” by implication points essentially towards the relationship between the bank and the customers viz a vis the society at large. It further shows that the bank prioritizes customer relationship more than any other thing, which is part of their stated vision. There are also instances of Lexico- Semantics which uses devices such as figures of speech, synonyms, homonyms, lexical acronyms and so on. The advert shows evidence of the use of lexical acronym in the words “I S S” and “VYBE”. Vibe is a clipping of the word “vibration” and “I S S” is the short form of “Its” but they are used here in their contracted forms for emphasis. Graphological devices are said to include punctuation, paragraphing, spacing and so on. The first sentence also shows evidence of graphological device in terms of spacing. The sentence “FirstBankVybesWithYou” is presented in a block form without spacing which is also a form of gothic writing. In the online

communication pattern “#” is used to convey a message that is extremely important. The inclusion of “#” in a sentence is also a way of highlighting issues that are trending. It also adds rhythm to the sentence or gives it a rhythmic effect. The instance of their usage of this is an indication of a bank that is ready to vye with the customers even to the extent of adhering to the vicissitudes of modern times. Therefore the two sentences are connected in the sense that when you establish a relationship with the bank that is when you will feel the sensation that goes with christmas or any other event. ‘125’ as written on the advert is the number of years the bank has stayed in active service to the people.

Datum 3



A GT Bank advert published on GT Bank on Facebook Page on Aug. 30 2016 at 12:31am.

The advert shows a picture of a tooth paste taken out from the tube and placed on a tooth brush. It is obvious from the picture that the mouth of the tube is not too wide. Although the tooth paste in it is easy to come out when pressed but difficult to put it back in the tube. The advert employed direct famous life quotes from great philosophers to make the advert appear very unique. Quotes are thought changing words that are very inspirational and that could easily motivate or spur someone into taking an action towards an expected feedback. In essence the quote;

“money in the bank is like toothpaste in the tube.

Easy to take out, but hard to put back”

as used in the advert is an encouragement for bank savings rather than constant withdrawals signified by the pressing of the tooth paste in the picture. promoting their savings deposits schemes.

Also, the phrase “#MoneyMatters” is similar to the analysis in datum 3. The # tag is used here to emphasise on the need to save money. The toothpaste has different colours of red , blue and

white depicting the different services they bank renders. The tooth brush is a multimodal element used to depict our unguided spendings or constant withdrawals of money from our bank accounts.



Datum 4

A First City Monument Bank advert published on FCMB Facebook Page on Nov. 19 at 12:49pm.

The advert presents a picture of a young man with unkept hair and adorned in an undersized pair of trousers. He looks serious, unsatisfied, uncomfortable and struggling to fit himself into the clothes. The man in the picture has an unequal body frame; big upper body and small body down. The unequal body frame signifies that there are different

types of customers. The big body frame signifies the rich customers while the smaller size represents the lower savers. The texts 'customer satisfaction', 'FCMB New Mobile' and three images at the right corner of the advert are foregrounded using a different colour to capture the interest of the viewers. There is also a connection between the texts and images. It signifies that customer satisfaction is achieved through excellent service, personalized feature and unequalled convenience which is guaranteed by the use of New FCMB Mobile. While the other words appear in blue the other two are written in purple. The essence of the advert is to show that there are discrepancies among customers when it comes to their financial status. It then means that they should be served differently in order to guarantee customer satisfaction. The advert is geared towards accommodating all, both big and small by carrying everybody along. Therefore, the download of the New FCMB Mobile as shown in the advert by customers will enable them gain customer satisfaction. The FCMB New Mobile probably will help customers to;

- choose the option that suits them,
- have easy access to enable them enjoy the services offered
- enjoy the convenience the app offers

- transfer funds under the comfort of their homes at any given time
- enjoy online transactions like airtime and data purchase, bills payment, wallet deposit and withdrawal, among other valued-added services.

The placement of a handset very close to the man in the advert is an indication that your bank is not far from you. It signifies that you can access your bank from the comfort of your by downloading the FCMB New Mobile App.

Datum 5

An Access Bank advert published on Access Bank Facebook Page on Nov. 21 at 12:21pm.



The advert presents a picture of a young man with a remarkable facial expression placed at the centre of the advert. The position of the

man at the centre is to draw the attention of viewers. The facial expression of the man is mixed with surprise and excitement that is probably associated with the good news he heard. His bulging eyes and laugh shows a feeling of surprise, excitement and happiness. The raising of his two hands signifies a feeling of relief that comes with the offer. The man looks like a middle-aged man who is probably saddled with lots of responsibilities. The excitement as indicated in the picture could be relative to the responsibility of the young man. The two texts 'get N50k' and 'dial *901*11# for an instant loan' are foregrounded by using a different colour to highlight them. The use of the same colour for the two texts is an indication of their connection. In other words, to get 50k is tied to the dialing of the codes in the text. The position of the two texts at centre and on the man points to the fact that the facial expression of the man is emanating from the texts. The text 'Sharp Sharp!' implies that, in accessing the offer which breeds happiness and excitement there is no stress attached to it, it's easy and devoid of protocol.

Conclusion

Drawing from the analysis of the five selected bank advertisements on Facebook, it is evident that this paper has tried to explore online

advertisement from a multimodal and linguistic perspective. The analysis of the adverts shows that linguistic and semiotic resources are used by copywriters to encode meaning which are not visibly written. Images and pictures used in the adverts are used to corroborate the texts and provide additional meaning which was not otherwise explicitly stated in the advert, to enable a better understanding. In datum 1, there are instances of capitalization, gothic writing, images and figures of speech. Datum 2 captured instances of capitalization, gothic language and images. In datum 3, there are evidences of lexical acronym, graphological devices like no spacing, gothic writing and grammatical device. In datum 4, there are instances of life quote, quotation marks, and images. Evidence from datum 5 shows instances of foregrounding, facial expression and gesture. The findings reveal that copywriters of online bank adverts creatively use texts and visual resources to present their products and services and to induce customers. It also revealed that gestures, facial expressions, colour, position of objects, are also significant for meaning making on online bank advertisements.

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