A Stylistic Analysis of Some Adverts by Nigerian Digital Banks

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Abstract

This study investigates the stylistic features in some Nigerian digital bank adverts on the social media. The framework of Systemic Functional Linguistics was used to analyse excerpts from the advertisements and marketing activities of Nigerian digital banks. The purpose of the study is to evaluate online bank advertisements in Nigeria by identifying the relationship between style, text, and e-commerce. In that respect, extracts were selected as data from the adverts and campaigns of some Nigerian digital banks. The analysis exposes the relationship between style, texts and E-commerce as a vital tool for measuring online bank adverts in Nigeria. The study employs the Systemic Functional Linguistics as introduced by M.A.K Halliday as the framework for analyzing the data. With Systemic Functional Linguistics serving as the analytical framework, the goals comprise examining the connection between style, texts, and e-commerce. The analysis focuses on understanding how language choices and styles influence the conveyance of the digital banking and e-commerce theme. The data consist of extracts from digital bank advertisements and campaigns. Findings underscore the crucial role that language plays in grabbing readers' attention and encouraging purchases, as well as the fierce rivalry that commercial banks pose to digital banks. Overall, this study examines the literary aspects used to express the concept of digital banking and e-commerce in a technology age in Nigerian digital bank advertisements on social media. In conclusion, the study provides background for the analysis of stylistic elements in advertisements for Nigerian digital banks.

Keywords: Stylistics, Digital Banks, Adverts, E-commerce, Fintech, Language

Introduction

Language is a form of arbitrary human communication that includes voice sounds, hand gestures, and written symbols. Language is any particular example of a complicated system of communication that humans are capable of learning and employing (Bloch, 1942). According to Keith (1993), human language is unique because it has the properties of productivity, recursivity and displacement) and because it relies entirely on social convention and learning. Its complex structure, therefore, affords a much wider range of possible expressions and uses than any known system of animal communication. Therefore, within language, there exist various domains of language use that encompass various functions such as administration, advertisement, politics, religion, education, economics, and commerce. These language varieties are used at specific periods for specific purposes. For instance, the type of language used in politics may not be used in religious contexts. This is to say that language is context-bound.

According to Akinterinwa (1999), the language of advertisement makes use of nouns, adjectives, verbs, and adverbs as a lexical choice. Sometimes phrases such as nouns and prepositional phrases are used as trigger words in advertisements and has attracted a lot of attention. Various strategies are involved in advertising and this can be channeled through different media; print media or electronic media. These strategies are focused on getting the attention of the target audience with the desire of increasing the customer base.

The banking industry is very important to the Nigerian economy and sustained by people. Therefore, they attempt to use catchy words, slogans, and other terminologies to win customers' attention. Banks that place a high priority on serving their clients have switched from slow, stressful analogue operations to quicker, more comfortable, and stress-free digital operations in order to engage with customers who live primarily in the digital world. This is essential if you want to change your clients' mindset and give them a smooth experience (Onwuegbuchi, 2015).

Also, the gradual transitioning from traditional banking system into digital banking, buoyed by advance in technology has seen banks engaging more creative and engaging means of advertisements Pushing a button from the comfort of their homes allows users to conduct transactions, moving banking beyond armchair, brick and mortar operations (Adewoye, 2013). This has also led to the development of new goods and services as well as increased market potential for both banks and customers. Through digital marketing channels, companies can now reach potential customers all over the world with their offerings. They can also track user behaviour on their website and gain a previously unattainable level of insight into the requirements and preferences of their target market (Oni, Shumba, and Matiza, 2014).

Digital marketing has unquestionably improved as a means of developing meaningful relationships with clients. The business of banking is often that of service delivery, which is primarily an undifferentiated good given in a competitive market. Nevertheless, delivering services in an effective and efficient manner can help a bank stand out from the competition and win over clients. Businesses can be found everywhere thanks to digital marketing, which also expands their customer base, provides convenience, boosts sales, and enables banks to operate to the highest standards. (Adewoye, 2013)

Recently, the growth of digital banks in Nigeria has been on an upward trajectory, leading to a slew of cutting-edge digital banks into the market. These online banks have completely changed how Nigerians obtain financial services by offering practical and straightforward mobile banking options. These digital banks have launched a number of advertising campaigns as part of their marketing strategy to publicise their offerings and draw clients.

Various Digital banks like Opay, Palmpay, Kuda Bank, Carbon, ALAT by WEMA, are amongst many other digital banking platforms that have emerged on the scene in recent times. Over the years, these banks have rolled out unique adverts in a bid to gain market share. For example KUDA prides in itself as “The Bank of the Free”, while claiming one of its value proposition is offering cost free transfers for its customers. Similarly, Opay has employed various marketing strategies, including celebrity endorsements, billboards, and targeted social media ads, to raise brand awareness and expand their customer base. Regardless of how these banks posit themselves to users, it is certain that language of advertisement, is carefully selected by these brands to onboard more customers on their respective platforms. The goal of this study is to stylistically analyze the language of advertisements used by Nigerian digital banking platforms, such as ALAT by Wema, OPay, Kuda Bank, and Carbon, in order to comprehend the approaches taken to draw in and keep customers.

Style and Stylistics

Stylistics is the analysis of texts using linguistic description. It does not merely explain formal textual features but aims to show the functional significance of how a text is interpreted.

According to Leech and Short (2007), stylistics can simply be defined as the linguistic study of style. Just as style can be viewed in several ways, so there are several different stylistic approaches. Stylistics can be thought of as a description of how language is used. Usually, the reason we study style is to describe something. Stylistics therefore aims to explain the connection between language and aesthetic function, whether directly or implicitly. It addresses issues such as "Why did the author choose this mode of expression here?" or "How is such-and-such an aesthetic effect achieved through language?"

According to Birch (1997), stylistics is an endeavour to construct rules capable of understanding the distinctive use of language and other socioeconomic elements that characterise language use. According to Black (2006), the context in which language is utilised (whether linguistic or situational) is what constitutes the study of style. Grammatical, lexical, semantic, and phonological characteristics are all sought after by stylisticists (Williams, 1990). Similarly, Bradford (1997) describes stylistics as the study of language variety, including its qualities and the underlying principles behind choices, dialogue, accent, length, and registers. According to Fish (1981), referenced by Alabi (2002), stylistics as a branch of linguistic study developed as a response to the tendency for language to be subjective and imprecise. This method of studying literature takes an impressionistic tack. The goal of stylistics is to apply scientific methods to literary analysis.

Stylistics, in contrast to impressionist critics, tends to replace the conventional method of language analysis with a more transparent, though rigorous and empirical approach to language, which allows for a shift from the level of formal description of substance to the levels of function and interpretation (Wisniewski, 2007). As a result, stylistics is distinct as a linguistic subfield since it explores how language users make decisions about which linguistic options to prioritise, offering a solid empirical foundation for describing and analysing texts.

The Language of Advertising

Language has a significant impact on how individuals behave. This is particularly true in the marketing and advertising industries. The language that is used to deliver particular messages with the goal of influencing people is crucial. Although the consumer is greatly influenced by the visuals and design in advertising, language is what makes a product memorable and easy to identify. Of course, the target audience gives some words its own interpretation as well. Language can often be interpreted differently by various persons. When deciding what to say and what to withhold, the advertising brand must also take into account the emotive potency of the words they use. Utilising adjective forms of complex words is one method advertisers modify language for their own purposes. These substances frequently later see widespread use in everyday circumstances. These words include phrases like "top quality," "economy size," "chocolate-flavored," "feather-light," and "long-lasting," to name a few. It is believed that the adjective by itself is no longer sufficient for customers to perceive it correctly. If one adjective chose not to participate in the collective power of the adjectives, it looked for safety in an adverb. For example:

i. The shampoo left the hair radiantly alive.
ii. The carbonated drink was deliciously different.

Minor grammatical aberrations also put in frequent appearances in advertisements such as commas, dashes, semi-colons and colons, which may sometimes be displaced by a series of ellipsis. To the common place user of English language, the ellipsis signified, of course, that something was omitted but the copywriters found new use for the three dots as punctuations for selling points. Even the copywriter threw in an extra dot or two apparently for emphasis.

The English language is known for its extensive vocabulary. Where many other languages have only one or two words which carry a particular meaning, English may have up to five or six. Moreover, the meanings of these five or six words may differ very slightly and in a very subtle way. It is important to understand the connotation of a word. Connotation is the feeling or ideas that are suggested by a word, rather than the actual meaning of the word. The word 'armchair', for example, suggests comfort, whereas chair arouses no particular feeling.

The language of advertising is, of course, normally very positive and emphasizes why one product stands out in comparison with one another. Advertising language may not always be 'correct' language in the normal sense. For example, comparatives are often used when no real comparison is made. Emphasis will not be so much on "Does this advertisement make sense?", but "if you are presented with this advertisement, what sense of it do you make?" How the choice of words does helps in effective message delivery?

Empirical Review

Chinenye, Ahaiwe, Onyedikachi, and Omaka (2017) examined the effects of digital technology and marketing on the global economic landscape. Thus, thanks to digital marketing and its platforms, banking activities and services are now widely available. They advise banks to keep informing customers about the accessibility of their digital marketing platforms in order to boost patronage. Bank managers should also make sure that customers receive feedback on their inquiries and that their complaints are handled as quickly as possible in order to maintain customers' patronage and confidence in the bank.

Akinrinlola (2022) showed how new media has changed the banking industry in Nigeria. The study investigates how specific banks deliberately design their advertising to communicate qualities, knowledge, and experience. The results show that rhetorical devices such songs, language choices (verbal, adjectival, pronominal, phrasal, clausal, and sentential), rhetorical questions, repetitions, and parallelism were creatively and contextually used to represent the ideologies of the banks. According to the study's findings, these rhetorical strategies efficiently increase patronage by conveying the goals and missions of the banks.

Okolo, Mmamel, Nmere, Nduka, Obikeze, and Oranusi (2018) studied into how online advertising affects Ecobank Nigeria PLC's profitability. Examining how internet advertising affects the bank's profitability, specifically as expressed by return on investment (ROI), is the main goal. The profitability of Ecobank Nigeria during the study period was positively and significantly correlated with online advertising spending, according to the authors. They come to the conclusion that online advertising is a reliable predictor of the profitability of the banking business in Nigeria. The study suggests that Nigerian financial institutions use more online advertising as an organisational strategy, particularly in the computer-driven 21st century.

Likewise, Piabari, Horsfall, Uwhubetine, and Okpalap investigated the connection between customer support at particular Port Harcourt banks and digital marketing tactics (such as content marketing and social media marketing). The results show a strong link between these digital marketing techniques and customers' interaction with banks. The report makes the recommendation that customer care service units prioritise building positive relationships with clients in order to raise general client satisfaction.

Theoretical Framework

The theoretical framework that guided this research is Halliday's Systemic Functional Grammar (1978). According to Asiyanbola (2012), Systemic Functional Grammar is a functional approach to language in which we find out the purpose of language. It also has to do with how we are able to achieve these purposes through speaking, listening, reading and writing. The functional approach to language can first be illustrated with the child's language i.e. how a child uses language to achieve what he/ she wants. Being the functional organization of meaning in language, the ideational, interpersonal and textual malfunctions are the most general organizing principles of the linguistic system. They are referred to as meta- rather than macro- because they are abstract; they represent the function of languages as demonstrated by the linguistic system.

The ideational malfunction deals with the construction of experience through language; through it, a speaker expresses his experience of the external world and his own world of consciousness. It represents, therefore, the speaker's meaning potential as an observer. It expresses the processes, the world of thought and feelings. It also expresses objects, actions, events, qualities, states and the relation of the world and the malphenomena, the things that are already encoded as facts. It is thus seen as the component through which the speaker encodes his own individual experience, including his cultural experience.

The interpersonal malfunction represents the speaker's meaning potential as an intruder, that is, language is used to express relations among participants in the situation and the speaker's own intrusion into it. In the process, the speaker expresses his own attitude and the behavior of others. Each speaker directly or indirectly adopts and assigns roles to the relationship associated with the situation, including those that are defined by language itself, relationship of speaker and addresses in a universe. All these exchanges of meanings, which, in some cases become ritualized (e.g. address and greeting forms), constitute the interpersonal meaning of language. The textual component has an enabling function in respect of both the ideational and the interpersonal malfunction by creating what is commonly referred to as relevance; that is, to the environment, both situational and cultural. Thus, it represents the speaker's text forming potential: it is that which makes language relevant.

Through the textual malfunction, language is imbued with the potential not just to create text but to relate itself both to the context of situation and the proceeding and the succeeding text. By its text-forming potential, it makes provision for texture; the display by some semantic relations which can be referred to as cohesive (Daramola, 1990). Textual differentiates a functional language from a non-functional (that is, unnatural or aphasic) language. In systemic functional grammar, the real base of language description is sociology. SFG recognizes the independency of the subject matter of discourse (context), a set of circumstances which actually apply when the language is being used (meaning) and a set of circumstances that make up the background of the participant in a language situation (style). Therefore, the intimacy between language and situation becomes valid and it will be adopted as the linguistic base for stylistic analysis in this work.

Methodology

The data used for this study are adverts retrieved from the social media handles of the selected Nigerian Digital Banks engaged for this study. They are the various adverts made within the months of January 2021 to April 2022. The study combines analysis and interpretation of the data using the stylistic analytical approach. The linguistic features that were used are; grammar, semantics, lexis, rhetoric, graphology and other linguistic devices. The Digital Banks whose adverts were used are OPay, ALAT by Wema, Kuda Bank and Piggy Vest. The adverts were specifically picked from various digital platforms like Youtube, Facebook, Twitter, amongst other social media platforms where these adverts are constantly run at regular intervals.

Data Analysis

To embark on a thorough analysis, a number of the digital bank adverts have been selected from the banks selected for this study. Hence, analysis and interpretation will be made based on lexical, grammatical and graphological devices employed in the selected adverts by the respective digital banks.

Advert 1

"The Better Way to Save and Invest" (Piggy Vest)

Lexical Analysis. The phrase "The better way to Save and Invest" is expertly contrived by piggyvest adverts to emphasize three key words namely: “Better”, “Invest” and “Save”. The word "better" conveys a quality of comparative superiority, implying that although, there might be other methods to invest and save money around the prospective users, saving and investing with piggyvest is superior. It offers an impression of advancement or superiority to other approaches. Similarly, the use of the financial management terms "save" and "invest" in the commercial suggests that it is promoting a solution for people looking to improve their financial well-being. These terms work well together since they highlight the advantages of the promoted strategy.

Grammatical Analysis. The sentence structure and organisation of the advertisement are examined in the grammatical analysis. A determiner ("The") precedes a noun phrase in this instance, which is then followed by an adjective ("better"), a noun ("way"), and an infinitive verb phrase ("to Save and Invest"). The definite article "The" reinforces the idea that this technique is special and superior by implying a specific and singular approach. Unlike “A” or “AN” , “THE” gives a sense of specification, making customers understand that the piggy vest way, is the superior way, with certainty.

When the adjective "better" is attached to the noun "way," it denotes a method of saving and investing that is better or more efficient. The verb phrase "to Save and Invest" in the infinitive form communicates the advertisement's desired action and goal, positioning it as a solution for the target demographic. The sentence's grammatical construction is succinct and uncomplicated, conveying a clear and precise message.

Graphological Analysis. The graphological analysis examines the font, layout, and design decisions used in the advertisement. Although the precise visual components of the adverts vary from one form of advert to the other, certain styles have been found commonly among piggyvest adverts. The phrase "The better way to Save and Invest" may be highlighted with typography that uses bold or capitalised letters, often colored in black, and superimposed beneath the logo of piggyvest which looks like a piggybank with inscriptions of a keyhole , and the brand name "Pigyvest" draped in color blue.

Advert 2
Stay off Long Queues! (OPAY)

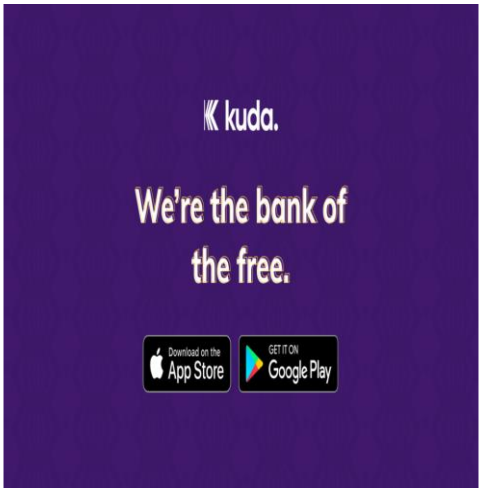
Lexical Analysis. The imperative to "stay off" denotes a decision to forego or refrain from doing something. In this usage, it denotes avoiding lengthy waiting lines. The word "long" denotes a considerable amount of time, emphasising the inconvenience and length of waits. Lines or waiting lists are referred to as "queues" and are frequently connected with delays and frustration. The overall message of the advertising is avoided or prevented through the language choices, which emphasise avoiding or preventing the experience of standing in long lines. This advert is a sign of empathy towards Nigerians who sometimes have to queue for hours in Nigerian banking halls to have their problems solved.

Grammatical Analysis. The verb "Stay" is deliberately crafted in the present tense and the preposition "off" to denote separation or distance from the object, the phrase "Stay off Long Queues" is short and direct. The statement is made more generic and relevant to a wider audience by leaving out the topic. The word "Queues" is modified by the adjective "Long," which emphasises the particular kind of queues to avoid. The advertisement's grammatical construction contributes to its clear and authoritative tone, urging viewers to act now to prevent the inconvenience of standing in long lines.

No doubt, the intending customer can grasp in a glance at the advert that the long queue implies the traditional banking system of Nigeria, which has notorious reputation for keeping customers waiting in long lines unduly, due to the banks' bureaucratic and often unreliable processes. The bank promises swift transaction for its customers at the click of the button, from the comfort of their homes or offices. This advert has been quite effective as many Nigerians now bank with Opay which has been proven to be quite fast, and more reliable than most traditional Nigerian Banks.

Graphological Analysis. The phrase "Stay off Long Queues!" is presented in a noticeable and attention-grabbing way in the given content to grab readers' attention. The phrase is in a green brand colour. However, it's the exclamation mark that gives the sense of urgency, and intends the advert to look like an urgent call to action. Furthermore, the long queues is depicted with a silhouette of people standing in a long queue. The black colour emphasises the despair, and frustration of these unknown individuals, as they stand in the endless queue. These graphological decisions reinforce the principle of avoiding long lines by drawing attention to the content and emphasising the relevant words.

Advert 3
"We're the Bank of the Free" (KUDA BANK)



Lexical Analysis. The phrase "we're the bank of the free." Connotes a slew of lexical interpretation. The word "bank" serves as the primary keyword and it is used to denote the financial organisation. The expression "the bank of the free" hints at a deeper meaning, placing the institution as a representation of liberty. The word "free" has many possible interpretations, such as independence, liberty, and the absence of restrictions. However, the word "free" in this context also looks deeper than just liberty and freedom, and means "charges free". Since most banks impose charges for financial transactions carried out on their platform, standing out as charge free is an interesting value proposition Kuda Bank has used to earn a large slice of the market share. The advertising intends to elicit a favourable emotional response and draw clients who value independence and flexibility in their banking experience by associating the bank with the idea of freedom.

Grammatical Analysis. The first-person plural pronoun "we're," used in the commercial, conveys a sense of inclusivity and community. The bank establishes itself as an organisation that works with consumers by using "we're" rather than "I'm," which promotes a sense of partnership. The definite article "the" before "bank" designates a particular entity and hints at prominence. The preposition "of" is used in the phrase "of the free" to create a possessive link and show that the bank exemplifies the characteristics of freedom. Customers in the present are attracted by the immediacy and relevancy that the present tense and contraction in "we're" convey.

Graphological Analysis. The graphological analysis concentrates on the advertisement's visual components. The words "we're the bank of the free" are presented in a way that makes them stand out visually, such as using bold characters. To stand out visually, they phrase “we’re the bank of the free” is done in white, against a backdrop of purple which serves as the brand colors.

Advert 4
Paperless, Branchless, Boundless (ALAT by WEMA)

Lexical Analysis. The selection and organisation of words in the advertisement are the focus of the lexical analysis. The three phrases "Paperless, Branchless, Boundless" are included in the advert. These words have been chosen with care to deliver a clear message to the audience. Each word's use of the suffix "less" denotes the removal or lack of something. Only, what the bank lacks, are the restraints of old traditional banking system, which has gained notoriety for a lot of paperwork, visiting bank branches to have issues resolved, and limited value offering to customers. The term "paperless" suggests that conventional paper-based transactions are absent, highlighting the embrace of digital technology. The term "branchless" suggests banking without actual branches, emphasising the accessibility and practicality of online or mobile banking. Finally, the word "Boundless" emphasises that there are countless opportunities and possibilities connected to the marketed banking services. By encapsulating the spirit of contemporary finance and technical breakthroughs, these phrases have a strong impact.

Grammatical Analysis. The advertisement employs clear and expressive terms. The phrase "Paperless, Branchless, Boundless" gives a sense of directness and economy due to the absence of articles (such as "a" or "the"). With each word having the same "-less" suffix, parallelism adds rhythm and urgency to the message. Because there are no verbs in the advertisement, the audience can concentrate entirely on how revolutionary the financial services that are being marketed. By putting an emphasis on simplicity and clarity instead of grammar, the deliberate deletion of grammatical components improves the message's overall impact.

Graphological Analysis. A strong typeface is used to emphasise the importance of the words "Paperless, Branchless, Boundless" in this aesthetically arresting presentation. Here, a lady is depicted as being free off, of the restraints of old banking system. She seems to be happy, as she basks in the euphoria of her newly found freedom. Also, the repetition of the initial "b" sound in "Branchless, Boundless" implies an alliteration, which gives the sentence a pleasant phonetic tone. The usage of white space may make the words' significance more obvious. The absence of any auxiliary visual components or outside distractions also permits the primary message being sent by the words to be the only thing that is being focused on.

Advert 5
Enjoy Zero Charges on all Bill Payment" (Palm Pay)

Lexical Analysis. "Enjoy zero charges on all bill payment" as employed in this sentence include important lexical components. Firstly, the verb "enjoy" denotes a feeling of pleasure or satisfaction brought on by a certain experience. It implies that clients will experience happiness as a result of the deal. Similarly, "Zero charges" emphasises the fact that there are no fees or other costs related to paying bills on PalmPay platform. This alone, is enough value proposition to attract the average Nigerian, as it emphasises the financial gain for clients, fostering a favourable impression of the service. The word "all" denotes that there are no exceptions to the zero charges being applied to all bill payments. This adds to the attraction of the offer by giving it a feeling of fairness and openness.
Grammatical Analysis. "Enjoy zero charges on all bill payment" demonstrates a clear and concise sentence structure. To command or invite customers to take advantage of the deal, the imperative word "Enjoy" is utilised. This linguistic decision persuades readers to act, which benefits sales. Similarly, as the subject complement, the noun phrase "zero charges" states what the clients will receive. The prepositional phrase "on all bill payment" clarifies the context of the zero charges and suggests that it applies to any bill

payments made by clients. There are no explicit constraints or limitations on the offer, as implied by the lack of an article before "zero charges" (e.g., "the zero charges" or "zero charges on"). Summarily, the advertisement's overall grammatical structure is clear and succinct, effectively communicating to clients the offer of free bill payments.

Graphological Analysis. Using larger font sizes, bold writing, and eye-catching colours, the phrase "Enjoy zero charges on all bill payment" is vividly presented in a way that is visually striking and attention grabbing. Such visual focus might increase the message's effect. Also, to illustrate the benefits as contained in the advert, the image of a young lady showing off her phone's screen to the users with a big smile gives the impression of a fellow already enjoying the benefits of using the platform.

Advert 5
"Fair Banking for All" (Fair Money)

Lexical Analysis. The "Fair Banking for All" advertisement's as claimed by Fair money Microfinance bank is a brilliant play on words, with the words "fair" and "banking" combined " to give off a distinctive and catchy phrase to attract customers. It implies that the banking services provided are inclusive of everyone and easy to obtain, in addition to being fair. One of the frequent complaints by Nigerian bank customers is high and often ridiculous bank charges. Thus, with the promise of "Fairness" customers are expected to be impressed with the equality connected to the bank.

Grammatical Analysis. Examining the phrase structure and grammatical elements employed are part of the ad's grammatical analysis. With "Fair Banking" serving as the subject and "for all" serving as the qualifying prepositional phrase, the phrase "Fair Banking for All" exhibits a noun phrase structure. The main point however, is that the banking services offered are fair and accessible to a wide range of people.

Graphological Analysis. The capitalization of the word "Fair Banking for All" pulls the eye to the word and emphasises its relevance. Emblazoned in white against the backdrop of green color, the catchy phrase leads to other benefits and commissions beneath. Also, the radiant smile on both the male and female models, further elicits the sense of fairness which the company builds its proposition upon.

Conclusion

The ability of language to attract attention and encourage patronage by the creative display of language and style is what defines the efficacy of advertising. To some extent, ad writers have the freedom to choose from the linguistic tools at their disposal to stimulate the market strength and trends for their products, particularly as it relates to the digital banks in such a way that most of their customers are members of the technologically charged public who need to be immediately captivated by styles in adverts as they have many options to choose from or even move to the next content as they surf the Internet. Language use for the business of digital advertisement thus tend to come with such urgency in the need to quickly communicate. In this study, we have examined the various stylistics tools used by digital banks in Nigeria to achieve this goal while they make careful selection of words that would matter more to a technologically savvy public, help retain their customers and also to gain more customers for their digital banking operations in the face of competition.

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