

## Rhetorical devices in selected banking advertisements in Nigeria

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### Abstract

*Banking is one of the sectors that have deployed the resourcefulness of the new media for business transactions in Nigeria. Studies from the non-linguistic angle have established immense contributions of the sector to economic growth in Nigeria. While existing linguistic investigations have engaged the language of banking from the pragmatic viewpoint, studies from the stylistic component are very few. Studies have not examined how the banking sector in Nigeria deploys rhetorical devices to create awareness for their prospective customers. This paper engages a rhetorical investigation of banking advertisement in Nigeria with a view to describing how rhetorical devices serve persuasive purposes in the selected banks. The study is anchored on ethos, a subset of the theory of rhetoric. The study describes how the sampled banks deploy extrinsic and intrinsic ethos to persuade their potential customers. Guaranty Trust Bank and First Bank were purposively selected, considering their strength of patronage and deployment of new media advertisements. The study reveals that the selected banks package their advertisements to reflect character, expertise and experience. The selected adverts manifest creative and contextual engagement of songs; verbal, adjectival, pronominal, phrasal, clausal and sentential choices, rhetorical questions, repetitions and parallelism to express the inherent ideologies of the banks. The rhetorical devices adopted express how the banks deploy linguistic devices in enhancing patronage. A rhetorical engagement of advertisements of the selected banks reveals that the ideological statements, mission and visions of the selected banks are contextually expressed via rhetorical devices.*

**Key words:** rhetorical devices, persuasion, Guaranty Trust Bank, First Bank, Nigeria

### Introduction

In any human society, language is perceived as the most effective, flexible and productive means of communication. It helps to capture the changing dynamics of the society and the varying linguistic needs of the speaker and hearer in different contexts. Language is used to achieve positive social ends and condition people's thoughts (Boulton 1978). One of the areas where language is used to influence thoughts is mass communication, which involves information dissemination to society through both print and broadcast journalism. Mass communication embraces advertising, which is my focus in this study. The banking sector is a prominent sector of the Nigerian economy that has deployed the resourcefulness of the media in achieving its millennium development goals. The said sector has contributed significantly to the growing Nigerian economy. While studies in the social sciences have investigated the roles of the banking sector in the Nigerian economy (Akpanung and Babalola 2012; Akpanung and Gidigbi

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2014; Olokoyo *et al.* 2016), studies have not engaged with how Nigerian banks explore the richness of the media in achieving persuasive effects.

Apart from its contribution in reducing unemployment, the banking sector in Nigeria has contributed immeasurably to the nation's gross domestic product (GDP). One of the means through which First Bank and Guaranty Trust Bank sustain their roles is aggressive advertising which translates to growth and development. Linguistic strategies adopted by these banks in persuading their customers and the context involved are worthy of investigation. There is a need to investigate how the banks use rhetoric in advertisements to sustain the interest of prospective customers. A dearth of studies from the rhetorical angle has prevented an analysis of the various discursive interpretive possibilities that a language or rhetoric could assume in contexts. Besides, a rhetorical engagement of the advertisements would engender a discursive description of how the banks use the media to meet the growing needs of the customers. In a bid to respond to inadequate studies from the rhetorical angle, this study undertakes a rhetorical analysis of selected banking advertisements in Nigeria. Specifically, First Bank and Guaranty Trust Bank have been selected for this investigation. The specific questions that underpin this study are: what are the rhetorical devices adopted by First Bank and Guaranty Trust Bank in their advertisements? How do these rhetorical devices serve persuasive effects? What do these rhetorical choices reveal about the language of banking in Nigeria? To address these questions, the study adopts an Aristotelian notion of rhetoric to investigate the discursive import of the use of advertisement by the banks. Aristotle conceives of rhetoric as the art of persuasion, hence the need to examine the linguistic import of persuasion in First Bank and Guaranty Trust Bank. The motivation for the choice of these banks lies in their robust engagement with the new media and their depth of networks and influence. These banks are leaders among commercial banks in Nigeria in terms of worth and strength in customer patronage.

## Literature review

The central function of advertising is persuasion. Advertising often entails using or crafting words in a creative way. The creativity, which could be regarded as a rhetorical device, is aimed at achieving certain ends. Advertising has been an age-long social activity. This fact is attested to by Ogbodoh (1990:23) who sees it as 'a regular and common practice among native Nigerians'. However, the arrival of the Europeans to the shore of Nigeria marked the beginning of modern advertising.

Adverts, as offshoots of production explosion, have resulted in the creation of alternative products competing for consumers' attention and patronage. This is because the mass production of goods, and the desire to break even, forced producers of various goods to engage advertising agencies. The use of advertisements necessitates the deployment of language to woo prospective customers. Advertising plays a crucial role in the presentation of a business, and it is considered one of the most important strategic vehicles in marketing (Ogbodo 1990). Advertising is mainly targeted to catch the attention of potential consumers. Without advertisements, a business remains dormant and unprofitable. Banks in Nigeria have adopted various methods and styles of advertisement. Advertisement platforms adopted by Nigerian banks include television, radio, newspaper, magazines, flyers, key holders, billboards, electronic devices (social media) and so forth.

Studies have engaged the banking industry from the linguistic and non-linguistic perspectives. Using a comparative analytical model, Agbede (2016) engages a comparative analysis of selected bank advertisements in newspapers and magazines from South Africa and Nigeria. The study dwells on the embedded meaning that can be inferred from the act of persuasion and appeal that may not be visible to the audience. In doing this, some selected bank advertisements from South African and Nigerian banks are analysed. The research interrogates banking advertisements with a view to identifying patterns and typologies in bank

advertisements. Agbede's (2016) study is commendable and related to this study. However, Agbede (2016) does not touch on how context informs what is said and that which is left unsaid in the adverts. Agbede's (2016) study is also commendable in that it spells out the overall objective of advertising. However, the study does not consider how rhetoric creates particular intentions in the consumer. Charles (2001) examines rule-breaking in the language of advertising. In the study, conventions of language and instances of violation of such conventions are examined. Charles asserts that advertisements are still coherent and cohesive despite the contraventions of the rules of language. Charles's study investigates the linguistic consequences of languages in contact and the deliberate violation of linguistic rules to achieve some ends in adverts. The study does not foreground strategies of persuading prospective customers, especially in the banking sector.

On the strength of rhetoric in advertisements, Kiholm and Alexander (2017) examine the strategic use of rhetorical proofs in transformational advertising. They discuss how two forms of advertising appeal – informational and transformational advertising – can be used to create a competitive advantage in advertising. Although Kiholm and Alexander's submission on the need for advertising to create competitiveness is revealing, the study does not examine how rhetoric creates competitiveness in banking advertisement. Marja (2009) examines visual rhetoric in outdoor advertisement. She discusses how graphic expressions and visual language can be adopted for persuasion purposes. The study shows how a sign combines with an expression and content to convey meaning. Gretarson (2012) studies rhetorical analysis of Light-Beer advertisements. He examines how beer companies strategically place adverts in the form of billboards and posters, in newspapers, on television and radio in order for their goods to gain popularity and make their products more feasible than their competitors'. Minov (2003) debates whether print advertisements are more effective in making the point compared to advertisements containing literal images and messages. Marja's (2009) study of outdoor advertising is related to this study in that the concept revolves around advertisement. The focus, however, is different: while Marja's goal is aimed at outdoor games, this study focuses on banking. The contexts involved are different, hence the import of which rhetoric is adopted. Gretarson's (2012) study of the rhetoric of Light-Beer advertisement does not embrace the context of banking. The prospective customers are approached differently in each of the contexts.

Akpansung and Babalola (2012) examine the relationship between banking sector credit and economic growth in Nigeria over 1970-2008. Estimated regression models indicate that private sector credit impacts positively on economic growth. In the same vein, Akpansung and Gidigbi (2014) investigate the implications of reforms on sectoral credit allocations and economic growth. Using analytical and ordinary least squares techniques, the study shows that credit allocated to credit sector improved within the period under review. Olokoyo *et al.* (2016) engages the impact of Deposit Money Banks' (DMBs) activities on economic development in Nigeria. The study shows that DMBs' activities have a significant impact on economic development in Nigeria. From the performance evaluative perspective, Unachukwu (2004) investigates the effectiveness of strategic marketing in Nigeria. He examines the banking industry in Nigeria critically, using three banks: All States Trust Bank Limited (ASTB), Afri Bank Plc and Citizens International Banks Plc, which are located in Port Harcourt, Rivers State. He submits that strategies are techniques developed to gain advantage over competitors. He conceptualises strategy as a tactical plan for carrying out formulated policies in a bid to achieve a set objective. In his words, "promotional activities are various promotional techniques used by marketers". They are called "promo tools" or elements of the promotion mix and include advertising, personal selling, sales promotion and public relations. This paper agrees with Unachukwu that banking advertisements are geared towards enhancing sales promotion, but there is a need to engage the import of rhetoric in banking advertisements to describe how the motivations and ideologies of the banks are represented through rhetorical means.

Considering the sociolinguistic import of communication adverts, Akinbode (2013) submits that the language of advertisement relies on situation and context. Akinbode's (2013) view also echoes Dada's (2012) sociolinguistic perspective of GSM adverts in Nigeria. Dada (2012) asserts that language choice follows particular patterns and typologies based on demographic, situational and attitudinal variants controlled by socio-cultural norms of communicative appropriateness. On the language of advertisements in developed countries, Marinell *et al.* (2010) examine the response to advertisements in English compared to the response to the same advertisement in local languages in Western Europe. Using seven hundred and fifteen young, highly educated female consumers as population, the study shows that the use of English in a product does not impact on the image and price of the product, but it does affect text comprehension. From the foregoing, it is established that studies have been carried out on the language of advertising, but there have not been adequate scholarly investigations on banking advertising, especially from the rhetorical perspective. Existing studies have not interrogated how the leading banks in Nigeria (First Bank and Guaranty Trust Bank) deploy rhetoric in persuading their teeming customers. To address this lacuna in banking studies, this study investigates how language is used by First Bank and Guaranty Trust Bank to enhance patronage and promotion.

### Theoretical framework: Aristotelian rhetoric (ethos)

Aristotle defines rhetoric as an ancient art of eloquent speech and persuasive communication. Indeed, for thousands of years, the discipline was the formal collection point of persuasive knowledge. *Rhetorical analysis* is a form of criticism (or *close reading*) that employs the principles of *rhetoric* to examine the interactions between a text, an author, and an *audience* (Cooper 1960; Kennedy 1991 and Rorty 1996). It is also called *rhetorical criticism* or *pragmatic criticism*. Rhetoric is a technique of using language effectively and persuasively in spoken or written form. It is an art of discourse, which studies and employs various methods to convince, influence, or to please an audience.

A complete *rhetorical analysis* requires the researcher to move beyond identifying and labelling, as creating an inventory of the parts of a text represents only the starting point of the analyst's work. From the earliest examples of rhetorical analysis to the present, analytical work has involved the analyst in interpreting the meaning of these textual components both in isolation and in combination for the person (or people) experiencing the text. This highly interpretive aspect of rhetorical analysis requires the analyst to address the effects of the different identified textual elements on the perception of the person experiencing the text. So, for example, the analyst might say that the presence of feature x will condition the reception of the text in a particular way. Most texts, of course, include multiple features. So, this analytical work involves addressing the cumulative effects of the selected combination of features in the text.

Rhetorical studies concern strategies involved in persuasion. Rhetoric investigates striking rhetorical features in a text to make generalisation on the nature, form and function of such texts. Since rhetoric can be applied to texts of all disciplines, an advert could be subjected to rhetorical analysis as in any other discipline. This study engages a rhetorical analysis of First Bank and Guaranty Trust Bank advertisements in Nigeria with a view to describing the persuasive effects of such rhetorical devices and how such advertisements promote the banking sector in Nigeria.

Sonesson (2013) opines that there are generally two interpretations of rhetorical theory to be found within advertising. These interpretations are: the theory of rhetorical figures (marketing semiotics) and the theory of persuasion. Rhetorical figures, according to Sonesson, consist of many concepts such as metaphor and rhyme. Aristotle classifies rhetoric into three distinct categories: *ethos*, *pathos* and *logos*. By *ethos*, Aristotle refers to the credibility of the speaker or writer and how knowledgeable he or she is concerning a subject. *Pathos* is often related to emotions; it is more broadly an appeal that draws upon the audience's emotions, sympathies,

interests, and/or imagination. Logos has to do with the clarity of the message's claim, its logic, and the effectiveness of its supporting evidence.

Ethos is often conveyed through the tone and style of the message and through the way the writer or speaker refers to differing views. Writers and speakers use the ethos when they connect their argument to their audience's own set of views. He classifies ethos into extrinsic and intrinsic ethos. While extrinsic ethos considers the character, expertise, education and experience of the speaker or writer, intrinsic ethos refers to how the writer or speaker speaks. In other words, intrinsic ethos concerns language, tone and style. Ethos is rooted in Aristotle's ingredient of appeal. It is important to state that ethos is rooted in linguistic choices of a speaker. In other words, ethos is created through the choice of words to create intention and attitude to a particular subject. For a speaker to demonstrate credibility in discourse, such speaker must be proficient in the use of language. Proficiency in the use of language entails the use of language in the appropriate context. This study relies on Aristotle's notion of ethos to engage a rhetorical description of the language of advertisements of the selected banks in Nigeria. The study is interested in describing how the selected banks use rhetorical cues to appeal to their various customers.

## Methodology

Print and electronic adverts of Guarantee Trust Bank (GTB) and First Bank of Nigeria (FBN) constitute the data for the study. The electronic advertisements were downloaded using UC Browser and Microsoft Edge. The fliers of the sampled bank advertisements were obtained from the respective banks. The print and electronic platforms were chosen because they are the most effective ways most Nigerian banks explore to create awareness. The researchers took cognizance of how banks and bank officials use language for the sole purpose of persuasion in both print and electronic forms. Advertisements of Guarantee Trust Bank (GTB) and First Bank of Nigeria (FBN) were purposively selected, considering their strength of advertising, audience patronage, and the engagement of new media in advertisements.

Since rhetoric emphasises the relation between a text and its context, the study identified inherent linguistic devices used in the negotiating persuasion in the adverts. The identified linguistic devices used in the selected adverts were described in terms of their persuasive effects on the audience/customers. In other words, the discursive devices of persuasion in the data were analysed with respect to their sales promotional value. The linguistic devices were also analysed in terms of the rhetorical strategies employed in appealing to the emotions of their prospective customers.

In carrying out a lexico-semantic description of the selected advertisements, nominal items, verbal and adjectival choices, repetition, parallelism, sentence patterns and repetitions were identified and described in terms of the motivation behind their usage. The contextual use of the discursive choices was described in terms of its rhetorical effects. The goal was to describe how the choices made in the advertisements of the selected banks affect the reader.

## Data analysis

### Song as a rhetorical strategy

One of the rhetorical devices adopted in the sampled advertisements is the use of songs. Songs are deployed to appeal to the emotions of potential customers. In other words, the deployment of songs serves the purpose of wooing and persuading customers to see reasons why Guaranty Trust Bank (GTB) should be patronised. The songs reflect the positive ideals and customer-friendly initiatives of the bank. Embedded in the songs are various innovative programmes designed by GTB to make banking more convenient and customer-driven. Compared to the normal traditions of going to the bank for all transactions, GTB has come up with innovations

which make banking transactions accessible and convenient for all potential customers at any point in time. The rhetorical import of the songs is described below:

### Excerpt 1

“I wake up in the morning, it’s a new day  
And I got bills that I have to pay ...”

The song above is rhythmic and laden with home-grown creative instincts of the GTB. Lines 1 and 2 capture the life of an average Nigerian. In other words, there are basic needs that have to be met every day. The song emphasises the fact that every Nigerian would have to carry out one transaction or the other on a daily basis, and these transactions, in most cases, are carried out amidst difficulties and inconveniences.

“... But I don’t need to worry there is an easy way  
Easy as oooh ...”

Line 3 and 4 emphasise the hectic and worrisome circumstances surrounding the initiation and completion of the transactions in the past. In other words, there had been some ‘worries’ in the time before the advent of GTB’s innovations. The choice of the word ‘worry’ shows that in most cases Nigerians were faced with a number of difficulties and hitches in carrying out their day to day transactions. The use of the interjection “Oooh!” in line 4 signals the level of simplicity and ease that attend the new banking strategy introduced by GTB.

“...Now you are running late, running out of time  
Feels like the world is waiting in line...”

Lines 6 and 7 also depict the hustle and bustle of an average Nigerian in order to meet his or her daily needs. These lines also establish the time constraint that characterises the accomplishment of banking transaction in Nigeria. The use of ‘running late’ and ‘running out of time’ foregrounds the significance of time in the accomplishment of customers’ numerous needs. The choice indicates the pressure and stress which customers go through in a bid to get all things done in good time. The metaphorical expression in line 6 expresses the mental and physical stress and herculean nature of engaging in banking transactions in Nigeria, where customers have to queue and ‘wait in line’ to carry out transactions to the detriment of other pressing needs. In projecting these difficult experiences, the writer uses simile (‘like’) to portray the transactional hitches that had been experienced before now.

“...But all you got to do is pick up the phone  
And just dial 737  
There is so much that you can do, so much to explore  
Life is waiting for you, so just open up the door!  
So whatever you do, whoever you are  
There is an easy way, for everyone  
This simple life is just one touch away  
Experience the magic starting today ...”

Lines 7-14 capture GTB’s strategy of addressing the lingering transaction hitches. GTB poses a new, easy and simple way to carry out necessary transactions. Line 7 submits the strategy involves picking up your phone and dialing \*737#. The writer’s use of ‘but’ shows transition in strategy initiated by GTB. In other words, all the transactional hitches experienced in the past are alleviated by just picking up the phone and dialing \*737#. This code is an easy way to access all transactional features. Lines 9 and 10 explain that, apart from making transactions, there is so much one can do and explore. The rhetorical import of these lines is that GTB offers more services which include international transactions and features. The use of personification in line 10 is to achieve a particular stylistic and perlocutionary effect on the prospective customers. The personification expresses the fact that the prospective customer is the sole regulator of all their

transactions, and they alone have the power and will to choose the 'easy life' which GTB offers. The sentence 'open up the door' figuratively means entering the easy life by simply picking up your phone and dialing the code and accessing multiple packages. Lines 11 and 12 show that an 'easy life' package could be accessed by all and sundry, irrespective of gender, class, economic status and other social factors. Lines 13 and 14 provoke the question: 'what are you waiting for' and rhetorically challenge the would-be customers to make life convenient for themselves by engaging the resources of the new GTB's package. The writer's use of 'magic' connotes the extraordinary feats that could be achieved with this innovation in the banking world. The use of 'magic' rhetorically creates a sense of curiosity in the mind of potential customers to partake in this magical and easy life which GTB offers.

You see! I don't need to write or cash a cheque

I don't need data or internet

Lines 15 and 16 establish the fact that there was a conventional way of performing banking transactions in times past, which includes 'writing' and cashing of a cheque". Also, some other banks use 'data or 'internet'. The use of "don't" (do + neg) in these lines presupposes the fact that GTB has transited the use of 'data and internet.'

I have something that is faster than a jet

Just like hmmm (men, what are you talking about)

In lines 17 and 18, there is a comparison with 'a jet' which is known to be an aircraft which travels very fast. The writer emphasises that this innovation of GTB is faster than a jet. It is a linguistic strategy used to show efficiency and effectiveness with speed and accuracy, effectiveness and efficiency in service delivery in the 21st century.

Aganni, wanna, very very simple

Make life easy for different people

So no problem, just use your number 6, no use 737!

Step into the future today (today)

There is no better way

That life can be so simple

Don't make it complicated (Don't make it complicated)

737 is the way!

Lines 19 and 21 reiterate the ease with which transactions are carried out by GTB. The repetition of the intensifier 'very' emphasises the simplicity of this invention by GTB. Line 21 stresses the popular Nigerian saying, '... use your number 6 ...' which is used to indicate that a person should engage his/her discretion in any situation. The writer then contrasts the saying with the use of 'no,' and proffers a better option, which is to 'use 737'. This is a rhetorical strategy which arouses the interest of potential customers to know what to use instead of their 'number 6'.

'Future' in 'step into the future' (Line 22) metaphorises extraordinary and groundbreaking innovation has come into play through the services provided by GTB. The sentence connotes the action of potential customers. In reality, no one can actually step into the future. The verb 'step', therefore, is an action created to persuade customers to participate in the new developmental stride. The phrase is used to persuade customers to bank and join this revolution with the bank. Line 23 gives the impression that this invention is second to none, as it is the best in recent times. Line 24 goes on to re-emphasise the ease with which GTB renders banking services. In line 25, the writer insinuates that the 'simple life' can be complex if people do not tap into it. Line 26 then proffers the guide to this simple life which is to dial \*737#.

The lexical devices adopted by the writer to pass across the message include nouns, verbs, adverbs, adjectives and interjections. These devices are used to appeal to emotions, form particular opinions, express some communicative force in the advert, or create aesthetic appeal.

The use of nominal choices such as *bills*, *world*, *door*, *magic*, *cash*, *cheque*, *data*, *internet*, *business*, *trader* and *phone* have rhetorical significance.

The writer's choice of 'bills' refers to the necessities of life which have to be met. Every person, at one point or the other, would encounter various needs which would require money to solve them. This choice of 'bills' justifies that human needs never end. This choice of 'world' in "... feels like the world is waiting in line ..." creates a mental picture in the mind of the viewers or readers that the whole world, which is more than six billion people, is waiting in line, thereby creating concepts of mental tension, waste of time and stress. The 'door' in this context does not refer to a wooden or metallic platform, but connotes a hindrance which bars a person from enjoying opportunities. The initiation of the task is like accessing a door of opportunities. The stylistic choice of 'door' indicates that this door actually refers to the dialing of the code \*737# which eventually creates unhindered access to the innovation which GTB offers. The word 'magic' is used by the writer to depict the extraordinary features of this invention. Magic refers to something which is astonishing and bewildering to people. As this innovation is one of a kind and something people have never seen, the writer likens it to 'magic'. The use of this noun creates a rhetorical effect on potential customers. The writer's choice of 'cash' refers to money. The specific use of this word is rhetorical in nature, as it creates a sense of want in the minds of the readers. With the use of '... I don't really like to move with cash ...' in this context, readers would be eager to know why the singer in the song does not like to move with money. GTB is popularly known as 'the student's bank'. The word 'cash' is mainly used by young adults and youths in Nigeria, and so it is a catchy word for captivating the hearts of young adults and customers. GTB relies on the power of lexical choices to express credibility. The use of language to express credibility and power of ethos in advertisement is in consonance with Rorty (1996), Agbede (2016) and (Kiholm and Alexander 2017).

### Verbal choices

Verbal choices in the advert also perform specific rhetorical functions. These verbal choices include: *pay*, *worry*, *pick up*, *open*, *explore*, *touch* and *experience*. The writer's choice of these words signifies the act of receiving money or giving money to obtain a particular commodity or service. In this context, the writer uses the lexicons to depict an average Nigerian's daily life which is characterised by the need to make banking transactions. The choice of 'worry' in this context is used by the writer to dissuade people from it. Worry is a situation which is characterised by anxiety about a certain issue. In this case, the writer uses 'worry' to assert and console himself that there is an 'easy way'. In other words, GTB's innovation has solved the 'worry' which is associated with the payment of cash or other transactional processes. In this case, the writer uses 'easy way' to explain that all it requires to enjoy the services is to 'pick up the phone ...' and dial \*737#. The writer uses this diction to show that as this action is carried out, this 'simple life' is guaranteed. The verb 'open' creates an impression that there is much to explore. This means that the dialing of this magical code grants you access to an adventure where you can carry out and fulfil various transactional needs. The significance of this language is emphasised in lines 13, '... this simple life is just one touch away...' to show the action to be carried out on the phone to witness the simple life. The word 'experience' is used as a verb in this context. The choice of 'experience' beckons to potential customers to come and enjoy what GTB offers through the use of the \*737# code. The use of 'experience' appeals to the emotions of people to be part of the moving train or be left behind as the world evolves.

### Adjectival choices

Adjectival choices are used in the adverts to achieve rhetorical effects on the readers. Some of the adjectival choices used include: *easy*, *simple* and *fast*. These adjectival choices are subjected to componential analysis to reveal inherent features of the choices in context.

## Easy

+convenience	-stress
+comfort	-tension
+relief	-worry
	-anxiety
	-difficulty

The adjectival choices above show the stress-free life which people would experience as a result of their involvement in GTB innovative banking transaction. The writer's choice of 'easy' depicts a life of ease and comfort for the people. Since a banking transaction is characterised by some measure of discomfort in Nigeria, GTB is out to douse the lingering banking hustle. The choice of 'easy' creates mental relief and calmness in prospective customers.

## Simple

+effortless	-complications
+straightforward	-difficulty
+easy	-stress
+success	-challenges
	-strain

The writer's use of 'simple' shows the level of convenience with which a banking transaction is done in GTB.

## Fast

+brisk	-hesitation
+haste	-regress
+quick	-slow
+rapid	
+swift	

The choice of 'fast' emphasises the speed it takes to get transactions done in GTB. The quick responses from bank officials in GTB are a far cry from the traditional and conventional methods adopted in some other banks.

The peculiar choices of these lexical items by the writer depict a 'new world' created by GTB out of the existing one. The new world, according to GTB, is characterised by easy access and simplicity. There are activities which help in the creation of this new world, and all these activities are carried out on the phone, which makes it much easier than the usual experience. This is because an individual has bills to pay on a daily basis. What this intervention does could be likened to 'magic' because it is extraordinary and beyond anyone's imagination. It could be concluded that GTB has broken new ground in the banking sector. In this advert, GTB draws a contrast between the old world and the new one; it states that the old world uses 'cash' and 'cheque'; recent methods use 'data' and 'internet', while the new world which is in tandem with the current economic trend in the world, preaches a cashless economy. In other words, GTB's roles and vision are linked with the world's economic vision. Everyone trades and engages in business. In view of this, the \*737# package accommodates every stratum of the society; "... palm wine tapper, a teacher, a rapper, a Bank MD, a chairman, or a baker ... a schoolboy, a schoolgirl, or a trader" with no restrictions. The use of adjectives in the adverts captures what this innovation stands for: *easy*, *simple* and *fast*. These nominal, verbal and adjectival choices are

purposively used to achieve persuasion through the deployment of rhetorical devices to persuade prospective customers. These choices are used to form particular opinions, express communicative force, create aesthetic effects, emotional appeal, reinforce the content and emphasise particular opinions, express positive values and amplify prestige (Marja 2009; Gretarson 2012).

#### Excerpt 3

There is a place the whole world is talking about  
 A place where big things are happening  
 A place, that is providing the unexpected  
 A place, that is optimistic and vibrant.

#### The use of repetition/parallelism

The advert, which is intercepted by vocal communication between interlocutors within the advert, presents the positive values of First Bank, henceforth FB. The noun phrase 'a place ...' is constantly repeated and focused in lines 2 to 4. While lines 1 to 3 are rendered in continuous tense to express the commitment of FB to customers' needs, and to advance the qualitative service delivery that characterises the activities of FB, line 4 enthuses the promising values of FB.

#### Rhetorical import of pronouns

Pronouns are used as replacements for nouns, usually to avoid repetitions. Pronouns are used in this context to tag or describe First Bank (FB). Apart from tagging, the writer uses pronouns for self-assertion. In other words, the use of pronoun is used to assert services rendered by FB and to assert the image of FB.

#### Excerpt 4

When you are truly the first  
 You have been around for a very long time  
 You are relied upon to lead  
 Because your wisdom travels with you  
 You reward trust with dependability  
 And find new ways to diversify

#### Your customers know that you are strong because you are reliable

The 'you' in lines 1 and 2 basically refers to FB. The use of the pronoun is predicated on the fact that First Bank is the first bank in Nigeria; it has been in existence since 1894. Line 3 asserts the reliability of FB which has been tested over time. The use of the pronoun 'you' connotes that FB is accountable and can be trusted to lead. The choice of the pronominal 'you' describes FB as a bank that has integrity. Lines 3 and 4 instil in the mind of the readers that the use of 'your' which means FB means that the bank uses the same set of standards wherever they are. The writer's choice of 'wisdom' signifies intelligence and portrays good perception, and their integrity has never been questioned. The writer insinuates that 'you' which is FB in line 5, is trustworthy and dependable. It implies that the services FB renders are top-notch and able to meet the standards and demands of their customers. Line 6 is also a dependent clause of line 5. It infers that FB always looks for new ways to increase existing standards and beat the expectations of people. Line 7 reiterates the strength and reliability of FB which is known to all and sundry.

Yet you do not stay the same  
 When you are truly the first

You embrace the changes around you  
 And adapt to them to grow your business  
 You remain on the leading edge of a dynamic market place

Lines 8 to 12 describe the dynamism associated with FB. Line 8 infers that, having set existing standards and high achievement goals, FB does not remain the same, but sets out to break new ground. Lines 9-11 prompt the idea in the minds of readers that, as the first, FB is receptive to new and revolutionary ideas which are directed at growing the business. In line 12, it is established that FB still remains “on the leading edge of a dynamic market place” which, in other words, means that FB deploys every available resource and method in order to grow and advance the bank and be at the pinnacle of the banking sector.

#### Excerpt 6

Man: First bank today is putting a lot of effort and energy to make sure that we develop capacity and support institutions to come into these areas and play under a funding structure that makes sure that we are all balanced as a leading bank in Nigeria

In the advert above, Mr. Bisi Onasanya, the General Managing Director (GMD) or Chief Executive Officer (CEO), addresses the public and explains that First Bank is striving to develop ‘capacity’ and standing as a trustworthy institution to enable and encourage others to ‘play under a funding structure’ to make sure FB is well balanced and to boost the business in Nigeria.

#### Excerpt 7

1. We are committed to providing platforms to discover evolving approaches to problem solving, particularly, in capacity building and leadership initiatives within the business community.
2. Our engagement with entrepreneurs and rising professionals has allowed us to develop far reaching change centered strategies for business and economic quire
3. We want to provide a venue where strategies designed to benefit society and exemplify values and leadership and governance can grow and flourish

Statement 1 implies that FB is akin to a problem-solving organisation. The writer says that FB provides and organises suitable platforms that are conducive and patterned to cater for the problems which might be encountered in the cause of ‘capacity building’ and ‘leadership initiatives’. Statement 2 underscores that FB believes in the development and empowerment of entrepreneurs, and this has in turn increased and improved strategies for business. The writer, in statement 3, describes FB as a strategy-developing venue where ideas are developed to serve the general public and at the same time enhance values, grow leadership and government.

#### Excerpt 8

Man: The story of First Bank is a case study for any financial institution that for a bank to remain the best, the strongest, and we just won the most innovative bank award in 117 years means that we must have a structure, a system, a framework, governance framework that guarantees transparency, good governance and so on.

The CEO of First Bank addresses the public again, using the story of FB as a yardstick for any financial institution. He opines that for a bank to remain on the top and in the leading role, there must be a good ‘structure’, ‘system’ and ‘framework’ that portrays transparency and good governance. He has also mentioned that FB won an award for ‘The most Innovative Bank of the year’ for over 117 years.

#### Excerpt 9

1. At First Bank, we have stood the test of time because a history as long as ours has taught us what to value, how to lead, and that the partnership of loyalty and innovation reaps rewards

2. We learned long ago that putting our customers first, is the only way to be truly the first  
 In line 2, the writer says that FB has 'stood the test of time' which connotes that FB, having passed through turbulent times, still remains buoyant because of their beliefs, values, leadership skills and innovation, which have brought great 'rewards'.

### Complex and compound sentences

The excerpt below makes use of complex sentences, each containing a main clause and at least one subordinate clause. Both clauses combine in such sentences to express a complete thought. A compound sentence comprises two independent clauses joined by a coordinating conjunction (Halliday 1994). Coordinating conjunctions in English are: 'and', 'but' and 'or'. FB adverts make use of complex sentence to engage the positive values and justification for such values. Instances of the complex sentences from our data are discussed below:

#### Excerpt 10

Subordinate clause	Main clause
When you are truly the first,	You have been around for a very long time.
Because your wisdom travels with you	You are relied upon to lead
	5. Find new ways to diversify. 6. You reward trust with dependability.
7. Because you are reliable	9. Your customers know that you are strong.
10. When you are truly the first	11. You do not stay the same.
12. You embrace the changes around you	13. And adapt to them to grow your business

Sentence 1 (clauses 1 and 2) of the advert is a complex sentence because it is assumed that a comma separates them. Except for clauses 5 and 6 which are main clauses, lines 3 and 4, 7, and 8, 9 and 10, and 11 examples of complex sentences. However, clauses 12 and 13 combine to constitute compound sentence. Sentence 1 attributes FB's groundbreaking innovation in the banking sector to their long experience and expertise. Sentence 2 describes FB as being reliable because the bank applies wisdom to every aspect of their services. Sentence 3 asserts that FB rewards trust because the bank prioritises diversified systems in terms of staffing, training, banking methodologies and quality of customers' service delivery. Sentence 4 portrays FB as being strong because of its reliability. FB's diversified banking methodologies are hinged on the fact that they are first. Being the first compels them to stay in tune with current trends in the banking sector.

#### Excerpt 11

Song in the beginning: *Wetin no possible don dey possible* (What was previously impossible has been made possible)

A song in the background: *na new day for first bank* (It is a new day in First Bank)

What's your desire?

Do you need a car loan?

Or money to finance your business?

Loan for house hold appliances?

Or a personal loan to own your home?

Whatever it is, you first (u-first) will make it happen for you.

U-first, the consumer finest package.

From First Bank, we make it happen.

Singing: *First Bank*

First bank, truly the first.

## The use of rhetorical questions

In the above advert, rhetorical questions are used as persuasive devices in order to engage the thought and emotions of prospective customers. The advert is replete with a song in the background while the writer engages the audience with rhetorical questions which stir up emotions in the minds of the customers. In other words, the writer uses rhetorical questions as a discourse strategy to persuade people to bank with First Bank.

The text or advert makes use of diglossia, which involves the use of Standard English and Nigerian Pidgin English, where Standard English represents a high variety and Nigerian Pidgin English a low variety. These belong to the same code: English, where the former is more formal and prestigious and the latter informal and colloquial. In the background song; "*Wetin no possible don dey possible, na new day for First Bank*", there is the use of Standard English and Nigerian Pidgin to construct a representation of the Nigerian linguistic experience. Considering the proficient use of Standard English by the elites and the Pidgin by the lower class in Nigeria, the song is meant to make the innovative trends of First Bank known to all and sundry. The use of Pidgin English in this advert is intentional and rhetorical in nature. It is a language that is not ethnically specific. Therefore, the Nigerian Pidgin English is used in this advert for reaching a large number of people across Nigeria.

## What's your desire?

Here, the writer uses the rhetorical question to engage the thoughts of the customers. This question is used in the form of persuasion. It is used to spark or stir up the minds of the readers or potential customers towards banking with First Bank. This question implies that First Bank is capable of meeting and accomplishing the desires of its customers. The question is rhetorical in nature because it leaves the prospective customers thinking and rethinking.

Do you need a car loan?

Or money to finance your business?

Loan for house hold appliances?

Or a personal loan to own your home?

Lines 2 to 5 capture some pressing needs which an average working-class Nigerian clamours for. Loans are given by banks to individuals to procure desired items or assets like 'car', 'business', 'household appliances' or even a house. These needs require capital and that is why banks have come in to cushion the financial pressure in people.

Whatever it is, you first (u-first) will make it happen for you

U-first, the consumer finest package.

Here, there is a package being introduced by First Bank which is called "U-first". It is a package that helps people to meet their needs. In 2006, the bank launched the "U-first" package to improve the quality of life and well-being of customers by providing the best retail and consumer banking services. The data above attempts to convince prospective customers that First Bank is well disposed to the welfare of the people and that is the reason behind this innovation which considers the needs of the customers first, as the name of the package implies; U-first.

From First Bank, we make it happen

First bank, truly the first.

Lines 8 and 9 reiterate the capability and capacity of First Bank to 'make it happen'. The writer concludes that all the needs stated in the lines above can be met by First Bank. The use of the pronominal 'it' refers to all needs which an average Nigerian desires. Line 9 is the slogan of First Bank, which implies that First Bank is the first in many things.

### Implications of rhetorical devices for language of banking in Nigeria

This study has identified and described the rhetorical devices deployed by the sampled banks in enhancing patronage in Nigeria. This section is devoted to describing what the use of the aforementioned rhetorical devices reveals about the language of banking advertisements in Nigeria. Although previous studies harp on the use of advertisements to create persuasive appeal, the studies do not approach how societal changes are incorporated in such advertisements. This study shows that the selected banks respond to ever-changing trends in Nigerian society. The analysed adverts reflect emerging trends and values of the immediate Nigerian society. There is the deployment of technological advancement to meet the growing needs of the customers. The selected banks construct their advertisements to positively influence the thoughts and actions of the customers. The selected banks deploy linguistic resources to create awareness in their advertisements. It behoves the staff of the banks to be sensitive to the creative use of language devices and the wave of technological advancement so as to ensure better service delivery. From the foregoing, one could safely say that the language of banking advertisements in Nigeria is persuasive, compelling and revealing. The rhetorical choices of the selected banks express the ideals of the banks. In other words, the selected banks enhance patronage by stating the positive ideals of their banks. Besides, the banks articulate the dynamic, innovative and goal-driven strategies adopted in responding the ever-growing needs of their customers. Their innovative deployment of the new media in solving banking-related problems is captured in the language of advertisements. The language of the adverts reveals the positive disposition of the banks in terms of their integrity, experience, expertise, reliability, leadership initiatives, customer-friendly packages, the resourcefulness of operations and pragmatic strength in responding to challenges of their customers.

### Conclusion

This study has engaged a rhetorical analysis of the language of banking advertising in Nigeria. The study adopted ethos, a slant of the theory of rhetoric, to analyse how Nigerian banks deploy language in creating awareness for their various customers. The selected banks adopt rhetorical devices and strategies to enhance promotion and patronage. The rhetorical devices adopted by the banks are laden with rhetorical import. Apart from appealing to the emotions of the people, the adverts create a sense of belonging in the audience. The strategic use of the banking advertisements compels the audience to identify with the banks. The creative use of rhetorical devices by the banks is visible in the creative deployment of language to access the needs of the audience in a competitive banking world. The deployment of the rhetorical devices such as, repetition, phrasal, clausal and sentential choices also engage thoughts of potential customers. While extant studies harp on the use of rhetorical strategies in achieving persuasive effects, this study expands the scope of existing studies by revealing that banking advertisements in Nigeria reflect the changing dynamics of the Nigerian society. Significant among these changes is the deployment of technology to meet the needs of customers. The study reveals that the language of banking advertisements in Nigeria is informative, instructive, distinctive, persuasive and appealing. This study states that rhetorical strategies are a strong means of improving sale promotions in Nigerian banks, and as such, Nigerian banks should engage in more creative uses of rhetorical modes to respond to needs of customers, especially in this 21<sup>st</sup> century. The study is an extension of frontiers of studies in the banking industry in Nigeria. It will therefore be

interesting to see how future studies examine the deployment of rhetoric in other sectors in Nigeria, particularly with the aim of comparing and contrasting what obtains in the rhetoric of banking advertisements in Nigeria.

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