

THE INTERNATIONAL JOURNAL OF HUMANITIES & SOCIAL STUDIES

Paralinguistic Strategies for Persuasion in Kenyan Commercial Banks Television Advertisements

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Abstract:

This study analyzes paralinguistic strategies in the discourse of Kenyan commercial banks adverts. It focuses on the interaction of language, image and layout, and examines advertising persuasiveness techniques. The study mainly focused on the use of language in banks advertisements and strategies employed by advertisers to manipulate and influence their customers. The analysis is based on Fairclough's three-dimensional framework. The focus is on consumer advertising, which is directed towards the promotion of some banks' products or services to the general public. The study established that advertising texts contain manipulative language that is loaded with paralinguistic techniques which invest on cultural, social and ideological values to in turn acknowledge some services and convince people to trust them. As a result, individuals seeking banks services need to subject the information given to critical thinking so that they can make decisions from an informed point of view.

Keywords: Advertising text, banks, critical discourse analysis, paralinguistic strategies

1. Introduction

Persuasion is the target of every advertisement message and it is generally perceived as one of its main communicative and functional purposes (Goddard, 2002; Cook, 2001). Persuasion is an act of making someone decide to do something by repeatedly arguing or asking somebody about something. It is a complex and interactive process where the addresser, guided by a certain system of verbal and non-verbal symbols, is trying to influence the opinion of an addressee. It is the art of convincing and manipulating people in speech or written language in order to agree with their arguments. Persuasive discourse has well-crafted and catchy language that arrests the addressees' attention. This study examined the advertising text and the language it uses, specifically from the point of view of persuasion.

On the one hand, although the inevitable presence of mass media and public communication system magnifies the importance of discriminative reading, writing and even watching and listening, the entanglement of discourse issues is ignored. As Foucault (1975) argues, the agencies and individual who have the knowledge to manipulate language can control people with impunity; that's why enormous objectives and wishes are manifested via language. On the other hand, almost all people watch TV advertisements heedlessly and may judge the overall message of advertisement as informative and impartial. Getting familiar with the tremendous alternation that alluring sounds, a piece of song, a simple conversation, and some pure colors generate is prerequisite for living in a society which is interwoven with instructive discursive elements. Enlightening such perplexities is possible under CDA scrutiny, where each action receives its suggested purpose, and each word reads its partial load. CDA could unveil the misunderstanding, biases and inspirations which color the words and frame the screens of the TV.

In Kenya advertising is found almost everywhere due to the competitive nature of market in the country hence it becomes a part of everyday life. It can be seen not only in media such as television, radio, newspapers, magazines but also on billboards, in means of transportation or in public places (Maina, 2012). However, given this ubiquity, most people do not realize that advertising is a form of discourse by the means of language that would consciously or unconsciously influence people's behaviours and thoughts in their daily lives. The use of wordplay, puns, rhymes, pictures, colours, music and other elements in advertising somehow has its own role in order to catch people's attention towards it. According to El-daly (2011) advertising is any form of public announcement intended to direct people's attention to the availability, qualities and/or cost of specific commodities or services. Hence advertising is very critical in shaping values and customs in a particular society.

Mwaura (2010) observes that banks in Kenya are either locally or foreign owned. Kenya has 44 banks; 31 are locally owned and 13 are foreign owned. The locally owned financial institutions comprise three banks with significant shareholding by the Government of Kenya and State Corporations, Housing Finance which is a mortgage finance and 27 commercial banks. He further observes that banks in Kenya are formed with the main objective of making profit through financial intermediation (Mwaura, 2010). Bank owners consequently conduct advertisements to market their products and services. They different and enticing paralinguistic strategies to enhance their marketing agenda.

This study focuses on analyzing advertisements from a persuasive point of view and attempts to look into the means, both

verbal and non-verbal, that advertising uses to achieve its persuasive effect. The study analyzed twenty collections of advertising retrieved from YouTube in order to uncover some of the paralinguistic devices and strategies implemented in them. The results of the analysis show that advertisements rely on the use of rewards or coercive strategies to persuade the reader. Also, it has been found that references to expert evaluations or associating the product with celebrity endorsers works to increase the trustworthiness of advertisers' claims. The use of lionization has also been discovered to be persuasive. The findings presented in this study may contribute to a better understanding of the verbal and nonverbal means implemented to increase the persuasive effect of advertising texts.

1.1. Objective of the Study

The study analyzed paralinguistic strategies in the discourse of Kenyan commercial banks television advertisements.

1.2. Research Design

This study utilized a qualitative research design. The focus on text is the most important feature of qualitative research design. The "text" that qualitative researchers analyze is most often transcripts of interviews or notes from participant observation sessions, but text can also refer to pictures or other images that the researcher examines (Gibbs, 2002). Qualitative data researchers seek to describe their textual data in ways that capture the setting or people who produced this text on their own terms rather than in terms of predefined measures and hypotheses. What this means is that qualitative data analysis tends to be inductive—the analyst identifies important categories in the data, as well as patterns and relationships, through a process of discovery (Gibbs, 2002). It is crucial to note that such studies that span across several disciplines such as linguistics, sociology and literary theory employ different methods to achieve diverse goals. In advertisements, studies involving the analysis of language use have employed a variety of methods for data collection and analysis. No method is outrightly recommended for sampling procedures.

1.3. Data Analysis and Interpretation

The present study adopted Fairclough's (1989&1992) approach to CDA. This approach holds that discourse is manifest at two levels, namely, the macro and micro levels. At the macro level of discourse are social concepts like social order, power, dominance and inequality. These social realities are abstract and they find expression at the micro level of discourse which deals with linguistic concepts like grammar, speech acts, style and rhetoric (van Dijk, 2001). Thus, the discourse analyst's aim under this theory is revealing how linguistic micro discourse structures reproduce, challenge or perpetuate social macro discourse realities. The present study collected Kenyan banks TV adverts, and their analysis helped to study how the macro concepts of dominance and control were evidenced in the day to day verbal interaction in adverts. Fairclough (1992) approaches the analysis of verbal interaction from three dimensions. The current study utilized the second dimension, discourse-as-discursive-practice, which analyses how the choices made in vocabulary, grammar and cohesive devices are a means of grounding a given verbal exchange in a particular social context. Interpretation, concerned with the analysis of discourse practice, is interpretation of the relationship between the productive and interpretative discursive processes and the text, with attention being paid to the situational contexts in which text production, distribution and consumption occur.

1.4. Data Analysis

Breuer and Naphtine (2008) suggest and explain some basic techniques of persuasion, which are part of the persuasive process and which must all be present in order that the persuader successfully achieves their goal. These techniques are incorporated in the discussion together with components like comprehension, acceptance, attitude change and retention of message, content and attitude which are necessary for persuasion to be effective. The results are discussed below.

1.4.1. Analysis of Paralinguistic Strategies.

The impact of Persuasive techniques in advertising suggested by Breuer and Naphtine (2008) enhance the basic components of persuasion. These techniques were used to interpret those used to enhance persuasion in the Kenya commercial Banks TV Adverts. However, it is worth noting that persuasive devices are rarely used individually. Rather than that, advertisers tend to rely on various combinations of such devices in order to, as Lund (1947) summed up, "attract attention, arouse interest, stimulate desire, create conviction and get action." (p. 83). These strategies are discussed below.

1.4.2. Use of Visuals

The TV adverts in this study adopted written and spoken languages. It is important to note that visuals in this study include everything that can be seen and by extension heard. This combination creates a fertile ground for both verbal and non-verbal textual styles to thrive. All the participants in the adverts wore smiles, excitement and reassuring nods. This is meant to elevate the emotive content of the adverts. This kind of language enhances friendliness that the advertisers endeavor to achieve in order to fully win the viewers to their side. The current study's visuals emphasize the advertised message through words and actions. These visuals intensified the paralinguistic that characterized this study. The researcher carried out a thorough transcription of the adverts and captured snapshots to counter the problem associated instability of visuals. Visuals in this study were discussed and thoroughly analyzed to ease understanding. For example, advert4:

(Advert set in the Kenya Commercial Bank hall. A male customer approaches customer care desk smiling broadly)

Bank Officer: Hello how can I help you?

Customer 1: I would like to sign for KCB mobile banking and internet banking please.

Bank Officer: Certainly..... Sir.....

Customer 1: I would also want a KCB credit card.....

Bank Officer: Okay

Customer 1: And also pay bill card....

Bank Officer: Goodness! Great!....I just want to.....

Customer 1: I want to open a salary account

Bank Officer: aha..

Customer 1: I would like to link several standing orders.....

Bank Officer: I just want to.....

Customer 1: I want a personal loan.....

Bank Officer: (over excited) aha

Customer 1: And a home loan...and also sign lots of insurance. (Lifting some luggage from the ground) oh....and also would like to deposit a few shillings in my account (places a bag of several coins on the table)

KCB Simba Points (KCB Group, 2015)

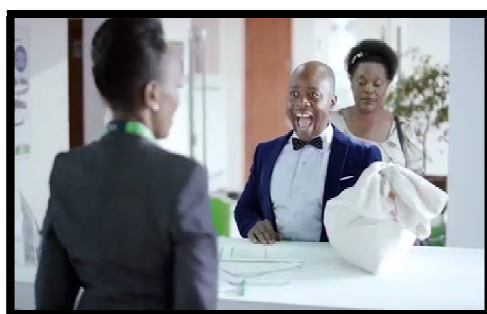


Figure 1: Customer 1

Narrator: Introducing KCB Simba Points. Kenya's Biggest and Best loyalty program ever. The more transactions you perform the more points to earn.

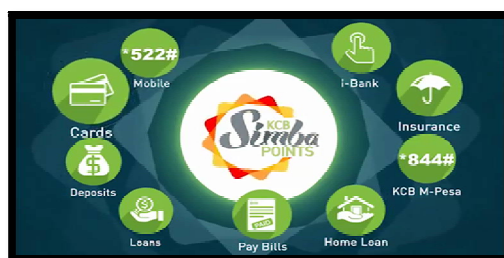


Figure 2: Stacking of Benefits
KCB Simba Points (KCB Group, 2015)

Within your points for awesome rewards including air tickets, hotel rooms, iPhone, airtime, bill payment and much more.

(All this narration is accompanied by visuals showing the services and accompanying rewards. On the lower part customer 1's photo is fixed.... he is all smiles)

Bank Officer: Hallo....

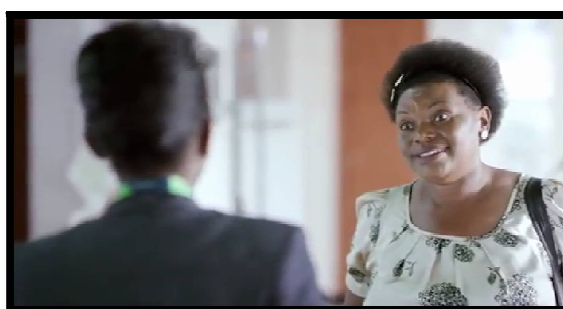


Figure 3: Customer 2
KCB Simba Points (KCB Group, 2015)

Customer 2: I want everything that that man wanted. (Bank officer smiles broadly)

Narrator: It's no wonder our customers are doing a little more banking than usual. Enroll today by dialing *522# via the KCB App or at Any KCB branch. KCB Simba Points ...extra value for valued customers *KCB Making the Difference*.

Advert 4 has incorporated a great deal of verbal and non-verbal elements. 'customer one' demonstrates his enthusiasm in the attempt to earn as many simba points as possible such that 'customer two' is very much thrilled and requests to be given all what customer one wanted. This request is received with a broad smile from the bank assistant in the advert. This non-verbal element is quickly followed by the narrator's verbal message that is not only spoken but also written on the screen.

Visual organization of the text include headlines, typeface, pictures and orthography. Advertising is always intended to catch attention and the ultimate aim is to provide some information about the advertised product or service for the purpose of making people buy it. To what extent the creators of advertisements are successful with providing information has a great impact on the addressees, either negative or positive (see advert 4 as transcribed). The dialogue in advert 4 portrays a spirited customer one who vehemently articulates the services rendered by the bank that leaves a positive impact.

The manner in which an advert is visually organized plays a key role in the achievement of its objectives. Figure 1 (refer to advert 4) displays a relatively young man that has opened his mouth wide to clearly articulate what he wants from the bank. He looks very happy and confident. His appearance can easily attract the target audience because he looks appealing and sure of what he wants.

It is apparent that one is mesmerized by the memorable form of advertisements which explicitly exploit pictures, catchphrases, catchwords, mottos and slogans that are tactfully arranged structures which act as persuasive techniques. Children and even adults verbalize the words and phrases exploited by advertisements and practice them in daily conversations. Advertisements are messages designed to promote products, services or ideas (Tahririan, 1995). This explains why they use words and phrases that are memorable. For instance, a phrase like... "*KCB Making the Difference*" is a memorable bank's slogan and the fact what it proposes what is entrenched in the social circles (making a difference) no doubt it will always impact on people's lives.

Since the mission of an advertisement is to sell goods, it must attract attention, but attracting attention is only an auxiliary detail. The announcement should contain matters which will interest and convince after the attention has been attracted. The headings, are printed in capitals and huge typeset for visual appeal, which is paramount since it makes them strategically relevant to the target audience. Attention is a mental state indicating some level of awareness, that the mind is engaged, and that it is focused on something; in other words, tuned in. Advertising that grabs attention is intriguing, novel, unusual or surprising. Relatedly, the biggest perceptual problem for advertising is inattention. Many advertising messages simply wash over viewers without any attention being paid to them. Another problem is divided attention, when the audience is doing something else and is only half listening or half watching the advert. Many adverts get half the mind and one eye. Accordingly, if the advert does not give notice, it is very difficult, then for the message to make any impression. The Kenya banks advertizers are experienced when it comes to attracting attention of the audience through the adverts; how to air it during a specific period during the news session; how to win the trust of the audience; how to whet the appetite for further information; how to make the same reinforce the first impression before a purchase of the advertised item is made. For example, in advert 6 the headline is both written and verbalized by the shown participant, who in addition is a well-known celebrity.

2. Tajirika Na Mamilioni Na Family Bank

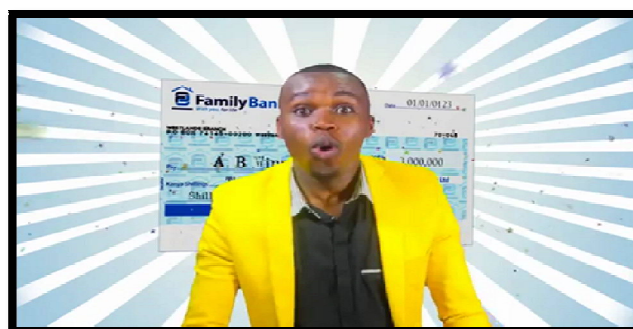


Figure 4: Headline and Celebrity

Figure 4 displays a heading of Family bank advert that is considerably attractive enough to capture addressee's attention. This is maintained by the key player in the TV advert as shown in the screen shot. He is said to be an arsenal of jokes about his life. His facial expressions (non-verbal cue) spell out authenticity of what he is talking about, hence inspiring confidence and whets the appetite for further information. This is expected to reinforce the first impression and lead to a consideration of what is being advertised.

The words and phrases that the advertizers wish to attract their audience with and consequently inscribe them on their audience's mind are written in capitals, bolded and stressed by the narrator in the advert. For instance in advert1

'Free atm transactions with barclays bank' and advert3 'apply today at your co-operative bank branch'.

As Scorse (1987: 18) points out, "you cannot save souls in an empty church". Therefore, most advertising is designed to be intrusive. In advertising an intrusive message is one that is hard to ignore.

At the bottom of the advert1 words in very big typeface, light blue color and capital letters are inscribed on the screen for example:

'free atm transactions with barclays bank'

The narrator stresses verbally the last two words that mention the name of the institution rendering the free services. The same graphological effect is adopted in advert 3 to bring about the same impact.

Narrator: DON'T BE LEFT BEHIND, GET AHEAD WITH CO-OPERATIVEPERSONAL LOAN. APPLY TODAY AT YOUR CO-OPERATIVE BANK BRANCH.

The written and spoken styles of language are merged to emphasis what is being advertised. The bolded words are deliberately stressed by the narrator which lead to the addressee in the advert put in a wistful mood. Through facial expressions, he is seen being contemplative and thoughtful about his position and probably the ready answer for his problems. As a result he swiftly goes for the service being advertised.



Figure 5: Participant in Contemplative Mood

The present study has visual elements that are in motion since they are TV ones. They therefore fully capture the attention of the viewer and since the participants are engrossed in the message of the advert no doubt even the viewer is likely to take the cue. Through the visual stacking of the services to go for in order to reap the benefits, viewers are likely to get lured by the bank's advertisers. For example, in advert 4 Figure 2 there is a good example of visual stacking of services.

In addition, visuals enhance the proper thriving of verbal and non-verbal cues in the adverts. Besides the spoken and written words of the adverts there are other vital aspects of language that go hand in hand with the displaying of the adverts. They facilitate the delivery of the adverts without which they would be rendered disinteresting and boring. In advertising there is a considerable use of verbal cues which include voice projection (making voice audible) in order to be heard clearly by the target audience. The other cue is tonal variation (shift in emotions in voice) which assists in change of emotions in an advert. There is also the use of stress which is placing of emphasis to some words more than others making them sound louder and longer. This emphasizes important points that a participant wishes to use for persuasion. Finally, there is pregnant pause (momentary silence) that creates suspense and for the target audience to digest what has been said. On the other hand, we have non-verbal cues that are said to be signs used to reinforce a point that has been orally said. The first one is the use of gestures through hands which enhance reinforcement of what is being said. There are also facial expressions which is the showing of expressions in the face. These communicate clearly the claims in banks adverts. Body movement involves moving of any part of the body except hands to stress the action being taken in the advert. Finally, there is mimicry where an imitation of what people and animals say is done. In advert 7 children use idiophone to imitate the sound of an ambulance.

It is imperative to note that both verbal and non-verbal cues used in the TV banks adverts were appropriately and suitably employed in order to effectively complement and match with what was being said or the content in the text. The purpose of doing so is to enhance effective and successful presentation or performance which would in return persuade the target audience to go for the services being advertised. See Figure 1, 5.2, 5.3, 5.4 and 5.5 for evidence of these claims.

1.6.3 Music and Bandwagon

Bank advertisements that have foregrounded music sound more entertaining and look more attractive than those with backgrounded music. This is presented in three different ways, some adverts have no music at all hence less attractive. The second group has music that is backgrounded and sounds more attractive as compared to those without. The third group has music that is foregrounded and these are the most entertaining adverts. The participants are seen dancing vigorously to the music that is played. For instance advert1 that has the heading 'Barclays bank free ATM services' has its participants dancing in such a way that any one would be attracted to the bandwagon. They all engage non-verbal cues like dramatization, facial expressions (smiles) and gestures to complement their dancing. Some dancers kneel, while others turn-round to perfectly display their joy on learning of the free services. This is shown in Figure 6

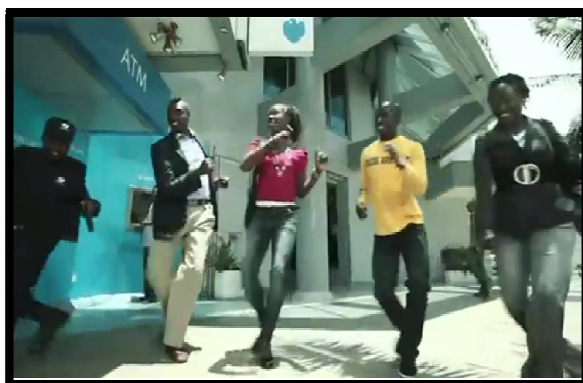


Figure 6: Jubilant Dancing Participants

In addition, bandwagon is another paralinguistic strategy used in advertisement that is related to music and uses the argument that a person should believe or do something because “everybody else” does it. For example, Advert1 “Barclays Bank Free ATM services”, a combination of glamorous looking young and old people vigorously dancing to a Lingala lyric creates interest and attention. The intended effect here is consumers to buy a product or go for a service because they want to fit in the bandwagon. They assume that if others buy it, the product/service must be good, which is illustrative of how the language and imagery discursive factors use lead to the construction of social segregation (Fairclough, 2001).

Similarly, advert 18 has an example of band wagon. Participants gather around a ladder to enable them climb to the top. The narrator in the advert claims that the institution in question acts as a ladder to aid people’s upward mobility. In the advert people are seen using the actual ladder as a symbol of acceleration. See advert 18 transcribed:

(Visuals of people of all walks of life are displayed on the screen. There is a ladder that enables all these people to climb to the top. These individuals are looking happy, contented and satisfied. They all wear smiles and walk majestically towards the ladder that aids their upward mobility. These visuals are accompanied by a narrator’s voice that narrates the story of the institution.)



Figure 7: Participants Moving Upwards

Narrator: At Jamii Bora Bank we believe every Kenyan has the potential to achieve everything that they set their mind to and that all they set their dreams. We started over 15 years ago by supporting a group of 50 of most under privileged families with a vision of helping Kenyans succeed... and today we continue to develop a wide range of services to give you a ladder to get to your success. Visit any one of our branches country-wide to open a Bora Business current account and gain access to our unsecured loan.

1.6.4.The Enterprise Bank

1.6.4.1.Tunaamini Ni Wakati Wako

It can be noted in the advert extract here that the ladder is a vital symbol that enhances upward mobility of the participants. In normal circumstances a ladder aids a person to climb something that challenges the climber. From the figure it is clear that other participants are eyeing the top while awaiting their turn. The practical bit and reality of the matter can easily lure one to going for the service. The facial expressions portrayed by participants show that they are excited hence the pose that shows some anticipation.

1.6.4. Use of a Celebrity Spokesperson

Another technique is the use of a celebrity spokesperson to endorse a product and as a result the readers transfer admiration or respect for the celebrity to the product. For example, advert 6 “shinda mamilioni na Family bank that uses the comedian Vincent Muasya a.k.a Chipukizy. The celebrity in question assists in coercing the audience into believing that

what they endorse is true through antics and catchy language. He incorporates verbal cues like voice projection and variation. He uses confident tone to express a sense of courage, command and confidence. This create presuppositions and insinuations that outrightly persuade people to go for the product being advertised.

A group of persuasive techniques mentioned in Chakorn's (2006) study, that are essential in this study are pathos, logos and ethos. These techniques are enhanced by the use of a celebrity spokesperson. Pathos is an appeal to emotion. Consequently, an advertisement employing pathos attempt to evoke emotional responses in the consumer. Generally, this is usually a position emotion like happiness. Positive emotions are explicit whereas negative ones implicit and call for reader's cognitive processing of what they see so that they can presuppose the consequences of failing to go for the advertised service, they are likely not be as happy as those displayed on the advert. Logos on the other hand is an appeal to logic or reason. An advertisement using logos will give potential customers the evidence and statistics they need to fully understand what the product does. The Logos of an advertisement will be the "straight facts" about the product: for instance, advert 6:

"tajirika leo na nusu milioni, milioni moja, ama milioni tatu PAP. Ni rahisi kutajirika na Family Bank. Kwa kila thao tano unaweka kwa akounti yako, unaeza shinda PESA PAP. Tajirika leo na Family Bank."

This is an extract from advert 6 that gives straight facts regarding a service that is being offered by a bank. The facts are elaborately articulated by the celebrity spokesperson. This calls for reason in order to make an informed decision.

There is also ethos which is an appeal to credibility or character. An advertisement using ethos will try to convince readers that the company is more reliable, honest, and credible; therefore, they should go for its product. Ethos often involves statistics from reliable individuals. For example, in advert 6 the celebrity spokesperson passionately gives credit to the bank in question. He says "tajirika leo na Family Bank". This means the benefits are immediate. The researcher sought to find out how advertisers can present/absent information as a persuasive technique in Kenyan banks adverts in their attempt to coerce potential customers to go for their services. What advert producers would want the viewers see is explicitly displayed. On the other hand, what they do not want is implicitly brought out.

In the bank's TV adverts the participants act as the celebrity personalities. Through role playing, they portray themselves as customers who are happy, satisfied and contented with the services offered by the banking institutions they represent. On the other hand, the banks employees are presented as workers who are highly motivated and are ready to serve their customers devotedly. For example, in advert 20 both the customer and bank employee take turns to explain how the customer identified as Frank Jacoyange has benefited from the services rendered by the institution in question. They both elaborately narrate Frank's success story from where he started to where he had reached. The extract of advert 20 is here:

(A success story of a participant called Frank Jacoyange is narrated by a bank employee and Frank himself)

Frank: my name is Frank Jacoyange. I had a lot of interest in cars. So, I thought I could turn this into a profitable business. In instances where we have required financing for example whereby, we needed financing to deliver almost seven trucks, to a company, we didn't actually have the resources to offer that deal to fulfil that kind of an order, we then approached stanbic bank.



Figure 8: Participant Narrating

Patricia: (Head of Medium Enterprises) we managed also to get for him a facility that would enable him bring all these vehicles from UK.

Frank: I don't actually think I would be where I am without Stanbic Bank.

Pat: He is actually gone further whereby not only does he, do motor vehicles he also does machinery.

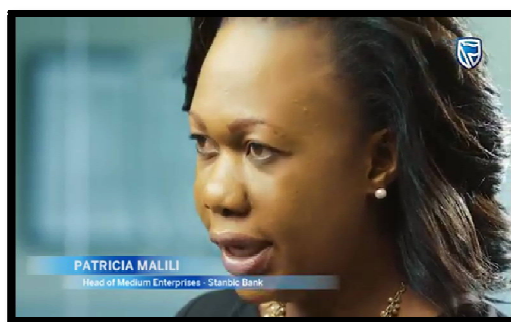


Figure 9: Banker Narrating

Frank: we can import trucks, vans, I have also recently started doing spare parts and am quite happy with where I am now but we are still looking for other challenges, having Stanbic bank as my partner, am quite looking forward to the next few years.

Narrator: Stanbic bank, moving forward.

The two participants in this advert speak convincingly incorporating relevant non-verbal cues like eye contact, gestures and facial expressions to strength the point they wish to deliver. The narrator in the advert comes last articulating loudly the name of the institution and its slogan "moving forward" as illustrated in the advert. The customer in the advert started small and moved forward. The message is clear that the one who will follow the pace set by Frank will succeed in life.

1.6.5. Mode of Dressing

Since mode of dressing is a form of communication the young people display their seriousness in serving their customers faster in advert 12. Juxtaposing the mode of dressing and energetic young people who encourage their parents to go for bank services has implications. That children expect their parents to support their initiatives by going for bank services rendered by them. More so, the visuals imply that the youth are happily waiting for their parents and siblings to go for services. It is expected that viewers would be able to comprehend what is being communicated through this paralanguage.

Comprehension refers to the recipient's ability to understand the content of the message. For this purpose, it is necessary that the persuader and the audience have sufficient knowledge of the code in which the meaning is encoded. Schmidt and Kess (1986), p.92 argued that the pre-eminent 'code' for achieving this is language, but Dyer (1982, pp.72-83) and Goddard (2001, pp.114-6) both stated that non-verbal means, such as paralanguage, signs and images can be implemented to this end as well, because they, too, can function as carriers of meaning, they constitute a 'code' of their own, which is subject to cultural context. The banks TV adverts under investigation have rich supply of both language and paralanguage aspects as noted earlier in this discussion hence enhancing comprehension.

According to Goddard (2001) the key to 'activating' the audience rests in drawing their attention towards the advertiser's communication "either for the purposes of immediate action or to make him or her more favourably disposed to the advertised product or service." (p. 11). For example, Advert 12 is set against the background of customer service week. Young people are cast in the advert preparing and even ready to serve their customers faster by changing their shoes to rubber and sport ones. In the absence of verbal language, non-verbal captures the viewer's concentration. Reader activation is identified by Hermerén (1999) and Goddard (2001) as instrumental to advertising persuasion. The term itself refers to the process of making the audience follow along with the advertiser's communication. See Figure 10



Figure 10: Young Bankers Displaying their Shoes

In addition, in advert 8 from the manner of dressing, one can easily tell the age of the participant in the advert. More so, one can tell the advert targets young people probably those in college due to the presence of a laptop, earphones

and a school bag. Similarly, one can tell whom the participant is addressing. Since he is relatively a young person no doubt, he is appealing to his fellow young people to visit the place he has visited to achieve what he himself has managed to achieve. See Figure 11

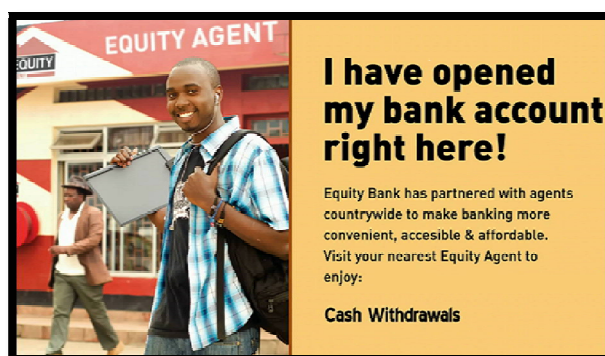


Figure 11: A Smiling Participant

It is important to note that the young man in Figure 11 wears a broad smile which is also a sort of mode of dressing. A smile excites and beckons any potential customer. It silently sends the message that whatever the participant has received is pleasant and that is why they are seen smiling.

1.6.6. Use of Poetic Language

In addition, poetic language is another paralinguistic technique for persuasion. In Advert 9, the narrator poetically takes the viewers through the services offered by the bank electronically. He says: "imagination is a wonderful thing because imagination sets you free. For example: You can imagine you will never step into a banking hall again. With Imobile your banking app you are banking at your fingertips."



Figure 12: Imobile Banking Apps Displays

The verbal language of the above advert is poetically presented while pointing at the apps displayed. The repetition of "imagination" clearly characterizes poetic language that emphasizes the message of Imobile banking. The advert further uses cause and effect persuasive technique where the impression "use this product or service and your problems will disappear" is underscored. The statement "You can imagine you will never step into a banking hall again. With Imobile your banking app you are banking at your fingertips" offers a solution to the problem of going to the banking hall by bringing them at the viewer's fingertips. In addition, the use of synthetic personalization brought about by the repetitious use of the second person pronoun "you" and possessive pronoun "your" enhance comprehension of what is communicated in the entire advert.

1.6.7 Storytelling

In advert 2 there is exploitation of compressed storytelling where a story is narrated explicitly from a first-person point of view by a character called Bella. This is an example of the technique of testimonial which is portrayed when someone endorses a product. From a personal point of view, Bella narrates her success story, starting from where her family began after marriage. She states that the bank came in the right time when she had many questions in her head. She explicitly expresses her joy. She closes her passionate narration with a loud laughter and crisscrossed hands to imply relaxation as indicated in Figure 13

Normally, storytelling has the ability to capture one's attention because it bears a story line that would not flow well in case it is broken. It starts from a certain point where a problem is birthed, then it develops to the level of the climax where conflicts are experienced. Finally, there is the resolution and the final stage where the story ends. This is the case in Bella's success story, where other aspects of storytelling like creation of characters and venue setting are employed.

Therefore, the choice of this technique is deliberate in order to fully capture the attention of the target audience and possibly lure them to go for the services.



Figure 13: A Contented Participant

This visual together with the verbal appeals creates an impression of addressing the addressee as a person, thus assigning to the addressee the role of an active participant in a conversation. This highly enhances comprehension of what is communicated in the entire Bella's personal story.

In addition, there is the use of 'social powers' noted in storytelling, which McQuail (1997) says that they serve the purpose of giving the audience a reason to consider the advertisers proposal, and thus to pay attention to it, and to follow the advertiser's arguments that lie behind it. This is built and illustrated elaborately in narration of the story in the adverts. Bella's story touches on these social powers that are held by the evidence of the achievements she makes in life. In other words, these social powers move the advertiser's arguments into, or nearer the 'zone of acceptance' of the prospective buyer, facilitating further persuasive attempts on the part of the advertiser. The first and perhaps even the most straightforward of these 'powers' is 'reward power' that promises some kind of reward, should the reader decide to follow along. Concerning banks adverts, all of them have explicit rewards that are stack together to persuade their audience. Stacking is persuading devise that gives a list of reasons why the product or service is good. They also give a list of rewards that one gets after accepting the service. For instance, in the snap shot here.



Figure 14: Reward Visuals

A very articulate narrator speaks the following words emphatically:

"End the year on a winning note with a holiday on standard chartered. We have partnered with Serena hotels, Sarova Hotels, Kempinski and Acacia premier, to give you a chance to win holiday packages, fine dining experience and spa discount voucher."

The visual representation reinforces the verbal message and largely enhances comprehension of the entire argument.

1.6.8 Use of Solidarity Tactics

In advertising solidarity is excessively used to create a sense of friendship between advertisers and the audience since it is believed that when being treated as a "close friend", the reader becomes more emotionally involved and thus

more susceptible to persuasion. This persuasive technique is widely used in the adverts under investigation since advertisers carefully choose their language with the aim of establishing a close, intimate relationship with the viewer in order to persuade them to go for the advertised product or service.

Solidarity tactics result in the acceptance of what is being advertised. Participants in the advert joyously accept the arguments in the advert. They are seen going for the services, being happy and contented regarding the decision they make. Acceptance refers to the reader's willingness to accept the message of the persuader, for instance, the measure to which the reader is willing to even consider the message. Claims that fall outside of the zone of acceptance can hardly persuade effectively.

Regarding level of formality of language used here, adverts for banks tend to be informal since the aim is to create closeness and establish an intimate relationship on equal status level with the audience. This type of solidarity relationship renders the communication more relaxed and personal making the listener more emotionally involved. What is more, in this type of communication the listener tends to concentrate on the emotive content of the message and pays less attention to facts, which makes them more susceptible to persuasion. It can be stated that this type of solidarity strategy, which manifests itself at all levels of language, represents a powerful persuasive technique widely used in contemporary advertising. Studying this extract from advert 3 clearly brings the entire idea of solidarity tactics:

Wife: (more assertive) Baba Sheke bought a car, it's a prado. You know one that gets you noticed when you arrive somewhere? (wife leaves showing much agitation and throwing hands at the husband)

Husband: (Dismisses the wife's assertions and continues with his business)

(After a while. A friend calls from the road since there is no gate. He is driving a prado)

Friend: (In mtaani accent) Una...tulia eeee

(Husband looks at the friend pensively. Immediately co-operative bank message reverberates from the narrator and also inscribed on the screen)

Narrator: Don't Be Leftbehind, Getaheadwithco-Operative
Personal Loan

Apply Today At Your Co-Operative Bank Branch.

(Husband gets charged. All over sudden he acquires a car. A prado KCA 660I. The friend visits again. Husband notices him from upstairs. He rushes to open the gate.)

Husband: (laughs loudly) hahahaha ha



Figure 15: A Joyous Participant

The target participant in the advert accepts the services and swiftly gets the benefits. This is as a result of acting as per the emotional aspects of the informal language ignoring the facts. However, the expectation of the advert producer is for the viewers to do what the participant has done. To swiftly go for the services being advertised so as to flee from the discomfort and disappointment of lacking a modern house, a vehicle that gets noticed when one arrives in a certain place and general contentment in life.

1.6.9 Use of Coercive Tactics

There is a strategy identified by McQuail (1997) as 'coercive power' that takes a converse approach to motivating the prospective buyer towards action. Advertisements utilizing coercive power for persuasive ends, offer the reader a chance to avoid an unpleasant social or physical experience by accepting the advertised product. Regarding the TV banks adverts all of them use 'coercive power' through a Snob Appeal which associates a product or service with a personality or lifestyle. Some use it as single personalities and others as a group of personalities. Advert1 has a group of individuals dancing to a new discovery of free ATM services. Advert2 has a snob appeal of a single individual called Bella. She passionately narrates her success story that is accompanied by very appealing snaps. Advert3 underscores the trials of a couple that is facing serious economic challenges, for example: completing a family house, taking their son to a college and above all buying a car similar to that of their friends. The couple overcomes all challenges when the husband goes for a Co-op bank personal loan. Banks advertisers use language in a way that connotes their power over finances to overcome unattractiveness. They show their audience that they have something more than others. It is a case of "us" versus "them". When they use phrases like "we are you". The viewers are left with no option other than going for the advertised facility in order to be part of the "we".

The advertisements seem to insinuate that individuals who aspire to have financial freedom in order to be happy should go for a bank loan. They also insinuate that whoever fails to go for their services will remain in unpleasantness and pain. In addition, characters in these adverts are brought out as propagandists who provide flattering images of celebrities (Moeran, 2009), they invite their audience to a magic world of solutions, which gives you quick solutions to your problems. The use of positive self-representation is evident when the advertisers claim their services provide benefits. The contention is their product is better than others. By articulating the benefits of their services, advertisers are gaining their audience's consent. Waiya (1996), notes that since banking is a business, banks advert producers employ both verbal and non-verbal forms of communication to create rapport, such forms include gaze, smiling and nodding as persuasive strategies. This is brought out in an elaborate transcribed dialogical conversation of advert3:

"(Advert set in a home. A man is relaxing outside the house reading a newspaper. A woman brings tea and snacks. She does not leave immediately. She takes some time to spell out some pertinent issues touching on the family. This makes the viewer to guess the two are a couple.)

Wife:(looking agitated and shaking her head) you know we are the only ones in the whole entire estate without even a gate?

Husband: (Disinterested. Engrossed fully) mmmm.....

Wife: I just saw Mama Sheke's living room, her curtains match her wall colors unlike ours Incomplete...

Husband: (Relaxing) ours is better laid down. (Son bounces fast them and leaves for school. Waves goodbye)

Wife: (Insistently while stealing glances at the son who is leaving) And next month they will be taking their son Mike to the UK for further studies.

Husband: (Laughing sarcastically) My friend says that he has been sent upcountry to keep low profile until they can raise enough money to pay college fees.

Wife: (more assertive) Baba Sheke bought a car, it's a prado. You know one that gets you noticed when you arrive somewhere? (wife leaves showing much agitation and throwing hands at the husband)

Husband: (Dismisses the wife's assertions and continues with his business)

(After a while. A friend calls from the road since there is no gate. He is driving a prado)

Friend: (In mtaani accent) Una...tulia eeee

(Husband looks at the friend pensively. Immediately co-operative bank message reverberates from the narrator and also inscribed on the screen)

Narrator: don't be leftbehind, getaheadwithco-operative



Figure 16: Pensive Participant

Apply Today At Your Co-Operative Bank Branch.

Personal Loan

(Husband gets charged. All over sudden he acquires a car. A prado KCA 660I. The friend visits again. Husband notices him from upstairs. He rushes to open the gate.)

Husband: (laughs loudly) hahahaha ha

Narrator: The Co-operative Bank. We are you.

There is compressed storytelling where a story is narrated implicitly through a dialogue between a husband and wife. Themes touching on nuclear family's immediate needs are highlighted. These are building a family house, financing the children's education and buying a fashionable vehicle. Just as mentioned earlier, advertisements utilizing coercive power for persuasive ends offer the reader a chance to avoid an unpleasant social or physical experience by accepting the advertised product. The husband is seen being coerced by the wife and the friend who one can assume has gone ahead and acquired the Co-op bank personal loan. The friend is seen enjoying the benefits of the said loan. We also assume that the friend is the one referred to as baba Sheke whom the agitated wife bench marks with. The husband who is portrayed as a "villain" is seen avoiding an unpleasant social experience by accepting the advertised product. The persuasive technique of role playing is exploited here because the said husband is deliberately taking the role of the targeted audience in the advert. His behavior is expected to be adopted by the audience with a view to avoid an unpleasant experience. The implied message in this advertisement is that those who consider Co-op bank personal loan are less likely to find themselves in a situation that is depicted by the advert. Dyer (1982) listed several different bases for coercive persuasion, including guilt, the fear of loneliness or of not being socially accepted. This is the case brought out in Figure 14.

Most of the time the participants in the advert do not directly talk to viewers, but they are naturally talking within their own community, which represents Kenya. This kind of relationship, which can be described among the image and the participants within producers, viewers and customers is described by different critiques. Kress and Van (1990) argue that how participants gaze at the viewers help to interpret the social relation between represented participants and the viewers. The gaze might be interpreted as request or a demand, an offer, or a suggestion and even a request; the participants are happy because they have gone for the services being advertised. In the analyzed TV adverts, the participants' behavior displays a kind of helpful offer, and try to persuade viewers to do the same. In some adverts, participants do not directly talk to viewers, however, through non-verbal cues like a broad smiles, gestures and explicit joy the viewers are persuaded and coerced to accept the offer. Figure 17 bears this assertion.

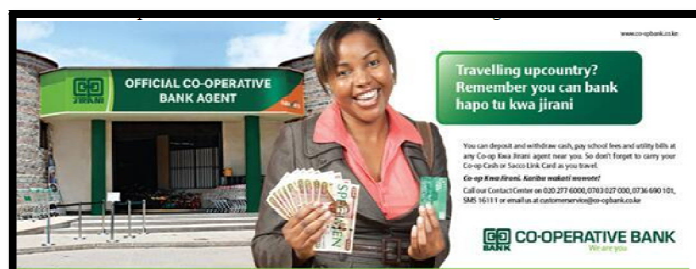


Figure 17: Displayed Jubilant Participant

1.6.10 Omission of Information

In addition, bank advertisers deliberately decide to give prominence or even omit some elements. In the texts through including and excluding, the words related to rewards appear in bold and disappear smoothly synchronized with an intensely broadcasted assuring voice and music. The name of the bank is announced clearly and the sign of the bank lingers for a while on TV screen. Despite these supposedly happy images, some consequential factors or aspects are absent. The identity of presence and absence are created. Everyone knows that there are some punishments for customers who may fail to behave according to the regulations. They never talk about the interest rates for the loans that people receive. Moreover, most banks need deposits before giving loans. What appears on the screen is an image of new brand car, house and not the number of installments and banks' interests' rates. In advert 2 Bella says "they offered me affordable interest rates". This is ambiguous because the rates are not divulged and again "affordable" is relative. This persuasive strategy is tactfully employed to prevent the viewers from shying away or failing to accept the services being advertised. The true identity of "affordable interest rates" is omitted in order to conceal consequences of choices made.

Similarly, banks advertisers use big typeset letters written in different colours for foregrounding purposes to attract the viewers in order to persuade them. This dominates areas where there are free offers and rewards. It is important to note that any time free offers are given there must be other channels that will make you pay for it unknowingly. Therefore, in actual sense there are no free services offered by the bank.

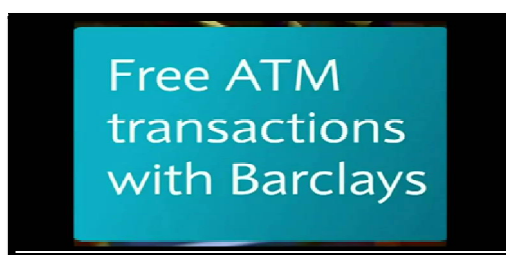


Figure 18: Big Typeset Displayed

In Figure 18 the writing is in white colour which is blended well with a background of sky blue colour for attraction purposes. However, what they normally call 'terms and conditions' is always written in microscopic typeset that one can hardly read. See Figure 19 to confirm this argument. This strategy can be referred to as avoidance since advertisers avoid anything that would distract the viewer from accepting the service being advertised.



Figure 19: Microscopic Typeset of Terms and Conditions

1.6.11. Use of Line of Appeal

At a communicational level, line of appeal seeks to establish an affinity between the addresser and the addressee, based on the addressee's set of values or views. The technique employed here is called transfer whereby the addresser associates the product with words or ideas that may or may not be related to the product. The association seeks to transfer certain qualities to the product. In other words, the persuasive strategy in this case rests in aligning the advertiser's message with the ideas, views and values of a typical member of the target audience (Hermerén, 1999, p. 37). The focus in this case could be on various things, for example, advertisements designed to target married people with children will likely attempt to present their products as being beneficial for the whole family. Dyer (1982, p. 92) described this concept as using 'lines of appeal' to mobilize and arouse certain feelings, that the persuader can then play on by aligning their sales propositions and arguments with those feelings. This is the case in advert 16 that has a family that is resting in their living room. The participant claims that a loan they acquired from the bank enabled them to build a family house which is a haven for the family. Line of appeal is closely related to change of viewer's attitude towards what is being advertised.

An attitude is a state of mind that is positive, or negative, or natural (non-committal). Changing an attitude is very difficult. Attitudes are entrenched deep in people's psyches and are interwoven with lots of other related values and opinions. When people's emotions are touched, they experience a strong personal feeling or some other kind of passion. In advertising the effect desired by the persuader is that this change happens towards a more favourable perception of the product or service being advertised. For instance, advert 9 and 17 that largely talk about digital banking explicitly show the viewer the convenience has opening an account with them so as to avoid inconveniences. In advert 17, one of the bank employees identified as Helen tells the new customer Julie "welcome to convenience". More so in the conversation Julie articulates through a question how time saving it is for business individuals like "herself" to bank without worrying about the banks' open hours.

"Julie: So business people like me can put more hours into work without worrying about depositing cash only during banking hours?

Faith: Exactly and whatever time you make the deposit the money is credited into your account instantly, which really opens up cash flow boost to be able to grant your business. Actually, even a non-stanbic bank account holder is able to deposit into stanbic account at any time."

Petty, Cacioppo and Goldman (1981) observe that relevance is a major issue in advertising, as a sales argument that forms the basis for an advertiser's message it can only work if it is relevant to that particular person. Borrowing from this example one can tell this line of appeal is even extended to the non-stanbic bank holders since the service is relevant to them too.

The 'line of appeal' to family values is evident in Advert 2 which displays the entire family benefiting from the facility provided by the bank. The narrator who is the main and active character in the advert is seen giving her personal success story. She praises the bank in that it came in her life the right time, gave her affordable interest rates and walked with her through her path to success. A magnificent family house is displayed at the beginning of the advert and later its living room with full warmth of a home displayed as shown in Figure 10



Figure 20: Magnificent Family House Displayed

The most noticeable position the advertisement features is a picture of a happy family with its members of varying age, from an infant to little girls and the parents in what appears to be their early thirties. At the end of the advert we find the bank's logo followed by contact information. According to Chakorn's (2006) study, there are persuasive techniques namely ethos, pathos and logos. Logos is said to be an appeal to logic or reason. An advertisement using logos gives potential customers the evidence and statistics they need to fully understand what the product does. The Logos of an advertisement will be the "straight facts" about the product: for instance, figure 5 displays the outcome of acquiring a bank loan. The Participant not only benefits by building a house but also acquires joy, warmth and comfort. In addition, Advert13 has the following straight talk "That's why bizwise sme business loan from the Co-op bank gets up to 50m shillings to capitalize on. Get smart, get the bizwise sme business loan from Co-op bank of Kenya."

Rather than by a single element, the 'line of appeal' in this advertisement is formed by the juxtaposition of the image of a large family house against the happy family. Their body language suggests it: they are smiling, apparently relaxed and displaying close ties to each other. In order to play on the target audience's family-centred value system the advert reminds them that their family is their 'creation' and that for that very reason, the responsibility for its well-being rests entirely on their shoulders, hence the need to act swiftly. With this premise established, the second instance of the advert continues, this time in a much more forthcoming and assertive tone, informing the reader about the nature of the relationship that BOA (Bank of Africa) has with their clients. The relationship, in this case, is presented as very personal, as evidenced by the choice of pronouns 'we' and 'us' that are instances of synthetic personalization (Hermerén, 1999, p. 40). Also, the advertiser's claim of being willing to sit down with their clients in order to understand their fears, adds a sense of immediacy and familiarity to the issues at hand, evoking the image of a bank with a deep understanding of a family-oriented client's concerns.

Clearly, the phrases "But then Bank of Africa came in and first of all they removed the fear that houses are beyond reach. BOA made it easy for me," intend to target the potential client's priority ladder on which family and family well-being occupy a place of high importance by suggesting that the bank not only understands, but also shares the same values and concerns. Through verbal persuasion and role playing the main speaker powerfully presents what the bank envisages for the sake of family values.

The highlights discussed here, indicate how banks adverts producers target their potential clients in attempting to change their priorities. Adverts use appeals to the emotions to achieve this. In addition, a successful persuasive message builds conviction a strong belief in something. Conviction usually results when proof is provided or an argument is delivered effectively. Advertising is believable when product claims are proved. Also, when an advertisement provides reasons to buy a product or service, it is means to develop conviction (Bucciarelli, 2010; Barsalou, 2003). This is evident in the examples TV banks adverts discussed in this study.

1.6.12. Behaviour Change Tactics

Banks advertisers in Kenya use the persuasion techniques that are directed to the unconscious region of the human mind. There is no doubt advertising plays a definitive role in shaping some behavior in some individuals. Banks adverts related to one's lifestyle use features of advert that influence the viewer's perception, stimulates curiosity in order to maintain interest and make the viewer want to go for the product. For example, advert10 in advertising KCB cub account, the participant (a cartoon cub) vigorously dances to instrumentals that are meant to capture the attention of the viewer, stimulate curiosity and make the viewer interested. Likewise, advert1 in advertising Barclays bank ATM free transactions, a lingala song is played and the participants break into dancing. The advert shows clearly that there is behavior change because participants dance after reading and internalizing the message. Evidently, the advertisers ensure that their messages are not only heard, but also that they have a "sticking power"; the power to lock into the mind. This unique behavior change is attributed to comprehension then retention of the advertised message.

Retention refers to the consolidation of the attitudinal change and of content of the message in the recipient's memory. From the point of the persuader, this is the ultimate goal, because if the new message 'sticks' with the recipient, the persuasive attempt is successful. However, Hermerén (1999) commented at this point that retention, even if successful, it is not to be regarded as absolute or final, on account of the fact that "once memorized, the message and the

content undergo continuous reorganization and change under the impact of new experiences, just as the retained attitude may be subject to new attacks of persuasion." (p. 35)

Hermerén (1999) explains that the aim of using reader activation rests in increasing the prospective buyer's chances of retaining the message. A different behavior change tactic is evident in the use of another social power, called 'expert power' (McQuail, 1984). The advertiser can use this strategy to appeal to the potential buyer by creating an impression of possessing superior knowledge and thus having a better understanding of the problem that the advertised product is supposed to 'solve'. Additionally, fashioning the participant as an 'expert' grants the advertiser a possibility to exploit the associations it is likely to elicit, namely the "believed objectivity and reliability of the source of the message" (Hermerén, 1999, p.36). Typical example of expert power is found in advert4 that features an 'expert customer' who displays assessment of the beneficial effects of a particular product. The expert seems to have full knowledge of the advertised product "KCB Simba Points" which requires customers to make different transactions in order to accumulate more points. The 'expert customer' in question makes all transactions in order to achieve maximum benefits of the product. The narrator says "introducing KCB Simba Points. Kenya's Biggest and Best loyalty program ever. The more transactions you perform the more points to earn." Through role playing the viewer is made to interact with participants that act to identify themselves with the product being advertised, a second customer is introduced in the scene. She is portrayed to have retained everything that customer one did and asks to be given the same. See Figure 3.

The tone of the narrator itself suggests a breakthrough, the discovery of a revolutionary and long-awaited solution to an ever-present problem; first by presupposing that the addressee has spent a long time having to rely on means of banking that are not beneficial. These are represented by other, less effective bank services and then by announcing to the reader that "introducing KCB Simba Points. Kenya's Biggest and Best loyalty program ever. The more transactions you perform the more points to earn." Notably, the reference to the " Kenya's Biggest and Best loyalty program ever" serves to activate the addressee by triggering associations with expertise and reliability. On the other hand, the participant (customer2) displays facial expressions that speak it out that she needs exactly what customer1 asked for.

Advertisers also make sure the message is memorable as earlier stated. They achieve this by compressing the message in order for it to be easy for filing, composing simple songs and repeating the advertisement so as to reinforce the message and lock it into the mind. Advertising in Kenya tries to link a product or service to a certain situation, activity, lifestyle or type of a person. Image transfer occurs when a product takes on characteristics of these associations. The idea is that when people think of these situations, they also think of the product. For example, adverts 5&6 are linked with renowned celebrities. More so, advert1 alludes to lingala lyrics that is foregrounded in the advert, where the participants break into a dance. In addition, advert7 presents an analogy of a situation of a lady in labour pains but cannot be rushed to the hospital because of a traffic jam. A solution is sought by school kids who act out the role of an ambulance. The lady is finally assisted where she arrives in hospital. The message is eventually spoken "You see a little boy who wanted to save lives, we saw the owner of a fleet of ambulances. EVERY STORY HAS A BEGINNING". This is an advert that is set out to advertise asset financing.

In the light of these associations, the evaluation which is summed up in the advert then gains in solidity and well-foundedness, definitely a point in favour of the persuader. Put simply, it is not hard to trust someone who physically demonstrates the popularity of a product. In order to avoid seeming dishonest in their claims about the product, the advertiser cites the approval of the next customer on the queue who retains and endorses all what the first customers asked for. This obviously serves to support the impression of expertise that has been created. The utterance by customer two "I want everything that that man wanted. (Bank officer smiles broadly)" adds even more authority and objectivity to the advertiser's claims, making the first customer's evaluation seem more like a binding rule, rather than a recommendation. The facial expressions of customer two displays how resolute she is regarding her decision. (see Figure 11.)

On the other hand, cognitive learning explains how understanding is developed from pieces of information that serve as cues. It focuses on comprehension and understanding based on insight. In other words, people acquire little pieces of information until all of a sudden, they see the big picture. Advertising uses cognitive understanding to follow the logic of an argument, make discriminations and see differences, compare and contrast features, comprehend reasons and, in general make sense of important ideas. When something is learned, that means the information or experience has been anchored in memory. Consumers who have tried a product and linked it with what they cherish have learned something positive from the experience. They likely will use it again. That how "brand loyalty" is built up from a series of satisfactory experiences. As Caples (1975: 47) points out, "people who buy once are best proposals for buying again". This can be attributed to the power of retention and behavior change.

1.6.13. Symbolism

In TV banks adverts, symbolism has been employed to a certain extent. This is a situation where a physical object stands for another object, person or idea. In advert 4 the narrator announces the introduction of KCB simba points which is a service that is being introduced to account holders in order to perform more transactions. As a result, customers would earn points that will translate to attractive rewards. This service is referred to as "simba" which is a Kiswahili version for "lion". A lion is the logo symbol for KCB bank that represents the idea of courage, fearlessness and confidence. By the virtue of naming this service as simba creates its uniqueness in that it is special for account holders in this institution.

Similarly, advert 10 has a symbol of a lion's cub that advertises the opening of a child's account. The cub in the advert is portrayed in a humorous way such that a viewer cannot help admiring it. It dances to a music while on its two

paws instead of the usual four. The dancing cub can be seen as a symbol that represents a happy child that has an account that enables them to reap the benefits therein. The dancing cub is further accompanied by words that narrate these benefits. Symbols help to associate and connect things with ideas or concepts. Sometimes, representing an idea with a physical object which communicates more meaning than explaining the idea itself. In this advert, the producer has used both explanation and the cub in order to optimally achieve the set objective. Finally, the cub is shown lying down in a relaxed state and below it the words "building your future starts here" are written in green colour. At this point the vital message is given "open your cub account at a branch near you". Then guidelines are given on how to go about it.

Advert 18 has a symbol of a ladder that people are seen to use to be assisted to go up. This is a symbol of something that can easily elevate someone to a higher level. In this case the institution in question is the one represented by the physical ladder. The advert producer cannot directly mention that the bank can elevate its customers, but from the context one can see the connection between the bank and the ladder that elevates one to success. (see Figure 7)

Symbolism has generally been used in banks adverts to depict various ideas as spelt out in their slogans and specific utterances made by adverts participants. A slogan like "KCB making the different" communicates that that is the only institution that can bring about a difference in one's life. This is seen even in the use of the definite article "the". Personification has also been used in the construction of the slogan "your listening, caring partner to bring out symbolism. This claim substitutes the bank with a partner that listens and cares. In advert 17 the bank employee tells the potential customer "welcome to convenient" meaning the bank is substituted with the term convenient. The implication here is that if one needs convenience, they should go for the services offered by the bank in question. On the same note, banks are generally brought out as symbols of help, solutions to money issues, contentment and joy providers.

1.6.14. The Eye Contact

The paralinguage of eye contact is portrayed in the adverts in two different ways. First of all, there is eye contact between participants themselves and the other between the participants and adverts viewers. Advert 17 portrays eye contact that succeeds in capturing the attention of the viewers. The advert has participants who are young lovers, their manner of communicating is thrilling and captivating. They gaze intently at one another, unconsciously monitoring the wide eyes of surprise and pleasure at various instances during the conversation. Over the course of their conversation, the eye contact is made through a series of glances by the speakers, to make sure the other person has understood or to gauge reactions and by the listener to indicate interest in either the other person or what is being said. This is witnessed among the speakers in this advert. There is often mutual eye contact during attempted interruptions, laughing and when they are answering short questions. This paralinguage achieves a great deal in maintaining the concentration of the viewers which is the main objective of the producers.

On the same note, Advert 4 has participants who employ eye contact in their conversation. The participant identified as customer one, requests for several services in order to accumulate many simba points. He requests in an exaggerated manner with dilated pupils that signal attraction to what he is asking for. Eye contact is most effective when both parties feel its intensity is appropriate for the situation which is the case in this advert. The expectation of both is met when the other customer reacts positively towards, they are doing. A similar reaction is expected from the viewers. The narrator adds that customers have been depositing extraordinarily purposely to arouse the viewer's emotions.

On the other hand, eye contact is employed between the participants and the viewers. For instance, advert 2 has a single participant who narrates her success story while stealing glances toward the viewers. Adverts 8 and 15 have both participants who confidently display their services while gazing at the viewers. In these cases, the gaze is deliberate in order to create a mutual atmosphere that would make the viewers go for what is being advertised.

1.7. Conclusions and Recommendations

It is evident that banks advertising process in Kenya uses paralinguistic strategies for persuasion. This affects the structure of people's beliefs, opinions, attitudes convictions and motivations; and, in turn, motivates people to act. These kinds of adverts drive the addressees to going for the product even when their intention is not to do so. This is because the advertiser has used a successful persuasive message that builds a strong belief in the product, as well as use of specific persuasive techniques. Also, an appropriate image for the product has been embedded into the social consciousness of the consumer through repetition, positioning and image creation. Owing to this, it is recommended that even though we absorb the messages transmitted by TV banks adverts, and although these may have some unconscious effects on our behavior, we should accept media images only if they suit our already established preferences and priorities.

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