

**CORPORATE COMMUNICATIONS: A CRITICAL
COMPARATIVE STUDY OF THE LANGUAGE OF
COMMUNICATION IN THE ZIMBABWEAN
BANKING SECTOR**

by

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UNIVERSITY OF SOUTH AFRICA

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COMPARATIVE STUDY OF THE LANGUAGE OF
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APRIL 2010

DECLARATION

Student number: 4195-035-6

I declare that

Corporate Communications: A critical comparative study of the language of communication in the Zimbabwean banking sector is my work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

(MR W MUSHORE)

DATE

DEDICATION

Dedicated to

TADIWANASHE MUSHORE (2003-2008) a quiet, gentle boy whose immense critical thinking skills could never be hidden behind his shy demeanour.

ACKNOWLEDGEMENTS

This dissertation has drawn contributions from several individuals and institutions. Grateful acknowledgements are to the following: Barclays Bank, Standard Chartered Bank, Stanbic Bank, Zb Bank, Commercial Bank of Zimbabwe, People's Own Savings Bank, Metropolitan Bank, National Merchant Bank and Kingdom Bank for affording me an opportunity to carry out my research using their advertisements.

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Special thanks go to my wife, Tsitsi and my children, Cathrine, Tinashe and Ruvarashe who suffered moments of crucial insanity.

Thank you all.

SUMMARY

The aim of this study was to critically analyse the visual and verbal language used on printed adverts by some selected banks in Zimbabwe. A semiotic theory was used to analyse the printed adverts. The study revealed that all the banks use stereotyped language in communicating their messages to potential customers. Some audiences identified with this stereotyped languages, though others were also critical of stereotyped adverts. This paradox is dependent on the uneven levels of social consciousness of the audiences. The study argues that communication between banks and the potential customers is a product of negotiation of meaning at the point of reception of the printed adverts. The study then recommended the use of gender, race and class neutral language in order to enhance the effectiveness of advertisements. Future research into the study of the language of advertisement should focus on the problem of copyright infringement in advertising.

Key terms

- Language** : a system of signs that expresses ideas, feelings and thoughts.
- Sign** : an object or idea or a combination of the two that refers to something besides itself, and it depends on others to recognize that it is a sign.
- Symbol** : a mode in which the signifier does not resemble the but which is fundamentally arbitrary or purely conventional- so that the relationship must be learnt.
- Icon** : a mode in which the signifier is perceived as resembling or imitating the signified.
- Index** : a mode in which the signifier is not arbitrary but is directly connected in some way to the signified.
- Code** : an arrangement of signs.
- Convention** : an agreed or shared meaning of a sign.
- Connotation** : the secondary meaning of a sign.
- Denotation** : the meaning as intended by the communicator.
- Semiotics** : the study of signs and their meanings.

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CHAPTER 1

THE LANGUAGE OF ADVERTISING IN THE BANKING SECTOR OF ZIMBABWE

To choose a language through which to communicate in ...
[advertisements] is to choose an audience (Ngugi wa Thiongo, 1987)

1.1 PREAMBLE

This study seeks to explore the language that some selected banks in Zimbabwe use when communicating with the diverse clientele in order to gain competitive advantage in their business. In order to do this exploration, this study will focus on outdoor advertisements as one medium of communication. Advertisements are one medium through which banks design to 'deliver a message', to give information- to tell people about the ideas or services available for sale (Sutherland and Gross, 1991). Effective advertising can increase the sales, interest and preference of the banks' products (Cultlip et al, 1994), and in so doing so increase their profits. Advertising can increase sales through its use of persuasive language (Larson, 2001: 105). Persuasion and eloquence, inevitably forces people to confront the challenge of the artistic process of making symbols.

Many people feel that since communication is about conveying messages, the accuracy of the language used does not matter as long as the message gets across. Communication - and, indeed, life in general - would be a great deal easier, if this was true and we all did know what other people meant regardless of how they expressed themselves. There are some occasions, admittedly, when the meaning is clear even though the expression is technically wrong. It is always not certain that every message conveyed will be received as it is (Dance and Larson, 1976).

In the business world accuracy of language is important in order to convey ideas precisely. Incorrect expression can mean that the ideas that are to be conveyed are not immediately apparent to the reader. Language, according to Hall (1997), is the privileged medium in which people 'makes senses' of things, in which meaning is

produced and exchanged. Language is able to construct meanings and sustain the dialogue between participants which enables them to build up a culture of shared understandings and so interpret the world in roughly the same ways through its signs and symbols. Signs and symbols include sounds (aural), words (written), electronically produced images, pictures (visuals), musical notes, even objects-which stand for or represent to other people our concepts, ideas and feelings (Hall, 1997:1). In short, inappropriate choice of signs-words or visual images can result in misunderstanding.

The ability to use symbols- verbal, pictorial, gestural and musical- lies at the heart of persuasion and so deserves our attention. The banks to be considered in this exploration are sampled from a diverse banking community which include amongst others, Barclays Bank Plc, Standard Chartered Bank, Stanbic Bank, Zb Bank, Commercial Bank of Zimbabwe, Post Office Savings Bank, Kingdom Bank, National Merchant Bank and Metropolitan Bank. The study will critically analyse the signs and symbols used correctly or misused by the afore-mentioned banks/persuaders in order to get to the bottom of persuasive meanings in advertising. Media is important for advertising goods and services to the audience (McCarthy, 1997). It follows, therefore, that every single advertisement has to appear in one medium or another. For the purposes of this study, focus will be on the analysis of the language of communication found on outdoor advertisements. Kotler (1993) sees outdoor advertisements as posters- or bills- affixed to ... billboards which meet the standards relating to size, design, and methods of construction established by the relevant authority of a country.

How these banks put across their message when communicating through billboards to its clients especially in this competitive environment where so many banks are competing for a limited number of potential clients owing to the harsh political and economic environment culminating in company closures is therefore the main challenge. Burke (1966) cited in Larson (2001) puts it best when he said that humans are 'symbol making, symbol using, and symbol misusing' creatures. The principle theme of this study is to reveal the good and bad deal about the banks' mode of expression or of using the 'invisible technology'- language. Postman (1992:127) maintains that language is a kind of machine that can 'give direction to our thoughts,

generate new ideas, venerate old ones, expose facts or hide them. For communication to be effective it has to be a two way process (Frey et al, 1991 and Cultlip et al 1994). Thus, communication is a reciprocal process of signals to inform, instruct, or persuade, based on shared meanings and conditioned by the communicators' relationship and the social context. A review of two unpublished thesis relating to banks by Mutore (2008) and Mushore (2005) revealed that the language-signs and symbols- used by some banks in Zimbabwe do not establish commonness. The choice of words or language in which a sender encodes a message will influence the quality of communication. Since language is a symbolic representation of a phenomenon, room for interpretation and distortion of the meaning exists. Meaning has to be given to words and many factors affect how an individual will attribute meaning to particular words (Adey and Andrew, 1990:27). The following sections give further details about the principal objectives of this research.

1.2 AIM OF THE STUDY

The aim of this study is to discover the various codes or sets of rules that are used by persuaders / banks in Zimbabwe and understood by persuades in order to enable these banks to gain competitive advantage, that is, by shaping public perception about the brand, affinity and preference of the banks' products. In a nutshell, the study seeks to compare and contrast signs and symbols banks in Zimbabwe use for persuasion. Persuasive communication is communication which is intended to change the receivers' behavior and attitudes in a way that the sender of communication has previously determined. Adey and Andrew (1990:171) see persuasion as a subtle process that succeeds through manipulation of spoken, written, visual or audio visual symbols to achieve predetermined purpose.

1.2.1 Objectives

The main objectives of this study are:

- 1) To investigate the banks' motives of language of communication used by paying careful attention not only to the overall message but also to its particular verbal and visual signs.

- 2) To discover the ideological meanings in which the sign-vehicle are exchanged.
- 3) To understand how personal experience and cultural milieu/environment contribute to sign interpretation.
- 4) To identify how the application of semiotic theory alters the original meaning ascribed to the advertisement.
- 5) To suggest ways of improving language of communication when creating adverts.

1.2.2 Research Questions

- 1) Why do banks advertise; that is, what are the functions and purposes of advertising?
- 2) How is language in the advertisements organized?
- 3) Are signs and symbols in advertisements complimenting each other?
- 4) What are the intended and unintended consequences of communication or advertising?
- 5) Which strategies should banks employ when developing advert messages in order to increase/improve understanding of advertisements?

1.3 JUSTIFICATION OF RESEARCH

There has not been any study in Zimbabwe that focused on the language of communication used by banks, particularly, a comparative one. This gap means there is no knowledge that has been generated by scholars to predict how banks advertise and how clients react to patterns of differing advertising modes-in terms of signs and symbols. This study is accordingly, significant in that it seeks to unpack the language (signs and symbols) banks in Zimbabwe use when communicating with clients. The intention is to see whether or not these languages capture or correspond with the feelings and thoughts of the targeted audiences. This is vital especially if one looks at the fact that language is a subtle medium which can transmit information that people take seriously and use in their daily lives based on what they see, read about and hear (Dimpleby and Burton, 1992). These banks also compete within the same space, which is Zimbabwe, and this space is composed of diverse audiences. Accordingly, it is vital to understand how these banks create a state of identity with

these diverse audiences, that is, how they determine the conceptual maps and territories of the audiences (Larson, 2001:116). The ultimate argument of this study is that ideologies and identities which are inhabited in the language determine whether one bank will have a competitive edge over the other or not. Again, this study seeks to find out whether International owned banks, because of their ownership patterns, thus different culture and taste, will be able to adjust and advertise effectively in the host country-Zimbabwe. This same analysis will also be applied to State and Independent owned banks which at this juncture should have an upper hand as the people who are at the helm of decision making are mostly from the host country and they know better the ways of living of Zimbabweans and therefore can easily capture the culture and tastes of audiences with less difficulty in their advertisements.

1.4 RESEARCH METHODOLOGY

This study will review the relevant literature on the subject of language of communication. Particular attention will be paid on the technical, written and symbolic codes of outdoor advertisements. Literature review will be complemented with unstructured interviews. Unstructured interviews comprise of questions that may not be pre-formulated (Babbie and Mouton, 2001). These interviews will involve nine marketing or communication managers of the banks under study in order to ascertain their perceptions of the language of communication they use in their advertisements. These managers have been selected due to their expertise in the field. This will also ensure reliability of information. Interviews have been chosen in this study because they allow the researcher to ask probing questions or to make clearer those questions which might be ambiguous in the eyes of the interviewee.

To analyze the meanings of media output-adverts- in this case, Jerkins (1983) reminds us that it is necessary not only to see how the producers encoded the message and the form it assumes but also how audiences have decoded it. In order to get the feelings and thoughts of audiences regarding the language of communication used, a questionnaire will be used. A questionnaire is defined by Nickels (1999) as a document containing questions designed to solicit information appropriate for analysis. It is an interview on paper which does not need the interviewer to be present. This method of data collection is therefore cheaper in the

sense that it enables the respondents to respond at their own time. This can be cost effective in terms of both time and money. It also allows the respondents to respond better to sensitive questions since they feel more anonymous.

The researcher will also visit the retail branches of the banks under study in order to listen to the conversations that the front office staff have with its clients. Good communication enables a bank to build lasting relationships, and avert misunderstanding that leads to ill will. Poor communication leaves customers feeling ignored and disinclined to do business with the bank again (Ali, 2001). These conversations will be tape recorded and will be produced verbatim at the end for analysis purposes.

The sample is located throughout the country, however, for the purposes of this research, the sample will be drawn in Harare where these banks are greatly present or concentrated in terms of the number of outlets, and so is the number of clients. Frey et al (1991) define a sample as a subgroup of a population or universe. Population refers to all people who possess the characteristics of interest. The sample will consist of 180 clients, that is, 20 from each bank and these will be given questionnaires to respond to. Non-probability/random sampling method called convenience sampling (also known as accidental sampling) will be used, that is, subjects will be selected non-randomly simply because they are available. Morse (1986) cited in Denzin and Lincoln (1994) says that a good informant is one who has the knowledge and experience the researcher requires, has the time to be interviewed and is willing to participate in the study and it is from this perspective that 20 respondents from each bank will be selected.

Since this research uses unstructured questioning or observation techniques; involves small samples and uses indirect methods of investigating feelings, perceptions, attitudes, and beliefs of respondents who will provide descriptive information about their thoughts, feelings and beliefs about the language of communication used by the banks under study that cannot be easily projected onto the total population, a qualitative approach to data analysis will be undertaken (Muranda, 2004:53 and Fettermen, 1988). Since this research is about studying human behavior, unlike that of physical objects, that cannot be understood without

reference to the meanings and purposes attached by human actors to their activities, qualitative data, it is asserted, can provide rich insight into human behavior (Denzin and Lincoln, 1994:106) hence its adoption in this research.

1.5 CONCEPTUAL FRAMEWORK

There is no single theory that can explain the complexity of hierarchies of communication in society. In this study, attention will first be on semiotic approach. This approach was developed by scholars who include Ferdinand de Saussure (1966), Charles Sanders Peirce cited in Solomon (1988), Roland Barthes (1972) and Umberto Eco (1976). These scholars are of the view that all texts convey meaning through 'signs' or 'signifiers' that refer to objects, concepts, or events called 'signifieds'. These signifiers interact with one another in the meaningful and sophisticated, but not obvious, relationships, or sign systems, which make up the 'language' or 'code' of the text (Larson, 2001:114). De Saussure (1966) proposed that our perception and understanding of reality is constructed by the words and other signs which we use. Within larger linguistic units such as sentences, meanings are created by choices and relationships of signs. Thinking about signs, communication and meaning in semiotic terms will therefore have large implications for the ways in which the self, identity, reality - of banks - is understood. Each message or advert will be read and interpreted from these perspectives. The meanings will thus be generated first, from the words that are or are not spoken; second, from the context in which or from whom they are spoken, and third, from the other signifiers in the message-visuals, colours, tone of voice, furnishings and so on (Larson, *ibid*).

De Saussure (1966) divided the sign into two components, namely, the signifier and the signified and he suggested that the relationship between the signifier (sound-image) and the signified (concept) is arbitrary. These two issues were crucial for the development of semiotics. Concepts, according to de Saussure (1966) have meaning because of relations, and the basic relationship is oppositional. In language there are only differences (de Saussure, 1966:120). Thus, 'rich' does not mean anything unless there is 'poor'. De Saussure also went on to show that it is not 'content' that determines meaning, but 'relations' in some kind of a system. The most precise

characteristic of these concepts 'is in being what the others are not' (de Saussure, *ibid*: 117). Signs function, then, not through their intrinsic value but through their relative position. Nothing has meaning in itself.

Pierce cited in Solomon (1988) on the other hand focused on three aspects of the signs as opposed to de Saussure (*ibid*). These three aspects are the iconic, indexical and symbolic dimensions. He states that iconic signs signify by resemblance, and indexical signs signify by causal or connection while symbolic signs signify by convention. Pierce in Solomon (1988:24) argued that interpreters have to supply part of the meanings of signs since signs stand to somebody for something in some respect or capacity.

Eco (1976) is also important in this study in so far as he suggested that if signs can be used to tell the truth, they can also be used to lie. We live in a world full of signs that lie and misled. Put differently, if signs can be used to communicate, they can be used to communicate lies. Eco (1976) also points out that the task of semiotics is to figure out the relationship between explicit interpretation and implicit intuition. Barthes (1972) on the other hand sees signs as playing a role of describing and interpreting the world, thus their function is simply to denote something, to label it. He also points out that signs also come with extra associations which are called connotations and these connotations come from our social experience. The major contribution made by Barthes in this study is on how myth is made. He indicated that myth is one of a number of different possible messages which works by distorting or forgetting of alternative messages. De Saussure (1976) on the other hand sees myth as the study of signs and involves identifying the signs used in a message and showing how they are built by means of codes into a structure which communicates particular messages and not others. Myths make particular ideas natural; they will not be resisted or fought against. Myths make particular social meanings acceptable as the common sense truth about the world and so can be equated to ideology or connotation in some circles.

The scholars cited above are important in this research in so far as they focus on the following aspects of semiotics: de Saussure (1976) indicated that signs are arbitrary, while Pierce in Solomon (1988) indicated the need for conventionality if signs or

symbols are to be understood by all people in a society. Eco (1976) on the other hand highlighted that signs can be used to tell the truth as well as communicate lies. Barthes (1972) brought in the concept of myth or ideology. All these different aspects of semiotics are important in this study as far as they help the researcher to critically analyze the adverts under study and see how they are structured and ultimately how they convey meaning.

The study will also make use of speech act theory. Austin (1962) is the founder of this theory, which Searle (1969) developed further. The theory states that when people speak their words do not have meaning in and of themselves. Largely the situation, the speaker and the listener affect them. Put differently, words alone do not have a simple fixed meaning. This approach is essential in this study as it highlights that 'the meaning of an utterance/statement or word is defined by convention than the initiative of the reader' (Searle, 1969). When people speak, they will be following learned rules. The meaning of language depends on its actual use, rather than having an inherent/natural or inbuilt meaning. Therefore, by understanding the detail of what is being said, one can understand and communicate better with others.

Lastly, the researcher will also make use of insights from text linguistics. Text linguistics deals with texts as communication systems. Its original aims lay or rest in uncovering and describing text grammars. The application of text linguistics has, however, evolved from this approach to a point in which text is viewed in much broader terms that go beyond a mere extension of traditional grammar towards an entire text. This approach is vital in this study since it takes into account the form of a text, its setting, that is, the way in which it is situated in an interactional, communicative context. Both the originator of a text as well as its addressee are taken into consideration in their respective roles in the specific communicative context.

Earlier models of communication reduce communication to a process of 'transmitting information'. Chandler describes the model of communication developed by Shannon and Weaver (1949) as falling under this communication model. The model, as Chandler puts it consists of five elements which can be described as follows:

... [A]n information source [who] (produces a message); a transmitter [which] (encodes the message into signals); a channel to which signals are adapted for transmission; a receiver which reconstructs the message from the signal and a destination where the message arrives.

The quotation above helps in showing that transmission models are linear and one way. They ascribe a secondary role to the 'receiver' who is seen as absorbing information. Some critics argue that the model improves a communicator's ability to manipulate a receiver. The three theories or approaches above to be adopted in this research however show that the so-called receivers of information are not as such. They construct their own meanings from the originators of information. Such perspective acknowledges that meanings are actively constructed by both initiators and interpreters rather than simply 'transmitted'. Chandler (1995) says that 'perfectly transparent communication is impossible ...the "same" text can be interpreted quite differently within different context'.

1.6 SCOPE OF STUDY

The research project is divided into six chapters. Chapter one is the introduction to the research. It presents the preamble, the aims of the study, objectives of the research, research questions, justification of study, research methods, conceptual framework; scope of study, conclusion and definition of terms. Chapter two is the literature review. Focus will be on how meaning is generated and conveyed in text in general and advertisements in particular. Chapter three focuses on analyzing the language of communication used by International owned banks namely Barclays Bank, Standard Chartered Bank and Stanbic Bank in their adverts. The study has focused first on International owned banks because they are big with huge capital base, and they were first to be developed and established in the country and therefore have a far greater history or tradition of using billboards for advertising. Chapter four will focus on the State owned banks namely Commercial Bank of Zimbabwe, Zb Bank and People's Own Savings Bank. These banks also have a greater history when compared to Independent owned banks which were established about 10 to 15 years ago and most people do not rely on them especially following what happened to them some few years ago when they were declared insolvent and filed to pay back the depositor's money and their owners ran away. Because of this,

Independent owned banks namely National Merchant Bank, Kingdom Bank and Metropolitan Bank will be the focus of chapter five. In all these three chapters namely three, four and five, focus will be on the following four items:

- The organization of signs of outdoor advertisements
- The intended or dominant meanings of the advertisements
- The meanings of the advertisements as perceived by the audiences/readers
- A comparative analysis of International owned banks in chapter three followed by a comparative analysis of State owned banks in chapter four and lastly, a comparative analysis of Independent owned banks in chapter five.

Chapter six will be the conclusion and it will provide a summary of the research findings as well as offer some recommendations.

1.7 CONCLUSION

Semiotics tells us that we are always sending messages to other people and these people are also sending messages to us. But interpreting what the signs mean is a complicated matter. If a bank is to communicate in a way that audiences will 'understand' , its language has to mean the same thing to everyone, though words can have a number of different definitions, and the meanings and sense people have of words change over years. In short, banks should endeavour to use conventional language since our choice of words is very important as they (words- signs and symbols) have different connotations and give readers a different sense of what the communicator (bank) is trying to say.

The next chapter focuses on what different scholars say about meaning generation and communication in advertisements.

CHAPTER 2

LITERATURE REVIEW: MEANING GENERATION AND COMMUNICATION IN ADVERTS

Words are instruments and have meanings insofar as they are used by humans (Peirce, Morris, Rossi-Landi, Schaff, and Bakhtin. In Ponzio, 1993:49)

2.1 INTRODUCTION

The previous chapter defined the area of study, provided justification of the study, gave a brief outline of the literature review, elaborated on the theories used in the study, described the research methodology and finally delineated the chapter organization. The aim of this chapter is to offer an extended literature review on the subject of advertisement and communication in the banking sector in Zimbabwe. The chapter argues that language is central in the design and composition of commercial advertisements. This point is emphasized by several critics who have written on the subject. The starting point of this review is that advertising is one of the many marketing tools that are used to attract attention of prospective customers to a business. The more effective an advertising campaign, the more the customers it draws and with greater frequency. Advertising is used to remind potential customers of the benefits of the products and services of an organization. It also helps an organization to maintain distinct identity and, and brand. Mulvaney (1994) in Malleus (2001:7) points out that 'advertising is expressed through language which is subjective in nature, and therefore has its own value systems built into it'. In addition, language is a system of signs.

Although interest in signs and the way they communicate has a long history, modern semiotic analysis can be said to have begun with two men - Swiss linguist Ferdinand de Saussure (1857-1913) and American philosopher Charles Sanders Peirce (1839-1914). Roland Barthes (1972), Umberto Eco (1976), Lovemore Gunduza (2000) and many others went on to do important theoretical as well as applied work.

The section on literature review will focus first on the theories of semiotic analysis. This will be followed by a discussion on what Western, African and Zimbabwean scholars say about meaning-making in advertisements or how signs generate messages in advertisements. This approach has been chosen since it allows this study to identify what has been said regarding the generation of meaning in advertising by Western, African and Zimbabwean scholars thereby revealing the gaps that can be explored.

The chapter will in addition highlight some language traps or challenges that can result owing to bad use or misuse of signs and symbols. It will also suggest some strategies that can be employed by advertisers in order to make people respond to their messages positively and scholars like Robinson (2003), Lusted (1988), O'Sullivan (1994); McCorkell (1990) and Goddard (1998) amongst others have made some important contributions in this area. It is greatly understood that audiences relate with the advertisements' messages in different and diverse ways and this is one of the reasons why they can choose to do business with one bank at the expense of other/s. In order to show this dialectical nature of audiences, the review chapter will furthermore discuss some reception theories and particular attention will be given to Minimal Effects theory, the Schema theory and the Uses and Gratifications theory.

2.2 A LOOK AT SEMIOTIC THEORY

Semiotics is a way of exploring the meanings of any text by looking at signs and the way they work. Fiske (1990:43) sees semiotics as comprised of three areas of study:

1. The sign itself. This consists of the study of different varieties of signs, of the different ways they have of conveying meaning and of the way they relate to the people who use them. For signs are human constructs and can only be understood in terms of the uses people put to them.
2. The codes or systems into which the signs are organized. This study covers the ways that a variety of codes have developed in order to meet the needs of a society or culture, or to exploit the channels of communication available for their transmission.

3. The culture within which these codes and signs operate. This in turn is dependent upon the use of these codes and signs for its existence and form.

In view of the above quotation, semiotics is therefore used to discuss language based and image based advertisements because in either case we find signs which carry meanings. Signs refer to objects which stand in place of something and they are human constructs and can only be understood in terms of the uses people put them to. These signs take a number of different forms and in advertisements they can take the form of words and images, announcing where businesses are located and the nature of the business. The nature of signs- their designs and the materials they are made of- generally indicates whether the establishments on which they appear are upscale or down-market. Banks in Zimbabwe use symbols and icons as a means of establishing some kind of “corporate identity,” because it is easy to remember a symbol or icon. The design of a bank’s symbols and icons- through the use of colour and form, and often the appearance of specific words and /or numbers – help give audiences a sense of what the bank is like.

Signs do not interact haphazardly. Instead they are arranged in highly complex patterns of associations that all members of a given society and culture learn. Larson (2001) commented that signs interact with one another in meaningful and sophisticated, but not obvious relationships, or sign systems, which make up the “language” or “code” of the text. Accordingly, the ways signs are outlined and arranged in advertisements therefore regulate the meanings which can be communicated and understood. Sophistication in sign arrangement implies that meaning is something that can not be found easily. People have to learn a number of codes of a given culture if they are to interpret the signs and symbols found in texts of a particular culture.

As Fiske puts it:

Meaning is not an absolute, static, concept to be found neatly parceled up in the message...Meaning is a dynamic interaction between sign, interpretant and object: it is historically located and may well change with time (Fiske, 1990:49).

Fiske in his study of semiotics and meaning is therefore important in highlighting that the codes or “secret structures” in people’s minds, affect the ways that individuals

interpret the signs and symbols they find in advertisements and the way they live. This is because different people bring different codes to given messages; and thus, interpret the messages in different ways.

Meaning in advertisements comes from the signs and the system that tie the signs together and as shown above, this system is generally not obvious and must be elicited from the advertisement (Larson, 2001). This entails a greater degree of activity on the part of the intended audience. These audiences or readers – as semioticians prefer to call them- create the meaning of the text by bringing to it their experiences, attitudes and emotions.

2.3 WESTERN SEMIOTICIANS' PERSPECTIVES ON LANGUAGE IN ADVERTISEMENTS

This section of literature review focuses on what scholars from other continents of the world except Africa say about signs and the way they communicate meanings in advertisements. Scholars who fall into this category include de Saussure (1966), Pierce (1958), Barthes (1972), and Eco (1966) amongst others.

De Saussure (1915-1966) is one of the founding fathers of semiotics and his focus was on linguistic signs or words or symbols which make up a langue or a system of signs, that is, a sentence. He sees language as a system of signs that express ideas or communicate meaning and it is through words or other signs that people in a given community/culture communicate their ideas. When banks want to sell their products or services to the would- be- clients they usually create advertisements which are at times made up of linguistic signs or words only. If the targeted audiences are to decode the meanings created by the words in the adverts they first need to be familiar with the words being used and secondly, the words advertisers choose to use should have or carry the same meanings with that of the targeted audiences.

De Saussure quoted in Bignell (2005) says, “the capacity of linguistic signs to be meaningful depends on their existence in a social context and on their conventionally accepted use in that social context” (de Saussure in Bignell, 2005:4). People do not grow up pre-programmed to behave and think in certain specific ways about anything

in life, instead they grow up in societies, and the self, which include the knowledge systems, develops in a social context. This social context includes churches, schools and the media. Kellner (1995) in Malleus (2000) observes that:

Media provides the materials out of which many people construct their sense of class...race...of “us” and “them”... Media culture helps shape the prevalent view of the ... [bank’s products or services] and deepest values; it defines what is considered good or bad, positive or negative....

Ultimately, the words that banks use in their advertisements and the meanings attached to these words are therefore culture specific, that is, they are negotiated and learnt through the socialization process and the consequent of this socialization process is the construction of certain realities about the bank’s products or services. Again, advertisers should derive the words they use “from the shared experience of members of a culture” (Fiske, 1990:82).

Once more, since the ability for linguistic signs to be meaningful depends on convention or on what is typically accepted, what this suggests is that the words that advertisers use are arbitrary. There is no commonsensical connection between a word and a concept or a signifier and a signified (de Saussure, 1966), a point that makes finding meaning in advertisements interesting and challenging. Thus, the meaning assigned to a word is arbitrary in the sense that it is as a result of agreement among the users. There is no ‘real world’ out there to which people all refer to in words which mean the same to all of them. Reality, as noted by Fiske (1990:4-5):

... is always encoded or rather the only way we can perceive and make sense of reality is by the codes of our culture. There may be an objective, empiricist reality out there, but there is no universal, objective way of perceiving or making sense of it. What passes for reality in any culture is the product of the culture’s codes, so ‘reality’ is always already encoded; it is never ‘raw’.

All codes rely on commonality, that is, an agreement amongst their users on their basics – the units they contain, the rules by which these units may be selected and combined, the meanings open to the receiver, and the social or communicative function they perform (ibid, 83). People in their language community have much of

this real world in common, otherwise they could not communicate, but, for various reasons, the 'real world' which they articulate through their signs will be different for people outside that community. So if the relationship between signifier and signified is arbitrary, unnatural, and unmotivated, both advertisers and the would-be-clients are somehow supposed to learn the meanings the signifiers hold, which implies that there are certain structured associations, or codes, that advertisers and the would-be-clients pick up that help them interpret these signs or words. With any other kind of sign, people always have to learn the cultural conventions involved so that they will be able to grasp the meanings. Without the knowledge of the meanings attached to signs there will be no communication. Fiske (1990:62) says:

Convention is necessary to the understanding of any sign, however iconic or indexical it is ...Convention is the social dimension of signs...: it is the agreement amongst the users about the appropriate uses of and responses to a sign.

Arbitrariness of a sign according to Hjelmslev (1961) in Kress (1988) is as a result of the heterogeneous nature of audiences. The identities of audiences differ in terms of race, class, gender, occupation, education level, and marital status. These differences in identities affect audiences' interpretation of advertisements. Audiences within a certain race, class or gender will tend to think, and behave in a manner similar to themselves (they will form the in-group) and as such will have a shared understanding of certain words as opposed to out groups which consist of people who are not members of the in-group. Since there is no simple, natural sign-thing relationship between sign systems and reality, it is the people who are the active makers of meanings. The sign-systems (codes) which people use provide them with sets of meanings (the 'always already encoded' reality which 'Fiske (1990)' speaks of. In other words, people activate the meanings within the list or collection which the code offers them. This is because a sign represents or stands for something else in the mind of someone. It is composed, in the first instance, of an expression, such as word, sound, or symbol, and content, or something that is seen as completing the meaning of the expression (Hjelmslev, 1961. In. Kress, 1988:466).

De Saussure (1966) also highlighted that words found in advertisements have meaning by being different from other words, rather than by an internal property within that word. For instance an advert can promise audiences that if they open a

certain type of account they will become “rich”, it is only by having some knowledge of what the opposite of the word rich, which is poor, means, that they will be able to have a full grasp of the meaning of the word or concept “rich”. In other words, it is only after identifying what the word rich does not mean in real life, that audiences will get closer to the meaning of the advertisement message. Moreover the value of words in advertisements is culture specific. Again a word gains its value from its relation to other similar values. From the example above the word “rich” gains its significance by not referring to “poor”. That is, since the advert seeks to emphasize “richness” the importance of the term will only be realized if the clients have an understanding of what the word “poor” means. Without such a relationship “signification would not exist” (de Saussure, 1966). De Saussure (1966) observes that:

The sign or word ...[advertisers] choose to use gains much of its meaning, not so much from what it is, but what it is not. Its meaning is determined by the rejection of all the other signs people have chosen not to use... [Put differently, words in advertisements] get their meaning, not from their positive content but by being opposites of other words in the ... [advert].

So, meanings of words-signs- in the advertisements are based on the system in which they are found as well as the other terms in the system (Berger, 2006:7).

At about the same time as de Saussure was developing semiology, the American philosopher Peirce was developing semiotics. While de Saussure focused attention much more on the sign itself and sees the sign as an object with a meaning, Pierce (1958) sees the relationship between the sign, the users and external reality as a necessary means of studying meaning in any text. For de Saussure the sign or the word if properly structured was able to communicate the preferred message without any challenges. However, de Saussure failed to acknowledge that audiences are active critics, rather than passive customers, who do not take the message from the advertisements as is. In other words, although de Saussure sees meaning in advertisements being arrived at by convention, he did not realize that even people within the same culture can interpret advertisement messages differently due to different tastes and so forth. In a nutshell, he sees audiences as homogeneous or uniform and hence affected by media or advertising messages in the same way.

Pierce (ibid) however challenged this identical or standardization of audiences which regards media messages as affecting the targeted audiences in almost the same way when he proposed that meaning is as a result of the interaction between the sign, the user and external reality (Pierce, 1958). Pierce in Fiske (1990:45) however identified a triangular model of the relationship between the sign, the user and external reality and he explained it as follows:

A sign is something which stands to somebody for something in some respect or capacity. It addresses somebody, that is, creates in the mind of that person an equivalent sign, or perhaps a more developed sign. The sign which it creates ... [is called] the *interpretant* of the first sign. The sign stands for something, *its object*.

Audiences are affected differently when exposed to the same advertisement message. The reason for this as the reception theories below will show is that audiences are different and they bring in different knowledge and experiences in their interaction with the signs of advertisements and these differences at times result in different meanings being arrived at. For instance a bank can produce an advert which promises people that they will become “rich” by taking up the product, however, the mental picture that will be created by the targeted audiences will differ depending on their understanding of the sign “rich”. These differences in mental conception of the sign “rich” will result in different meanings being arrived at by these targeted audiences. The extents to which they will be able to decode the message furthermore depend on their socialization process. Pierce (1958) in Fiske (1990:46) says:

The interpretant of the word (sign)... [RICH] in any one context will be the result of the user’s experience of that word.... Thus it is not fixed, defined by a dictionary, but may vary within limits according to the experience of the user. The limits are set by social convention...; the variation within them allows for the social and psychological differences between the users.

While de Saussure (1966) looked entirely on linguistic signs- the words, Pierce (1958) focused his attention on the semiotic analysis of images. Adverts produced by Zimbabwean banks are pervaded with visual as well as linguistic signs. To get to the intended meanings of such adverts is therefore difficult since the images used in adverts can signify different meanings. They can either be iconic, symbolic or indexical and all these signs or images signify differently. For an advertisement

message to convey a certain message, an advertiser should be aware of what meanings are signified by the images/signs they choose to use. Pierce cited in Bignell (2002) divided the sign into three aspects which are the symbolic, iconic and indexical. He points out that icons are signs whose signifier bears a close resemblance to the thing they refer to. Thus a photograph of an individual can be said to be highly iconic because it looks like that individual. The symbolical elements of a sign on the other hand signify by convention. This means that there is no natural relationship between them and their meanings, between the signifier and the signified as de Saussure (1966) would put it. For instance, Pierce (1958) sees the road sign with the motorbike and car as having, iconic elements, but it also has symbolic elements: a white background with red circle around it. These signify 'something is forbidden' simply because people have agreed that that is what they mean. Indexes, as Pierce (1958) stated, 'lie between icons and symbols' and they are signs whose signifier people within a community have learnt to associate with a particular signified. Smoke, for example, is seen as an index of 'fire'. Indexes therefore signify by causal or connection. This connection is universally shared.

Hjemslew (1961) cited by Kress (1988) summed Pierce's work by stating that; "the process of linking or connecting expression and content is social and depends upon the perspective of the observer. A sign is essentially incomplete because it requires an interpretant, or context. When the interpretant changes, sign changes meaning. Thus behind any idea or feature of the social world is yet another interpretant. This is accordingly the basis of the radical claim that no reality lies under or behind a sign and no "real world" exists" (Hjemslew (1961) cited by Kress (1988)).

Roland Barthes (1972), a French philosopher, also looked at how signs signify meaning but this time by drawing an important distinction between what he refers to as different orders of signification. The first order is the iconic sign where for instance the photograph of the car means the car and this order is what Pierce (1958) describes as signifying by resemblance (Pierce, 1958 cited in Bignell, 2002). In Barthes' (1972) words the iconic sign denotes or stands for something or "what is photographed". In the second order of signification, Barthes (1972) indicated that there is a whole range of connotations or ideologies or myths ascribed to a sign. This second order looks at how an image on the advert is photographed. And connotation

is one of the three terms Barthes used to describe how signs work in the second order of signification (Fiske, 1990: 91). It describes the “interaction that occurs when the sign meets the feelings or emotions of the user and the values of his culture. This is when meanings move towards the subjective, or at least the intersubjective: it is when the interpellant is influenced as much by the interpreter as by the object or the sign” (Fiske, *ibid*). Barthes in the ‘Rhetoric of the image’ further (1972) argues that “In photography the denoted (first-order) meaning is conveyed through the mechanical process of reproduction...Connotative (second-order) meanings are introduced by human intervention- lighting, pose, camera angle, etc (de Saussure, 1966). Thus, when people within a community are looking at connotations they will be looking at the activation of meanings deeply rooted in their culture”.

Advertisement signs are highly connotative. As an example, a photograph of a car on a certain advert certainly refers to the signified car or denotes the car in the real world, but it can also connote virility, freedom, wealth, etc. They (connotations) are therefore signifiers of membership of a certain social class. This is what is referred to as second-order signification. Barthes (*ibid*) also labels this second-order signification- myth. Myths are ideologies which operate as organizing structures within a culture, organizing the meanings which people attach to the signs. According to Fiske (1990), “A myth, for Barthes, is a culture’s way of thinking about something, a way of conceptualizing or understanding it”.

As such, ‘advertising draws heavily on myth, using cultural signifiers to represent qualities which can be realized through consumption of the advertised product’ (Williamson, 1978). Myths can therefore be seen as ideologies. Ideologies are never simply ideas in people’s heads but are indeed the myths people live by and which contribute to their sense of self and self worth (Hall, 1997:118). Conversely, the ruled have their own ways of creating meanings, sometimes unintended, from those of the ruling class. The message always involves the distortion or forgetting of alternative messages, so that myth appears to be simply true, rather than one of a number of different possible messages. What this means is that advertiser’s endeavour to portray their products or services in a particular way which will give them some mileage and ignoring the other aspects of the products or services being advertised which will portray them negatively. So reading the messages in myth or advertising

involves identifying the signs which it uses, and showing how they are built by means of codes into a structure which communicate particular messages and not others. Fiske (1990:93) refers to myth as 'the second-order meaning of the signified'. Advertisers by virtue of their power to control the production of the adverts can construct words and visuals that reflect the reality of their class. In Barthes's view the function of myth is to legitimize the banks' ideology. Its function is to present to us a 'reality' which serves the interests of the bank in such a way that the values incorporated in that 'reality' appears to be quite natural, taken for granted, and commonsensical. The pluralists however argue that there is diversity and choice in the languages used by advertisers. Just as society comprises a range of interest groups and points of view, so does the advertisements. Certain values and beliefs therefore prevail in advertisements owing to their being shared by most society. The reason for this, Morley (1992) asserts is "because media production is based on the need to please the audience". If audience needs are ignored, then the likely outcome is commercial failure. What this means is that myth is not universally shared in a culture. In any culture, Fiske (1990) notes: "there are dominant myths, but there are also counter-myths...due to subcultures within [any] society which have contradictory myths". It is for this reason that different banks endeavour to produce adverts describing for instance the same concept of 'rich' but in different ways in order to try to first counter what other banks or competitors will be saying to audiences about the same concept in order to lure audiences and second as a way of meeting the changing needs of the audiences. Barthes (1972) stresses the dynamism of myths. Fiske, *ibid*: 95) says "... [Myths] change and some can change rapidly in order to meet the changing needs and values of the culture of which they are a part".

The third-order signification according to Barthes (1972) is the symbolic. It is a matter of the cultural meanings of signs. An object becomes a symbol when it acquires through convention and use a meaning that enables it to stand for something else. A Rolls Royce in an advertisement produced by a bank, for instance, can be a symbol of wealth and it can imply that by taking up the product or services of a certain bank one will be assured of becoming wealthy. These cultural meanings derive not from the sign itself, but from the way that society uses and values the signifier and the signified. In short, people draw meanings from the stock of images, notions, concepts

and myths which are already available in the culture in a particular context and at a particular time (Barthes, 1972).

The three scholars cited above, de Saussure (1966), Pierce (1958) and Barthes (1972) are important as they help in this study by acknowledging the arbitrariness and conventionality of signs in meaning creation and conveyance in advertisements. They also indicate that signification is not neutral or value-free. This latter sentiment is in addition echoed by Eco (1976), a distinguished Italian semiotician, who suggested that if signs can be used to tell the truth, they can also be used to lie:

Semiotics is concerned with everything that can be taken as a sign. A sign is everything which can be taken as significantly substituting for something else. This something else does not necessarily have to exist or to actually be somewhere at the moment in which a sign stands for it. Thus semiotics is in principle the discipline studying everything which can be used in order to lie. If something cannot be used to tell a lie, conversely it cannot be used to tell the truth; it cannot be used "to tell" at all. I think that the definition of a "theory of the lie" should be taken as a pretty comprehensive program for general semiotics (Eco, 1976:7).

The quotation above help in showing that the messages that advertisers say about the products or services they will be advertising is not always true. Some other opposite readings can be derived from the same words and images. Since the codes people use are located within specific cultures, it should not be surprising that those codes express and support the social organization of those cultures. From this point of view there is no such thing as meaning which is independent of the ideological and political positions within which language is used. Many analysts have drawn attention to the way that codes express and maintain existing power relationships. One French sociologist, Bourdieu (1992) quoted in Modern (1993) for instance, believes that 'every linguistic exchange has the potential to be an act of power'. For Bourdieu (ibid), systems of symbols are not merely systems of understanding, they are systems of domination. They dominate by saying half-truths and that is what Eco (ibid) refers to as 'lies'.

What Eco (1976) says about the nature of signs so is advertising language above can also be equated to ideology. Ideologies are able to disguise or suppress the real structure of domination and exploitation which exists in society. In advertising,

advertisers choose to use other signs at the expense of others in order to portray to would be potential buyers what they want them to see or think about their products or services. Thus, Eco's (ibid) point is an important one: If signs can be used to communicate, they can also be used to communicate lies. Becker (1974) cited by Hall (1997) also concurs with Eco when he reminds us that 'photographs in adverts, often thought of as "truth" are a more precisely reflections of the photographer's point of view, biases, and knowledge (or lack of knowledge)'. All images, despite their relationship to the world, are socially and technically constructed. It is from this premise that Eco (1976) claims that images or signs found in advertisements can be used to lie. Eco (1976) further highlighted that 'people live in a world full of signs that lie and mislead, and many people spend a good deal of effort trying to determine whether or not they are being conned. Most of this lying with sign is harmless, but in some cases it can be dangerous'.

2.4 RECEPTION ANALYSIS

Concern over the social impact of the mass media was evident as far back as the 1920s when many critics charged that motion pictures had a negative influence on children and early thought about the mass media surrounded the thinking that when media audience members were isolated from one another, they were vulnerable targets easily influenced by mass media. The Magic Bullet Theory, which originated in the 1920's and 1930's, proposed that audiences are all passive and susceptible to media messages. The media were thought to have the ability to shape public opinion and persuade the audiences toward nearly any point of view desired by the advertisers. Early thinking was that messages were like magic bullets; they struck all audiences equally and created uniform effects among them in a very different way. This theory has been known as the Hypodermic Needle Theory, using the metaphor as a reference to how the media are assumed to be injecting all audience members with the same message, causing a uniform thinking among them as the advertiser/bank intended. This paper however argues that audiences are heterogeneous and they can skip, scan or by pass adverts that they do not like.

Instead of the media being seen as an all powerful force working directly on the audience in isolation, a different view emerged during the 1960s which saw

audiences as active in interpreting media content. Rosen (1972:9) in Morley (1992) observed that audiences differ in terms of language, class and code, consequently, the meaning of the advert will only be constructed differently according to the discourses (knowledge, prejudices, resistances, etc) brought to bear on the advert by the reader/receiver and the crucial factor in the encounter of the audience/subject and the text will be the range of discourses at the disposal of the audience. Here, of course, 'individuals do have different relations to sets of discourses in that their position in the real, will determine which sets of discourses a given subject is likely to encounter and in what ways it will do so' (Morley, 1992). In 1960 Klapper pointed out that media users are not at the mercy of the media but selectively expose themselves on the basis of their own knowledge, experience and expectations. In other words, people see what they want to see. These sentiments which were made by the minimal effects theory also portray themselves in the Schema theory. This theory helps in explaining how people assimilate information from the media. According to this theory, the audience tries to match incoming information with existing information stored in some hierarchical order in the mind. If the information does not fit into the existing framework it is rejected. If it is accepted, it is stored in some modified schema. In this vein the media user is therefore seen as cognitively active. They belong to and form part of different groups which themselves attach various interpretations (meanings) to media messages. In 1970 James Halloran said that we must get away from the habit of thinking in terms of what the media do to people and substitute for it the idea of what people do with the media. It is from this latter question that the Uses and Gratification approach was formed. The basic tenet underlying this approach to studying audiences was that individuals actively consume and use the media in order to meet certain needs and these needs according to Blumler and Katz (1974) in Morley (ibid) can be diversion, personal relationships, personal identity and surveillance. At its crudest, it implies that audiences comprise individuals whose conscious search for gratification elicits a media response which supplies their needs. This theory is important in this study in so far as it helps in portraying that audiences are not passive customers, but instead, they select media content according to their interest. This theory therefore sheds a good deal of light on audience motivations for choosing products or services from one bank and not the other after looking at the respective adverts produced by the various banks.

2.5 AFRICAN SEMIOTICIANS' PERSPECTIVES ON LANGUAGE IN ADVERTISEMENTS

Few scholars in South Africa have written on how meaning is created and conveyed in text. Sinclair and Barenblatt (1993) studied advertisements messages produced in South Africa by looking first at perception that is the link between the mind and the environment. As such, advertising is accordingly part of the environment since it also provides the mind with some stimuli through its messages. These scholars argue that the ways people perceive the messages advertised affect the meanings that are created thereof. Messages from advertisements do not affect audiences in exactly the same ways. The mind according to Sinclair and Barenblatt (1993) is involved in selective perception. Selective perception is used to describe '...the mind's ability to screen out stimuli which are of no use to us and absorb those that are' (Sinclair and Barenblatt, 1993:19). What is significant in this observation is that the adverts which are produced by various banks form the environment in which the audiences only respond to those adverts which are useful to them or which seem to meet their needs. These needs can be as a result of audiences own values, needs and motives (Sunderland and Gross, 1991). If the advert messages coincide with the audiences' values, needs and motives, that advert is likely to catch their attention. People only pay attention to advertising messages if their values, interests, needs and motivations are captured in the advert. Sunderland and Gross (1991) say:

The reason why so much passes us by and does not catch our attention lies in the psychological process of *habituation* and own values, interests, needs and motives. The word habituation is used to describe the way humans become used to stimuli in the environment. If the stimuli changes, that is when people will begin to pay attention'.

In view of the above quotation, audiences are looking for banks that provides them with products or services that meet their needs. If the language used in the advertisement is able to demonstrate this, then it is more likely that the attention of the audiences will point towards the message propagated by the banks' advertisement and this can culminate in a sale.

Sinclair and Barenblatt (1993) also advises that if people are to see, read, believe, remember an advertisement and then- act, 'firstly, it must have a bold headline or

picture that flags down the reader, secondly, the advertisement must lead the eye into readable and informative copy, thirdly, the message must be put across strong enough to make it endure'. Where visual images are used Sinclair and Barenblatt (1993) argues that anchorages must be used. Barthes (1964) uses the word anchorage to describe the function of words used as captions for photographs. The use of anchorage in adverts is vital since this minimizes the meanings that a visual image communicates. Visual images are polysemous, that is, they imply underlying their signifiers, a floating chain of signifieds, and if the reader is to be able to choose some or the intended meanings and ignore others; a description of the visuals in the adverts should therefore be provided in the form of an anchorage or caption. Sinclair and Barenblatt (1993) say, "Words [in advertisements] 'help fix the floating chain of signifieds in such a way as to counter the terror of uncertain signs'".

The caption message is designed to connote the image, to quicken it with one or more second-order signifieds. Connotation according to Barthes (1964) 'gives the reader a greater range of possible meanings than does denotation and that words can be used to narrow this range or to close off parts of it'. Sinclair and Barenblatt (ibid) furthermore note that, 'while headlines flag down the reader they are often insufficiently informative to increase the initial level of interest... sub-heads can be used to this end; they qualify the headline and consolidate the attention already gained...sub-head should paraphrase the central... [Product] benefits or synthesizes the selling points' (Page, 191). In-order to make the- would- be- takers of the product or service advertised grasp the meaning of the advert; the text must be conventionally accepted. The way in which the message is structured should tally with the expectations of the audiences in a certain culture. If the text of the advert is to convince the likely prospect it should "...be written with one thought in mind: ...even to the extent of being written in [the audiences]... likely style and pace" (Sinclair and Barenblatt, 1993).

Sinclair and Barenblatt (ibid) observe that the words and images used in advertisements often times creates sexual stereotyping, thus reinforcing gender identities. An example of this is a banking advertisement in South Africa in which a woman appears, looking extremely sophisticated. The headline states: "I don't want a bank that treats me as a woman; I want to be treated as an equal" (Sinclair and

Barenblatt, 1993: 62). What is implied is that to be an equal means not to be a woman. Berger (1987) cited in Sinclair and Barenblatt (1993:62) points out that:

Women touch themselves in a caressing way in advertisements. Men never do this. Effectively what happens is that in doing this, women are objectifying themselves: they are treating themselves as objects. This too, is frequent in advertising.

The beauty type women used in advertisement are usually highly glamorized, sensuously dressed and posed to emphasize the contours of her body. Her face will most often be turned towards the viewers, or sometimes turned a little away with a look of intense pleasure. Advertisements intended for the male markets commonly offer the full face of woman, whereas female markets will usually see the profile. The beauty type image of woman in advertisements is therefore used to 'invite, provoke or allure the male viewer' (Sinclair and Barenblatt, 1993). In other words, men are invited to think that this beauty type image of a woman is aroused by them as others will be when they buy or take on the service which she is advertising. Women on the other hand are invited to imagine that this beauty type woman featured on the advert is what they will be like if they buy or take up the service she is advertising. Sinclair and Barenblatt (ibid) also note that "the use of female sexuality in advertisements in South Africa is often carried out very subtly, that is, it appears in a kind of a code". Although advertisers and sometimes consumers alike know that sexual desire is a strong selling point in advertisements, neither openly acknowledges it, that is, 'everyone gets the point though no one makes it' (Sinclair and Barenblatt, 1993).

Sinclair and Barenblatt (1993) are therefore significant in this study in that they highlight the state of advertising in South-Africa and they also show how images are used in order to sell products or services. These two scholars also brought in the concept of sexual stereotyping provided by most advertisements in South Africa. Having said this, attention now shifts to Zimbabwe. In Zimbabwe, several scholars wrote literatures on advertising. This section focuses on what scholars like Thompson (2005), Gunduza (2000), Malleus (2000) and Dube (2008) say about advertising in Zimbabwe.

Zimbabwe banks produce adverts with the view of 'influencing and or informing an unknown audience' (Gunduza 2000:49) about its products or services. If audiences

are to view adverts on billboards or some other media, advertisers must be skillful enough in order to capture their attention to their adverts. Gunduza (2000:49) sees advertising as a 'skilful and thoroughly programmed ways of enticing, cajoling, tantalizing, wooing and persuading a targeted audience to think, react and behave in a certain predetermined way'. In an endeavour to woo people to pay attention to their advert messages, some organizations in Zimbabwe tend to use grammar or images that at times perpetuate or reinforce some negative stereotypes regarding gender. Some adverts can feature nude women, thus using the sexual stereotype. This kind of grammar or visuals is problematic. As such, most adverts in Zimbabwe according to Gunduza's (ibid: 50) has become a 'cultural blizzard'. An advert brings with it some 'politics, psychological and cultural aspects' (page 49) and these aspects can help in reinforcing some negative stereotypes in Zimbabwe. Gunduza (2000:50-51) says, 'the public should be made aware of the dangers of receiving distorted truth or lies....a lie if frequently repeated, [it will] ultimately gains belief...so adverts have power to reproduce, replay and relay stereotypes...'

Gunduza (2000) made an analysis of several adverts in Zimbabwe that include 'Jade soap', 'Softex Super Savers Big Value Toilet Tissue' and 'Commercial Bank of Zimbabwe'. In his analysis of the adverts cited above, Gunduza (2000:55) saw these adverts as having some 'linguistic, cultural, sociological and even psychological implications...which are not deeply rooted in African philosophy'. These adverts use signs and symbols that are not from the African or Zimbabwean cultural heritage. The ultimate of this is that the language present in these adverts is full of stereotyped images about Africans. These images are drawn from the west and they are Euro-centric. It is vital to understand that advertising plays an important role in socializing people. The images that people see being portrayed in advertising help shape their thinking regarding themselves and the society. Since these advertisements use imagery drawn from the West they end up socializing Zimbabweans in thinking that, they are second-class citizens in this world. As Kellner (1995) in Malleus (2000) observes:

Media provides the materials out of which many people construct their sense of class...race...of "us" and "them"... Media culture helps shape the prevalent view of the ... [bank's products or services] and deepest values; it defines what is considered good or bad, positive or negative....

In order to make people buy their products advertisers use language which makes the targeted audiences see themselves as lacking something if they do not take the advertised product. The colonizers used this same strategy when they came to colonize Africans. The colonizers see themselves as the 'masters' of this world who are supposed to bring light to the 'dark continent' of Africa and they ultimately invented language regarding Africans that perpetuate this ideology. Gunduza (2000:15) says 'Advertising has a sly, cunning and subtle way of mocking, laughing and satirizing the very recipients or consumers of the advertised product or idea'.

In addition, Gunduza (2000) saw the adverts he analysed as "sending the wrong signals" with the 'rich literary and visual images. The Jade Soap is an advert about the mothers of Africa. This advert features a 'typical African Mother bathing her toddler with jade soap' (page 52). The mother appears very much fascinated by this new 'technology', the jade soap, and the way it works in removing dirt. Toddlers usually play with dirt and so the introduction of jade soap is seen as a solution at one level. At yet another level, this imagery depicts 'Africa and Africans as dirty before the arrival of the jade soap' (Page 52). The Softex Super Savers Big Value Toilet Tissue advert features 'a family coming from the rural areas. Their grandmother gives them some plateful of groundnuts [and] along the way they all suffer from chronic diarrhoea' (page 53). The rural place in Zimbabwe credited for its rich cultural values, whereas in this advert it is seen as a place of dirt and poor sanitation. Gunduza (ibid) therefore sees this advert as 'toiletisation of African culture'. It sends the wrong indicators to the public that the rural place is a place of poor hygiene. On the Commercial Bank of Zimbabwe advert, a man with a Pajero car goes to the rural areas to exhibit his latest acquisition, an international money link card (page 54). In the advert Gunduza (ibid) points out that, there is a whole range of stereotypes against blacks. He highlights that 'there is an assumption that when blacks become rich the only thing which comes into their minds is polygamy and exhibitionism. Secondly the rural folks are also portrayed as a bunch of idiots scandalized by the cargo mentality syndrome (page 54). In short, Gunduza (2000) sees adverts in Zimbabwe as comprised of 'ideologically wrong sign posts which transmit wrong signals to the nation'. While this is an important contribution made by Gunduza (ibid) regarding Zimbabwe's adverts, the researcher looked at one bank and adverts from other sectors of the economy. This research however seeks to look

at the language used within the banking sector an area that Gunduza did not look into.

Another scholar who looked at Zimbabwean advertisements is Malleus (2000). Malleus (2000: 59) observes that, 'As global competition heats up, there is a push to get maximum impact messages across, in an effort to gain market share for different companies' products and services'. In addition, Malleus sees advertising as a 'key source of imagery... [and] this imagery is about race, class and gender'. These images are in a large measure reinforcing or advocating specific and separate roles for men and women. Malleus (2000) looked at toothpaste advertisement that used a female teacher, in keeping with the traditional idea of women as nurturers. Malleus (2000:60) says that, 'In this instance [woman selling toothpaste] the reason is to sell toothpaste, but the subtext of the advertisement serves to reinforce the notions of race, class and gender that our societies claim and value'.

Malleus (ibid: 61) also sees advertisements in Zimbabwe as making use of "class distinctions". The most common strategy that plays upon people's common notions of class difference is the idea of imaging a product or service as 'exclusive' (Malleus, 2000: 61). The message sent is that if you buy this product or service, then you belong to an elite class, you are distinctive and better than those who cannot afford to buy the product or service. Malleus (2001:80) also points out that as cultures change, since they are dynamic, so do the advertised images of gender race and class that people 'see, hear and read about'. Malleus further highlighted that advertisers use the theme or language of modernity as a vehicle for trying to peddle goods and services to the audience. 'When using the idea of modernity, and the modern way of life, advertisers tend to project the future as given, suggesting that the audience needs to make sure that they have this gadget or use this service in order for them not to be left behind' (Malleus, 2001: 81-82). The challenge with this practice, as Malleus (ibid) notes is that since some cultures are past oriented, others being present oriented, whilst others have a preference for a future looking time orientation, 'the trend toward a prescribed future, ... being imposed on cultures that might not value the future as highly as others. Here we see the notion of a cultural ideal or value being seen, heard and read about in cultures that may not necessarily share that ideal' (page 82). This will automatically render the message of the advert

ineffective. The implied message that the audience is being sent by adverts that focus on modernity tied to the future is that if you do not get on the modernity train, you will be left at the station. Malleus (2001) was however quick to highlight that this will lead to the marginalization of the less fortunate rural people. Some of the adverts are Euro-centric. The values, which they carry, are not African. Malleus (2001) analysed a billboard in Harare in August 2000, which was advertising beauty products for black women. The company used 'a black female model on the billboard that is very light skinned and has straight, blond hair' (page 87). Although the advertisers wanted to counter the notion of Euro-centric beauty by featuring a black female model, the fact that the model is light skinned and have straight, blond hair 'not black, natural hair...' (Page 87), means that the advertisers of this product still subscribe to the Euro-centric beauty. Ultimately, Malleus (2001:87) suggests that "[...advertising] images were in part responsible for the dominance of the Euro-centric beauty ideal over Afro-centric beauty ideals, and had impacted on the culture at large". Malleus' (2000) and (2001) study is vital in this research in so far as it provided some important ideas on the impact of advertisements images on gender, race and class. Like Gunduza (2000), Malleus (2000 and 2001) did not focus on the language used by the banking sector in Zimbabwe and this research comes in to fill this gap.

Dube (2008) recently made an important contribution on the analysis of advertisements. She looked at the form and communicative impact of Shona advertisements and she uses a discourse analytical approach of text linguistics. Text linguistics for Dube (ibid) 'relies on two approaches that contribute towards the comprehension of text, namely, on the features that characterize texts and on the background knowledge' (Page 134). She made an analysis of several adverts that include the analysis of The People's Own Savings Bank (POSB-formerly Post Office Savings Bank) Shona advertisement taken from the Sunday Mail newspaper's business section of the period May 27-June 2 of 2007, page B5.(Dube, 2008:135). This advert is encouraging people who have Greenbooks to switch on to Greencards, which is an ATM card. The advert is a combination of text and visuals. Dube is however concerned with the texts that are words, in her analysis and not the pictures. She uses the 'bottom -up and the top-down or the formal and the contextual approaches of text linguistics' (Dube, ibid: 136). The bottom-up or formal approach is

concerned with the organization of texts-words in an advert. Dube (2008: 134) points that:

The bottom-up or formal approach relies on the linguistic features that characterize texts, namely, cohesive ties, the 'problem-solution' text structure and the question answer structure.... It deals with elements that to unity of texts....On the other hand, the top-down or contextual approach relies on the background or social knowledge and as such, it refers to facts outside language as well....Though the splitting of communication into these two levels may sometimes help, the separate levels will always need to be reintegrated in order for communication to take place.

The quotation above helps in highlighting that in order to produce an advert which audiences will understand its meaning, the words should be perfectly tied up, that is, there should be coherence of the words used. Secondly, these words should be the ones that the targeted audiences already have some knowledge of. This will enable them to fill the gaps in the adverts with ease. An analysis of the POSB advert reveals that the 'cohesive ties used in the text, help knit it together and bring out the meaning of the text-[words]...one cohesive tie used is ...the referring expression... [In addition] are words which and items whose meaning can be discovered by referring to other words or to elements of the contexts' (Cook 1983: 16 in Dube, 2005:136). While Dube's (2008) research is important as far as it equips this research with some knowledge on understanding meanings of texts or words in advertisements, it does not extend its analysis to all the signs found in the advert, which include pictures. This gap makes this research vital as it seeks to analyze Zimbabwe banking adverts' words and images.

Thompson (2005) also looked at advertising in Zimbabwe. He focused on financial advertising among others. The purpose of financial advertising is "generally to borrow or lend money, offer various forms of insurance, sell shares or report financial results" (Thompson, 2005: 52). In order to do this, Thompson (2005) advises that when writing a copy 'use short, easy to understand words...headlines must be snappy and attract attention... pay-off lines must be memorable' (page 92). This, he believes, will enable the readers to have a fair understanding of the advertisement without reading any of the text. Thompson (2005) is therefore essential in that he equips the present study with some of the language areas to look into copies of advertisements being

analysed in this study. This study is therefore vital in that it now seeks to use what Thompson (2005) contributed regarding copy in more detail by looking at language used in the Zimbabwean banking sector, a thing that Thompson (ibid) did not look into closely in his book regarding advertising in Zimbabwe.

Barclays Bank of Zimbabwe to review its brand in terms of its overall strengths and weaknesses vis-à-vis competition tasked Research International in 2008. The reason for this was to effectively evaluate and improve its equity-perceptions on brand value, associations, personality, affinity, performance, loyalty, differentiation, awareness, trial, interest and preference. In terms of advertising Commercial Bank of Zimbabwe was seen as the most visible bank followed by Barclays Bank. While this research is helpful in pointing out that all banks do advertise, it did not look exactly on the language use in the adverts produced by banks under study. Again, this void is what the present research needs to complete.

2.6 COLOUR SYMBOLISM AND PSYCHOLOGY

The design of a bank's symbols and icons- through the use of colour and form, and often the appearance of specific words and /or numbers – help give people a sense of what the bank is like. Colour is therefore one of the many ways of limiting the meanings of an advertisement. By colour symbolism this paper refers to the use of colour as a symbol throughout culture. Colour psychology on the other hand, refers to investigating the effect of colour on human behaviour and feeling. Colour symbolism and colour psychology are culturally constructed linkages that vary with time. In fact one colour may perform very different symbolic or psychological functions in the same place.

Tansley (1984) shed valuable light to common connotations of colours. For instance, white colour is seen as representing purity, neutrality, sterility, simplicity, security, humility, fearfulness, unimaginative, and youth. In Eastern cultures white symbolizes death while in Western cultures it stands for life and marriage. Black colour on the other hand symbolized absence, modernity, power, sophistication, formality, elegance, wealth, mystery, style, evil, death (Western cultures), fear, seriousness, conventionality, rebellion, unity, sorrow, professionalism and slimming quality in

fashion. Red, according to Bonewits (1975) in Pullen (2009:62) symbolizes passion, strength, energy, excitement, ambition, leadership, masculinity, power, respect, aggression, and wealth in China and marriage in India. Blue on the other hand stands for trust, productive, unity, harmony, confidence, loyalty, dependability wisdom, friendliness, strength, truthfulness, light and security. Green symbolizes great intelligence, youth, wealth, money, generosity, growth, balance, stability, hope, precious, calming and creative intelligence.

The few colours mentioned above help to portray the lack of a single, psychological reaction to a particular colour. For instance, death is symbolized by black in most Western cultures and by white in many Eastern cultures. Even members of the same culture from different age groups can act differently (Pamalie, 2000). The reasons why members of the same culture react differently to colours or advertisements are tackled in the section titled reception analysis above.

2.7 LANGUAGE TRAPS AND STRATEGIES ADVERTISERS CAN USE TO MAKE PEOPLE RESPOND

Though language is the most important tool we have, it can also be a source of trouble. A photograph, which seems an entirely transparent image and 'merely' representational to everyone, is interpreted on the basis of cultural conventions. Sanders quoted in Kress (1988: 62) observed that, 'without knowledge of the codes involved in the construction of the photographic image people will not be able to perform the necessary semiotic work as viewers that would permit them to make sense of the image. If persuaders are unaware of how conventions operate in the construction of images then they are likely to slip readily into the naive readings of images'.

Written texts on the other hand have been assumed to provide a 'truer' indication of the original meanings than do other types of signs like images. This assumption was supported by Derrida (1978) quoted in Denzin et al, (1994) when he said that words get people closer to minds. This means that when advertisers use words they will be able to explain clearly their message and the perceived audiences will not have 'any' challenges in deciphering the message. Meaning of an advert is constructed by the

maker and the viewer, both of whom carry their social positions and interests to the advert in question and the meaning of the advert changes in different viewing contexts. Fuery and Fuery (2003) seem to agree when they say that, “images are socially formed as a web of cultural codes and arbitrary systems, socially formed through such relations” and so the spectator’s conscious and critical act of reading is central to such a formation. If the creator of the advert does not recognize this web then the advert is likely to result in miscommunication. If advertisement messages are to be received well by the perceived audiences, they need to be invested with signs and symbols that the audiences within a culture can identify.

Since meanings are produced visually as they depend on knowledge and through this knowledge are recognition of the ideologies and practices of the country’s culture, advertisers’ failure to invest in cultural narratives, for instance, will culminate in them failing to shape a spectator’s subjectivity, ideology and consequently a culture’s consciousness, and this will at the end act as a trap.

As indicated above language use signs to symbolize or stand for or reference objects, people and events in the so-called ‘real’ world. Meaning can only be shared through our common access to language. Meaning is also not straightforward or transparent, and does not survive intact the passage through representation. Meaning is therefore a slippery customer, changing and shifting with context, usage and historical circumstances. It is therefore never finally fixed... it is always negotiated and inflected, to resonate with new situations (Hall, 1997: 9-10). In a nutshell, meaning depends on the system of concepts and images formed in our thoughts which can stand for or ‘represent’ the world, enabling us to refer to things both inside and outside our heads. Consequently, our shared conceptual map must be translated into a common language so that we can correlate our concepts and ideas with certain written words, or visual images. Barthes (1972) in Fuery and Fuery (2003) argued that meanings are only produced visually as they depend on knowledge and through recognition of cultural identity and performance. Investing in cultural narratives, through the visual, in these ways helps to shape a spectator’s subjectivity, ideology and consequently a culture’s consciousness.

Meaning according to Mead (1934) cited in Denzin (1994) is derived or accomplished from an understanding of cultural knowledge and social forms rather than from personal knowledge gained through reflective communication with others. For advertisements to be effective they need to take the community knowledge into cognizance. By doing this, they will increase their chances of being read and understood. Robinson (2003:5) has this to say:

Regarding the true meaning of any message, it is very difficult to ascertain the real meaning because of the following positions, "if we claim that the speaker's intentions have the strongest claim, we may observe that the message itself may not be a cultural correct realization of the intentions, either in construction or delivery- or both. Wrong unit (for example-words) may be selected, either out of ignorance or anxiety. What is intended as a compliment may be delivered insultingly.

Thus if we exclude intention, and suggest that the meanings of the messages/advertisements can be defined objectively, then it should be the case that there will be a cultural consensus as to the 'real meanings' among proficient users of the language. Disagreements should not arise. Robinson (2003) therefore argues that the 'real meaning can only be in the... [Advertisement] if the contextual presuppositions are shared fully'. This entails that meaning is not in the advert, but in a cultural consensus. Ultimately, for an advert to be effective it has to take the cultural context of the country it is shown. Some scholars claim that real meaning of an advert lies within the receiver or interpretation of the reader. This motion is however not accepted by Robinson (2003) who sees interpreters as having no special status as objective judges. The end argument of Robinson (ibid) is that the true meanings are not the privilege of the sender, advert or receiver, but are simply a matter of negotiation among the participants. From Robinson (2003) position it can be deduced that the signs and symbols advertisers use should be the ones that all parties in a communicative act recognize for it to be successful.

Lusted (1988) sees the effectiveness of any particular appeal/advert as greatly affected by how much the advert supports or conflicts with the beliefs, values and assumptions that the audience members already hold about relevant topics. Many psychological studies of persuasion have found that, when faced with opposing verbal arguments, a reader or listener will usually accept the one that reflects or

reinforces his or her already- held opinions and assumptions. Thus, for advertisements to be effective in delivering their messages so is real meanings, advertisers should attempt to increase the presence of elements in the rhetorical situation that are favourable to their claim because they know that elements with enhanced presence will have a greater influence over the audience's attitudes and beliefs. In other words when particular elements are given enough presence, they can crowd out other considerations. The advertiser's hope is that this process will prompt audience members to accept his or her claim based on one or two pieces of powerful, vivid evidence, and not to stop to think about what other arguments and opinions should be brought into the equation and weighed before making a decision (Lusted, 1988).

Several verbal forms can increase the effectiveness of adverts. These verbal forms can increase the presence of an object or idea being advertised, but the desired element receives the greatest amount of presence from being directly perceived; an object is most present to audiences when it can be seen directly. Rhetorical presence does not necessarily rely on actual seeing. In many adverts, displaying the actual object under discussion- or a representational image of it- is not practical. In these situations, Perlman et al cited in Lusted (1988:30) advise the advertiser to use concrete, descriptive words and specific terms in their verbal arguments, because doing so helps the audience members construct a mental image of the object or event being depicted. The more specific the terms the sharper the image they invoke, and, conversely, the more general the terms, the weaker the image.

Language can, therefore, prompt mental imaging and for that reason elicit emotional responses; it seems likely that using such language would increase the rhetorical effectiveness of the advertisement message. Block and Keller quoted in Lusted (1988:31) argue that pictures are more persuasive than text. In short, because our minds prefer to take the fastest and easiest route to making a decision, and because images or imagistic texts/adverts offer shortcuts toward the endpoint of making decision, images will prompt the viewer to make a relatively quick decision, largely ignoring the more analytical, abstract information available in verbal form.

Kjeldsen cited in Lusted (1988) argues that the persuasive power of vivid images is short lived, and is not really effective for convincing someone to change his or her beliefs over a long time while Roy Fox cited by Lusted (ibid) claims that advertisers generally do not want to persuade people to buy their products, because persuasion implies that the audience has given the issue some thought and come to a conscious decision. Instead, advertisers want to transform people. They want to compel people to buy a product without even knowing why they are buying it. And this is best done through images. Using images in place of words can bring immense results as argued by the scholars above. Consequently, advertisers should thrive to using images in their adverts if they are to produce great advertisements which can make people respond positively.

O'Sullivan, Dutton and Rayner (1994:82) on the other hand see meanings in texts as limited by the process of anchorage, 'where words are used to direct the reader to a particular reading; for example, as part of an advertisement or by placing a caption next to an image. This dominant meaning is called the preferred reading. These scholars argue that anchorage of an image can change the connotative reading. The image on its own could be rather ambiguous, but the headline and the caption seem to anchor the connotative meaning of the image in a clear and explicit manner.

Cropping of an image can also 'direct' the viewer towards a particular or preferred reading. Cropping according to O'Sullivan et al (1994:82) is a process by which the 'superfluous' content of a photograph/image is removed, thereby highlighting only that which is essential to establish a particular meaning or focus. We expect what we see, listen to or read to have some connection with our own lives and experiences and the world we inhabit, or to appear to be based upon some sort of recognizable reality. This then helps us to identify and understand the text and its meaning. The success of an advert is often judged by measuring the advert against people's own 'situated culture' and biography. What is 'real' therefore can become a subjective and controversial concept, where an advert that one person perhaps considers to be realistic may not be considered so by someone else with another perspective.

Robinson (2003) saw a shared frame of reference as the prerequisite of successful communication. There should be a contextual shared frame of reference if

communication is to be successful while Lusted (1988) sees making an advert's physically present as the most effective way of increasing its success. Thus, adverts with images are more effective than a verbal description because the existence of a photograph proves the existence of its subjects. As Lusted (1988:17) argues, 'the photographic image is 'true' in the sense that it holds the visual trace of reality at which the camera was pointed'.

As we go from a small advert to a big one, or as we add colour to black and white, the probability that the reader's eye will physically alight upon the message will be increased (Bogart, 1998: 156). Novelty and complexity attract people's attention. Attention is stimulated by the presence of the unexpected and the uncertain. Bogart (ibid) went on to show us that there is a basic physiological element at work in perception that arises from the tendency of the central nervous system to avoid unnecessary fatigue and to seek equilibrium. Attention, Bogart (1998) continues, is most likely to be attracted to a visual field that can be apprehended with a minimum expenditure of energy. This occurs when there is adequate framing, good design and layout, and sharp contrast. Attention is harder to get when there are fussy gray areas or different units of illustration or text that fight for attention, as they do in a cluttered advertisement or poorly made up page. In short, the appearance of an advert makes it clear or complex and hence more or less easy for the eye to absorb its meaning. Jane (1990:249) states that the manner in which something is said in an advert and how arguments are presented, that is the style, and the arrangement of information of discourse, how it is sequenced (its form) influence readers' perceptions of the advert. Some cognitive and social psychologists provided evidence that at least some dimensions of style, that is, personal, colourful, forceful and direct can be 'systematically engineered' to influence readers' perceptions of advertising text.

Goddard (1998:16) points out that 'advertisers can deliberately outrage or otherwise irritates the public in order to draw some extra attention'. Readers do not simply read images in isolation from the verbal text that accompanies them, nor do they read the verbal text without reference to accompanying image. Fifty percent of the success of an advertisement lay in the headline (McCorkell, 1990: 79). Again the ability to enter the mind of the reader, to adopt the reader's point of view can also make people respond to advertisements positively.

In order to attract favourable attention an advertisement layout according to Baker (1994) should attract the eyes of the viewers. To do that it must be visually balanced, that is, the various elements making an advertisement should be positioned so that they are in harmony and compliment each other. No one element should overshadow or out-weigh another; no one element should detract or deflect attention away from another element. It can therefore be said that a visually balanced advertisement is pleasing to the eyes and an unbalanced advertisement will be repelled by the eyes of the prospective reader. In arranging the elements, the advertiser/layout artist should consider the visual weight and the optical centre. The optical centre of an advertisement is the area of the advertisement space on which the viewer's eyes tend to focus. Visual balance can be produced by visual weights—that is, by either bolding or words or images. Advertisements with formal or symmetrical visual balance tend to look dignified and give an impression of dependability and solidity. Commonly interesting illustrations are included in large visually balanced advertisements to attract readers' attention (Baker, 1994).

An advertiser can also use the principle of contrast in order to gain the attention of the readers of the advert. The term contrast refers to the use of different forms, colours, and sizes of the various elements included in an advertisement layout. This attracts the readers' attention to the most important element or elements in the advertisement, because peoples' eyes are attracted by differences, opposites and the unexpected (Sutherland and Gross, 1991). In order to produce effective advertisements, advertisers should also employ the principle of unity. A layout is said to have 'unity' when all the elements of which it is composed, are organized, so they blend together to make one single unit. All the elements must fuse in one coherent image. The elements must be so positioned that the reader's eyes move easily and smoothly from one to another and so that the reader gets the complete message the advertisement is intended to convey. Sutherland and Gross (ibid) highlighted the different ways of achieving unity. They said that layout artist might 'overlap' some or all of the elements slightly so that the 'whole unit' effect is created. Another method is to position the elements fairly closely together, and even to have some touching, while leaving white space around the outer edges of the advertisement; thus unifying the elements whilst isolating the group from other advertisement or text on the page.

Keeping to one font throughout the copy- even if some sections are in larger point sizes than are others- also helps create the impression of 'oneness.

The information gathered in this chapter will enable the researcher to analyse signs and symbols banks in Zimbabwe use in their adverts and the central structures, themes, or models of these adverts. Moreover, the information will assist the researcher in examining the narrative structures of the adverts understudy as well as the effect of the languages used. In addition, suggestions or strategies that will make people respond to advertisements will be used by the researcher in the last chapter under the recommendations section.

2.8 CONCLUSION

This review chapter highlighted that advertising is one of vehicles that financial institutions use to telling and persuading people about their products and services. Western critics argued that signs are arbitrary. These scholars also highlighted that the meanings of signs found in advertisements is arrived at by convention. Furthermore the signs that advertisers choose to use are not value free. Instead they are very subjective. In respect of the above, signs can be iconic, symbolic or indexical in their functions. South African and Zimbabwean scholars also looked at how images are used to sell products and they argued that in most cases the signs used by advertisers carry with them some extra meanings which can impact on the ways how people view one's gender, race or class- as either inferior or superior- in relation to the other person, which in reality, might not be the case. In short the aforementioned discussion has highlighted that semiotics is concerned with how meaning is created and conveyed in texts or advertisements and in particular as well as in narratives (or stories). The sign found in texts has been shown as the focus of semiotics and they are a combination of signifiers and signifieds (de Saussure, 1966). Because nothing has meaning in itself, the relationships that exist among signs are crucial. It is the ways in which the words are combined that determine what they mean. Language was shown as a social institution that tells how words are to be used and codes and conventions make the signs in a narrative understandable and shape the actions. Eco (1976) and Barthes (1972) went on to show the ideological

nature of signs and symbols. They say that signs and symbols portray a particular point of view of the banks' products or services at the expenses of the other.

The discussion on colour symbolism and psychology has revealed that colour is one of the most useful and powerful design tools advertisers have. People can respond to different colours in different ways, and these responses take place on a subconscious and emotional level. The review section further highlighted the relationship between language and reality and the way language influences people's thinking. It pointed out the difficulty of encoding, of expressing meaning in symbols or codes. Lastly, the chapter has identified some language traps and strategies that advertisers can use in telling and selling audiences about their products or services.

The review chapter also highlighted that although numerous Zimbabwean scholars have conducted an analysis of advertisements at one level or form to the other none of them have tried to do a comparative analysis study of advertising languages of banks in Zimbabwe. Because of this void or gap this present study seeks to carry out a critical comparative analysis of the advertising languages of internationally owned, State owned and Indigenous owned banks in Zimbabwe. The intention is to find out how the signs are organized in order to persuade people and the ideologies of using those signs at the expense of the other signs that could have been used.

The next chapter critically analyzes the advertisement languages of internationally owned banks in Zimbabwe.

CHAPTER 3

DECODING BILLBOARD ADVERTS OF INTERNATIONALLY OWNED BANKS IN ZIMBABWE

An advertisement carries a lot of meaning, “signified” by the verbal and nonverbal symbols being used (or perhaps misused depending on one’s perspective) (Larson, 2001)

3.1 INTRODUCTION

The preceding chapter reviewed literature associated with meaning creation in advertisements. Scholars like de Saussure (1996), Eco (1976), Barthes (1972), Malleus (2000, 2001), Gunduza (2000), Thompson (2005) and Dube (2008), to mention but a few, provided valuable insights on how signs in advertisements convey meanings. The aim of this chapter is to see how information gathered in the previous chapter regarding advertising languages is confirmed or rejected in the advertisement languages used by internationally owned banks in Zimbabwe namely Barclays, Standard Chartered and Stanbic. In this respect two advertisements of Barclays bank will be analysed first and these are Telephone banking and Custody Services Today. The next section will look at Standard Chartered Bank advertisements namely Priority Banking and SME Banking. Lastly, focus will be on two Stanbic corporate advertisements. In order to analyze languages of advertisements used by the bank, the researcher will also make use of the various readings as gathered from the respondents to questionnaires whose socio-economic backgrounds are stated below and the bank officials.

3.2 SOCIO-ECONOMIC BACKGROUND OF RESPONDENTS

In this study 180 customers were given questionnaires to respond to. These customers were further divided according to class. Accordingly 35% of the respondents were from the upper class while 45% were from the middle class and 20% were from the lower class. In terms of gender, 60% of the respondents were male and 40% were female. 15% of the respondents were between the ages of 20 and 29 while 65% were of the 30 to 45 age group and 20% were of the 45 and above

age group. In terms of the highest levels of education attained 90% of the respondents went as far as Tertiary whilst 8% went as far as Secondary level and 2% went as far as Primary level. Differences in socio-economic backgrounds of respondents entail different readings of the advertisement languages as the following sections will reveal. This premise is underscored by Cobley and Litza (1997) who say that 'signs function as a code between individuals and they trigger or "unlock" previous experiences'. As such differences in previous experiences of audiences means differences in interpreting the same advertisement languages.

3.3 ANALYSIS OF BARCLAYS BANK TELEPHONE BANKING ADVERT

Barclays bank is a global British financial services firm operating in Europe, North America, the Middle East, Latin America, Australia, Asia and Africa. The bank is ranked as the 25th largest company in the world by Forbes Global 2000 (2008 list) and the fourth largest financial services provider in the world by Tier 1 capital (\$32.5 billion). According to Data monitor, Barclays is the largest financial services provider globally with \$3.7 trillion of assets by market share. In United Kingdom, Barclays is the second largest bank based on asset size. The bank traces its origins back to 1690 when John Freame and Thomas Gould started trading as Goldsmith bankers in Lombard Street London. The name "Barclays" became associated with the business in 1736, when James Barclay, son-in-law of John Freame, one of the founders, became a partner in the business. In 1728, the bank moved to 54 Lombard Street, which was identified by the 'Sign of the Black Spread Eagle', over the years becoming a core part of the bank's identity.

Below is a Barclays Bank advertisement showing the following visual signs: *a mountain, a green tree, a transparent telephone booth and withering grass*. The advertisement also depicts the following linguistic signs: *Telephone Banking, Banking is everywhere* and *BARCLAYS*. The brand name Barclays is printed in big and bold blue capital letters and placed at the bottom. The exact name of the product being advertised *Telephone Banking* appears at the top and is printed in small black and bold letters with the exclusion of the first letter of each word. Immediately below the name of the product being advertised is a phrase explaining the benefit of the

product or how the product operates. The phrase reads *Banking is everywhere* and is in small black font.

This short description of the advertisement shows the different elements involved in it. However, it does not provide any information about the way in which the individual elements, that is, colour, font and imagery (Pullen, 2009) are related to each other or influence each other. A more detailed analysis of these elements based on semiotics will give a better insight in the meanings conveyed by the advertisement.

Figure 3.1: Telephone Banking advert



(Photo taken in Harare on 27/09/09 by Washington Mushore)

3.3.1 Denotative meanings of the advertisement

Denotative meanings of iconic signs according to Bonny and Wilson (1990: 192) is what the dictionary attempts to provide. The advertisement of Barclays above instantaneously yields a first or direct message, whose substances are linguistic signs. Respondents to questionnaires dated 15/10/09 who were exposed to this advertisement interpreted the caption *Telephone Banking* as having dual denotative meanings. Firstly, the caption *Telephone Banking* conveys a message that customers can use telephones to perform banking transactions from any place with Barclays. Secondly, the ability to perform banking business from any place using a telephone means that Barclays is now all over. This message is conveyed by the phrase *Banking is everywhere*. The Marketing Manager of Barclays who was also asked during an interview dated 17/10/09 about the denotative meaning of the advertisement stated that:

The advertisement is about Barclays bank Telephone banking service which allows would-be customers to conduct banking business from any place; customers will no longer need to visit the branch in person each time they want to transact and instead they will just make a phone call to our telephone banking team and get saved.

In language, the order of words in a sentence affects the meaning of each word and of the sentence itself (Lotman, 1976:84). The caption *Banking is everywhere* which is placed immediately below the key selling message *Telephone banking*, as one male respondent says 'conveys a message that with Barclays Telephone banking account an account holder can deposit, withdraw or check account without actually visiting the bank in person'. This is denoted by the word *everywhere* which means all over or in all places (Questionnaire, 12/10/09).

Some respondents got their first message from the advertisement imagery. The advertisement depicts a telephone booth which is placed below a tree and at the midst of the forest. This insertion is an extraordinary phenomenon in Zimbabwe. Telephone booths or public phones are found in places where people reside. They are meant to serve the community. Similarly banks are found in places where people reside. This means that people will have to go to their respective branches in-order to transact. However, the location of a telephone booth, according to most respondents,

conveys the message that individuals with Barclays bank telephone banking accounts will be able to actually transact from any place. One notable response came from a male respondent who owns a farm. The respondent said that the visual and linguistic signs indicate that the account holder can transact from any place and in my case:

I am always far removed from the banks' physical branches, but with this telephone banking service, banking have been simplified. If I open this account I will be able to conduct banking business over the phone especially when I am at my farm which is located in the remote areas of the country. All I need to do if I want to check my account balance is to just pick up the phone and call Barclays' Telephone Banking staff and that's it (Questionnaire, *ibid*).

The meanings or interpretations arrived at by respondents above is a clear indication that audiences can be persuaded to open up an account by just reading the surface or direct meanings of iconic signs. This also portrays Barclays bank's ability to use conventional signs. Fiske (1990:62) says:

Convention is necessary to the understanding of any sign, however iconic or indexical it is ...Convention is the social dimension of signs...: it is the agreement amongst the users about the appropriate uses of and responses to a sign.

Most semioticians, however, argue that no sign is purely denotative-lacking connotations (Silverman, 1983:30 in Chandler, 1995). Below are some of the connotations of the iconic signs which constitute Barclays Bank advertisement above.

3.3.2 Connotative meanings of the advertisement

Signs are 'polysemic', that is, more open to interpretation- in their connotations than their denotations. Connotations are therefore indexical and they allow people within a certain community to easily consider or communicate abstract concepts and to introduce subtlety or detail into the discourse. Lotman (1976) in Berger (2005: 83) states that 'every image on the advert is a sign that has meaning', that is, it carries information. In view of the above, the iconic signs on Barclays bank advertisement are not by accident, but by design and they are meant to entice, cajole, tantalize, woo or persuade a targeted audience to think, react and behave in a certain

predetermined way (Gunduza (2000: 49) with regard to Barclays and its *Telephone Banking* account.

A *mountain* is an important signifier in this advertisement. Mountains are associated with the binary opposites: challenges and accomplishments in various cultures around the world (Stambovsky, 1988 in Pullen 2009). In Zimbabwean culture, most respondents associated the mountain with challenges. This association is underscored by Oliver Mtukudzi, a renowned musician who sings the lyrics, *ende kukwira gomo hupoterera chizukuruwe* [circumventing is the only way to climbing a mountain] in one of his songs. The implied message of these lyrics is that it is difficult to get to the top of a mountain especially when you climb it using a straight route. In order to get to the top, that is, simply and easily, one needs to circumvent. Similarly, climbing a mountain straight, in banking circles, is likened by most respondents as well as the Communications Manager of Barclays to checking account information in an area where the bank is not represented. This is an impossible mission. *Telephone Banking* as in circumventing the mountain is therefore the only simple and easiest way in which individuals placed anywhere can utilize 'to access and transact on their accounts'.

Moreover the fact that the mountain in the advert is unbending and inflexible suggests or acts as a reminder that it is only people who can change how they deal with these challenges (because the mountain certainly is not going to change for them). Barclays in response to the above cited challenges faced by most people introduced a product which will save customers' valuable time and bring in an element of convenience in accessing account information and transacting as well, which is *Telephone Banking*. In this instance, that is the introduction of *Telephone Banking* service, the mountain can be seen as a symbol of accomplishment (Stambovsky, *ibid*). Barclays Bank Marketing Manager says in an interview that *Telephone Banking* service has been put in place in-order to save customers' valuable time since they will no longer need to worry about driving to their branches or spend time waiting in queues. If customers are to minimize challenges of transacting when they are far removed from the bank, as denoted by the mountain (Stambovsky *ibid*), they should therefore open a *Telephone banking* account with Barclays and that will be a great achievement on the part of the would-be customer.

This message is connoted by the long range shot of the mountain and a close up image of a telephone booth. The suggested meaning of this close up image of a telephone booth and a long range shot of a mountain (which places the mountain almost out of view) is that with *Telephone Banking* accounts people who are far removed from the physical structures of Barclays will no longer face challenges of transacting. Giannetti (1982:13) in Clarke (1997) points out that, ‘... [In advertising, advertisers] select, arrange and emphasize certain details at the expense of others in order to capture and communicate a certain reality...’ Thus the selection of a close up image of a telephone booth and a long range shot of a mountain conveys a message that elimination of these challenges is only possible after opening up a *Telephone Banking* account with Barclays bank. This is emphasized with the close up shot of the brand name *BARCLAYS*.

In the advertisement there are also iconic signs of *wilting grass*, a *tree* and a *telephone booth*. Signs do not interact haphazardly. Instead they are arranged in highly complex patterns of associations that all members of a given society and culture learn. They are arranged in a particular code. Larson (2001) commented that signs interact with one another in meaningful and sophisticated, but not obvious relationships, or sign systems, which make up the “language” or “code” of the text. In view of that, the ways signs are outlined and arranged in advertisements of Barclays bank above regulate the meanings which can be communicated and understood. Trees have always had a deep-rooted symbolic meaning in virtually every culture on earth. Pamalie (2000:37) sees trees as symbolizing a safe haven from danger.

In Zimbabwe trees are objects of admiration or veneration or of religious or artistic manifestations; veneration linked to a particular benefit or usefulness (De Bortoli and Maroto, 2009:12). Most respondents associated green trees with life and they associated wilting grass with lack of life or death. The connoted message of these signs (wilting/brown grass, green tree and a telephone booth) to most respondents was that individuals who are placed in remote areas or in the countryside or farms are likely to face challenges of transacting on their accounts (as denoted by the mountain). This inability to transact in their accounts connotes death, that is, in the metaphorical sense, (as is denoted by wilting grass). The message that Barclays is communicating through wilting grass, green tree and a telephone booth, as

interpreted by some respondents, is therefore that, 'telephone banking is able to bring life (ability to transact) in areas where there was no life (no banks)'. Pullen (2009:2) states that most colours have both negative and positive meanings. This suggests that audiences are not passive customers but active critics as propounded by exchange models of communication. In view of the active role of audiences to read messages, other respondents see the brown colour of the grass (which was seen by other respondents as wilting grass and therefore symbolizing death) as communicating a different message. Baer in Pullen (ibid: 15) sees brown as a warm neutral colour that can stimulate appetite. Warm colours in nature represent change and accordingly the connoted message conveyed by the brown/wilting grass according to these other respondents was that 'people should change the ways they have been doing banking in the past'. In the past people used to visit bank branches in person in order to transact but with telephone banking Barclays is informing would be customers that they can now transact from anywhere. These other respondents see Barclays' use of brown grass as conveying the message that Telephone banking account is the only product to depend on especially when you do not always have ample time to visit the bank in person. Pullen (2009:5) stated that, 'brown is a warm neutral colour that can stimulate the appetite... it represents wholesome ..steadfastness, simplicity, friendliness, dependability and health'.

In order to direct the audiences into understanding one particular meaning, the advert needs to be anchored by placing a caption next to an image or by cropping. Perry (2007) in Pullen (2009:15) says:

As the choice of colours is very important... [In print advertisements], the choice of fonts also plays an essential part in the success of ... [an advert]. Many people think a font is just a font simply because they like it. As we can get feelings from colours... we can also get feelings from fonts too.

The quotation above suggests that different font sizes convey different meanings. The sign Barclays is written in bold blue capital letters in order to communicate the message of stability and confidence to the targeted audiences. As Perry (ibid) points out:

A careful choice of fonts is very important because fonts display emotions and bridge communication with the onlookers... thick and squared looks ...communicates stability and security to your target clients and build confidence and trust even before they ... [open an account].

The sign *BARCLAYS* is also in blue colour. The blue colour has been used persuasively by Barclays to communicate the message of friendliness, peace, importance, stability and confidence to the targeted market (Pamalie, 2009:12). One respondent says that 'dealing with Barclays is dealing with a stable bank'. This feeling of stability is accordingly represented by the blue colour on the linguistic sign Barclays. The expression *Banking is everywhere* is written below the linguistic signs *Telephone Banking*. This expression is bold and is written in black font type. The letters are small with the exception of the first letter. The letters stand straight (that is they are not in italics). Standing letters connote stability and seriousness as opposed to slanting letters (Paal, 2009:1 cited by Pullen 2009). The suggested meaning of the font layout according to most respondents is that Barclays is a stable bank and its Telephone banking account is of high quality as denoted by the black colour used on the text. Black colour implies a high quality product (Paal, *ibid*).

3.3.3 Mythological meanings of the advertisement

A telephone is an electronic equipment that converts sound into electrical signals that can be transmitted over distances and then converts signals back. With this device people who are scattered all over the country can communicate in the shortest possible time without visiting each other in person. Accordingly a telephone can be seen as a device which affords people convenience when communicating. Barclays bank through telephone banking account affords customers with a convenient way of transacting without actually visiting the branch. The myth which is therefore created by Barclays through the telephone banking account is that whenever people think of convenience, they should think Barclays. The Marketing Manager sums it by saying that 'A big world needs a big bank'. The big bank is Barclays which will allow customers scattered everywhere (in the big world) to transact. Although the bank says it is found everywhere but some respondents say that the limitations of Barclays bank is that it cannot be found in the rural areas due to lack of telephone facilities.

Colours are also a medium of conveying messages. Some researchers maintain that colours are associated with certain meanings. Baer (ibid) sees the use of blue, black and brown colour in the advertisement as a way of communicating the message of stability, confidence, high quality and dependability to customers. Ultimately, Barclays is conditioning people to see it as a dependable bank because of its claims to stability and high quality products. Advertising often positions products as authentic or the path to individuality, selling badge like images to sub cultures, consumers and target markets. Malleus (2000) says that identity is influenced by the representational practices of advertising which reemphasizes identity formation. In view of the above, the myth created by Barclays of being a dependable and stable bank with high quality products implies that the customers who deal with it are also of high quality. One respondent underscores this point when he says that 'a big world needs a big bank'. Big world implies that customers will also look for a big bank in terms of technology or presence in order to transact with easy. In this case the bank is Barclays.

3.3.4 Analysis of Barclays Bank Custody Services Today advert

The advertisement in figure 3.2 below is a presentation of the linguistic signs *Custody Services Today* which makes the headline. Immediately below the headline is an icon of silver safe. The door of the safe is widely opened. Inside the silver safe is a blue egg placed in a shell. The word *APPROVED* is placed across the front of the safe. At the bottom is the brand name of the bank.

Figure 3.2 Custody Services Today advert



(Photo taken in Harare on 27/09/09 by Washington Mushore)

3.3.5 Denotative meanings of the advertisement

When audiences were exposed to the advertisement on figure 3.2 above, their first reading was that the advertisement was informing audiences about Barclays bank's department which has a sole purpose of looking after their valuable assets. To some female and male respondents this message arises after reading the headline *Custody Services Today*. The word *custody* denotes safekeeping or protection and the word *service* denotes provision. A notable response which emanated from these respondents regarding the surface meaning of the visual and verbal signs is that, 'the advertisement is about the safekeeping services that Barclays offers to customers'

(Questionnaire, 12/10/09). However a sizeable number failed to come up with the surface meaning of the advertisement from the headline. Instead they arrived at the surface level meaning after looking at the image of a safe. The general response that came from these respondents was that audiences were being informed through the advertisement that Barclays Bank is able to provide security to their most important documents. A respondent from the upper class who also got her first level meaning from the image of a safe says:

A safe is a gadget which is used mostly by people or organizations to secure their valuable items like money and it offers the best security and in this regard the advertisement is informing people that Barclays Bank can provide reliable security to your valuable documents through modern safekeeping methods (Questionnaire, *ibid*).

When the Marketing Manager was asked to state the direct meaning of the advertisement during an interview dated 17/10/09 he said that, 'the purpose of the advert is to inform individuals as well as corporate organizations that Barclays Bank has a department which has the sole duty of protecting or keeping or guarding their valuable assets like wills or title deeds'.

3.3.6 Connotative meanings of the advertisement

While some respondents both male and female see the image of a safe as an important signifier with the connoted message of security other respondents see the linguistic sign *Approved* as connoting that Barclays has tried and tested methods of safeguarding people's valuable assets.

The Marketing Manager on the other hand sees the placement of an egg in a shell as connoting that Barclays bank will provide extra security to people's valuable assets. The Manager says that:

An egg is known to be very fragile and to avoid it from falling and breaking people usually place it in a shell. However with Barclays apart from the shell, we will also place it in a safe. A safe provides the best security. In this respect, people are assured of more than enough security for a safe can only be opened by people who have the access codes (Interview, 17/10/09).

Some male respondents from the upper class indicated that the linguistic sign *Custody Services Today* connotes that Barclays bank is the only organization which offers modern safekeeping services which are approved and of world class standards (Questionnaire, ibid)

3.4 ANALYSIS OF STANDARD CHARTERED BANK PRIORITY BANKING ADVERT

Standard Chartered plc operates as the leading emerging markets bank in the world. The banking group, known by many in the banking industry as Stanchart, operates over 500 offices in 50 countries throughout the Asia Pacific region, South Asia, the Middle East, Africa, the United Kingdom, and North and South America. Standard Chartered was formed in 1969 as a merger between the Standard Bank, which did business throughout Africa, and the Chartered Bank, which operated branches throughout India, China, and southeastern Asia. Lacking a truly strong domestic network, the banking group's progress has been largely dependent upon Third World economic and political conditions and emerging markets-an unenviable position at times. Both the Standard Bank and the Chartered Bank had been in operation for more than a century when they combined forces. The Chartered Bank originally incorporated in 1853 as the Chartered Bank of India, Australia, and China under a charter from Queen Victoria, was influential in the development of British colonial trade throughout Asia. Up until World War II, British trade in Asia flourished, and the Chartered Bank prospered. The Standard Bank was established in 1862 as the Standard Bank of British South Africa by a schoolmaster named John Paterson. Paterson had eclectic interests, including mining, railroad promotion, and real estate development. He set out to make Standard a large bank, and proceeded to acquire smaller banks throughout southern Africa. For the next century, the bank played a significant role in the banking of the region. Since both banks were products of the colonial era, with similar structures and experience, they made an excellent match. Their complementary geographic coverage and similar historical backgrounds made for a relatively smooth transition.

The aim of this section is to decode the meanings or various interpretations of Standard Chartered Bank advertisements below. In order to come up with the various

meanings of the signs in the advertisement below, the analysis will follow Barthes (1972) approach. Semiotics as shown above provides a framework for understanding the construction and decoding of meaning within advertisements. It centres on the sign, made up of a signifier- the sign's perceptual component- and the signified- the concept to which the signifier "points". Mick (1986:197) suggests concisely that semiotics analyzes the structures of meaning- producing events, both verbal and non-verbal. This approach looks at the denotative, connotative and mythological meanings of the iconic signs found in advertisements.

Figure 2 below depicts a woman image. The woman is light in complexion. She has black and long or flowing hair. She has a gold earring on her left ear. She is smiling. She is wearing a very light brown jacket with an open zip thus making the blouse inside partially visible. The woman is holding a black pen in her right hand in a position which suggests she is writing something. In front of her and besides the hand holding a black pen is a table size glassy flower pot with flowers in it. There is a ray of light coming from the right side of the woman and is striking the image from just below her shoulder. Where visual images are used Sinclair and Barenblatt (1993:15) argues that anchorages must be used. The use of anchorage in advertisements is vital since it minimizes the meanings that a visual image communicates. The advert depicts linguistic signs *You stand high in society we recognize your status* as the main heading/caption. The image and the caption are on a very light brown background.

Below the image and at the bottom left hand side of the advertisement are linguistic signs *Priority Banking*. This refers to the product being sold. At the bottom right hand side of the advertisement is the brand name *Standard Chartered* and its logo. Below the brand name is the web address of the bank. The brand name and the product name are on a white background.

Having identified the iconic signs of the advertisement, the following sections now uses Barthes' approach in order to 'skim- off' the denotative, connotative and mythological meanings of the advertisement on figure 3.3 below.

Figure 3.3: Priority Banking Advert



(Photo taken in Harare on 17/09/09 by Washington Mushore)

3.4.1 Denotative meanings of the advertisement

Denotative meanings are the first messages that come to the minds of the audiences after being exposed to an advertisement. Fiske (1990:45) points out that people interpret signs differently. In view of this, some respondents interpreted the advertisement as selling Priority Banking product after seeing the linguistic signs *Standard Chartered and Priority Banking*. Other respondents interpreted the advertisement as directed to the Upper class people of Zimbabwe. One notable response was that the linguistic signs *You stand high in society* implies that the advert is directed to the selected few. These are the people who have almost everything in terms of material possessions or who hold senior posts in economic, social or political spheres in Zimbabwe, thus they stand high. The Marketing Manager

of Standard Chartered bank revealed during an interview dated 17/10/09 that, 'the advertisement is targeting high net worth customers and these are the people who stand high in society and who therefore needs special attention. This special attention is according to the advertisement afforded through *Priority Banking* account'.

3.4.2 Connotative meanings of the advertisement.

The process of linking or connecting expression and content is social and depends upon the perspective of the observer. This means that a sign is essentially incomplete because it requires an interpretant or context. When the interpretant changes, sign changes meaning (Hjemslew, 1961 in Kress, 1988: 27). This moves the meaning of a sign towards subjectivity (Fiske, 1990:91). Below are some of the extra readings that audiences came up with after activating the meanings of the signs in relation to their culture.

On textual analysis, Kress and Leeuwen (1996: 2) state that the classes and arrangement of words in an advertisement affect the meaning so created. The linguistic signs *You stand high in society* implies two things to respondents. First it suggests that to be a customer of Standard Chartered Bank means to be a person of higher status. This follows some respondents' interpretation of the word *You* in the syntax as referring to any person who have an account with Standard Chartered Bank. Others interpreted the sign *You* as referring to Standard Chartered bank. The message connoted by the syntax being that Standard Chartered bank is the market leader in the provision of banking services in Zimbabwe, a position which people seems to acknowledge. This acknowledgement is confirmed by syntax *we recognize your status*. *We* refer to society. Gunduza (2000:51) observes that advertisers use signs which are meant to lure people to buy their products and in this case the signs *You (Standard Chartered) stand high in society we (society) recognize your status* (of being the leader in the provision of financial services) is therefore used as a bait to raise the emotions of would be customers to come and open Priority Banking account with the bank.

The Marketing Manager says that they used the beauty type woman in the advertisement to lure would be customers to read the advertisement message. The beauty type image in advertisements is therefore a means to invite, provoke or allure audiences (Sinclair and Barrenblatt, 1993: 35). In other words, men are invited to think that this beauty type image of woman is aroused by them as others will be when they take up Priority Banking account which she is advertising. Women on the other hand are invited to imagine that this beauty type woman featured on the advertisement is what they will be like if they take up the product she is advertising- *Priority Banking*. *Priority Banking* implies highly personalized banking service that accords exceptional levels of attention, benefits and privileges to the selected or privileged few. Some respondents interpreted *Priority Banking* as referring to 'Convenience Banking'. They say that, 'the fact that we are given precedence over all the other customers suggests some element of convenience'.

While Standard Chartered used the woman image and the linguistic text in order to lure people to open up Priority banking account, the same text was interpreted differently by other audiences. Earlier models of communication viewed communication as a linear process, where the receiver as intended by the sender receives the message that a communicator sends. This earlier thinking on the communication process regarded audiences as passive customers, that is, they considered that the reception of the message was as intended (Laswell transmission model, 1948). Audiences were thus turned to zombies transfixed by bourgeoisie ideology or filled with consumerist desires. In short, earlier communication models view the message as a form of stimulus, which is received by receivers with certain predictable effects, and the response of the receiver being equally predictable. Other theorists, however, view audiences as not passive customers but active critics. This means that audiences are able to make critical or oppositional readings of dominant cultural forms, like advertising, perceiving ideological messages selectively (Uses and gratification communication model). Audiences are active critics and media content [visual presentation and verbal text] is polysemic or open to interpretation (Evans in Morley, 1992:18).

Furthermore images in advertising play a powerful role in how people view the world. Lippke (1996: 108) in McCarthy (1997) says:

The ways in which individuals habitually perceive and conceive their lives and the social world, the alternatives they see as open to them and the standards they use to judge themselves and others are shaped by advertising; perhaps without their ever being consciously aware of it.

In their analysis of the advertisements produced in South Africa, Sinclair and Barenblatt (1993:62) observe that the words and images used often times create sexual stereotyping, thus reinforcing gender identities. The woman in the advertisement is sensuously dressed and her faces turned towards the viewers with a look and smile of pleasure. Berger (1987) in Sinclair and Barrenblatt (ibid) says that 'by dressing sensuously and looking to audiences with a smile of pleasure and at an angle, women are effectively objectifying themselves'. The sex object, according to Kress (1988: 14), is a "mannequin" or model whose only attribute is conventional beauty. Conventional beauty requires a woman to be tall and thin, with very long legs, perfect teeth, long hair, and skin without a blemish in sight (light in complexion). The portrayal of women as objects of sex was also elicited in the Standard Chartered Bank advertisement by some respondents. These respondents read the advertisement as reinforcing the notion that women are sexual objects to be exploited and manipulated by men. The myth extends beyond the simply sexual sphere and holds that women are somehow inferior beings who are and should be willing and eager to be passive victims to the needs of men in all social and economic situations. Consider, for example the following linguistic sign in the advertisement: '*Everything you value is our highest priority*'. One particular interpretation which was made by another respondent of the sign in relation to the female image was:

The woman in the advertisement seems to be saying that 'everything men value is their [women] highest priority'. If men value sex, beauty, or children, or them staying at home, that then becomes their precedence. This further highlights the idea of inferiority complex in all areas of life as suggested by the word *everything* in the syntax.

Although sex sells (Pfukwa, 2001), the deliberate use of the image of a 'beautiful' woman in some cases leaves viewers wondering whether it is the bank that can give everything that customers' value or it is the women who can give men everything they desire. In broader social terms, Clarke (1997) points out that:

It can be seen clearly that the culture as a whole will be diminished by such a myth about women [as sexual objects]. If women are seen as sexual objects, or objects of any sort, they then will obviously not be expected by others or by themselves in non-sexual areas. The potential of women will not be achieved, and the society will obviously suffer.

In other words the ultimate of the myth of women being sex objects or objects of any sort will make women lose their identity and capacity for full human development. Some respondents read Standard Chartered bank advertisement as promoting the Euro-centric concept of beauty as opposed to the Afro-centric concept of beauty. The Euro-centric concept of beauty sees a beautiful woman as one who is thin, light skinned and with long hair (Kress, *ibid*). These features resemble white women and so this advertisement racialises beauty or sees the west features as superior to the African features. The Afro-centric concept of beauties sees a woman with kink or afro hair, who is fat and with big buttocks as beautiful (Kress, *ibid*). From the Euro-centric perspective, the colour white is portrayed as positive, powerful, superior and pure, while the colour black is portrayed as negative, powerless, inferior and impure. The reverse is true from the Afro-centric perspective. It is clear that concepts of beauty are not universal. Some traditional societies of Africa and the South Pacific define large, plump bodies as being attractive, especially for women. Europeans and North Americans today usually define such a body shape as being unhealthy and even ugly. However, ideals of beauty change over time. Thus, while the characteristics of Euro-centric analysis are ethnocentrism (lack of tolerance of other cultures), ethnocentrism (lack of tolerance of other races), xenophobia (fear of other races), survival of the fittest, comparativeness, competition, separateness, specialization and compartmentalization, the characteristics of Afro-centric analysis are xenophilia (love of strangers), genophilia (love of one's own race), survival of the group, inclusiveness, co-operation, communalism, responsibility and holism (Goffman, 1979).

Whereas there is nothing wrong with Euro-centric beauty, there is something wrong with presenting it as the standard which all women must follow. There is something wrong with constructing straight hair and lighter skin as the more acceptable ideal of beauty and therefore negating authentic African beauty. This Euro-centric view is implicitly stated in the linguistic signs *You stand high in society we recognize your status*. This suggests the more European one's features- the lighter one's skin, the

less cultural one's facial features and the straighter and longer one's hair- the greater one's social value. As Young and Regnan (1992) state that 'many Africans have been poisoned and brainwashed into thinking that the genetic beauty of a European woman is better than the genetic beauty of an African woman'.

The message connoted by this image of woman possessing the features of women from the west is that 'anything from the west is good and anything from Africa is bad'. In banking circles this image was interpreted by some respondents on racial grounds and they say:

Standard Chartered bank by being an International owned bank seems to portray itself as the bank of choice when compared to local owned banks. The primary objective of this Euro-centric presentation is to ossify/fix, perpetuate and maintain European supremacy, invincibility and originality with the myth/big lie of African nothingness and inferiority (Questionnaire, *ibid*).

The use of associational stereotypes is however a common practice in advertising. As Messaris (1997: 67) notes:

By linking a product with a certain image, the advert makes it possible for users of product to draw on that link as a means of making a public statement about how they wish to be viewed.

Consequently, signs and codes are generated by myths and in turn serve to maintain them. For Barthes, myths serve the ideological function of naturalization. Their function is to naturalize the cultural-in other words to make dominant cultural and historical values, attitudes and beliefs seem entirely 'natural', 'normal' and thus objective and 'true' reflections of the way things are (Lakoff and Johnson, 1980:185). The next section looks at the mythological meanings created by the advertisement.

3.4.3 Mythological meanings of the advertisement

The myth was created mostly by the colour as well as the font type used in the advertisement. McLuhan (1962:10) coined the phrase "The medium is the message". This came after his realization that the 'container' of the message or the medium influenced how the final message is perceived. These containers include the colour,

font and image of the advertisement. Consequently, colours, fonts and images are crucial in successfully conveying the message.

Colour is everywhere and conveys a message even if people do not realize it (Pullen, 2009:1). In the advertisement the statement *You stand high in society we recognize your status* is bold and written in straight font. Straight font signifies stability (Perry, *ibid*). The myth that is therefore created by the font is that Standard Chartered Bank is a stable bank in which people, especially high net worth customers should do banking business with. Brown colour according to Pamalie (2000) is a warm neutral colour that can stimulate appetite. It represents friendliness and dependability in most cultures. The myth that is therefore created by the brown colour is that people should have some appetite to dealing with a friendly and dependable bank which is Standard Chartered. It is also a royal bank as connoted by the gold ring in western cultures (Pamalie, *ibid*). Gold in African culture signifies continuous life (Tansley, 1984:32), thus the myth that is created by the gold earring is that people should continue to doing banking business with Standard Chartered if they are to continue enjoying the high status in society.

The smile, the pen and the gaze creates a myth that the bank is customer focused. This implies that customer' suggestions on how to better serve them is Standard Chartered bank highest priority and these suggestions are most welcome as suggested by the open zip. This idea of being welcome is reinforced by the statement in the advertisement which reads: *With Priority Banking, you can take advantage of a highly personalized Banking Service that accords exceptional levels of attention, benefits and privileges to you, your family and your business.* The bank used the image of a woman. Taken as a whole, women provide more direct care for and spend more time with children. This care includes taking responsibility for the mental work of gathering and processing information about infant care, delegating the tasks related to infant care, and worrying about infant health and well-being. The myth that is created regarding Standard Chartered bank is that it is a caring/helpful and concerned bank which takes good care of its customers.

3.4.4 Analysis of SME banking advertisement

The advertisement depicts a black or African male hand unlocking a door. The advertisement also depicts the linguistic signs *You want your savings to achieve more we unlock the possibilities.* At the bottom is written the name of the product being advertised as well as the name of the bank.

Figure 3.4: SME banking advert



(Photo taken in Harare on 17/09/09 by Washington Mushore)

3.4.5 Denotative meanings of the advertisement

Some respondents read the iconic signs as denoting an account package in which Small to Medium Enterprises should open and place their savings so that they will earn a profit. These respondents got this first message from the linguistic signs *SME Banking*. Other respondents read the advertisement as denoting Standard Chartered

Bank as a bank which has the expertise to look well after people's money. These respondents got their message from the linguistic signs *we unlock the possibilities*. To these respondents the word *we* denotes Standard Chartered Bank. The Marketing Manager was also asked to state the surface meaning of the advert during an interview dated 25/10/09 and he says that the advert denotes an account package in which the message is directed to Small to Medium Enterprises to come and open up Savings accounts with the Bank.

3.4.6 Connotative meanings of the advertisement

When the Marketing Manager was asked again during an interview dated 25/10/09 to list down the deeper meanings of the advertisement's signs he said that the presence of a male hand holding a key as connoting first that Standard Chartered Bank is a bank which is composed of people who have the capacity to think logically and intelligently and therefore are able to look after SME savings in a way that will definitely ensure growth of their savings. The message connoted secondly is that Standard Chartered Bank is composed of people with the knowledge and skills to provide or impart valuable advices to Small to Medium Enterprises on how they can best make their businesses grow especially in these harsh economic environment (Interview, *ibid*).

Audiences were also asked to state what they think are the deeper or hidden meanings of the iconic signs and some male respondents who were appealed by the male hand indicated that the presence of a male hand connotes that Standard chartered Bank like men is a bank which has the brains to look after people's monies. On the other hand most female images see the presence of a male hand coupled with the linguistic signs *we unlock the possibilities* as downplaying their capability of managing people's monies in the corporate world as they are able to look after the family in society. A remarkable response was:

Women run the family; they look after people who will end up as good managers, doctors, to mention but a few. So the portrayal of men as the only people who have the capacity to unlock the possibilities to financial success when compared to women is therefore misleading for women have the same capacity of unlocking people's capacity of

success as they grow and this can also be translated to the corporate world (Questionnaire, ibid).

Most female respondents say that the image of man stereotypes women as housewives and child bearers only whereas in today's world women are also managers, doctors to mention but a few.

While some female and male respondents see the male hand from the perspective of gender, some male and female respondents see the hand on racial lines. These respondents see the black hand as connoting that blacks or Africans have the capability to managing businesses in a way that will ensure growth financially as opposed to the widely held concept that it is only the white man and not the black man who has the capability to run businesses or to think logically.

Having seen how various people interpreted Standard Chartered bank advertisement, the next section now looks at how audiences' interpreted Stanbic bank visual and verbal signs.

3.5 ANALYSIS OF STANBIC BANK CORPORATE IMAGE ADVERT

Stanbic Bank in Zimbabwe is part of one of Africa's leading banking and financial services groups, Standard Bank Group Limited, which is based in South Africa and listed on the Johannesburg Securities Exchange. Rooted in Africa and with representation in strategic sub-Saharan markets, Standard Bank is a regional banking force with a global sweep. With total assets of about US\$81 billion and employing about 35 000 people worldwide, Standard Bank has the largest presence in Africa of any African bank. The bank's network spans 17 sub-Saharan countries and extends to 21 countries on other continents, including the key financial centres of Europe, the United States and Asia. In addition to banking, Standard Bank has a strategic interest in the insurance industry through its control of the Liberty Group, one of Africa's leading life insurance offices and financial services groups. The group has one of the biggest single networks of banking services in Africa. Through this network they offer a wide range of banking products and services which are delivered through more than 1 000 points of representation in 17 African countries (including Zimbabwe). They are active in international and cross-border transactions

and in those areas liaise closely with Standard Bank Corporate and Investment Banking and Standard Bank London. Stanbic Bank in Zimbabwe can trace its origins to 1992 when the Standard Bank Group of South Africa acquired the African operations of ANZ Bank. ANZ Grindlays in Zimbabwe changes its name to Stanbic Bank Zimbabwe.

Hall (1997:97) says that, 'visual signs and images, even when they bear a close resemblance to the things to which they refer, are still signs: they carry meaning and thus have to be interpreted'. In this section focus is on interpreting the signs of Stanbic corporate advertisement below. As above, Barthes (1972) semiotic approach will be used in order to arrive at the denotative, connotative and ideological meanings of the advertisement. The advert presents a close up image of a female who is partially photographed from head to just below her shoulders. The woman is looking straight to the audiences and is smiling and her eyes are open. She has black artificial dreads. A white earring is visible on the left ear. The woman is light in complexion and is wearing a light blue blouse. In terms of space, the image covers almost three quarters of the frame and her background is white in colour. The advertisement also has the linguistic signs which read: *Stanbic Bank* with its logo and is written in bold white font against a dark blue background. It is placed at the top right corner and at the middle, and below the name of the bank, is a statement which says: *Because we understand what life is like, we can make a difference.* This statement is placed just besides the left ear of the female image.

What follows are some of the interpretations of the iconic signs listed above regarding the advertisement of Stanbic Bank below.

Figure 3.5: Stanbic advertisement



(Photo taken in Harare on 20/09/09 by Washington Mushore)

3.5.1 Denotative meanings of the advertisement

Women according to Belch and Belch (2001:57) are shown as the only people who are able to manage the house and the children. The woman image has therefore been used persuasively to inform audiences that Stanbic bank is the only bank in Zimbabwe which takes good care of customers' monies. Most respondents arrived at the interpretation above by reading the linguistic signs: *Because we understand what life is like we can make a difference*. To them they see Stanbic as a bank which is very much capable to managing depositors' money when compared with other players in the industry. The woman image has therefore been used as a bait to lure, cajole and tantalize the audiences (Gunduza, 2000: 62).

3.5.2 Connotative meanings of the advertisement

Fiske (1990:49) says that, 'meaning is not an absolute, static, concept to be found neatly parceled up in the message... [But] is a dynamic interaction between sign, interpretant and object...' Fiske (ibid) therefore highlights that the codes or "secret structures" in people's minds, affect the ways that individuals interpret the signs and symbols they find in advertisements and the way they live. This is because different people bring different codes to given messages; and thus, interpret the messages in different ways.

Hair is an important signifier in this advertisement. A closer look at the female image reveals that she has black artificial dreads which are long or flowing. Hair according to Banks (2000:12) holds a symbolic value across all populations in the world. Its growing and shaving symbolize, in many communities, power, submission and strength, among others. Power is synonymous with authority or supremacy. Respondents read the black colour of the hair as conveying the message that Stanbic bank is a supreme bank in Zimbabwe in which people should do banking business with. Some respondents interpreted supremacy (black hair) as being market oriented. A marketing orientated business is one which has adopted the marketing concept. The fundamental idea of marketing is that an organization survives and prospers through meeting the needs and wants of people (McCarthy, 1997:9).

The message suggested therefore is that Stanbic bank has products which are attractive, affordable and available. Barrett (1977:62) sees the wearing of dreadlocks by Rastafarians as a powerful symbol of freedom. The implied messages of the dreadlocked hair of the woman image is therefore that with Stanbic Bank an individual has freedom to choose the product or products which best meet his or her needs. Black in Africa is associated with age, maturity and masculinity (Pullen, 2009). Masculinity suggests dominance or assertiveness. One respondent read the black hair as signification of Stanbic Bank dominance and confidence in the provision of financial services in Zimbabwe. Another respondent sees black hair as an index of professionalism. This suggests that Stanbic Bank, unlike other banks, professionally manages customers' monies.

The white earring is another signifier which is positively used by the bank to convey the message of security. The Marketing manager of Stanbic Bank associated the bank with the 'white knight'. A white knight is a phrase which describes someone who comes to another person's rescue or someone perceived as being good and noble. In this case that someone is Stanbic bank. The Marketing Manager says that 'Stanbic bank is a bank which has come to rescue people from dealing with insecure banks'. In this view, the white earring is standing in for good and noble character of Stanbic bank. In addition to security would be customers are further assured peace of mind when dealing with Stanbic bank. This is signified by the light blue blouse worn by the photographed woman. Blue colour is widely seen as the corporate colour that can be used in a range of tones to convey the feeling of stability (Pullen, 2009:2). Nurse (2006) in Pullen (ibid) pointed out that, 'by changing the way she looks, a woman can fix everything from her marriage, to her self-esteem, to ways of living the life she always wanted'.

By changing the hair from Afro – which is the type of hair normally expected of African women- to dreads, and the wearing of white earrings as well as the application of skin lightening creams, there is a myth that the woman will increase her chances of getting a man, a man who will be able to make her live the kind of life she has always wanted. Although the myth reinforces the sexual stereotype of women at one level, the myth is however used positively by Stanbic bank here to convey the message that customers should change the way they have been doing their banking business. Instead they should consider banking with Stanbic bank which will increase their chances of seeing their monies grow. The woman in the advert is furthermore photographed with her head raised, eyes opened and looking direct to audiences to express confidence. One respondent says that looking straight to audiences in most cases symbolizes confidence. Similarly the confidence depicted by the woman in the advertisement is what Stanbic has in the banking sector. This is an associational stereotype (Messaris, 1997: 67). There is also a persistent belief that people with shifty eyes are probably lying as respondents to questionnaires and Mick (1986) points out that, 'A liar can't look straight in the eye'.

Mick (1986) argues that "it is not safe to rely on eye contact as a measure of sincerity or truthfulness". What this means is that any eye contact that persists beyond a few

seconds will make audiences nervous. To counter this and thus maintain the values of sincerity and truthfulness in its dealings with customers, Stanbic Bank advert shows the woman smiling. A smile communicates several emotions which include happiness, success, pleasure and achievement. In this advert, the smile of the woman is equal to happiness which is equal to success and success is equal to opening an account with Stanbic Bank and by opening an account with Stanbic bank customers are assured of getting a smile along the way. The woman pictured looks young in appearance. There is a myth that is widely held in Zimbabwean cultures that young people are energetic. This therefore implies that opening an account with Stanbic bank will be opening an account with an active bank which will endeavour to see its customers smiling all the time.

The image has been anchored by linguistic signs *Stanbic Bank* which are written in white small size font and are against a dark blue background. This set up further suggests or reinforce the messages being communicated by the image about Stanbic Bank to potential customers that it is comprised of knowledgeable and professional staff, full of wisdom and integrity in all its dealings with customers, thus promising security of funds and peace of mind to these customers. This notion is made clearer by the linguistic signs *Because we understand what life is like, we can make a difference*. To *understand* is to know. This implies that Stanbic bank knows what constitute banking business very well. Life is known to be full of ups and downs, and so Stanbic bank is declaring to would be customers that they will always be with them come rain, wind, thunder or sunshine, by meeting their banking needs in order to emerge victorious in whatever situation they might be in.

There is a general stereotype in Zimbabwe which sees a woman as a child bearer and child minder or care-giver. The linguistic sign *life* implies the stages from pregnancy to birth and growth of a person. Women according to most respondents (who ascribe to the general stereotype of 'women as child-bearers') have great experience in the area of child bearing and minding. In other words they are expects when it comes to child bearing. Although Sinclair and Barenblatt (1993:62) observe that the words and images used often times create sexual stereotyping, thus reinforcing gender identities, in this advertisement the linguistics signs *Because we understand what life is like, we can make a difference* seems to suggest that women

are experienced when it comes to looking after children from the day they are born up to the time they are grown ups or even to the time they leave this life. The connoted message is that Stanbic bank like women (who have the experience of looking after children) has also the same experience of managing customers' monies from the day the account is opened to the day the account holder decides otherwise. Signs are arbitrary due to the heterogeneous nature of audiences (Hjemslew (1961) in Kress (1988:38)). One female respondent notes that the caption *Because we understand what life is like; we can make a difference* challenges the negative stereotype which is widely held in societies regarding women that they cannot be formally employed. The linguistics sign above therefore challenges this negative portrayal of women by indicating that women can also be employed formally, even in decision making roles, and earn a wage; thus breaking away from the widely circulated stereotype that the woman's place is always in the kitchen.

3.5.3 Mythological meanings of the advertisement

In modern Zimbabwe, many women have in practice acquired parity with men. Women can become owners and managers of businesses and farms. The status of women was helped by the recognition of their part in the war of liberation, resulting in women holding very senior posts in government. The use of white colour in the linguistic sign Stanbic helps in creating the myth that Stanbic is a stable and secure bank in which people should have confidence in. White colour is associated in most societies with security and youthfulness (Tansley, 1984:26). Blue on the other hand stands for trust, productive, unity, harmony, confidence, loyalty, dependability, wisdom, friendliness, strength, truthfulness, light and security (Tansley, *ibid*). Thus the myth created is that Stanbic bank is a bank in which would be customers should rely on, or depend on because of its great understanding of matters relating to banking.

3.5.4 Analysing Stanbic Corporate Image Advertisement

The advertisement on figure 6 below is composed a hand which is which is photographed 'okaying' something. In front of this hand is an image of a man who is pictured looking direct to the hand. At the top is the name of the bank which Stanbic.

And below the images are the linguistic signs *You know you are doing well when someone credible says you are.*

Figure 3.6: Stanbic Corporate advert



(Photo taken in Harare on 20/09/09 by Washington Mushore)

3.5.5 Denotative meanings of the advertisement

The Marketing Manager stated during an interview that the advertisement seeks to convey the message that Stanbic Bank is a bank which has a good track record of managing people's monies and as such if customers entrust them with their moneys' they will definitely know that it is in good hands (Interview, 2009).

When respondents were asked the same question they say that the advertisement is selling the message that with Stanbic bank customer's investments will grow. They say that the linguistic sign *credible* denotes Stanbic as a bank in which an account holder can trust and expect to seeing his/her investments grow.

3.5.6 Connotative meanings of the advertisement

Respondents read the hand as connoting that Stanbic bank is composed of people who are capable of looking after people's monies. The absence of the identity of the hand confirming to the onlooker was read by audiences as confirming that both men and women counterparts in Stanbic bank are very trustworthy and they can look well after one's valuable assets which is money. Furthermore the linguistic signs *we are proud to be associated with all our partners that have been nominated for their various achievements* were interpreted by some male respondents as connoting that with Stanbic Bank success is guaranteed (Questionnaire, *ibid*). A noteworthy reading was that:

The word partner denotes follower and to nominate is to recommend and so the message connoted by the linguistic signs *we are proud to be associated with all our partners that have been nominated for their various achievements* is that in order to be recommended for your achievements you need to be a follower or a partner in business with Stanbic Bank, a bank which knows it all (Questionnaire, *ibid*).

3.6 GENERAL REMARKS AND INTERPRETATIONS OF THE ADVERTS ANALYSED IN THIS CHAPTER

The aim of this chapter was to critically analyze languages of advertising of internationally owned banks. An analysis of Barclays Bank advertisements revealed that people regards it as a stable and dependable bank with high quality products like telephone banking which afford them a convenient way of doing banking business and Custody Services Today which affords them with maximum and reliable security on their valuable assets. The myth that Barclays is a wealthy, stable and dependable bank fosters confidence in people's minds when dealing with it. Audiences' ability to arrive at almost similar meanings or messages as intended by the bank in all the advertisements indicates that the bank uses simple signs which audiences are

familiar with either in terms of their meanings or functions. Furthermore, the presence of divergence interpretations also disclosed that audiences are not affected in the same manner when exposed to the same text. The responses elicited also indicated that Barclays Bank is a bank which seeks to serve the entire market. This reading can be attributed to the absence of gender, race or class suggestive images or words. For instance, the bank uses a telephone booth and the words like everywhere as well as a safe with its door opened to communicate the message that everyone is welcome at Barclays. The responses also highlighted that audiences can arrive at certain meanings of the readings either by reading the visual or verbal signs of the advert. The responses also indicated that audiences' cultural background can also determine whether one will be able to understand the meaning of an advertisement or not.

An analysis of Standard Chartered bank adverts on the other hand disclosed that the bank like Barclays Bank uses signs which portray itself as a friendly, caring, dependable and stable bank. Furthermore, the responses also exposed that the language of advertising used by Standard Chartered Bank portrays it as a bank which is composed of logical thinkers. In terms of whether the signs that the bank uses are readable, the responses revealed that in most cases audiences could arrive at almost similar meanings as intended by the bank and this could mean that the signs were understandable. In addition, the study highlighted that at the connotative level of meanings audiences' came up with a variety of meanings which in most cases differ with each other or with what the bank also intends to communicate. These differences in readings imply that audiences' cultural background or knowledge determines the levels or quantity/quality of meanings/information he/she can draw out from texts. Furthermore, different readings of the same text also confirm that audiences are not passive customers but active critics. Owing to the active role of audiences, the study also exposed that some respondents interpreted or read the language used by Standard Chartered Bank as sending the wrong signals (Gunduza, 2000:62) to society when compared with the language of advertising used by either Barclays Bank or Stanbic Bank. In this regard respondents saw the use of a light skinned female image in the advertisement of Standard Chartered inhabiting European features like long flowing hair as selling European standards of beauty at the expense of African concepts of beauty. Moreover, Standard Chartered pictured

the woman wearing a jacket with a zip partially opened and with a luring look. While the intention of the advertiser was maybe to use the image to lure audiences to read the advertisement, the research also indicated that most female respondents interpreted the advertisement as objectifying women as sex objects. On the other hand, responses gathered indicate that most male respondents were appealed by the woman image because they feel it ascertains their dominance over women. One of the reasons is that the woman is portrayed performing clerical or secretarial roles. These are subordinate roles which women who run away from the kitchen are given or attached to in workplaces.

The responses above also indicated that Stanbic bank like Barclays Bank and Standard Chartered Bank also uses the elements of colour, font, images and words in all its adverts to convey the messages that it is a stable, secure and a trustworthy bank. Responses gathered also revealed that the use of the female image by Stanbic bank assisted it in communicating to audiences the message that it is a bank with the potential to protecting or managing customers' money well in the Zimbabwean banking sector. This is as a result of the associational stereotyped quality of women as good protectors of children when compared to men. The bank also portrayed itself as a bank in which individuals will have choice or freedoms of choosing financial packages which best meet their needs as connoted by their use of a female image with long flowing hair/dreadlocks. The study disclosed that the wearing of deadlocks symbolizes freedom. In terms of choice or arrangement of signs responses from audiences revealed that the bank uses languages which audiences could easily identify with. This suggests that the bank draws its imagery or words from the culture of the people it operates in. The bank has also been credited by some female respondents for using words which empowers them when compared to Standard Chartered bank which only portrays women as sex objects. The use of the female image by Stanbic Bank coupled with the linguistic signs *because we understand what life is like we can make a difference* was interpreted by female respondents as conveying the message that women like men are capable of managing businesses or looking after people's monies. The responses also indicated that although all these banks are internationally owned, the banks differ in terms of their targeted markets. While Barclays and Stanbic Banks target all classes Standard Chartered Bank seems to target the elite class only. In terms of incorporation of cultural values, responses

from audiences reveals that Barclays and Stanbic banks incorporates African values in their adverts to a very larger extent despite the fact that they are internationally owned when compared with Standard Chartered Bank which seems to perpetuate the language of its masters.

3.7 CONCLUSION

In this chapter attention was on the language of advertising used by internationally owned banks in Zimbabwe namely Barclays, Standard Chartered and Stanbic. Chapter 4 focuses on the languages of advertising used by State owned banks. These are Zimbank, Commercial Bank of Zimbabwe and Peoples Own Savings Bank. The aim is to find out the signs and symbols they use in various adverts and the meanings that can be deduced from those advertisements. Since these banks are state owned, the study also seeks to find out how the languages used will encompass African values and cultures, or otherwise, given that the State is expected by society to be guardians of African values and cultures of its people.

CHAPTER 4

INTERPRETING LANGUAGE OF ADVERTISING OF STATE OWNED BANKS IN ZIMBABWE

Meaning is not something like a parcel which is wrapped and passed on to the audience. It is more like a set of blueprints for a structure which ... [advertisers] expect the audience to follow and which they design quite carefully. But still the audience may build something else from the design. The audience is not a passive receptacle for what... [Advertisers] has on offer" (Burton, 1990:29)

4.1 INTRODUCTION

In the previous chapter focus was on analyzing the visual and verbal language of advertising on printed material used by some internationally owned banks in Zimbabwe. The chapter revealed that these banks use blue, brown, white and black colours to convey messages of caring, trust, reliability, security, dependability, stability and of high quality products. In terms of font types, these banks use bold and standing type face to convey the message of stability and security as communicated by the colours above. Furthermore, these banks make use of associational stereotypes. They use the image of women to convey the message of a caring spirit which is generally associated with women. The chapter also revealed that these banks perpetuate European values and cultures. For instance, they use languages which reinforce the Euro-concept of beauty. Lastly, the language used in the advertisements of international owned banks reveals that women are portrayed as sex objects and the kitchen as their rightful place. They are further portrayed in child bearing roles. The perpetuation of western values can be attributed to their ownership patterns.

The aim of this chapter is to explore and interpret the language of advertising used by State Owned banks in Zimbabwe. These banks are Zimbank (Zb), People's Own Savings Bank (POSB) and Commercial Bank of Zimbabwe (CBZ).

4.2 SOCIO-ECONOMIC BACKGROUND OF RESPONDENTS

In this analysis 180 people were given questionnaires to respond to. 35% of the respondents were from the upper class while 45% were from the middle class and 20% were from the lower class. In terms of gender, 60% of the respondents were male and 40% were female. 15% of the respondents were between the ages of 20 and 29 while 65% were of the 30 to 45 age group and 20% were of the 45 and above age group. In terms of the highest levels of education attained 90% of the respondents went as far as Tertiary whilst 8% went as far as Secondary level and 2% went as far as Primary level.

4.3 ANALYSIS OF ZIMBANK SMS BANKING ADVERTISEMENT

ZB Financial Holdings Limited was incorporated in Zimbabwe in May 1989, as a holding company for a group of companies, which have been providing commercial and merchant banking and other financial service since 1951(<http://www.zb.co.zw>). The first operations of its subsidiaries began in 1951. By 1961, there were nine branches operating countrywide. In August that same year, the company was sold to the Netherlands Bank of Rhodesia and it maintained a steady growth through acquisitions of related companies as well as expansion of operations. In 1972, the company changed its name from The Netherlands Bank of Rhodesia Limited to Rhodesia Banking Corporation Limited and then to Rhobank in 1979. It changed its name once again in 1981 to Zimbabwe Banking Corporation after the Government purchased the majority shareholding. In 1989, the directors of the company undertook a restructuring exercise with the objective of bringing all subsidiaries and associates under one investment and holding company, Zimbabwe Financial Holdings Limited. The restructuring allowed the bank to concentrate exclusively on providing commercial banking services to the public. On October 30 2006, the Group adopted a new monolithic brand and formally changed its name to ZB Financial Holdings Limited. This change was also meant to coincide with the merger with former Intermarket Holdings units, namely Intermarket Bank, Intermarket Building Society, Intermarket Reinsurance, Intermarket Life and Intermarket Bank Zambia, which units have since adopted the ZB brand. This effectively means Zb Financial Holdings is one of the most diversified financial services companies in Zimbabwe.

The bank raises its capital through accepting deposits, making business loans, and other related services. Zb bank being a Commercial bank also allows for a variety of deposit accounts, such as checking, savings, and time deposit. Therefore, most of their advertising materials in print form or the electronic version are tailor-made for different social groups of people. It is also important to note these institutions are run to make a profit and owned by a group of individuals, yet some may be members of the Federal Reserve System. While commercial banks offer services to individuals, they are primarily concerned with receiving deposits and lending to businesses.

This section analyses the elements of Zimbank SMS Banking advertisement. This is accomplished by examining elements of background, colour, font, text and images so as to obtain an understanding and creation of reality. This advertisement is aimed or targeted on all people despite their classes or social backgrounds. In order to persuade the entire market the advertising languages used must be identified by the whole market as talking to them or talking to each segment of the market. In a nutshell, the meanings of the signs and symbols used need to be universally or conventionally shared by the entire society. Below is a printed advert showing the perceived benefits of SMS banking.

Figure 4.1: SMS Advertisement



(Photo taken in Bulawayo on 15/08/09 by Washington Mushore)

The advertisement on figure 4.1 above depicts a woman who is light in complexion and is smiling. She has black hair and is putting on a yellow top and gold earrings and bracelet. She is looking at a cell phone on her left hand. In her right hand is a white cup of 'coffee' with blue spots. The lady is sitting on a red chair or sofa. The background is composed of green trees with green leaves. Also in the advertisement is a phrase *Right where you are...* and is in bold white font type letters that are standing upright. The phrase is against a dark green background. Immediately below this phrase is another expression which seems to be a continuation of the first phrase which says *...enjoy the convenience of*. This expression is bold and dark green in colour. It is against a white background. Immediately below this expression is another expression which reads *ZB SMS Banking*. The letters are bold and are in dark green colour against a white background as well. At the bottom is the logo of Zimbank which is *zb*. This logo is bold and is in small letters. The letters are in dark and light green colour. Furthermore, the logo is on a white background. Lastly, the name of the

bank which is *ZB BANK* is written just below the logo and is in capital letters. The letters *ZB* are in dark green colour and they are very bold. The word *BANK* is written in light green colour. At the bottom of the advert is a thick line which is light green from the left side to three quarters of the space and dark green on the remaining quarter of the right side of the page.

4.3.1 Denotative meanings of the advertisement

The advertisement is about ZB SMS banking product. This first level of meaning is denoted by the linguistic signs and the visual images. The linguistic sign *SMS* is the abbreviation for 'short message service' and the word banking refers to the process of conducting business with a bank and this include depositing or withdrawing funds or requesting a loan. The ultimate meaning denoted by the advertisement is that through ZB SMS Banking an account holder will be able to deposit or withdraw money, among other things, by just writing a short message to the bank. This service is conducted through the medium of a cellphone. While most respondents to questionnaire got their first message of the advertisement from the linguistic signs *ZB SMS Banking*, others came up with the same interpretation after reading or seeing the image of a woman holding a cellphone. One notable interpretation which came from the respondents to questionnaires is that:

This advertisement is about Zimbank who are selling its SMS banking product which allows customers to perform banking actions using cellphones at any place (Questionnaire, 20/12/09).

That the advertisement is about SMS banking product which uses short messages to access one's bank account and other services was also underpinned by the Marketing manager of Zimbank when she says:

Zimbank SMS (Short Message Service) is an ideal way for mobile phone users to access account information quickly and cost effectively. In other words the advert is informing potential customers about Zimbank SMS Banking which allows them to receive account information by SMS (Short Message Service) to their mobile phone. Furthermore Zb SMS banking is a quite popular method of banking that fits in well with a busy, technologically oriented lifestyle (Interview with the Marketing Manager on 24/12/09).

Advertising is about telling someone about something and then trying to sell that something to someone. In order to do this the person selling a product should use signs which the potential audience can recognize with in order to increase the possibility of the message being heard or understood. The responses from most of the respondents to questionnaire coupled with the explanation of the meaning of ZB SMS Banking confirms that audiences got the message as preferred by the bank at the denotative level. Bonny and Wilson (1990:192) however state that in advertising; it is the connotation rather than the denotation of an advertisement which is of prime importance.

4.3.2 Connotative meanings of the advertisement

The image of a woman has been used in this advert as a way of explaining first the target market of the ZB SMS Banking account and secondly as a way of explaining how the product operates. Goffman (1979:12) says:

Gender stereotypes are useful for advertisers because they are something which the audience is familiar with, and they act as a cultural point of reference. Using stereotypes would appear to make it much easier for advertisers to sell their products to a particular target market because the people who see their advertisement are instantly aware whether that particular product is relevant to them or not.

As a way of explaining the way the product operates or the target market, the bank uses the domestic role stereotype of women. In Zimbabwe most women play the role of housewives. This means that they are responsible for most of the household duties and taking care of the children. What this image suggests is therefore that people who are unable to visit the banks' branches in normal banking hours due to either time constraints or other duties which might be binding them can still access their accounts and conduct some banking activities. As the Marketing Manager of Zimbank says in an interview:

ZB SMS Banking is the latest in a range of innovative products from Zb Bank which uses short messages to access one's bank account and other service. Access to one's banking account is not limited by banking hours (24/12/09).

The ultimate of using this image is therefore to explain to potential customers that this service is for anyone who finds it difficult to visit the bank's branches during normal working hours. As Goffman (ibid) states "Advertisements featuring women as mother figures tend to promote products relating to the home". Here the word 'home' refers to a product which can be used at any place other than the usual place. In this case it is ZB SMS Banking.

Since meaning according to Fiske (1990:49) is a dynamic interaction between sign, interpretant and object, other respondents to questionnaires interpreted the woman in the advertisement as denoting Zimbank. Women have long been cherished for their caring qualities. As Goffman (1979:32) says: "women supposedly have a 'natural' talent for looking after others". They take care of the children, make sure the house is clean, and cook all the meals. Similarly, Zimbank uses the female image in order to portray itself as a bank which takes good care of its customers' banking needs by providing them with a product which dramatically reduces movement and brought in an element of convenience because it eliminates normal banking procedures such as travelling to the bank, queuing and completing forms.

The woman in the advertisement is light in complexion. European standard of beauty is heavily promoted through the mass media. With the global influence of wealthy European nations, and the United States and Canada, movies, magazines, and other mass media (and foods) from those nations are also distributed around the world. With the globalization of English by England and United States, most people are able to readily watch an English language movie versus a movie created in a different language. As such the proliferation of media messages into poor countries means an increased flow of rich countries cultures in poor nations and the ultimate of this is that the inhabitants of these poor nations will to a larger extent look to the rich countries to define to them what is considered good and bad. In the arena of beauty, light skin is set as a standard of beauty by the West. This is seen by most scholars as cultural imperialism. Tomlinson (1991:12) sees cultural imperialism as the practice of promoting the culture language of one nation in another. It is usually the cultures of the large, economically or militarily powerful nations that are transferred to smaller and less affluent nations. Even though this is racial in its origin, women in almost every culture want to be lighter for them to be classified as

beautiful. Similarly, Zimbank uses the woman who is light skinned as an allegory in order to convey a message that people should endeavour to have this ZB SMS Banking account if they are to experience banking convenience and furthermore be seen or classified by society standards as moving with time. In a nutshell, looking beautiful in beauty circles is like having a ZB SMS Banking account, in the banking industry circles.

Hair according to Hildebeitel (1998) symbolizes “physical strength and virility, the virtues and properties of a person are said to be concentrated in his hair and nails”. Hair is therefore seen as a symbol of instinct, of female seduction and physical attraction. Baldness may suggest sterility. While hair’s high salience as both sign and symbol extends cross-culturally through time, its connotations are far from universal. In Zimbabwe, black hair is generally seen as a symbol of youthfulness. One respondent further associated youth with high energy. Youth therefore suggests high energy of performing various activities while grey hair (which is generally accepted as a symbol of old age) denotes reduced energy. In this advertisement of ZB SMS Banking, black hair denotes the latest product offering from Zb Bank –ZB SMS Banking- in which every person should be attracted to. The use of black hair, which has been interpreted by one respondent as denoting high energy to perform various activities, connotes the multifunction of Zb SMS banking service. As the official from Zimbank points:

Through ZB SMS Banking you can transfer funds from one ZB account to another ZB account, check your balance, request for a mini statement, top up your airtime, top up for friends and family, pay Econet bills and receive alerts (Interview, 24/12/09).

Put differently, the wide range of activities which can be performed by this account is what is symbolized by the black hair as opposed to the grey hair- which might be standing in place of other account services introduced prior to ZB SMS Banking - which could not perform all the above activities. Thus, inability to perform multifunction is equated to lack of energy as symbolized by grey hair or old age.

Gage (2000) in Pullen (2009:9) sees colour as playing an important role in meaning creation. Yellow according to Gage (Ibid) is a beacon of light amid the darkness. It is the sun that shines and brings life to the world around us. It is clarity and

awareness. Light yellow on the other hand is associated with intellect, freshness and joy. In the advert the yellow top which is very light symbolizes the new product which have just been introduced in the market by a group of people who have the brains (Zb Bank) which is still fresh and is suppose to bring joy in the lives of people in as far as banking is concerned. The ultimate message connoted by ZB SMS Banking advertisement is increased convenience as another respondent to questionnaire dated 20/12/09 puts it:

ZB SMS Banking dramatically reduces banking time for your convenience because it eliminates normal banking procedures such as queuing and completing forms. Access to one's banking account is not limited by banking hours.

What this implies is that this new product will refresh the way people have previously conducted their banking business. People had to visit branches, join a queue and complete forms in order to transact, however with this ZB SMS Banking service people will no longer visit their respective branches for them to transact, instead they will be able to conduct banking business wherever they might be. This will increase security on the part of the account holders as they will no longer have to move with large sums of money when they want to pay utility bills. As a replacement, customers will only send a short message to pay utility bills.

The colour of the leaves of the tree is dark green which connotes ambition (Gage, ibid). Ultimately the leaves are communicating a message to would be customers that they should make it their goal to register for ZB SMS Banking if they are to smile all their way because of this latest innovative product from Zb Bank. Some respondents see the green background as signifying the greener pastures. Greener pastures being defined as something newer or better (or perceived to be better), and in this case it is the ZB SMS banking service.

Zimbank used the red colour of chairs to stimulate people to make quick decisions. Red is according to Birren (2000) cited by Belch and Belch (2001) a colour used by advertisers to communicating the message "buy now!!". The ultimate of this red colour is therefore that potential customers should register for ZB SMS Banking now if they are to experience the renewal of the banking life the product affords.

The woman is putting on a gold earring and bracelet. Gold symbolizes wealth used wisely (Pullen, 2009:12). People who favour the colour gold are according to Birren (ibid) cheerful or optimistic. Wearing gold in everyday life increases personal power, and promotes courage; confidence and willpower. The gold earring and bracelet connote at one level elite or rich people in society which people in the lower rank always try to emulate. Ironically, these people are depicted by Zimbank as very cheerful because they have registered for ZB SMS Banking and so if other people are to be seen as cheerful they should also register for the same account and start enjoying what this class is enjoying- banking convenience. One respondent associated the gold colour with superiority. Ultimately the respondent transferred this superior quality of gold to ZB SMS banking when he says:

Because we generally associate gold with something superior, outstanding and best of the best, I believe ZB SMS account affords customers with superior, outstanding and best of the best services (Questionnaire, 24/12/09).

A cellphone is an important signifier. It is an electronic device used for mobile telecommunications like text messaging, text or data transmission over a cellular network of specialized base stations known as cell sites. Mobile phones differ from cordless telephones, which only offer telephony service within a limited range, for instance, within a home or an office, through a fixed line and a base station owned by the subscriber and also from the satellite phones and radio telephones. In this advert the cell phone is therefore used by Zimbank to inform potential customers that with SMS Banking there is no physical barrier that can limit one to accessing his/her account. Previously one has to go into a branch in order to transact which is symbolized by a fixed telephony service but with ZB SMS Banking an individual can conduct banking at any place as symbolized by the cellphone which can be used at any place as opposed to the fixed place like the home or office.

The cup the woman is holding is used as an instrument by Zimbank to persuading would-be customers that with ZB SMS Banking they will be able to do banking in the comfort of their homes, gardens or resting rooms, thus, it is a hassle free banking package. The Zimbank official says that with ZB SMS banking account people will be able to transact even at the comfort of their homes.

While Kjeldsen cited in Lusted (1988) argues that the persuasive power of vivid images is short lived, and is not really effective for convincing someone to change his or her beliefs over a long time, Roy Fox cited by Lusted (ibid) claims that advertisers generally do not want to persuade people to buy their products, because persuasion implies that the audience has given the issue some thought and come to a conscious decision. Instead, advertisers want to transform people. They want to compel people to buy a product without even knowing why they are buying it. And this is best done through images. Using images in place of words can bring immense results as argued by the scholars above. Consequently, advertisers should thrive to using images in their adverts if they are to produce great advertisements which can make people respond positively.

O'Sullivan, Dutton and Rayner (1994:82) on the other hand see meanings in texts as limited by the process of anchorage, 'where words are used to direct the reader to a particular reading (This dominant meaning is called the preferred reading); for example, as part of an advertisement or by placing a caption next to an image. These scholars argue that anchorage of an image can change the connotative reading. The image on its own could be rather ambiguous, but the headline and the caption seem to anchor the connotative meaning of the image in a clear and explicit manner. In this advertisement Zimbank used the caption "*Right where you are ...*" This suggests several things. First it explains how ZB SMS Banking operates. As long as one has a ZB Bank Account and a cellphone, he or she can conduct some banking activities. Secondly, the caption is seen by other respondents as denoting ZB Bank. It suggests that with ZB SMS Banking one can access his or her banking account without visiting any physical branch. In other words, the message connoted by ZB SMS Banking is that Zimbank is now everywhere and one can perform some banking activities like account balance enquiries, statement requests - the things that one used to do in a physical branch- without actually visiting any branch. The caption therefore complements the message conveyed by the image. As Messaris (1997:219) points:

Because of the lack of explicitness of visual syntax, arguments made through images often need to be supported by words. Even relatively simple visual juxtapositions can be hard to make sense of without a verbal explanation.

Right where you are ... therefore suggests that ZB SMS Banking account holders can perform banking activities from any place. Limited banking hours will no longer be a barrier. On yet another level, Zimbank used the caption to explain the targeted market. *Right where you are ...* implies that the product is for any person despite his or her location provided they have a cellphone and a ZB Bank Account. Whether people live in the high density areas, low density areas, farms, rural or urban areas, they can still conduct banking activities as long as they register for ZB SMS Banking. The caption is also left unfinished in order to draw audiences' attention and appetite of knowing exactly the significance of one's location. The first caption is continued below with a phrase which reads *...enjoy the convenience of*. This phrase explains the benefit the audiences' are expected to gain wherever they might be- which is convenience. This statement however leaves the customers wondering how this convenience is to be obtained. In order to eliminate this confusion on how convenience will be achieved, the advertisement provides an answer to this question by completing the statement with the words *ZB SMS Banking*. Banking convenience will only be attained when an individual opens a ZB SMS Banking account. This is the product being sold by the advert. Again the name of the product is written in dark green colour to convey the message that with ZB SMS Banking account, an account holder will have peace of mind or a hassle free banking experience as denoted by the image (Pullen, 2009:15).

4.3.3 Analysis of Zimbank Internet banking advertisement

This section analyses the elements of Zimbank Internet Banking advertisement. Most people in Zimbabwe still do not have access to the internet. It is a privilege of the few. The gadget is usually found in the hands of the upper class people. These are the people who either have internet in their offices, homes or have cellphones which they can access an internet. This product can therefore be said to be targeting the elite or the upper class people. This advertisement is composed of written words and pictures. A semiotic approach will be employed since it is a powerful tool for uncovering concealed meanings of advertisements.

Figure 4.2: ZB Internet Banking advert



(Photo taken in Bulawayo on 15/08/09 by Washington Mushore)

The advertisement is a representation of a mouse of a computer. This mouse is black in colour. It has a grey strip. The mouse is on a white background. The mouse is placed in a green frame. In the frame and at the bottom is the name of the product which is being advertised and this is written as *ZB Internet Banking*. This is in bold font and in white colour. Immediately below the frame is a gold stripe. The other manifest content in the advertisement are the linguistic signs *... convenience is only a click away*. The linguistic signs are bold and in green colour. They are on a white background. The brand name *ZB BANK* is placed at the bottom left side of the advertisement. Lastly, there is a statement which reads *Investing in Potential*.

4.3.4 Denotative meanings of the advertisement

In media studies terminology, denotation is an example of the first level of analysis: what the audience can visually see on a page. Frege (1952) in Bonney and Wilson (1990) defines denotation as referring to something literal. The advertisement is about internet banking. Internet banking is a financial product that allows customers to conduct financial transactions on a secure website operated by their bank. The meaning denoted by the advertisement to most respondents regardless of class or gender came from the linguistic signs as well as the iconic sign of mouse. As Chandler (1995) states, 'the denotative meanings of advertisements are the dictionary meanings of the linguistic signs or what the advertisement depicts in terms of photographic images. The next section focuses on the connotations or extra meanings of the advertisement.

4.3.5 Connotative meanings of the advertisement

Connotation is the second level of analysis, being what the denotation represents. The Oxford dictionary of Philosophy (2005) defines connotation as an idea or meaning suggested by or associated with a word or thing. It is the set of associations implied by a word in addition to its literal meaning. The mouse symbolizes an internet. The advertisement is therefore persuading potential customers to come and open an Internet Banking account. This is according to the Marketing Manager of Zimbank 'a system of banking in which customers can view their account details, pay bills, and transfer money by means of internet'.

Along with getting information on the Internet, people can also shop online. They do not need to leave their houses and they can do all their shopping from the convenience of their homes. Similarly, some respondents interpreted ZB Internet banking as an account which offers banking convenience in the comfort of their homes, offices or right where they might be. This is connoted by the linguistic signs *...convenience is only a click away*. A click away as one respondent says connotes flexibility. Thus with ZB Internet banking an account holder will not be confined to the normal operating hours of the bank. Another respondent to questionnaire dated 20/12/09 says that the image of a mouse suggests access to internet and the

message connoted is that an account holder will be able to make a transaction anytime of the day, any day of the week.

The difference in educational levels attained implies audiences' differences in the levels of interpreting the advertisement signs. As McQuail (1992:227) points out that within a given audience, there are almost always differences of interest, attention, perception and effect associated with social differentiation. Perception differences as a result of social differentiation culminated in some respondents interpreting ZB Internet banking account as connoting a hassle free environment. This means that with ZB Internet banking account there will be no need to stand in long queues just to make simple transaction such as balance inquiry, requesting a statement or effecting Real time gross settlement (RTGS) transfers. The Marketing Manager of Zimbank underscores this interpretation during an interview dated 24/12/09 when she says:

The Internet Banking Facility can be used to e-shopping, do inter-account and RTGS funds transfers, download current and previous account statements, check balance, pay bills and school fees.

Advertising is a form of communication intended to persuade audiences to take some action. If audiences are to take action as intended by the advertiser the message of the advertisement must be packaged in languages which audiences will be able to understand. In the case of ZB SMS and Internet Banking advertisements the comments received from most respondents to questionnaires above suggest that audiences received the messages advertised well. This can be attributed to the banks' ability to invest the two advertisements with signs and symbols which audiences within the Zimbabwean populace identified with.

The Marketing Manager further states that the other message connoted is that of security. This facility comes with a personalized password hence no one else besides the account holder will have access to one's account details or make any transactions. In terms of the audience targeted, another respondent interpreted the advert as targeting almost everyone, that is, Large Corporate Organizations, Small to Medium Enterprises and individuals for they can have access to the internet in one way or the other.

Gunduz (2000) observes that the signs that advertisers use in their advertisements are meant to persuade audiences to behave in certain ways. In this case the signs that are used in these advertisements of Zimbank are meant to perpetuate certain values, attitudes and beliefs regarding the bank and its products. This is done by supporting other values and suppressing others (Chandler, 1995:6). What follows is an analysis of the myths that the signs in the two advertisements of Zimbank understudy create. In other words, the next section looks at what audiences are supposed to think as a result of reading the advertisements above.

4.3.6 Mythological meanings of Zimbank SMS and Internet Banking advertisements

The combination of denotative and connotative meanings produces myth (Barthes, 1972). Myths are stories shared by a group that are a part of that group's cultural identity, just like family traditions. McCarthy (1997:11) says that myths are stories told by people about people: where they come from, how they handle major disasters, how they cope with what they must and how everything will end. Myths are therefore stories about transformation, and can be used to not only promote change but also to prevent it. In the advertisement of Zimbank above the signs that are used are meant to transform would-be customers to change their banking preference towards Zimbank and its products. Secondly, the signs are meant to make already customers to remain loyal to the bank.

The bank promotes itself as a stable and balanced bank. Its SMS Banking account is portrayed as a clean way of doing banking. The myth of stability, cleanliness and power is communicated through the elements of colour and font type. Green and white colours are seen as colours which symbolize stability and balance (Tansley, 1984:16). Red on the other hand symbolizes power (Pullen, *ibid*). Thus the myth which is being created by the red colour of the chairs is that with ZB SMS banking, customers will have power to transact comfortably and in a relaxed manner at any place without visiting the bank in person. On the ZB Internet Banking Account, the bank used gold colour which connotes something prestigious (Pullen, *ibid*). Thus the myth that is created is that Zimbank and its Internet Banking account are well regarded in society and as such people who have or do not have an account with

the bank consider doing banking business with this outstanding bank. Zimbank and its products is therefore the favoured bank.

Doing banking business with Zimbank is equated to *Investing in Potential*. Investing in Potential connotes doing banking business with people who have the capacity to make one's money grow. The myth that is therefore created is that Zimbank and its products will ensure money growth. This is connoted by the green font used. For green signifies growth (Pamalie, 2000:16). While signs or various elements of an advertisement are meant to create positive myths most of the times regarding corporate and product images, in other cases, these various elements of an advertisement (colours, images, words and font types) create some negative myths in the minds of audiences. De Saussure quoted in Bignell (2005:16) says that signs are arbitrary and the arbitrariness of signs implies that their interpretation is subjective. Arbitrariness of a sign according to Hjelmslew (1961) in Kress (1988) is as a result of the heterogeneous nature of audiences. Following the arbitrariness of signs, the portrayal of light skinned people as if these are the only people who must or are enjoying the convenience of ZB SMS Banking was interpreted by other respondents as racial since it sidelines dark skinned people, which denote Africans. This image creates a myth that Zimbank is Euro-centric in its approach to advertising. This also creates a mental picture of the white community or a few black elite who might have the money to look or live a life which is almost similar to the one depicted on the advert, as the target market.

Other respondents to questionnaires interpreted the image of a light skinned woman as a call by Zimbank to the Black community in Zimbabwe to register for ZB SMS Banking and start enjoying the convenience that the other colleagues enjoy (white population or the privileged few as represented by the light skinned image of women). This interpretation seems to suggest that the black community or Africans in general should always imitate what the Westerners do if they are to enjoy some convenience in life as propounded by the Modernization theory. In order to make people buy their products advertisers use language or images which makes the targeted audiences see themselves as lacking something if they do not take the advertised product. The colonizers used this same strategy when they came to colonize Africans. The colonizers see themselves as the 'masters' of this world who

are supposed to bring light to the 'dark continent' of Africa and they ultimately invented language regarding Africans that perpetuate this ideology. Gunduza (2000:15) says 'Advertising has a sly, cunning and subtle way of mocking, laughing and satirizing the very recipients or consumers of the advertised product or idea'.

The use of the female image in the advert as opposed to the male image was also interpreted by respondents as a reinforcement of stereotypes which at times prevent women empowerment. The negative myth that this image stresses is that of the domesticity of women. The ideology of female domesticity stresses women's reproductive and nurturing roles above their autonomy and productivity (Goffman, 1979:75). Still some respondents see Zimbank and its SMS Banking service as targeting the urban dwellers as opposed to people who live in the remote parts of the country where there are communication challenges. Consequently, most people have shunned away. One respondent to questionnaires says:

The fact that this product requires one to have a cellphone to operate apart from the Zb Account means that most of us especially in this harsh economic environment in which we are struggling to put food on the table will not be able to register for it since we do not have the money to buy the gadget or to juice it up that is if we happen to have one (20/12/09).

Another respondent to questionnaires says that:

The fact that this product requires one to have a cellphone renders it ineffective when compared to other types of accounts offered by Zimbank. This is so because there is no coverage in most parts of the country and so their claim of saying that one will be able to transact from any place is not true and in fact people will be greatly inconvenienced if they register for this account (24/12/09).

Audiences are not passive customers but active critics. At the mythological level of meaning the responses obtained from respondents to questionnaires revealed that Zimbank use of a female image that is light skinned sends wrong signals to society. In other words the responses above revealed that the image of light skinned woman creates some negative myths about blacks/Africans and women. The image was seen as reinforcing the domestic role of women as well as perpetuating the inferiority complex of Africans when compared to the White population. In view of the above, Zb

bank failed to make good use of race or gender neutral images in its SMS advertisement. Real meaning of an advertisement can only be attained if the contextual presuppositions are shared fully. In this case the presuppositions are not shared fully. Zimbank used signs and symbols that are not from the African or Zimbabwean cultural heritage. The ultimate of this is that the languages present in ZB SMS banking advertisement is help to shape black people and women's thinking that they are second class citizens in the world or women's place is always in the kitchen. The implied message according to the two quotations above is that this product is mostly for urban dwellers who enjoy good network coverage and who happen to have the money to buy the gadget [cellphone]. Gunduza (ibid) also notes that advertisements are in most cases characterized with half truths messages. Having looked at the various interpretations made of the colours, text/words, font types and images of Zimbank the following section now looks at the various interpretations of People's Own Savings Bank advertisements in order to come up with the denotative, connotative and mythological/ideological meanings of the signs manifested.

4.4 ANALYSIS OF PEOPLE'S OWN SAVINGS BANK (POSB) CELL CONNECT ADVERTISEMENT

The POSB has been operational since 1904 as Post Office Savings Bank until 2001 when the POSB Act, Chapter 24:22 were promulgated in Parliament to give birth to the People's Own Savings Bank. The bank's mandate is to mobilize deposits and encourage savings among the people of Zimbabwe. The bank offers service in 27 of its own banking halls dotted around the country's major town centres. Limited POSB service can also be obtained in Zimpost offices (Post Offices). The Post Office is not POSB but acts as an agent of POSB. The People's Own Savings Bank currently offers an array of retail, loan and investment products for the banking public. The bank services mostly the civil servants as well as the lower class people of Zimbabwe (www.posb.co.zw).

This section examines the elements of POSB Cell Connect advertisement. This advertisement consists of visual and textual elements. The advertisement is aimed at the entire population. These elements warrant a semiotic approach in order to unearth the denotative, connotative and mythological meanings.

Figure 4.3: Cell Connect advert



(Photo taken in Kwekwe on 07/11/09 by Washington Mushore)

The advert gives a picture of a cellphone being held in the hand. The cellphone screen illustrates the banking functions that can be performed in the phone. The linguistic signs which read *Cell Connect*, *Bhutsu Haiperi (the shoe will not wear out)*, *Isicathulo asipheli (the shoe will not wear out)* are also manifested in the advertisement. The Phrase *Cell Connect* is bold and is written in orange colour. The linguistic signs *Bhutsu Haiperi* and *Isicathulo asipheli* are in black. The linguistic signs are on a grey background. At the middle of the advertisement are linguistic signs which describe the market targeted and the functions of the account. These signs are in very small font type and are written in black. They are on a white background. The words *Right here, Right Now* are also visible. These are in small bold letters. At the bottom right side of the advertisement is a different cellphone type which is photographed with images of money coming out of its screen. This cellphone also portrays similar banking functions with the one above which can be performed on it. This placed partially on a white and orange background. The phrase *Simply Possible* is visible at the bottom. This is in small letters which are however bold and in italics. They are in black and orange font. At the bottom right hand corner of the advert is the

brand name *POSB*. This is in bold white capital letters. The letters are enclosed in an orange square shape.

4.4.1 Denotative meanings of the advertisement

A cellphone is an electronic device that has become a necessity for many people throughout the world. The ability to keep in touch with family, business associates, and access to email are only a few of the reasons for the increasing importance of cell phone. Today's technically advanced cell phones are capable of not only receiving and placing phone calls, but storing data, taking pictures, and can even be used as walkie talkies, to name just a few of the available options. The advertisement conveys the first message that it is about performing some banking transactions using a cellphone. Meaning of an advertisement is constructed by the maker and the viewer, both of whom carry their social positions and interests to the advert in question and the meaning of the advert changes in different viewing contexts. Fuery and Fuery (2003) seem to agree when they say that, "images are socially formed as a web of cultural codes and arbitrary systems, socially formed through such relations" and so the spectator's conscious and critical act of reading is central to such a formation. If the creator of the advert does not recognize this web then the advert is likely to result in miscommunication. If advertisement messages are to be received well by the perceived audiences, they need to be invested with signs and symbols that the audiences within a culture can identify. In this advertisement the image of a cellphone conveys the message that the account will enable would-be account holders to perform various banking activities electronically.

One respondent said that a cellphone is an instrument which connects people. Because of this ability to connect people, the respondent interpreted the advertisement as conveying the message that an account holder can now connect with the bank and conduct some various banking transactions without visiting the bank physically. This confirms Robinson (2003) argument that the 'real meaning of an advertisement can only be attained if the contextual presuppositions are shared fully'. This entails that meaning is not in the advert, but in a cultural consensus. Perlman et al cited in Lusted (1988:30) advises that concrete, descriptive words and specific terms in advertisements also help the audience members construct a mental

image of the object or event being depicted. The more specific the terms the sharper the image they invoke, and, conversely, the more general the terms, the weaker the image. In this advertisement the linguistic signs *Cell Connect* create a mental picture in the audiences that it is through a cellphone in which an account holder can connect with the bank and perform various account activities. The linguistic signs *Cell Connect* therefore describe the type of account being advertised and how it works. *Cell Connect* as one respondent interpreted: 'implies that a potential customer requires a cellphone and a POSB account if he or she is to enjoy the services obtained by using this type of account'. On yet another level, the signs *Cell Connect* were interpreted by other respondents as suggesting that it is via the cellphone that one will become connected with the activities of his or her account or it is through the cellphone that customers will be able to perform a host of functions like account balance enquiry or bill payments. An official at the bank interpreted the advert as informing would-be customers about Cell connect or cellphone banking. The official says that:

This advertisement seeks to inform audiences that POSB has introduced cellphone banking in which they will connect with their respective accounts using a cellphone. Account holders with cellphones will be able to make bill payments, check balance, receive alert messages on incoming and outgoing financial transactions and view the last five transactions (Interview with POSB Marketing Manager, 23/12/09).

Most respondents as shown above read the advertisement as conveying the message that account holders will be able to transact using a cellphone. This message has been buttressed by an official with the bank. As Barthes (1972) in Chandler (1995:1) says that most respondents will usually agree on the denotative level but in terms of the extra meanings or connotations which these denoted signs convey they will tend to be different meanings. One reason for this is that signs are not stable. They are therefore polysemic. This is also a direct result of the different socio-economic backgrounds of respondents as shown above. What follows is therefore some of the extra meanings that audiences came up with.

4.4.2 Connotative meanings of the advertisement

Some respondents stated that an individual can actually communicate with a person far away without boarding a bus and in the shortest possible time with a cellphone. In as much as the same way the cellphone in the advertisement coupled with the linguistic signs *Cell Connect* suggests a convenient and hassle free way of conducting banking transactions. People will no longer need to visit branches and fill in forms and join queues if they want to transact. An official at the bank came up with the same interpretation of the advertisement when he says:

If the would-be account holder registers for Cell Connect account, he or she will be able to perform most of the banking activities without actually visiting the branch. This will culminate in time and money savings. Furthermore, Cell Connect will enable an account holder to pay bills in time because they will be no such dangers as failure to pay due to long queues (Interview with POSB Marketing Manager, 23/12/09).

Convenience is further implied by the statement *Bhutsu Haiperi* [a shoe will not wear out] or *Isicathulo asipheli* [a shoe will not wear out]. The message connoted is that with Cell Connect, frequent visits to the bank will be eliminated. Cell Connect also connotes a comfortable way of doing banking. Since account holders will be able to access their accounts using a cellphone this implies that they will be able to perform banking business in the comfort of their homes or offices, thus, confirming a hassle-free way of doing banking, as indicated by the Communications Manager of the bank.

The purpose of advertising includes informing the audiences about a product and service and then trying to sell that product or service within the same space. In order to inform and sell at the same time McCarthy (1997) and Gunduza (2000) indicate that the signs that the advert uses must be at one level understandable and persuasive at the same time. In this Cell Connect advertisement the presence of two different images of cellphones connotes two things. One respondent says that the presence of two different cellphone types signifies that Cell Connect can be accessed from any phone. The Communications Manager further emphasized this interpretation when he says that:

Account holders with cellphones can register for Cell Connect and be able to make bill payments, check balance, receive alert messages on incoming and outgoing financial transactions and view the last five transactions (Interview with POSB Marketing Manager, 23/12/09).

The words 'with cellphones' therefore implies that any person with a cellphone and an account with POSB are eligible for Cell Connect account. That any cellphone type can be used to access the service is also denoted by the listing of the similar five functions that can be performed on the screens of the two cellphone images depicted.

Another respondent interpreted the depiction of two different phone types as connoting the target markets. The respondent says that cellphones of sliding type as opposed to those which does not slide, says a lot about their prices and the classes of people. The sliding type cellphone which is shown at the top of the advertisement is usually expensive when compared to the one at the bottom. This therefore means that the sliding type is for people of higher status or class and the other one is for the general populace, that is, lower class people. Regarding the target market the respondent therefore summarizes by saying that:

The advertisement is targeting people of all classes as denoted by the two different cellphone types which are found in the hands of either the upper class people or the lower to middle class people (Questionnaire dated 17/12/09).

The linguistic signs written on the advertisement which says '...cellphone banking available to our Greencard and Esteem banking customers' reinforced the interpretation made above regarding the target market. The Communications Manager says that Greencard customers are low net worth customers and Esteem customers are high net worth customers. Thus the availability of cellphone banking to customers of low and high value therefore means that the service is open to everyone.

The order of words affects the interpretation that can be derived from them (Kress, 1988:13). In this Cell Connect advertisement the linguistic signs *Famba nenguva/Hamba ngesikhathi* [Move with time] carries three meanings according to the respondents. First it connotes that Cell Connect is an account package for the modern times. Secondly the linguistic signs signify that a person in possession of the

account is moving with modernity. Malleus (2000) says that advertisers usually rely on the concept of modernity. This concept says that if one does not possess a certain product then he or she is still in the primordial times and the train of modernity will leave him/her. People will therefore strive to acquire the products being advertised, whether they are useful or not to them, in order to be seen by others as moving with time. Gunduza (2000:63) points out that, advertisements may send wrong signals in the process. The last interpretation is intertwined with the second interpretation and it focuses on POSB. The Communication Managers states that Cell Connect is a modern phenomenon and so its introduction signifies that POSB is moving with times or is a modern bank. This also implies that POSB is a bank for modern or fresh people.

Having looked at the language used in Cell Connect advertisement the following section looks at the advertising language used by POSB in their Local Money Transfer advertisement. The intention is to find out whether they use the same language or style and whether the signs create the same myth regarding the bank and its products. As Burton (1990: 29) highlights:

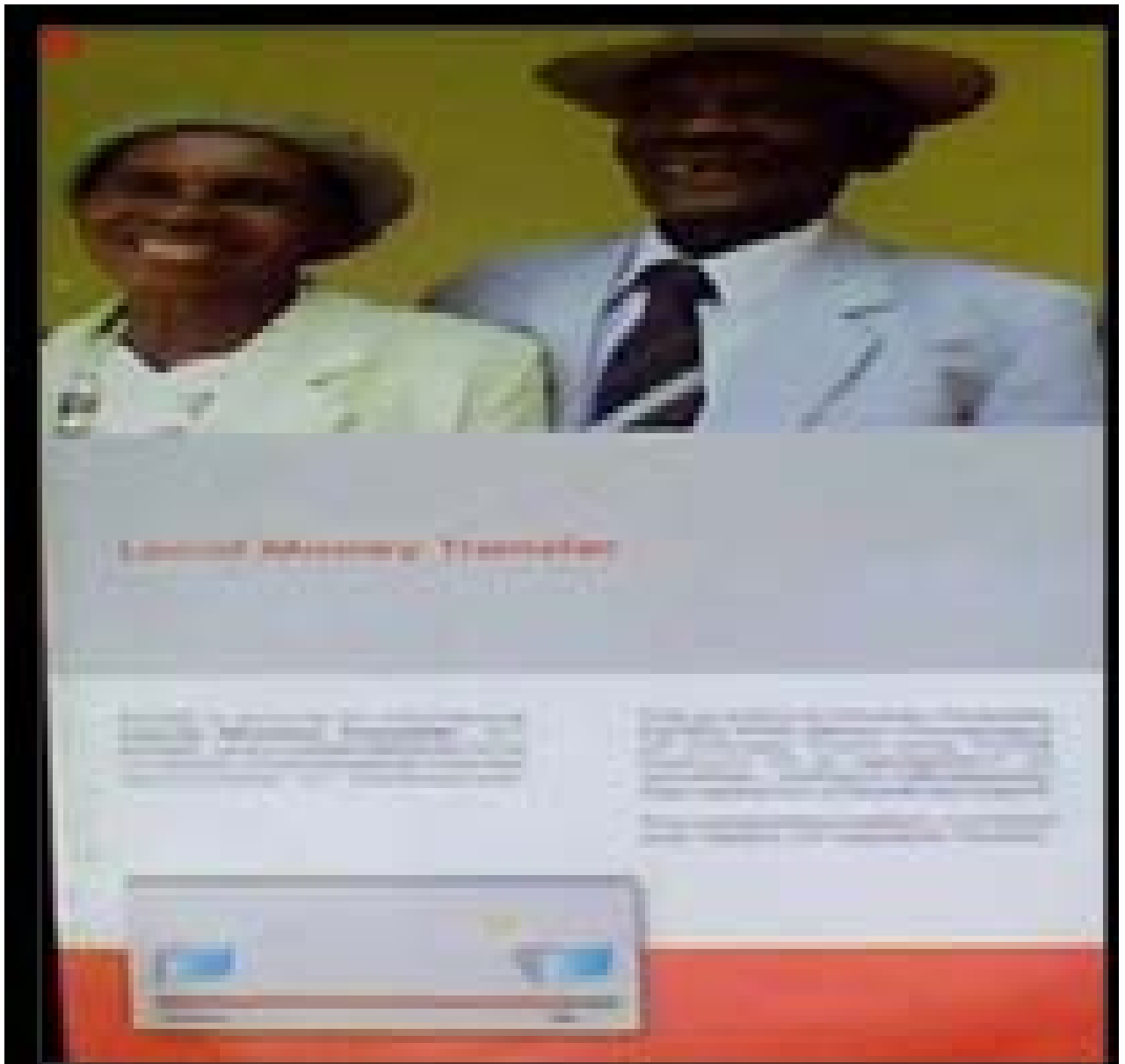
The meaning is not something like a parcel which is wrapped and passed on to the audience. It is more like a set of blueprints for a structure which ... [advertisers] expect the audience to follow and which they design quite carefully.

Thus the signs that POSB uses are meant to position audiences to see it in a predetermined way. How this is achieved in Local Money Transfer advertisement is therefore the focus of the next following section.

4.4.3 Analysis of People's Own Savings Bank Local Money Transfer advertisement

This section scrutinizes the advertising language of POSB Local Money Transfer advertisement. The purpose is to find how audiences interpreted the signs and symbols portrayed. The advertisement is targeting all people as well.

Figure 4.4: Local Money Transfer advert



(Photo taken in Kwekwe on 07/11/09 by Washington Mushore)

The advertisement of figure 4.4 above is a representation of two aged people. They are pictured smiling and neatly dressed. Below the image is the name of the product being advertised which is *Local Money Transfer*. The words are bold and in orange colour. They are against a grey background. Immediately below is an explanation of the product. This is in small black font against a white background. Two personal computer screens are shown at the bottom and they are transferring data.

4.4.4 Denotative meanings of the advertisement

The literal meaning of the advertisement emanated from the linguistic signs *Local Money Transfer*. Most respondents interpreted the syntax as the transportation or movement of money within the country. This interpretation is as denoted in the advertisement. Local money transfer is explained in the advertisement as a facility that allows movement of money from one POSB branch to a recipient at another, without necessarily the need for a bank account. Bonny and Wilson (1990:192) suggest that in advertisements it is the connotation or the latent meaning rather than the denotation which is more important. The following section now looks at some of the hidden meanings of the manifested content.

4.4.5 Connotative meanings of the advertisement

A photograph, which seems an entirely transparent image and 'merely' representational to everyone, is interpreted on the basis of cultural conventions. Sanders quoted In Kress (1988) observes that, 'without knowledge of the codes involved in the construction of the photographic image people will not be able to perform the necessary semiotic work as viewers that would permit them to make sense of the image. If persuaders are unaware of how conventions operate in the construction of images then they are likely to slip readily into the naive readings of images'. In this Local Money Transfer advertisement the representation of two aged people connotes that the product is ideal for people who want look after well their parents or aged relatives in the rural areas. One respondent says that the representation of aged people suggests that with Local Money Transfer an individual can look after his parents in the rural areas who usually do not have accounts. Aged people in Zimbabwe usually reside in the rural areas. Most of them will be retired and will be looked after by children or other relatives. The conventional use of the images therefore suggest that the Local Money Transfer is a service which will enable people to look after other people as denoted by the nice dressing of the two aged people and the smiles in their faces.

The linguistic signs *Local Money Transfer* also suggest that any person who resides in Zimbabwe can use the facility. One respondent says that the word Local in the

syntax refers to the target market. The target market is therefore all Zimbabweans. Audiences bring in different knowledge when reading the media-advertisements in this case. Differences in background, which might be a product of different cultures or education, tend to affect the interpretations of the same text (Morley, *ibid*). In view of this, some respondents read the Local Money Transfer as insinuating an easier and more reliable way of sending and receiving money anywhere. This idea of reliability is as one respondent cited 'implied by the smiles in the faces of the people in the advert'.

Two computer monitors placed a distance apart at the bottom are important signifiers. These monitors as another respondent says: 'imply a secure, easier and reliable and faster way of transferring money'. If an advertisement message is to catch the attention of the audiences, the message must coincide with the values, needs and motives of the audiences. The responses from audiences revealed that POSB uses signs and symbols that they understand or are well shared by society. In most cases the meanings gathered from respondents to questionnaires regarding the denotative and connotative messages of the Cell Connect and Local Money Transfer advertisements corresponds well with the meanings of the advertisements as gathered during an interview with the Marketing Manager of the bank.

Both advertisements seek to reach the entire population or market. This information, as most respondents highlighted was relayed well through the use of gender neutral images as well as through the use of the three main indigenous languages in Zimbabwe namely English, Shona and Ndebele. That people only pay attention to advertising messages if their values, interests, needs and motivations are captured in the advertisement is well captured in Local Money Transfer advertisement which features two old aged people who are neatly dressed. This is what every person in Zimbabwe would like to see his/her parents look like. Because the advertisement used these images audiences were quick to elicit the meaning of the advertisement.

When advertisers use colours different font types and images, the purpose is as McCarthy (1997:57) points to create attention, interest, desire and action towards the product or service being advertised. In other words, the signs are meant to create certain myth in audiences regarding the bank and products. Moreover, since

audiences are active customers, they will also create their own myth regarding the bank and its products (Allen, 2000: 65). Below are some of the myths that audiences created after viewing the Cell Connect and Local Money Market advertisements of POSB above.

4.4.6 Mythological meanings of POSB Cell Connect and Local Money Transfer adverts

Mythical figures continue to be used in similar ways, in modern-day society. As they are such recognisable and meaning-laden figures, modern advertising cannot help but to use them to promote various products. Just as the Ancients did, Modern day advertisers use mythical figures to make a connection with their audience, as well as provide information about their product, through a comparison with the qualities of their mythical figure. As advertising gets more and more prevalent, and the audience becomes less and less mindful of it, the already compact advertising need to become more compact in terms of substance, so there is more room available for attention grabbing techniques. For this reason, mythical references according to Zanker (1990:26) in Sunderland and Gross (1991) are a powerful technique for advertisers and it allows them to condense quite a bit of meaning into a very compact image or text. Because so many people are so familiar with a wide range of mythical figures, advertisers can draw on that knowledge to impart a lot of information without explicitly stating it. Even if a viewer is not familiar with a mythical figure, it is not a terrible loss for the advertiser. The mysterious nature of the reference can often pique this viewer's curiosity, thus implanting the advertisement in their mind (Sunderland and Gross, 1991:23). In addition, with the emphasis of advertisements placed less and less on content, whether the viewer comprehends the subject of the advertisement is of lesser importance, than that they remember it.

In the above POSB advertisements, different colours, font size and types as well as images have been used in order to create certain myths regarding the bank and its products. POSB portrays itself as a bank for Zimbabweans. This myth is created through its use of the two indigenous languages in its advertisements namely Shona and Ndebele. Ngugi (1997:33) says that, "to choose a language in which to communicate with in literature is to choose an audience". The use of indigenous

languages suggests that every person in Zimbabwe is eligible to banking with POSB. Some respondents says that POSB's use of the three different languages namely English, Shona and Ndebele in its advertisements means that it is a bank which caters for the banking needs of the Zimbabwean populace.

The presence of cellphones and monitors in the two advertisements helps in creating a myth that POSB is amongst the technologically banks in Zimbabwe. The bank is also composed re very knowledgeable people. This myth is conveyed by the linguistic signs which say *For more information contact our team of experts today*. An expert can mean a specialist, professional or authority. Accordingly, this sign "expert" portrays POSB as a bank comprising professional people and because of this composition; it commands some authority in the provision of banking services that provide convenience to the banking public such as Cell Connect and Local Money Transfer.

Audiences also see POSB as a bank which affords a convenient banking experience. This myth, as they say, comes from their products which are conducted electronically. Conducting banking electronically suggests real time banking functions. The linguistic sign *Simply Possible* helps in creating a positive myth that with POSB everything is possible. One can get his or her money even if he/she does not hold an account with the bank. An account holder is assured of getting his banking information anytime he or she needs it. The sign can also be written as *Simply Posb* as suggested by the use of different colours on the sign *Possible*. What is implied by this text is that if an individual wants to experience banking *Right here, Right now* he or she should open an account with POSB. Thus POSB is creating a myth that it is a bank which affords quick and efficient service. This is connoted by the two computer monitors on the Local Money Transfer advertisement transferring data to each other.

Colours as Pullen (2009) indicates convey different meanings. The myth that is created by the orange colour in the advertisements of POSB is that it is a bank which has products like Local Money Transfer which can act as a bridge two people thus bringing in some change in the ways other banks are doing their business, for instance, that one requires an account if he/she is to access his or her money.

Orange according to Pullen (ibid) denotes energy, warmth and friendliness. As such POSB is according to most respondents a bank which is full of energy in terms of providing products which best meet their needs. Furthermore it is a friendly bank. POSB used orange colour in order to get itself noticed. Orange as Pullen (2009:11) says is a colour which can be used to get noticed without screaming. It demands attention and so it is accordingly used by POSB because of its myth of being able to stimulate the emotions and even the appetite of audiences.

Orange colour is also associated with inexpensive products (De Bortoli and Maroto, 2009:16). The myth that this colour creates in audiences is therefore twofold. Some respondents regard POSB as a bank which has products which can be accessed by many people because they are cheap. Cheap implies that its account packages can be opened and maintained with little money which is within the reach of many people. Other respondents however see the orange colour with its connoted meaning of cheap quality (Pamalie, 2000:27) as a bank of cheap quality products which can reduce the status of people in society if they get to be known be banking with it.

POSB used bold and standing font in its brand in order to construct the myth that it is a stable and secure bank and its products are thus easy and reliable to use. For standing and bold font communicates or emphasizes stability and security according to Pullen (2009:37).

The responses elicited by respondents to questionnaires regarding the mythological meanings conveyed by colour, images and font reveal that although advertisers endeavour to communicate certain messages to audiences the meanings that audiences can elicit from the same advertisement may concur or differ completely due to audiences different socioeconomic backgrounds. The presence of multiple interpretations further reinforces the notion that audiences are active customers and that meaning in advertisement is not an absolute, static, concept to be found neatly parceled up in the message but is a dynamic interaction between sign, interpretant and object.

Having looked at the various interpretations of the language used by POSB in its advertisements, the next section looks at Commercial Bank of Zimbabwe. The aim is

to analyze the advertising language semiotically and see how it compares with the other State owned banks.

4.5 ANALYSIS OF COMMERCIAL BANK OF ZIMBABWE (CBZ) CORPORATE BANKING ADVERTISEMENT

CBZ Holdings Limited (CBZH) is a financial services holdings company, founded in Zimbabwe and operationalised in June 2005. The entity according to the information obtained from their site: www.cbz.com emerged out of the reorganization of CBZ Bank Limited, which became a subsidiary of the holding company. Prior to this development, the Bank had been in operation since 1980 as the Bank of Credit and Commerce Zimbabwe Limited. It assumed the name Commercial Bank of Zimbabwe Limited in 1991 after the Government of Zimbabwe acquired total shareholding to avert collapse of the entity. Thereafter, the Bank attained phenomenal growth and progressed to become one of the leading financial institutions in the country.

This section semiotically looks at CBZ Corporate banking advertisement in order to arrive at the denotative, connotative and mythological meanings of the colours, font types and sizes, images and text/word. The advertisement is targeting individual and corporate customers.

Figure 4.5: Corporate image advert



(Photo taken in Harare on 15/12/09 by Washington Mushore)

Barthes (1972) cited in Chandler (1995:1) defines the denotative meanings of linguistic signs as the dictionary meanings of words and for images as what is pictured or shown. This advertisement of CBZ Corporate Banking above presents two male images. These men are giving each other a bold handshake. They are also smiling. One man is sitting on a chair while the other is sitting on the desk. They are wearing white and grey shirts with neck ties respectively. A gold button is visible on the sleeves of the man sitting on the desk. The desk is made up of oak. On this desk is a laptop with a modem and this suggest access to internet. At the top is a headline or caption which says *We understand value*. This caption is in small, bold, black and standing font. At the bottom right hand corner is the brand name *CBZ BANK LIMITED*. This is in capital letters. The letters of the linguistic signs *CBZ* are bold and they are enclosed in a red coloured circle. The remainder of the brand name- *BANK LIMITED* –is in white colour and against a blue background.

4.5.1 Denotative meanings of the advertisement

The first meanings of the advertisement comes from the caption *We understand value*. Larson (2001:41) says that signs interact with one another in meaningful and sophisticated, but not obvious relationships or sign systems which make up the language or code of the text. Accordingly, the ways signs are outlined and arranged in advertisements regulate the meanings which can be communicated. The caption *We understand value* implies two things to audiences owing to its arrangement. To understand is to appreciate, to know, to recognize, to realize, to be aware of or to identify with. Value on the other hand is used to define anything possessing qualities which are useful and esteemed. Some respondents interpret the caption as denoting CBZ and the meaning conveyed being that it is a bank which can be identified with highly valued products. Products which are highly valued are those which give customers high interest rates and easy and accessible service such as Internet banking. One notable response is that:

CBZ is a bank which knows what value is. The images of an oak desk, gold button, laptop and a modem convey the message that CBZ recognize valuable products...for these things are what society regards as valuable as well. Because of these valuable images, it is fair to identify CBZ with valuable banking products as well (Questionnaire, 19/12/09).

Put differently, the quotation above implies that CBZ is a bank which understands what its corporate clients deems valuable in terms of banking products or services. Ultimately the caption *We understand value* is meant to entice or persuade corporate clients to open an account with the bank as Gunduza (2000) propounds. The socioeconomic section above shows different socioeconomic backgrounds of audiences and as such these differences affect their interpretation of the same advertisement messages (Morley, 1992:32).

Because of these different interpretations brought about by audiences, some respondents interpreted the sign *We* in the caption *We understand value* as denoting people who do banking business with CBZ. Thus, their interpretation of the advertisement was that people who bank with CBZ understand value. To be associated with CBZ therefore implies that a person is aware of a bank with useful

and esteemed products. Other respondents to questionnaires see CBZ as a bank capable of managing corporate monies professionally as denoted by the professional attire that the men are wearing. The respondents say that the portrayal of men wearing nice clothes and neckties implies professionalism in the business world. Still other respondents associated CBZ as a bank which understands value because of the gold button which is visible on the sleeves of the shirt worn by the man sitting on the desk. The use of associational is common in advertising as Messaris (1997:23) notes:

By linking a product with a certain image, the advert makes it possible for users of the product to draw on that link as a means of making a public statement about how they wish to be viewed.

Apart from the direct or surface meanings, iconic signs can also carry some hidden or latent meanings. These extra meanings are a product of the cultural backgrounds of audiences. Below are some of the concealed meanings that audiences came up with after encountering the advertisement.

4.5.2 Connotative meanings of the advertisement

Advertising has become one of the main sources of popular culture in modern capitalist society. Apart from offering news regarding products to people, they also transfer stereotypes, beliefs and values of the society to reproduce the existing order of social life. Althuser cited in Bignell (2002:11) says that advertising transfers and indoctrinates the dominant hegemonic ideology of society into the minds of people in order to control them. For that reason, what people see on the advertisements is produced with the sole aim of being sold. In order to sell its products to would be buyers the advertisement has to reflect the life of the people, that is, it needs to be on such level that people would understand and accept. In other words there is need to bring in an element of realism (Robinson, 2003) in the advertisement so as to lure people with some sort of recognizable signs.

CBZ used the male image to persuade people mainly because of the widely held belief that men are the epitome of success in professional circles, embodying characteristics and acquiring possessions that society deems necessary. This big

short stereotype which defines man by professional status, therefore suggests that a real man must be economically powerful and socially successful. Likewise, CBZ conveys the message of success to potential customers through the male images. It sees itself as the embodiment of success. An official at the bank says that, 'in this ever-changing world, people always think they are spoilt for choice but the key is to find the best'. The best bank is therefore CBZ as denoted by the male images that are at another level regarded as strong, powerful and aggressive providers. Consequently, CBZ as one respondent notes: 'are the aggressive providers of banking services to the people that will ensure customer satisfaction'.

The handshake is another important signifier that the bank uses to draw people to it. The act of shaking hands requires what Goffman (1979:56) calls 'focused attention'. Focused attention in society is where a person interacts with another person directly and pays attention to the responses and social cues given by that person. The connoted message of the handshake is that CBZ is a flexible bank. Flexibility, as noted by the Public Relations official of CBZ, is the provision of a variety of banking products or packages which meet the diverse demands of audiences. These accounting packages include Lending products, Investment banking and Internet Banking, to mention but a few. Another respondent observes that handshakes in the business world are often used when people want to show that they have entered into the interaction or encounter and they are ready to listen and respond to what the other person has to say. The hidden message of the handshake according to this respondent is therefore that CBZ is a customer oriented bank. A customer oriented bank is a bank which endeavours to provide products that meet the needs of individual customers. This hidden meaning was reiterated by an official at the bank when she says:

At CBZ we offer a variety of corporate banking packages and customers are guaranteed to find products which best meet their specific needs. Furthermore, being customer oriented implies a win-win situation. The bank wins in that its customer base increases and the customer wins by acquiring an account package which best meet his/her need (Interview with the Graphic Designer, 23/12/09).

The response above suggests equality. Equality, as Goffman (ibid) points is connoted by a handshake as well in the business world. As the customers' money grows so is the banks'.

Looking at the eyes of a symbolic interactionist, one respondent says that a handshake is a binding agreement because it allows for the tangibility of feeling of the other person's hand and that contact and interaction is symbolic of the trust and reliance the two will be exchanging with each other (Goffman, ibid). The latent message from this interactionist view as one respondent to questionnaire (19/12/09) says is that CBZ is a bank that is reliable and trusted and customers' monies will be in safe, reliable and trusted hands.

An official at CBZ underscores the character of the bank and its products when he says:

Our Internet banking product, for instance, will save customers' valuable time in terms of eliminating driving time to and from the bank whenever they want to transact. This and other products are a realization of the value or importance of time to our customers (Interview with the Graphic Designer, 23/12/09).

The meanings that can be deduced from advertisements are dependent on the knowledge brought about by the reader. That knowledge as (Morley, ibid) notes affect the interpretations that can be arrived at. In this respect, some respondents see not only the handshake, but the firm grip, direct eye contact and forward body positions as good qualities in a handshake. A bold grip or strong handshake signifies attentiveness, strength, security and politeness. The covert meaning conveyed is that CBZ is a strong, polite, attentive and secure bank. Attentiveness is described as the ability of CBZ to listen to the needs of customers (customer orientation). Commercial Bank of Zimbabwe's attentiveness also connotes customers' happiness along the way as denoted by the smiles on the faces of the two male images. As Mick (ibid) observes, 'people smile for all sorts of reasons only one of which is to signal happiness'. Other respondents interpreted the sitting positions of the men in the advertisement coupled with the handshake and smiles as confirmation of success and team spirit. One notable response was that, 'by banking with CBZ customers are

certain to succeed for it is a successful bank and this success emanates from their team spirit of managing customers' most valuable asset-money'.

Condit (1989) in Morley (1992:39) suggests that audiences are polyvalence. Polyvalence occurs when audience members share understandings of the denotation of a text, but disagree about the value of these denotations to such a degree that they produce notably different interpretations. Polyvalence may on the whole be more useful and apt in accounting for variable decodings of a given message than the more widely used concept of polysemy. Condit (ibid) argues that, 'it is not the multiplicity or instability of textual meanings, but rather a difference in audience evaluations of shared denotations that best account for audiences' discrepant interpretations'. In view of this, some respondents see CBZ advertisement as perpetuating the stereotype of women as dependant on men. Dependency is connoted by the linguistic signs *We understand value*. *We* in the caption is interpreted as denoting man as depicted by the images, and the wrong signals (Gunduza, 2000) that the caption conveys is that men are the only capable beings of making valuable decisions in life or business when compared to women. This caption or stereotype encourages the subordination of women in society as another respondent says in a questionnaire dated 19/12/09:

The linguistic signs *We understand value* seems to reinforce the stereotype of men as being logical thinkers when compared with women and so should be left to take charge of situations.

On a more positive note, another respondent sees the caption *We understand value* coupled with the images of men as conveying the message that CBZ is a bank which is comprised of logical thinkers who can professionally manage people's monies. Men in various cultures are regarded as protectors of women and children. Similarly, CBZ equates itself with masculinity and the hidden message is that it will protect potential customers' money. Malleus (2000:37) says that advertising apart from selling audiences the products or services; they also sell them the value of what it means to be male or female, or what it means to be an African. Farley (1995:15) observes that blacks in the mainstream media are often stereotyped by whites as being 'musical' or 'good dancers' only. The effect of this categorization is that it denies individuals (Africans) the freedom to be what they are demanding instead that they live up to the

stereotypical expectation. In this respect, one respondent made an important observation regarding the use of African male images in the advertisement in terms of race. The respondent says in a questionnaire (ibid):

Media around the world are filled with racist ideology which sees Africans as biologically, intellectually or culturally inferior when compared to the Westerners, but in this advertisement Africans are depicted as equally capable of managing businesses.

Having looked at the denotative and corresponding connotations, the next section looks at the other CBZ outdoor advertisement. This advertisement is about the brand image.

4.5.3 Analysis of Commercial Bank of Zimbabwe Corporate image advertisement

The aim of this section is to analyze the language used by Commercial Bank of Zimbabwe in order to positively project their brand name to the entire market. This market consists of people of different socio-economic backgrounds as depicted above. The advertisement on figure 4.6 below is composed of words and colours only. These elements have been used to positively communicate information regarding CBZ. In order to arrive at the denotative and connotative meanings of the colours and text a semiotic approach will be used. This is the science of signs.

Figure 4.6: CBZ brand image advert



(Photo taken in Harare on 15/12/09 by Washington Mushore)

The advertisement depicts the linguistic signs *CBZ BANK LIMITED*. The sign *CBZ* is bold and in white colour. The linguistic sign *CBZ* is in a red eclipse. The linguistic signs *BANK LIMITED* are in capital white letters against a blue background.

4.5.4 Denotative meanings of the advertisement

Respondents to questionnaires (19/12/09) interpreted the advertisement as informing them (audiences) that Commercial bank of Zimbabwe is a registered commercial bank. This message was conveyed by the linguistic signs *Registered commercial bank* which is placed below the linguistic signs *Bank Limited*. A registered commercial bank is an institution authorized to receive money on current account subject to withdrawal by cheque. Since this is an advertisement selling its image to the public, the connotations rather than the denotations as Bonny and Wilson (ibid) are more important in conveying the desired image.

4.5.5 Connotative meanings of the advertisement

Colour is a critical factor in communication as it can exert considerable power on perception in various cultures. The linguistic sign *CBZ BANK LIMITED* is in white colour. In Africa white colour is associated with victory (Pullen, 2009:23). The message connoted by the white colour on the linguistic signs regarding Commercial Bank of Zimbabwe is that it is a successful bank. Potential customers should therefore consider doing banking business with a winning or successful bank, and this is CBZ.

The linguistic signs are in bold capital and standing letters. Respondents state that bold letters connote firmness, control and supremacy. The message connoted by the bold standing letters as interpreted by respondents is that CBZ is a stable and secure bank in which people should do banking business with. The linguistic sign *CBZ* is placed in a red eclipsed shape. Pullen (ibid) suggest that the red colour is to invoke feelings of excitement and confidence amongst the audiences. Being the colour of blood, it is culturally regarded as the colour of life. The latent message of red colour according to respondents is that CBZ, like blood, provides financial or banking products and services which can enhance people's savings. Blue colour on the other

hand connotes stability. Pamalie (2000) indicates that blue colour is widely seen as the corporate colour which is used in a range of shadings to convey the feeling of stability.

Having looked at the various denotative and connotative meanings in Commercial Bank of Zimbabwe advertisements, the following section now looks at the myths that have been created.

4.5.6 Mythological meanings of CBZ advertisements

The use of the red, white and blue colour created a myth that CBZ is a stable, secure and successful bank. Some respondents say that:

The use of blue colour creates the myth that CBZ is a bank which is composed of intelligent people. People who are quick and sharp in their decisions on how to look after people's investments and as such customers should therefore trust that their monies are in safe hands and should therefore remain loyal to the bank (Questionnaire, 19/12/09)

Through the male images CBZ creates a myth that is a bank which is very aggressive in terms of ensuring that customers' monies achieve growth. Furthermore the bank created a myth that it is a bank which can provide banking products to people which can best meet their needs. This myth is a result of the general stereotype of men as protectors and providers in society.

If there is something definitively proven in the field of psychology, this is the fact that perceptions are selective – that is not everything that tries to focus people's attention actually manages to do so, and hence not everything is perceived indeed. Every person has filters or barriers protecting his/her perceptions. To put it in stronger terms: people perceive what they want to perceive. People play an active role in this process instead of being just passively susceptible to influence. The responses of respondents to questionnaires which ranges from seeing Commercial Bank advertisements as conveying the message of stability, trustworthiness to aggressiveness further supports the claim that audiences are active customers rather than passive critics. They do not always take the message as is. Instead they bring in

their cultural knowledge in context when reading a text. Different cultural knowledge implies different readings of the advertisement messages and the effects that can be achieved by advertisers.

4.6 GENERAL REMARKS AND INTERPRETATIONS OF THE ADVERTS ANALYSED IN THIS CHAPTER

The aim of this chapter was to critically analyze languages of advertising of State owned banks and in this analysis it was revealed that all State owned banks use bold and standing letters to convey the message of stability and security to existing and potential customers. All three banks use languages which suggest they are customer oriented and that their products bring in some banking convenience. Zimbank and Commercial Bank of Zimbabwe unlike POSB create the myth that they are banks which consist of intelligent and logical thinkers. This message emanates from the linguistic signs *Investing in Potential* for Zimbank and *We understand value* as well as the use of the blue colour for Commercial Bank of Zimbabwe.

The female and male images used by Zimbank, Commercial Bank of Zimbabwe and POSB convey a message that State owned banks are greatly concerned with the financial success of their customers. Women are generally regarded as caregivers and men as protectors and providers in Zimbabwean society. On the other hand, the use of the male and female images by Zimbank and CBZ was interpreted by most audiences as perpetuating or reinforcing gender and racial stereotypes. Zimbank uses a light skinned female as a representation of a beautiful woman and CBZ uses male images as logical thinkers and so on.

In terms of colours, Zimbank used mainly green colour in order to convey the message that it is a bank in which people dealing with it will have peace of mind because of its stability for green colour can be associated with stability (Pullen, 2009). POSB on the other hand uses orange as its main colour in order to attract people's attention without shouting and also to convey the message that it is a bank for the masses. This emanates from its wide range of products which can be accessed by people of all classes. That POSB is a bank for the masses is also portrayed by its use of the three indigenous languages, English, Shona and Ndebele.

Other respondents however see POSB's use of orange colour as connoting a bank with cheap quality products in which every person regardless of class, race or gender can access. To be associated with POSB is therefore regarded mostly by the elite class to be a person of lower status and because of this association the bank is shunned mostly by the upper class who does not want to mingle with the middle and lower class people. Commercial Bank of Zimbabwe uses red and blue colours mainly to convey the messages that their bank is the life blood in the financial sector. Failure by people to associate themselves with CBZ bank might cause them to 'die' financially, that is, they will not succeed financially. Most responses revealed again that the use of African images by CBZ as a good counter to the negative portrayal of Africans in the mainstream media which usually portray Africans as incapable people when it comes to managing businesses and in place of being good managers they are shown as only musicians or good dancers.

The analysis also disclosed that these banks use signs which more or less carry similar meanings with those held by the targeted audiences. The most accessible signs and symbols that audiences recognised are those produced by and used in State owned banks' adverts. This was evidenced by the respondent's ability to come up with meanings which were in most cases confirmed by the bank officials. The responses solicited thus revealed that in most cases State Owned banks managed to use signs and symbols which audiences could easily recognise. The ability to use language which audiences could easily decipher can be attributed to their ownership patterns. These banks are run by the government which is the custodians of Zimbabwean cultural values. In view of this, the language of advertising is structured to some extent to reflect as well as coincide with the cultural values of the country.

The responses also revealed that when it comes to the issue of the market targeted, Zimbank and Commercial Bank of Zimbabwe seem to use language which targets the middle to upper class. On the other hand People's Own Savings Bank targets mostly the lower classes. Zimbank and Commercial Bank Zimbabwe tries to match the languages of advertising used by International owned banks. One potential reason could be that the state owned banks also seek to lure the middle to upper class people. However, the fact that the use of images and words which carries European values in the state owned banks suggests the banks have access to wider

market. Some respondents questioned the self-ascribed role of these State owned banks as the preserver of cultural values as some of responses revealed that the languages of adverts that the banks use at times reinforces racial and gender stereotypes. Due to the respondents' skepticism, most ended up seeing People's Own Savings Bank as the only "people's bank" in the sense that it uses among other things the three main indigenous languages of Zimbabwe which are English, Ndebele and Shona, a thing which they failed to see in the language of advertisements of Zimbank and Commercial Bank Zimbabwe. In short, the differences in targets markets is a major reason why Zimbank and Commercial Bank of Zimbabwe uses images which are almost similar with those used by either International or Independent owned banks.

4.7 CONCLUSION

The focus of this chapter was to analyse the various meanings conveyed by the visual and verbal languages of advertisements of State owned banks in Zimbabwe. State owned banks were seen by other respondents as banks which care for their customers. This message was read from the male and female images used. Chapter 5 focuses on the languages of advertising used by independent entrepreneurs who own the so-called Indigenous banks in Zimbabwe and these are Metropolitan Bank, National Merchant Bank and Kingdom Bank. The aim is to find out the multifarious readings that can be deduced from the advertisements by the respondents and bank officials.

CHAPTER 5

ANALYSING LANGUAGE OF ADVERTISING OF INDIGENOUS OWNED BANKS IN ZIMBABWE

The message is not the meaning, but arises in its interpretation and context (Chandler, 1997)

5.1 INTRODUCTION

Chapter 4 focused on languages of advertising used by State owned banks in Zimbabwe namely Commercial Bank of Zimbabwe, Zb Bank and People's Own Savings Bank. The chapter argued that State owned banks use languages which portray themselves as stable, secure, friendly and accessible and some of them use the three main indigenous languages which are Shona, Ndebele and English in order to reach a diverse clientele. In contrast, this chapter focuses on the advertisement languages of Indigenous owned banks in Zimbabwe namely Metropolitan Bank, National Merchant Bank and Kingdom Bank. The chapter presents the various readings of the advertisement languages of Indigenous banks elicited from respondents to questionnaires and interviews with bank officials.

5.2 SOCIO-ECONOMIC BACKGROUND OF RESPONDENTS

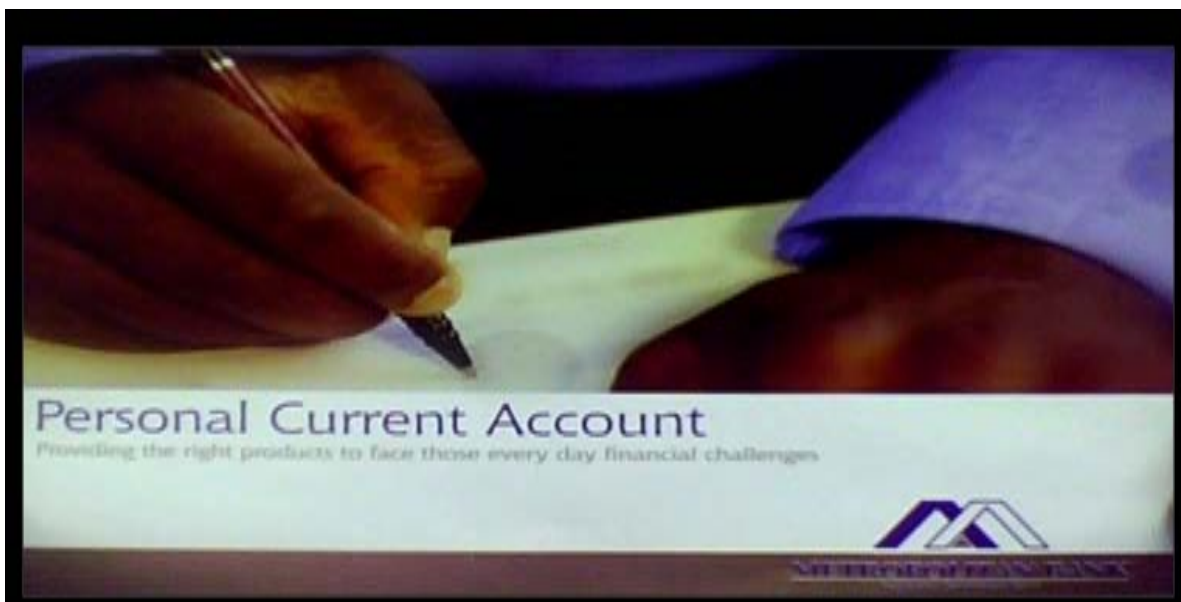
In this study 180 customers were given questionnaires to respond to. 35% of the respondents were from the upper class, 45% were from the middle class and 20% were from the lower class. In terms of gender, 60% were male and 40% were female. 15% of the respondents were between the ages of 20 and 29 while 65% were of the 30 to 45 age group and 20% were of the 45 and above age group. In terms of the highest levels of education attained 90% went as far as Tertiary whilst 8% went as far as Secondary level and 2% went as far as Primary level(Mushore 2010).

5.3 ANALYSIS OF METROPOLITAN BANK OF ZIMBABWE PERSONAL CURRENT ACCOUNT ADVERTISEMENT

Metropolitan Bank Zimbabwe Limited is a registered commercial bank whose operations started on the first day of February 1999. The bank has since grown to become an important player in the financial services sector in Zimbabwe. The core activities of the Bank comprise Retail Banking, Corporate Banking, Agribusiness, Treasury, International Banking and Corporate Advisory services. Metropolitan Bank of Zimbabwe is headquartered in Harare, Zimbabwe with a total of ten branches nationwide and continues to grow (<http://www.metbank.co.zw>).

The advertisement below depicts a man wearing a blue sleeved shirt and who is writing a cheque. Below the image are the linguistic signs *Personal Current Account* and *Providing the right products to face those everyday financial challenges*. At the bottom right hand corner of the advertisement is the logo and brand name of the bank which is *Metropolitan Bank*. The linguistic signs are written in blue and gold colours and they are in white and gold backgrounds.

Figure 5.1: PCA advert.



(Photo taken by Washington Mushore in Harare on 09/01/10)

5.3.1 Denotative level of meanings of the advertisement

When respondents were asked to provide the literal or obvious meaning of the advertisement most of them, regardless of their class interpreted the advertisement as showing an account package in which account holders use cheques when transacting. To some of these respondents to questionnaire dated 13/01/10 this surface meaning came from the image of a man writing a cheque and to other respondents the meaning of the advertisement emanated from the linguistic signs *Personal Current Account*. Respondents who got their first level of meaning from the image say that the depiction of a male image writing a cheque conveys a message that an account holder writes cheques when transacting (Questionnaire dated 13/01/10). This ability to arrive at some meanings of an advert only after seeing an image confirms what Barthes (1972) in the 'Rhetoric of the image' argues that meaning is what is photographed. In short, meaning is what is iconically indicated by the advertisement. Respondents who got their first message of the advertisement from the linguistic signs *Personal Current Account* said that:

A Current account is an account where an account holder transacts through cheques'. Accordingly the advertisement is about an account package in which an account holder will use cheques mostly when withdrawing and at times depositing money and the prefix *Personal* on the Current account advertisement signifies individual ownership, that is, the account requires a single signature to be endorsed on a cheque in order to be able to transact (Questionnaire dated 13/01/10).

The responses above also indicate that the order of words in an advertisement further guide audiences on the exact or preferred meanings of advertisements. The placement of the word *Personal* before *Current Account* helps audiences to understand that the account type is only operated by an individual. This means that it only requires an individual to sign a cheque as denoted by the iconic signs of a man writing a cheque from his cheque book. De Saussure (1966) observes that the ways signs are outlined and arranged in advertisements regulate the meanings which can be communicated and understood when he says:

The word... [Advertisers] choose to use gains much of its meaning, not so much from what it is not. Its meaning is determined by the rejection of all the other signs people have chosen not to use.

Thus the reading of the word *personal* as denoting sole ownership is as a result of audiences' understanding or awareness of the word joint account in which more than one person is required to sign a cheque in order for the bank to honour it. The response above further highlight that meanings in advertisements, and particularly at the denotative level, can be the dictionary meanings of the linguistic signs (Chandler, 1997). When the Marketing Manager of Metropolitan bank was asked to provide the surface reading of the advertisement during an interview dated (15/01/10) she said that the advertisement is about Personal Current Account in which individuals use cheques when transacting.

The responses above further indicate meanings usually elicited at the denotative level do not differ much as this usually involves describing what the advertisement is depicting. This is understanding is reinforced by Bonny and Wilson (1992) who say that audiences' meanings of advertisements at the denotative level do not differ much owing to the fact that this only involves describing what the image depicts or what the word refers to.

As long as the signs used, be it words or images, are what audiences recognize, audiences will always come to the same reading of the signs. What this means is that meaning of an advertisement is not fixed in words alone at the expense of accompanying images or vice-versa. Instead, words or images complement each other, as Sinclair and Barenblatt (1993) say, 'where visual images are used anchorages must be used'. Barthes (1964) sees anchorages/captions as performing the role of minimizing the meanings that visual images communicate. This minimization of meanings through the use of captions at the denotative level of meaning results in almost similar interpretation as indicated above.

5.3.2 Connotative meanings of the advertisement

Connotative or latent meanings of advertisements are the hidden meanings of the denotation (Bonny & Wilson 1990:192). In the questionnaire respondents were asked to provide the latent meanings of the advertisements and they came up with multifarious readings. The message connoted by the image of a man signing a cheque according to a respondent to questionnaire dated 13/01/10 from the middle

class is that, 'with Metropolitan Bank Current Account customers will no longer have any need to carry cash around and this is as a result of the use of mostly cheques in the place of cash'.

Some respondents from the upper class see Metropolitan Personal Current account as connoting increased convenience. These respondents say:

The use of cheques in place of cash connotes a convenient way of transacting. While other account types require account holders to visit branches and withdraw cash whenever they want to transact, with Personal Current Account, account holders do not need to visit branches. Instead, they just need to write or issue out some cheques in place of cheques wherever they might be. Ability of Personal Current Account to eliminating travelling time to and from the bank suggests a convenient way of transacting (Questionnaire, 13/01/10).

Furthermore some respondents from the upper, middle and lower class read the advertisement of Personal current account as conveying the message of increased security. Respondents say that, 'with Personal Current Account the risk of moving around with cash is minimized since most payments or transactions will be conducted through cheques'. The various responses drawn out by respondents exposed to the same sign confirms what Fiske (1990) says when he said that there is no 'real world' out there to which people all refer to in words which mean the same to all of them.

Some respondents see the advertisement as connoting account holders' ability to transact via Zimswitch. Zimswitch is the National Electronic Funds Switch for ATM's and POS of Zimbabwe that serves not only the financial institutions who are its members and users but also provides an essential service to their customers. One respondent says that, 'access to ATM MetCard through Personal Current Account suggests access to Zimswitch and purchase through Point of Sale (POS) as well as cash backs'. The Marketing Manager of Metropolitan Bank was also asked to state the deeper meanings of the advertisement during an interview dated 15/01/10 and she accentuates on the comments made by respondents to questionnaire when she says:

With Metropolitan Bank Personal Current Account customers are given the tools to handle day-to-day finances with style, security and

the very latest technology. Account holders will have personalised deposit slips and cheque-books.

This accentuation demonstrates that the marketing manager and some of the respondents share to some extent the indexical meanings (Pierce, 1958) of advertisement. The other reason why the respondents managed to come up with almost similar messages as by the bank may be attributed to the banks ability to make good use of conventional languages (Fiske, 1990:62).

The other message suggested by the advertisement according to the Marketing Manager is that of being able to receive monthly statements, personal loans and overdrafts. The Marketing manager says that a Personal Current account holder will also be able to access personal loans and overdrafts as well as receive monthly statements (Interview, 15/01/10). The Marketing Manager of Metropolitan Bank further indicates that Personal Current Account holders will be given MetCards and cheque guarantee cards. These cards connote ability to access money 24 hours a day through Metropolitan Bank Automated Teller Machine (ATM) network. On top of the ATM and cheque guarantee cards, account holders will also be able to do Telephone Banking through Metline. They will also be able to access stop order and debit facilities.

Since Metropolitan Bank has joined the Zimswitch network, the other message connoted by the advertisement is the ability of MetCards holders to accessing cash via Automated teller machines of other banks or Point of Sale (POS) machines at Retail shops. This is an added bonus of having a Metropolitan Personal Current account.

The responses drawn out from respondents to questionnaires at the connotative level of meanings highlights that audiences within the same class or different classes if exposed to the same advertisement can come up with different meanings. One of the reasons for these differential readings can be attributed to different socio economic backgrounds of respondents. At this level of interpretation audiences bring out their cultural knowledge into the reading of the text presented to them. This observation is further supported by Rosen (1972:9) who observes that:

Audiences differ in terms of language, class and code, consequently, the meaning of an [advertisement] will only be constructed differently according to the discourses brought to bear on the [advertisement] by the reader/receiver and the crucial encounter of the audience/subject and the text will be the range of discourses at the disposal of the audiences.

In other words, the messages encoded in the advertisement by the advertiser can be decoded in a completely different way or can create other meanings as not intended by the advertiser (Morley, *ibid*) The meanings created can either be positive or negative.

5.3.3 Mythological meanings of Personal Current Account advertisement

When an advertiser uses signs, the intention is to create a positive inclination on the minds of the audiences towards an organization and its products. As McCarthy (1997:36) indicates:

An advertisement should arouse interest and desire on the minds of the audiences towards the advertised product or service. The ultimate of this activity is to persuade individuals by taking the product or service on offer.

During the interview dated 15/01/10 the Marketing Manager of Metropolitan Bank was asked to explain the myths that they intend to create through the various elements of colour, images and font types. The manager's response was that they used bold and straight font type in order to create the myth that Metropolitan Bank is a stable, firm and secure organization. As such people should always feel confident whenever they are dealing with the bank. Standing font as portrayed earlier on symbolizes stability and firmness. The responses above shows that the design of a bank's symbols and icons- through the use of colour, help give audiences a sense of what the bank is like. Bonewits (1975: 62) sees blue colour as a symbol of trust, harmony, confidence, loyalty, wisdom and dependability. Through the use of a blue colour on the man's shirt, the Marketing manager also says that the bank intends to create a myth that its Personal Current Account is a product in which potential customers should trust to deliver. She says:

The bank uses blue colour in order to create a myth that account holders should trust and have confidence in its Personal Current Account for it is an account package with enhanced security thus allowing the holder to have peace of mind (Interview, 15/01/10).

The other mythological meaning conveyed by the advertisement is that Metropolitan bank is a bank which is customer oriented. The Marketing Manager says:

With different financial challenges facing people everyday, it helps to have a selection of banking products and services to choose from and Metropolitan Bank is a bank which has a wide range of products that are equal to the task with the current financial challenges. As a consequence, people whenever they think of banking, they should think Metropolitan Bank (Interview, *ibid*).

The statement *Providing people with the right products to face those every day financial challenges* therefore seeks to foster the ideology that Metropolitan bank is a bank which people should trust, depend on and remain loyal to.

Some respondents to questionnaire (*ibid*) see the combination of the denotation and connotation of the gold colour as creating a myth that Metropolitan Bank is a financially safe and sound bank for gold is a colour which can be associated with safety and riches (Pullen, 2009). Other respondents to questionnaire interpreted the gold colour as creating the myth of 'continuous life'. That gold colour can symbolize continuous life is further highlighted by Tansley (1984). In this respect, respondents see Metropolitan Bank as a bank which ensures financial growth and incessant customer satisfaction. The responses above reveal that even people within the same culture can interpret advertisement messages differently due to different tastes and so forth.

Some female respondents say that, 'in order to open an account, a potential customer should have a pay slip and so the message implied is that the customer should be formally employed'. The use Following the use of the male image, most female respondents interpreted the male image writing a cheque so is Metropolitan as 'creating and reinforcing the myth that men should be the only people who should be formally employed in Zimbabwe and who should therefore open a Personal Current Account with Metropolitan Bank when compared to women' (Questionnaire, 13/01/10). These female audiences see the male image as sending the wrong signals

to society, particularly on women since 'the image will socialize women into thinking that their place is always in the kitchen'. Other female respondents however read the use of the male image in the advertisement as conveying the message that 'man is the head of the family'. The responses above regarding the different myths created by the same image of a male confirm what Fiske (1990) observed when he said that although there are dominant myths that can be created by a sign there are also counter-myths that can be created by the same sign due to subcultures within society which have contradictory myths.

The next section presents findings from respondents to questionnaires regarding MetAgri Business Unit advertising language. The aim of this presentation is to find out whether the bank continues to use signs and symbols which audiences are familiar with. The other aim is to find out whether the bank maintains the same myth regarding the bank and its products in all its advertisements.

5.3.4 Analysis of Metropolitan Bank MetAgri Business Unit advertisement

MetAgri Business Unit advertisement is an advertisement in which Farmers are the market targeted. At the top of the advertisement is the headline or caption which says *MetAgri Business Unit*. This headline is immediately followed by the linguistic signs *We look after the fruits of your labour*. The headline is in large blue font and the linguistic signs below the headline are in brown small font. These linguistic signs are on a white background. Beneath the linguistic signs is a field of maize which is very green and at the ripening stages. At the bottom are the brand name *Metropolitan Bank* and its logo. The brand name is in blue capital letters. The brand name and the logo are on a brown background.

Figure 5.2: MetAgri Business Unit a.d



(Photo taken by Washington Mushore in Harare on 09/01/10)

5.3.5 Denotative meanings of the iconic signs of the advertisement

In this advertisement respondents to questionnaires (ibid) were asked to bring forth the denotative meanings of the advertisement. Most respondents to questionnaires dated 13/01/10 got their first level meaning of the advertisement from the linguistic signs *MetAgri Business Unit* and *We look after the fruits of your labour*. The respondents see the advertisement as denoting a single distinct part within Metropolitan Bank which is rightfully concerned the work of raising crops and livestock of farmers. Audiences say that the linguistic sign *Agri* is the shorthand of Agriculture which is defined as the work of raising crops and livestock. MetAgri business unit is therefore, 'agricultural unit within Metropolitan Bank which is concerned with the work of farmers' (Questionnaire, 13/01/10). Very few respondents got their first level of meaning from the image of a green maize field. The responses above indicate that audiences are heterogeneous and they can read advertisements

from different angles and manage at the end to arrive at times to a similar meaning or meanings (Barthes, 1972).

When the Marketing Manager of the bank was asked the same question regarding the denotative meaning of the advertisement she says that the advertisement is about a business unit within the bank which has the sole purpose of assisting farmers in their work of growing crops and keeping livestock. The Marketing Manager also says that the linguistic signs *We look after the fruits of your labour* denotes that Metropolitan Bank is a bank which 'understand the labour that goes into reaping a plentiful harvest' (Interview, 15/01/10).

The responses drawn out from respondents to questionnaires and from the Marketing manager were almost similar. Similarity of meanings at the denotative level suggests that respondents and the advertisers went through a more or less similar socialization process. As Pierce (1958) in Fiske (1990:46) says, 'similarity in meanings arrived at by various respondents in any one context may be the result of the user's experience of language used'.

5.3.6 Connotative meanings of MetAgri Business Unit advertisement

In addition to the explicit or denoted meanings, respondents as well as the marketing manager were requested to bring out implicit meanings of the advertisement. Bonny and Wilson (ibid) point out that advertising signs are very connotative and as such are more important in advertising than the explicit meanings. Below are some of the covert meanings that audiences came up with. Respondents from the upper class see the linguistic signs *We look after the fruits of your labour* as connoting financial support. The respondents say:

Agriculture is an activity which is labour and capital intensive and if a good harvest is to be realized there is need for enough money to meet the day to day activities. Most farmers who have been resettled during the recent ended Land Reform programme do not have money to get them through. Thus, with MetAgri Business Unit, farmers will be able to get financial support (Questionnaire, 13/01/10).

To *look after* suggests provision of financial support to farmers who do not have enough money to invest in agricultural activities. Other respondents interpreted the phrase to *look after* as connoting provision of advisory services that can assist farmers in all their agricultural endeavours. The various interpretations of the linguistic sign 'look after' stresses the point that Pierce (1958) made when he says that meaning is as a result of the interaction between the sign, the user and external reality. Accessing MetAgri Business Unit financial and advisory support services further suggests that farmers will be able to reap a plentiful harvest as denoted by the green maize field. Respondents view green colour as connoting an abundant harvest since green colour in most cultures is an index (Pierce, 1958) of prosperity and abundance. These respondents say that, 'the message connoted by the green maize field is that MetAgri Business financial and advisory support will assist farmers to realizing an abundant harvest' (Questionnaire dated 13/01/10).

One remarkable response came from a middle class respondent to questionnaires who read the message connoted by MetAgri Business Unit advertisement through a code. The brand name *Metropolitan Bank* is placed on a brown background which according to this respondent connotes earth in Africa. This association of brown colour with earth is further reinforced by Pamalie (2000) who also sees brown as signifying earth. On top of the brown background is a green maize field. In view of the above, the linguistic sign *Metropolitan Bank*, the *brown background* and the *green maize field* was interpreted by the respondent as insinuating that Metropolitan Bank through its financial and advisory support services will be with farmers from beginning to end. The respondent says:

The message connoted by the code of the brand name, brown background and green maize field is that Metropolitan Bank will assist farmers from the time they plant their crops on the ground [earth] to the time they realize an abundant harvest [green maize field] and this is will be done through the provision of financial and advisory support services (Questionnaire dated 13/01/10).

Regarding the messages connoted by the advertisement the Marketing Manager of Metropolitan Bank summarizes the various connotations of the linguistic signs *We look after the fruits of your labour* by saying that:

The message connoted by the advertisement is about MetAgri Business Unit's ability to offer farmers financial and advisory services that can help and support all their varied agricultural needs.

The responses above highlight that audiences can come up with various meanings regarding the messages connoted by text. In other words, audiences are affected differently when exposed to the same advertisement. This differential affect is as a result different social backgrounds. Larson (2001: 62) says that an advertisement carries a lot of meaning signified by the verbal and nonverbal symbols being used. In addition to this, Fiske (1990:4-5) states that, 'reality is always encoded or rather the only way people can perceive and make sense of reality is by the codes of their culture'. Different cultural codes imply different interpretation of the sign. This view is summed up Pierce (1958) in Fiske (1990:46) who says:

The interpretant of ... [a sign] in any one context will be the result of the user's experience of that [sign].... Thus it is not fixed, defined by a dictionary, but may vary within limits according to the experience of the user. The limits are set by social convention...; the variation within them allows for the social and psychological differences between the users.

5.3.7 Mythological meanings of MetAgri Business Unit advertisement

Myth is what the bank intends audiences to see, imagine or regard itself and its products and services. The subsequent paragraphs below outline some of the myths generated by respondents regarding the Metropolitan bank and its products. Metropolitan bank uses standing font type in all the linguistic elements in the MetAgri Business Unit advertisement. Apart from the standing font the bank also used bold font on product. Respondents from the upper class indicate that bold and standing font creates a myth of stability and security. Other respondents see Metropolitan as a bank in which farmers should always depend on. This message, these respondents state, 'is created through the use of brown colour'. They say that brown symbolizes dependability.

Through the connoted message of Metropolitan bank's ability to provide advisory services apart from financial services some respondents from the middle class see it

as a bank which is consists of expert people with regards to looking after one's crops or livestock. One noteworthy response is:

The fact that Metropolitan Bank looks after the fruits of farmers labour implies that it is a bank which is composed of knowledgeable people. A bank can not provide advisory services if it is full of people who does not have the knowledge of the things they want to support (Questionnaire, 13/01/10).

There is a myth that women are caregivers when compared to men (Macdonald, *ibid*). In this respect respondents from the middle and lower class see Metropolitan Bank as a caring bank. This myth emanates from the linguistic signs *We look after. To look after the fruits of your labour* is therefore synonymous to women looking after their children. The different mythological meanings arrived at by respondents indicate the dynamic nature of myths (Barthes, 1972). Fiske, 1990: 95) says that myths change and some can change rapidly in order to meet the changing needs and values of the culture of which they are a part.

5.3.8 Remarks and interpretation of Metropolitan bank advertisements

Metropolitan bank continues to use bold and standing font in the two advertisements analysed. The responses obtained from respondents to questionnaires indicate that Metropolitan is a stable, secure and dependable bank in which people should therefore trust and remain loyal to. Eco (1976) says that, 'In advertising, advertisers choose to use other signs at the expense of others in order to portray to would be potential buyers what they want them to see or think about their products or services'. The next section looks at the advertising language of National Merchant Bank (NMB) advertisements with similar intentions of bringing out the denotative, connotative and mythological meanings of the signs used.

5.4 ANALYSIS OF NATIONAL MERCHANT BANK VISA GOLD INTERNATIONAL CARD ADVERT

NMB Bank Limited (formerly National Merchant Bank of Zimbabwe Limited) was established in October 1992 by a group of young, professional directors who had previously held senior positions in substantial financial institutions including the

World Bank, the International Finance Corporation, an international accountancy practice and the largest merchant bank in Zimbabwe. The impetus for the creation of NMB Bank came from the liberalization of Zimbabwe's economic and financial sectors in the early 1990s. NMB Bank was registered as an accepting house under the Banking Act in June 1993. Continued growth created the opportunity for a public flotation of the group, and in early 1997, the NMBZ Group was successfully listed on the Zimbabwe Stock Exchange and simultaneously admitted to the Official List of the London Stock Exchange. The offer, which was 4,5 and 2 times oversubscribed in Zimbabwe and London respectively, substantially enlarged the capital base of the group for the purpose of providing greater flexibility in funding NMB Bank's lending activities, to reduce the overall cost of such funding, and to diversify its loan portfolio. In December 1999, NMB Bank acquired a commercial banking licence, which means that the bank is now able to offer one-stop-banking to corporates and business people. The commercial bank opened its doors to the public in July 2000 (<http://www.nmb.co.zw>).

5.4.1 Denotative meanings of the advertisement

Below is an analysis of National Merchant Bank (NMB) Visa Gold International Card. The advertisement is a manifestation of a male image. The man is photographed sitting down with his back leaning forward. The left hand is touching the mouth while the eyes are fixed at a cellphone in the right hand. Beneath the image of a man is caption which reads *If your trips abroad end up in financial trauma, may we suggest a little plastic surgery?* This caption is in small black bold letters which are on a white background. Immediately below this caption is an image or icon of Visa Gold International Card. This image is followed by an explanation on how it [card] operates. This explanation is very small font size. The brand name *NMB* and the logo are placed at the bottom centre. The brand name is in italics and in bold blue capital letters. It is against a white background. A gold key cuts across at the middle of the brand name *NMB* from right to left.

Figure 5.3: Visa Gold International Card



(Photo taken by Washington Mushore in Mutare on 09/01/10)

An official at NMB says that the advertisement is a depiction of a traveler who finds himself with no money to finance his travel. This financial ordeal is portrayed by the murk face as well as the left hand holding the face. The dull face symbolizes a 'lifeless' person (Interview with the Marketing Manager dated 15/01/10). A respondent from the upper class read the male image on the advertisement as denoting a rich person who is able to travel from one country to the other. However, the respondent went further to stating that this rich person finds himself stranded in another country. The message denoted by the advertisement according to the respondent regards:

The financial challenge mostly faced by people when they travel abroad. This challenge is denoted by the murk face and the gaze on the phone. This position indicates that the traveler is now stranded and is pondering on the next move (Questionnaire, 10/01/10).

When the same advertisement was presented to the middle class respondents their readings were that the advertisement is about travelers who find themselves with no money to use abroad. This is not as a result of them not having the money in their bank accounts back home but as a result of their account packages they have back home which does not allow them to access their cash in other countries. A notable response from the middle class regarding the message denoted by the advertisement is that:

The advertisement is about an individual who have a fat bank account back home which allows him to go anywhere in the world. However in this advertisement this man finds himself with no more money in his pocket to spend abroad. The ultimate of this scenario is the financial trauma the individual ends up facing (Questionnaire, 12/01/10).

Respondents from the lower class see the advertisement as denoting an account package which exonerates travelers or the rich people from facing financial challenges whenever they travel abroad. This message is denoted by the Visa Gold International Card. Since the Visa Gold Card is International, this suggests that it can be used to access cash worldwide. 'Ability to access one's cash worldwide therefore means that Visa Gold International Card is the ideal account package for people who travel abroad' (Questionnaire, *ibid*).

The responses highlighted above regarding the surface meaning of the advertisement revealed that audiences when exposed to the same message can actually bring in different ideologies or myths into the reading of that text (Williamson, 1978). These differences in ideologies or myths can result in what respondents perceive the advertisement to be targeting. In this regard, most respondents regards the advertisement as targeting the rich people; for it is believed by the respondents that these are the people who have the money to travel especially abroad.

5.4.2 Connotative meanings of the advertisement

At a deeper level of meaning the Marketing Manager of NMB says that the advertisement is about the rejuvenation of the travelers' life abroad. This rebirth of travelers' life which is denoted by a bright background is as a result of the intervention of NMB Bank through its Visa Gold International Card. The Marketing Manager

further states that, 'If a traveler is to avoid this financial trauma to happen to him or her, the only thing to do is to visit NMB Bank' (Interview dated 15/01/10). This message is symbolized by the web address placed at the bottom left side of the image.

Respondents from the upper class say that the message connoted by the advertisement is that of the rekindle of travelers' life abroad as suggested by the bright background coupled with the Visa Gold International Card. The respondents point:

The bright background connotes a rekindle of the travelers; life abroad and this is as a result of the Visa Gold International Card which is a convenient way of carrying cash around the globe (Questionnaire, *ibid*).

Other respondents from the upper class see Visa Gold International Card as connoting continuous financial access life abroad. Gold according to these respondents connotes continuous life (Tansley, 1984). As such the message connoted is that:

The Visa Gold International Card ensures that travelers abroad will have their financial obligations well catered for without any hassle of carrying a lot of cash in the pockets or bag. Furthermore, the traveler will enjoy his or her travel to the end (Questionnaire, *ibid*).

The other message connoted by the advertisement comes from the linguistic signs *If your trips abroad end up in a financial trauma, may we suggest a little plastic surgery?* Respondents from the middle class say that the advertisement is first directed to those people who have the privilege of moving to other countries, be it on business or on holiday as signified by the use of the phrase *If your trips abroad....* Secondly, the advertisement is meant to appeal to those people who move to other countries and who happen to have no accounts held in those countries to visit NMB Bank. 'NMB Bank is therefore the bank with the knowledge or solution of preventing one from ending up experiencing some financial strain' (Questionnaire, *ibid*). Financial trauma or strain is therefore as a result of one not having NMB Visa Gold International Card which will enable him or her to access his or her money wherever he or she will be.

The different responses drawn out from respondents to questionnaires from various classes portrays that individuals do have different relations to sets of discourses and their position in the real, will determine which sets of discourses a given subject is likely to encounter and in what ways it will do so (Morley, 1992).

To avoid travelers abroad from experiencing financial ordeals NMB Bank offered to provide a plastic surgery. This appeal is conveyed in the advertisement as bait by the linguistic signs *...may we suggest a little plastic surgery?* Santoni-Rugiu (1996) in McCarthy (1997:12) defines plastic surgery as, 'A medical speciality concerned with the correction or restoration of form and function...the word "plastic" meaning to mold or to shape...'.

The connotative meaning of the text *If your trips abroad end up in a financial trauma, may we suggest a little plastic surgery* in the advertisement therefore connotes that NMB Bank is a bank which have a specialized financial product or package with a sole purpose of preventing a person who move around the world to experiencing some financial challenges. This financial package helps in restoring life to those people who have in many instances experienced financial difficulties when they are moving abroad on business or holiday. In the eyes of NMB Bank, 'the solution to the problem is very simple and it only requires a *little plastic surgery* which connotes a little NMB VISA Gold International card' (Interview, 15/01/10). This card is according to another official at NMB Bank "a perfect, pocket sized, plastic problem-solver". In other words, the NMB VISA Gold International card is the only accounting package that a traveler ought to have in his pocket. With this card, 'an individual will be able to transact in over 120 countries worldwide'. 'This card is therefore the only item that can mold or shape one's financial position in over 120 countries worldwide' (Interview, 15/01/10).

Colour has meaning in various cultures (Tyrrell, 2008 in Pullen (2009). In other words, colour is symbolic and it has to be interpreted. In this advert, the VISA card is brown in colour and respondents from the lower class interpreted this brown colour as symbolizing comfort and security. The respondents say in the questionnaire that:

With this NMB VISA Gold International Card, an individual will have peace of mind when he or she travels abroad since his or her finances

will be secured. Financial backup will be guaranteed as long as one has this little NMB Visa Gold International (Questionnaire, 12/01/10).

Other respondents within the lower class see gold as symbolizing supreme power and authority and this same meaning is suggested by Pamalie (2000). With Visa Gold International Card, the message connoted is that, 'an account holder will have enormous chances of transacting in over 120 countries worldwide and that signifies power and authority' (Questionnaire, 12/01/10).

NMB Visa Gold International Card has a logo of NMB bank which is written in bold blue capital letters which are in italics and which has a gold key which is immediately below the sign *NMB*. The message connoted is that by partnering with NMB bank, travelers financial traumas will be a thing of the past. NMB Bank will unlock the doors of financial access in over 120 countries worldwide and his will ensure *Life plus* (Interview with the Marketing Manager, 15/01/10). One respondent sees the phrase *Life plus* as connoting more than anticipated enjoyment. Most respondents see the blue colour used on the linguistic sign *NMB* as connoting calm and relaxation. They say that, 'With NMB Visa Gold International Card, chaos and agitation in the area of finance which renders one lifeless abroad will be a thing of the past' (Questionnaire, *ibid*).

Put differently, calm and relation will be a direct result of the feeling of financial stability brought about by NMB Visa Gold International card. This feeling of financial stability will guarantee a *Life Plus* or more than enjoyment as one respondent interpreted the phrase. The phrase is written in brown colour to denote orderliness and convention or a solid wholesome feeling (Bonewits (1975 in Pullen 2009:62) on people who travel abroad. The ultimate message connoted is therefore that if a traveler is not in possession of an NMB Visa Gold International Card, he or she must be assured of facing financial distresses in all his or her travels abroad. It is therefore only through partnering with NMB Bank-*Your business partner*- that will make financial distress a thing of the past.

While the bank used a white male image to represent all travelers and to convey the feelings of financial traumas these travelers sometimes have, some black male and female respondents interpreted the image in terms of race. They see the image as

excluding the black race as travelers when compared to the white race. The respondents say:

The white male image sends the wrong signals to society of thinking that it is the only white people who are able to travel abroad when compared to blacks. What is more, the image connotes that the advertisement is directed to the white people only (Questionnaire session dated 12/01/10).

In terms of gender some female respondents see the male image as connoting that it is only men who travel abroad when compared to women and therefore who should therefore have the Visa Gold International Card. Moreover the male image perpetuates, reinforces and socializes people into thinking that the woman's place is always in the kitchen. The responses above point out that in advertisement certain values and beliefs prevail in advertisements owing to their being shared by most society (Morley, 1992).

5.4.3 Analysis of National Merchant Bank Direct advertisement

In the previous section focus was on NMB Visa Gold International card. In this section focus is on NMBDirect (Internet Banking) advertisement. This advertisement is a combination of visuals and words. The rationale of this section is to analyse the signs and symbols used and the meanings that are generated by audiences from these signs.

Figure 5.4: NMBDirect advert



(Photo taken by Washington Mushore in Mutare on 09/01/10)

The advertisement depicts a headline at the top which reads *keep in touch with your money, whenever, wherever*. The advertisement also presents a male image. The man is working happily on a laptop. The logo and the brand name of the bank which is *NMB* are also manifested and they are placed at the bottom.

5.4.4 Denotative meanings of the advertisement

When the Marketing manager was asked to provide the meaning denoted by the advertisement said during an interview dated 15/01/10 he says that, 'the advertisement of NMBDirect is about Internet Banking at its best'.

Respondents interpreted the advertisement as denoting NMB Internet banking. This message comes from the linguistic signs *keep in touch with your money, whenever, wherever* as well as the image of a laptop. The respondents to questionnaire dated 10/01/10 say:

Previously people had to transact with a bank which was only in their local limits. Internet Banking has opened doors for all customers, to operate beyond boundaries as denoted by the image of a man who is pictured in an area which is not a bank.

One respondent says that, 'people nowadays are so busy in their work lives to an extent that they do not even have time to go to the bank for conducting their banking transactions'. Accordingly, the respondent says that, 'the headline *keep in touch with your money, whenever, wherever* denotes that the advertisement is about internet banking since with an internet people can get in touch with friends or business associates at what ever time and from anywhere, and similarly, in the banking sector, people can also get in touch with their money through internet' (Questionnaire, *ibid*). Respondents arrived at the surface level meaning of the advertisement after reading both the linguistic signs and the image and this underscores what has been said by McCorkell (1990: 79) that readers do not simply read images in isolation from the verbal text that accompanies them, nor do they read the verbal text without reference to accompanying image.

5.4.5 Connotative meanings of NMBDirect advertisement

The word *best* in the phrase *NMBDirect is NMB Internet at its best* is used by National Merchant Bank as enticement to lure customers to take on the product and it connotes NMB Internet Banking as the finest or most excellent product which people should strive to acquire when compared to other banks (Interview with Marketing Manager dated 15/01/10).

Respondents from the upper class interpreted the advertisement as connoting the ability of customers to view account balances, transfer money from one account to the other accounts (be it in their respective bank or any other bank) from any place. This message, according to these respondents, is denoted by the linguistic signs *Dealing with your money - payments, transfers and enquiries – should be easy, quick and hassle free*. The respondents point:

The linguistic signs dealing with your money- payments, transfers and enquiries – should be easy, quick and hassle free connotes that many financial transactions can be carried out by simply utilizing a computer with an internet connection at any place other than the bank (Questionnaire, *ibid*).

Another respondent from the upper class interpreted the linguistic sign *hassle free* as suggesting that customers will be allowed to bank at non-working hours. This

message of a hassle free way of conducting banking business is denoted in the advertisement with the linguistic signs *24 hour banking from anywhere in the world*. Furthermore 24 hour banking connotes that banking will be done anywhere and anytime. Other respondents from the middle class read NMBDirect (internet banking) advertisement as connoting a secure way of doing banking business. The respondents observe that, 'the fact that an individual can transact at the comfort of his/her home implies that the risk of losing money to robberies is minimized' (Questionnaire, *ibid*).

Although most respondents see Internet banking as a convenient way of conducting banking few respondents saw the other side or unstated story or message. A noteworthy reading is that, 'NMBDirect is an inconvenient way of doing banking owing to intermittent breakdowns on the bank's servers. In most cases people will not be able to use it and so get inconvenienced' (Questionnaire, *ibid*). In 1960 Klapper pointed out that media users are not at the mercy of the media but selectively expose themselves on the basis of their own knowledge, experience and expectations. In other words, people see what they want to see, that is, they decode advertisement languages using their knowledge and experience. Different knowledge's and experiences suggest different meanings arrived at by respondents exposed to the same text.

5.4.6 Mythological meanings of National Merchant Bank Advertisements

The bank used different colours to convey various myths regarding the bank. The Marketing Manager says that through the use of brown colour the bank wishes to convey the message that with National Merchant Bank customers' feelings of stability and comfort are guaranteed wherever they might be because of its products which afford them (customers) with the power and authority to access cash or transact from any place. These products include NMBDirect and NMB Visa Gold International card (Interview, 1501/10).

Keys are used for locking and unlocking doors. In this advertisement the Marketing Manager says that the key on the logo of NMB is meant to create a myth that the bank has products which have the ability to unlock the doors of financial access and

convenience. With National Merchant Bank customers are promised an on going banking relationship. This message denoted by the linguistics signs *NMB* which are in italics. Words in italics connote movement.

Most respondents to from the upper class see the bank as customer focused. Its response to financial traumas faced by most of them when they travel abroad, the introduction of the Visa Gold International card as well as the introduction of Internet Banking to cater for customers who have busy working schedules indicates that the bank responds to the needs of customers promptly, thus, ensuring continuous customer satisfaction (Questionnaire, 10/01/10).

5.4.7 Remarks and Interpretation of National Merchant Bank advertisements

The responses above highlight that audiences interpret meanings differently and this as a result of differences in interaction levels of audiences with the text. Chandler (1997) confirms the premise above when he says that the message is not the meaning but arises in its interpretation and context. Secondly the responses above indicate that in advertising the messages sent or encoded are not the meanings that can be decoded by audiences. This comes in the wake of responses drawn out by respondents regarding misrepresentations of race and gender. While the bank uses a white male image to depict travelers and the male image in the Personal Current Account advert to denote to various customers, respondents came up with oppositional readings which saw the advertisements as racial and gender imbalanced. Malleus (2001:87) suggests that “[...advertising] images of this nature are in part responsible for the dominance of the Euro-centric values which had impacted on the culture at large”.

The responses also obtained from respondents to questionnaires reveal that colours and font types carry meanings. In the advertisements understudy the bank uses standing and bold font in all the advertisement to convey the message of security and stability of its products. The last section of this chapter focuses on the third and last bank which is independent owned and this is Kingdom Bank.

5.5 ANALYSIS OF KINGDOM BANK CORPORATE ADVERTISEMENT

Kingdom Financial Holdings Limited (KFHL) is a Zimbabwe-based holding company of a group of businesses spanning a range of activities in the financial services industry. Since its establishment on 25 August 1995, Kingdom Financial Holdings Limited has experienced significant organic growth. The expansion of the group was consolidated in a merger in 1999 with DCZ Holdings Limited (DCZH), the holding company for The Discount Company of Zimbabwe Limited, the oldest and largest discount house in Zimbabwe. Also in the same year, Meikles Africa limited acquired 24.91% stake in KFHL and became a strategic partner.

Following the merger, DCZH, which was listed on the Zimbabwe Stock Exchange, changed its name to Kingdom Financial Holdings Limited. In the year 2000 the accepting house licence was converted to that of a commercial bank. This development saw the launch of a commercial bank in 2001 in which the first retail branch was opened. In 2002 the group introduced leasing services and micro finance services to cater for the needs of its different clientele in the market. KFHL's growth can be attributed to clients who have demonstrated confidence in the group from inception, executives who have extensive experience in their respective areas of operation, and who adopt a proactive, innovative approach to winning and retaining business and staff who embrace the culture of dynamism and proactiveness.

In trying to reach to its diverse clientele Kingdom Bank uses Billboard advertisements among other channels of communication. How it structures its language when communicating with its diverse clientele is the purpose of this section. This section critically compares the advertising languages employed by Kingdom Bank in its Corporate and Product advertisements. The basic argument of this section is that differences in target markets and purpose of advertisements means differences in advertising languages. In order to unpack the advertising languages and the various meanings that can be elicited from the signs and symbols used, a semiotic approach will be used. The purpose of corporate advertising also known as institutional advertising is to promote the image of a corporate rather than the sale of a product or service. This advertising is also used to create public awareness of a corporation or to improve its reputation in the marketplace.

Figure 5.5: Kingdom Corporate advert



(Photo taken by Washington Mushore on 09/01/10)

The advert illustrates a woman standing on top of a mountain. The woman is at the edge of the mountain. The woman's hands are raised up. The head is facing upwards. The woman's hair is long and black. She is putting on a white long dress. The mountain she is standing on is whitish. In front of the woman is a deep steep. It is dark in colour. The sky is composed of dark and light clouds. At the right side of the advert is a statement which reads *My Success is My Choice*. This statement is bold and in big font size. At the right hand side, below the image is a phrase which reads *beyond tomorrow*. This phrase is in italics and is in small letters. At the right hand corner is the name of the bank which is *Kingdom Bank Limited* as well as its logo which resembles a crown worn by kings. The linguistic sign *Kingdom Bank Limited* is in white colour. The letters are bold and in small letters with the exclusion of the first letter of each word in the syntax. All these linguistic signs are on a green background.

5.5.1 Denotative meanings of the advertisement

The message denoted by the advertisement according to respondents to questionnaire dated 11/01/10 is that if an individual want to succeed in his financial or banking experiences he /she should choose Kingdom bank. This message is denoted by the linguistic signs *My Success is My Choice*. To succeed is to accomplish something and the term choice refers to alternative. Following from this

definition of terms the Marketing Manager says during an interview dated 20/02/10 that the message denoted by the advertisement is that accomplishing financial growth depends on the choice made by the individual. If an individual wants to achieve financial growth he or she should therefore choose Kingdom Bank.

5.5.2 Connotative meanings of the advertisement

The message connoted by the advertisement according to the Marketing Manager is people should consider doing their banking business with Kingdom Bank if they want to be successful. This message is signified by the woman in the advertisement who seems to be praying to the almighty God. The Manager says:

The woman in the advertisement is photographed praying to the Almighty God who is the source of happiness and blessings. This choice made by the woman is as a result of her realization that if she wants happiness and success she should focus on God. In as much as the same way, if an individual wants happiness and success in financial dealings or business, the individual must look to Kingdom Bank which is the true source of financial growth and success (Interview, 20/02/10).

The other message connoted by the advertisement comes from the standing position of the woman. The Marketing Manager further says that the woman is photographed standing at the peak of a mountain and at the very edge of that mountain as well to convey the message that her success which is equated to remaining firm on that place is her choice, failure of which to stand firm will culminate in her falling. The manager says in an interview that the message connoted by the standing position of the woman is:

The fact that the woman is standing at the edge of the mountain connotes that if the woman makes a wrong move she will definitely fall to the ground which is portrayed by a very deep black slope. In the same way individuals are also seen as standing in the edges of mountains with regards to deciding their banking partner. If they do not choose to do banking business with Kingdom Bank, they will definitely fall down (20/02/10).

Some respondents to questionnaire dated 11/01/10 read the woman who is portrayed praying to the Almighty God as implying that the in order to live a happy and

successful life one has to be in fellowship with God. Without this fellowship, people will always be unhappy in this world and the world to come. To be or not to be in fellowship with God is also a choice that an individual can make. In this advertisement the woman made a choice to be in fellowship with the God who is the source of good things. This culminated in her life changing for the better. This message of a better life is depicted by the long flowing hair. The respondents from the upper class say that:

In the beauty circles if a woman is to be labelled beautiful according to universally accepted European standards she needs to have long hair among other features. To have long hair and be labelled beautiful is a choice which every woman should therefore make. In this advertisement the woman made a choice to look beautiful by keeping her hair long. In the same way, if people are to be successful in their banking life they should endeavour to do banking business with Kingdom Bank. Kingdom Bank. Like the European beauty standards, is the bank in which every individual should have an account with, if they want to see their money grow and be labelled successful by society (Questionnaire, 11/01/10).

Respondents from the middle class see the white dress of the woman in the advertisement as well as the seemingly white mountain she is standing on as connoting success. They say that the white colour symbolizes the starting of a fresh beginning and the purification of thoughts in religious circles. Likewise, the message connoted by the advertisement is therefore that:

Unless individuals purify their banking thoughts and consider starting a new banking relationship with Kingdom Bank, their finances will not yield anything and they are assured of a bleak future as symbolized by a deep steep slope which is immediately followed by a dark surrounding (Questionnaire, *ibid*).

The response above shows that signification is not neutral (de Saussure, 1966, Barthes, 1972). The design of a bank's symbols and icons- through the use of colour and form, and often the appearance of specific words and /or numbers – help give people a sense of what the bank is like. Colour is therefore one of the many ways of limiting the meanings of an advertisement (Tansley, 1984). At the right hand side of the woman image is a caption which reads *My Success is My Choice*. Respondents from the lower class see the caption as connoting that everyone has a right to decide his or her own destiny. If one wants to have eternity, s/he should look to the Almighty God to guide his/her steps as the woman in the advertisement is doing. Similarly, if

one wants to succeed in his/ her banking business he/she should choose a bank which best meet his/her needs today and tomorrow. This message is connoted by the woman who is in fellowship with the Almighty God, and it is only God who ensures success today, tomorrow and forever. Correspondingly, Kingdom bank is the bank which guarantees financial growth today, tomorrow and beyond tomorrow. The respondents say in the questionnaire that:

If one is thinking about better financial returns that will enable him/her to take good care of his/her loved ones in this life, he/she should consider banking with Kingdom bank (11/01/10).

Some respondents across the class or gender structures see green colour as connoting money and wealth (Pamalie, 2000). Consequently, they see the advertisement as appealing to would be customers that if they want to have money and wealth they should make Kingdom Bank their first choice. One remarkable response is that, 'With Kingdom, success is guaranteed and not only for today or tomorrow but *beyond tomorrow*' (Questionnaire, *ibid*). Beyond being defined as further than. The other message connoted by the phrase *beyond tomorrow* is that 'Kingdom Bank has financial packages which ensure that those people who will have been left behind after one has passed on will continue to live an almost 'normal' life' (Questionnaire, *ibid*).

The arrangement of words in a sentence /syntax determines the meaning of the syntax (de Saussure, 1966). In this respect other respondents see the arrangement of the linguistic signs *My Success is My Choice, beyond tomorrow, Kingdom Bank Limited* as connoting Kingdom bank as the only bank that will stand the test of time and hence be able to provide financial services to customers for ever. These respondents point out that during the questionnaire (11/01/10) session that:

The unstated message is that although one's success today and tomorrow depends on his/her choices, in terms of financial packages, Kingdom is the best bank that can make best choices for people that will guarantee them financial success today, tomorrow and further than tomorrow, that is, either after one's retirement or any unexpected eventuality.

An executive at the bank also says during an interview (20/02/10) that:

At Kingdom Bank we have financial packages like Investment banking which has high interest rates and which will enable an individual to live comfortably after retirement or his/her family to live comfortably after his/her departure from this life.

5.5.3 The mythological meanings of Kingdom Bank Corporate image advertisement

Respondents to questionnaires indicate that the linguistic signs *My Success is My Choice* create a myth that 'Kingdom is the only bank which people should consider doing banking business with if they want to be successful in their banking or investment life'.

Respondents also see the use of green colour as creating a myth that Kingdom Bank is a bank which is composed of people with new or fresh ideas. Ideas which will see people accomplishing quite a lot in their investments or banking life with it. Green colour connotes freshness in virtually many cultures as one respondent highlights. Other respondents see the colour green as connoting jealousy and consequently the myth which is therefore created through the use of green colour is that 'Kingdom Bank will jealously protect potential customers' monies from loss and therefore afford customers' with some peace of mind' (Questionnaire, 11/01/10).

The text *beyond tomorrow* is in italics. According to a Wall Street Journal on Marketing (1996), words in italics connote movement. In respect of this connoted message of movement, respondents see the phrase *beyond tomorrow* which is italics as creating the myth that with Kingdom Bank success is guaranteed and it will always move from one level to the other.

Eco (1976) pointed out that signification is not neutral or value-free. Eco (1976) suggested that if signs can be used to tell the truth, they can also be used to lie. He says:

Semiotics is concerned with everything that can be taken as a sign. A sign is everything which can be taken as significantly substituting for something else. This something else does not necessarily have to exist or to actually be somewhere at the moment in which a sign stands for it. Thus semiotics is in principle the discipline studying everything which can be used in order to lie. If something cannot be used to tell a lie, conversely it cannot be used to tell the truth; it cannot be used "to tell" at all. I think that the definition of a "theory of the lie" should be taken as a pretty comprehensive program for general semiotics (Eco, 1976:7).

Some respondents highlighted that the fact that they chose to do banking business with other banks other than Kingdom bank is enough evidence that what these banks say is not always the truth and people can see the unsaid.

Having looked at Kingdom Bank Corporate image advertisement, the next section looks at Kingdom Forex POS advertisement. This is an advertisement which is selling a specific product as opposed to the above advertisement which is selling the image of the organisation.

5.5.4 Analysis of Kingdom Bank Forex POS advertisement

Forex POS is another advertisement from Kingdom Bank which seeks to enlighten Kingdom Bank card holders as well as potential customers that they can now use their cards to buy or purchase goods at all retail shops which have access to a Point of Sale terminal. In view of the above the advertisement is targeting the entire market and the language that is used must be able to reach these diverse audiences if the message of Forex POS advertisement is to get across well to them.

Figure 5.6: Kingdom Forex POS



(Photo taken by Washington Mushore in Mutare on 09/01/10)

Kingdom Forex POS advertisement presents an image of a Kingdom Bank card. This card is light green in colour and it is being swiped at a Point of Sale (POS) terminal. Only two fingers are pictured holding the card. The card and the POS terminal are placed on a dark green background.

5.5.5 Denotative meanings of Kingdom Forex POS advertisement

Respondents to questionnaire say that the message denoted by the images of a card written Kingdom Bank and which is being swiped on a POS terminal is that, 'customers with Kingdom Bank cards can use them to buy goods or products on all Retail outlets with Point of Sale terminals'(Questionnaire, 11/01/10). The Marketing Manager of Kingdom Bank also came up with the same meanings during an interview dated 20/02/10 when he says:

The aim of the advertisement is to inform Kingdom Bank card holders as well as potential customers that they can use their Kingdom Bank cards in all retail outlets with Point of Sale (POS) terminals to buying goods.

The other message implied by the images according to another respondent to questionnaire dated 11/01/10 is that the advertisement is informing Kingdom Bank card holders about Point of Sale system in which transactions are done using a debit/credit card and payment information is passed on to the Kingdom Bank and the sales data is forwarded to the retailers management information system for updating of sales records. Yet another respondent interpreted the advertisement images as denoting a Point of Sale system in which sales and payments information are collected electronically, including the dollar amount of the sale, the date and place of transaction and the consumer's account number.

5.5.6 Connotative meanings of Kingdom Forex POS advertisement

The message connoted by the advertisement according to some respondents to questionnaire is that of increased convenience. The respondents say that, 'ability to purchase products in retail shops using cards connotes a convenient and easy way of transacting' (Questionnaire, 11/01/10). A respondent from the lower class interpreted the advertisement as suggesting that individuals will no longer need to worry to go to the bank to withdraw some cash. The respondent says that, 'In place of cash the customer can just go straight to the shop and buy some groceries by just swiping his or her card and this culminates in time savings and efficient ways of buying groceries' (Questionnaire, 11/01/10). Other respondents interpreted the advertisement as connoting a hassle free way of conducting business. A remarkable interpretation according to these respondents is:

The introduction of POS payment system eliminated challenges of getting change from shops especially in this current environment where we are using United States dollars. Most shops do not have coins to give customers as change. Lack of coins culminated in consumers being forced to buy things which they do not like in order to exhaust the money tender. However, with Point of Sale payment system money which corresponds with the items purchased is what is debited and thus customers will not be forced to buy other things and consequently their money is saved (Questionnaire, 11/01/10).

Hassle free suggests elimination of tiresome ways of joining long queues at times to withdraw some monies. The Marketing Manager of Kingdom Bank says that the other message connoted by the advertisement is that of easing pressure tellers at the

banking halls. The manager says that, 'the introduction of point of sale facilities by Kingdom Bank therefore connotes decongestion at banking halls as very few people will be coming to withdraw money straight from the bank to buy different products; instead they will just use cards to pay for the various services rendered'(Interview, 20/02/10).

Respondents also read the advertisement as connoting increased security. Customers will no longer need to carry cash around and the risk of losing money to robberies is minimised since 'in place of cash we [customers] will now be using plastic money'. While most respondents see the benefits connoted by the advertisement few respondents came up with some oppositional readings. While some respondents sees Kingdom Bank Forex Point of Sale advertisement as connoting a convenient and hassle free way of doing business, other respondents sees it as an inconvenient way of doing business. 'In cases were the server is down, card holders will not be able to purchase goods' so said one respondent to questionnaire dated 11/01/10.

When the server is down it means that there will be no communication between the retailer and the bank. This lack of communication will inconvenience customers. The other message connoted by the advertisement according to the Marketing Manager of Kingdom Bank is that, 'card holders will be able to purchase as much products as they wish provided the money is available in their bank accounts (Interview dated 20/02/10). In other words, there are no cash limitations when using Forex POS card. Various interpretations of the same advertisements indicate first that audiences are active readers and secondly the arbitrariness or instability nature of signs (Bakhtin, *ibid* and de Saussure, 1966).

5.5.7 Mythological meanings of Kingdom Forex POS advertisement

The Marketing Manager states that the introduction of Point of sale facility is meant to socialise people into seeing the bank as customer focussed. Being customer focussed means that the bank always looks for ways of improving its service to customers. The use of a green colour also creates a myth that Kingdom Bank is a bank which always strives to bring fresh or new products or ways of conducting daily business to its customers so as to afford them with the convenience they need. This

myth comes from the connoted message of freshness symbolised by green colour (Questionnaire, 11/01/10). The bank also wants to create the myth that its products will increase customer convenience. How the other responses reveal that when the server is down customers will not be able to get the needed convenience, instead they will be greatly inconvenienced. This is the other message connoted by the advertisement which is however left unsaid. Bourdieu (1992) in *Modern* (1993) says that systems of symbols are not merely systems of understanding, they are systems of domination. They dominate by saying half-truths and that is what Eco (ibid) refers to as 'lies'.

5.5.8 Remarks and Interpretation of Kingdom Bank advertisements

The primary aim of advertising is to make potential customers aware of the existence of a product which a business has for sale and to attract the favourable attention of prospects to the product. If those aims are to be achieved, Kotler (1993:73) advises that advertisement materials, that is, the language, must be skillfully designed. In the two advertisements of kingdom bank analysed above, the responses obtained from respondents to questionnaires seem to tally with the responses gathered from the Marketing Manager, be it at the denotative or connotative levels. The ultimate of this scenario is that the bank managed to a greater extent to convey the preferred meanings of the advertisements. As indicated above, this is as a result of the skilful design of the advertisements. The responses also indicate that sign in advertisements are unstable. This instability nature of signs is reflected by the various interpretations arrived at by respondents after being exposed to the same text. Furthermore these different interpretations of the same sign point out that the audiences are not passive customers but active critics.

This active role of audiences is underscored by Klapper (1960) who pointed out that media users are not at the mercy of the media but selectively expose themselves on the basis of their own knowledge, experience and expectations. In other words, people see what they want to see. These sentiments which were made by the minimal effects theory also portray themselves in the Schema theory. This theory helps in explaining how people assimilate information from the media. According to this theory, the audience tries to match incoming information with existing information

stored in some hierarchical order in the mind. If the information does not fit into the existing framework it is rejected. If it is accepted, it is stored in some modified schema. In this vein the media user is therefore seen as cognitively active. In the two advertisements of Kingdom bank analysed the bank continues to use green colour as the corporate colour. This green colour has been interpreted by most respondents as creating a myth that Kingdom Bank is a bank which customer focused. It endeavours to produce products which will best meet the needs of customers like convenience, in the case of Forex POS product. The use of colours in advertisements as shown from the responses drawn out from respondents to questionnaires indicates that colour does not only aid the advertisement to look beautiful or appealing to the eyes, but it also communicates meaning. This observation is further emphasised by Pamalie (2000) who sees colours as conveyors of meanings.

5.6 GENERAL REMARKS AND INTERPRETATION OF THE ADVERTS ANALYSED IN THIS CHAPTER

In this chapter focus was on the analysis of the languages of advertisements used by Indigenous/ Independent owned banks in Zimbabwe. The aim was to find out how these banks organize their signs and symbols in order to persuade people to come to their banks and do business with them. The responses gathered revealed that indigenous owned banks use bold and standing font as bait to lure audiences into regarding them and their products as firm, stable and secure.

The study also showed that indigenous or so called independent owned banks make use of colour symbolism. While Metropolitan Bank and National Merchant Banks use a combination of blue, gold and brown colours to convey the messages of wealth, dependability and stability Kingdom Bank uses green as its corporate colour to convey the message of freshness of its products and ideas. In terms of target markets, the responses gathered indicate that National Merchant Bank targets mostly the upper class. This is reflected by the type of images and words it uses. Responses gathered indicate that travelling abroad or owning a laptop is a privilege of the few. Hence this helps in portraying that the bank is mostly concerned with the elite class. Responses drawn out further showed that Metropolitan and Kingdom bank target the entire market.

In terms of representation through images the study revealed that independent banks make use of associational stereotypes to convey their messages. National Merchant Bank uses male images to portraying the message that their products can be used anywhere. This follows the general stereotype that men are adventurous when compared to women. As such they are always outdoors and at times in far reaching areas. This calls for banking products which will best service them wherever they might be. The research also revealed that although the banks analysed in this chapter are all independent owned, they use signs in different ways owing to either differences in targeted markets or capital injected in the production of advertisements.

Metropolitan Bank like NMB uses the male image to conveying the message that an individual has to be formally employed if he/she is to open a current account for man are generally known be involved in formal jobs when compared with women in Zimbabwe. Kingdom bank also uses the female image which is usually regarded as very submissive in order to convey the message that people ought to submit or remain loyal to them (Kingdom Bank) if they want to be successful in their banking business. Although it is good to use associational stereotypes as they are a quick means to convey a message as propounded by Messaris (1997: 67) who notes that, 'By linking a product with a certain image, the advert makes it possible for users of product to draw on that link as a means of making a public statement about how they wish to be viewed' this creates problems of gender stereotypes.

The research revealed that the use of male images by National Merchant Bank and Metropolitan Banks reinforces gender inequalities. This creates an impression that women are suppose to be always in the kitchen. Malleus (2000:80) underscores this when he says that advertising is the key source of imagery. This imagery is about race, class and gender and if they are left unchecked they can reinforce or advocate specific and separate roles for men and women. Furthermore the use of class distinctions by National Merchant bank helps in marginalizing the other classes who fall in the out-group. Malleus (2000:61) also sees advertisements in Zimbabwe as making use of "class distinctions". The message sent is that if you buy this product or service, then you belong to an elite class, you are distinctive and better than those

who cannot afford to buy the product or service. Malleus (2001) was however quick to highlight that this will lead to the marginalization of the less fortunate rural people.

In terms of whether the language used by these banks was easy to decipher, the responses indicated that audiences in one way or the other manage to draw either one or two meanings as intended by the advertiser. This shows that the language that these banks use were to some extent interpretable. Furthermore, the responses also indicated that the use of English as the only medium of communication also created some challenges to some of the respondents who could not get their meanings from the linguistic signs alone but from images. What this suggests is that if these advertisement's images were also difficult to decipher then most of the advertisements will be rendered ineffective.

5.7 CONCLUSION

The focus of this chapter was on the language of advertising used by Independent/indigenous owned banks in Zimbabwe. Although the banks analyzed in this chapter are all independent owned, they use signs in different ways owing to either differences in targeted markets or capital injected in the production of advertisements. The next chapter is the conclusion and it will restate the aims of the study and present the research findings regarding the advertising languages of all nine banks whose advertisements have been analyzed. The chapter will also offer some recommendations which will be based on the research findings on how to improve the effectiveness of the use of the languages of advertising in the Zimbabwean banking sector in particular and Africa in general.

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

Though language is the most important tool we have, it can also be a source of trouble (Sanders quoted In Kress, 1988)

6.1 INTRODUCTION

The aim of this study was to critically analyse the languages of advertising used in some selected banks in Zimbabwe when communicating with a diverse clientele in order to gain competitive advantage. The study analysed billboard advertisements of nine main banks. The intention was first to find out how various banks organize their signs in advertisements in order to lure audiences. The second aim was to find out whether the signs used were complementing each other and the third aim was to find out whether or not audiences were able to get the messages as intended by the advertisers or not. In order to carry out this analysis the study interviewed officials from each bank. Furthermore, 180 respondents were given questionnaires to respond to and their responses were noted down.

The banks whose advertisements were analysed in chapter three are the internationally owned Barclays, Standard Chartered and Stanbic. The study looked at two Barclays bank advertisements namely *Telephone Banking* and *Custody Services Today*. Telephone banking advertisement is about Barclays bank account package in which account holders will be able to transact in their accounts through the medium of a telephone and from any place. Custody Services Today advertisement is about safekeeping services that Barclays bank offers to would-be clients. This includes looking after clients' title deeds or wills among other valuable assets. The chapter also analysed two Standard Chartered Bank advertisements namely *Priority Banking* and *SME Banking*. Priority banking advertisement is about an account package in which an account holder will be given precedence whenever he/she visits the bank. SME banking advertisement is an advertisement aimed at small to medium enterprises. This advertisement seeks to lure these small to medium enterprises to come and get assistance in the form of money. The third bank that was also the

focus of chapter three is Stanbic. Two corporate image advertisements were critically examined. Both advertisements had the sole purpose of enhance audiences' perception of the bank.

The second set of banks whose advertisements were analysed in chapter four is Zimbank, Commercial Bank of Zimbabwe and People's Own Savings. These banks are owned by the government of Zimbabwe. In this chapter, two Zimbank advertisements namely *SMS* and *Internet* banking were analysed. SMS banking advertisement is about a Zimbank account package in which account holders would be able to transact in their accounts without actually visiting the bank physically but through the medium of a telephone where they will just write some short messages instructing the bank on what they want. Internet banking advertisement on the other hand is an account package in which account holders will transact in their accounts through the medium of a computer with a modem. Under Commercial Bank of Zimbabwe two advertisements were examined. The first one was directed to the corporate world and it was telling them about various account packages in which they can have with the bank. The other advertisement was concerned with enhancing the image of the bank. In other words, the bank was selling its brand name to the entire market. The chapter ended up by scrutinizing advertisements of People's Own Savings Bank which are *Cell Connect* and *Local Money Transfer*. Cell connect is an advertisement in which account holders would be able to transact or instruct the bank to perform some banking transactions by just phoning them. Local Money Transfer advertisement is an advertisement in which people whether they have accounts with POSB or not will be able to use to sending money to various recipients' even if these recipients do not hold any accounts with the bank. This service is only confined within the borders of Zimbabwe.

The third set of banks whose advertisements were analysed in chapter five is the so-called independent banks. These are owned by individuals. The banks are Metropolitan bank, National Merchant bank and Kingdom bank. Metropolitan Bank *Personal Current Account* and *MetAgri Business Unit* advertisements were analysed. Personal Current Account is an advertisement about an account package in which an account holder will be able to transact mostly through the medium of cheques and MetAgri Business Unit advertisement is an advertisement which was directed to

farmers and its purpose was to inform them about a business section within the bank with the sole purpose of providing financial and advisory services to them (farmers). The chapter also analysed two advertisements of National Merchant bank namely *VISA International Gold Card* and *NMBDirect*. *VISA International Gold Card* is an advertisement which was directed to travelers and it was about an account package in which an account holder will be given a card that will enable him/her to transact in 120 countries. *NMBDirect* advertisement was about internet banking in which account holders would transact through the medium of a computer with a modem. The bank whose advertisements were analysed last in chapter five is Kingdom. Two advertisements were examined closely. The first one was the *Forex POS*. *Forex POS* is an advertisement which was directed to Kingdom bank card holders only and which sought to inform them about their ability to buy groceries in retail shops with Point of sale machines through the medium of Kingdom bank card. The second advertisement was a corporate one. Its aim was to sell the image of the bank to the entire market.

In view of the above the following detailed findings were obtained from interviews conducted with bank officials and questionnaires given to bank customers.

6.2 RESEARCH FINDINGS

The research revealed that all nine banks communicate to various audiences about their products or banks through the elements of colour, font types, images and words. The arrangement of signs in the two Barclays Bank advertisements analysed revealed that people regard the bank as stable, secure, dependable, accessible and with high quality products like *Telephone banking* which afford them a convenient way of doing banking business and *Custody Services Today* which affords them with an approved and world class place to secure their valuable assets. Audiences managed to arrive at these messages of stability, dependable, accessibility, caring and security owing to the arrangement signs in the advertisements (the placements by Barclays bank of a telephone booth in the midst of a remote setting and of an egg in safe). Thus, through this arrangement, the bank managed to create a myth that it is a secure, wealthy, stable, dependable and accessible bank. This arrangement further cultivated audiences' confidence in the bank.

On whether the signs and symbols in the two Barclays bank advertisements complemented each other, the responses obtained from audiences revealed that the visual and verbal signs were to a very large extent complementary. In most cases audiences could arrive at more or less similar messages by either looking at the images or words alone or both. This also answers the question on whether people managed to arrive at the messages as preferred by the bank. In a nutshell, Barclays bank's use of language, as demonstrated in the two advertisements analysed above, showed that it is a bank that is aware of the language conventions which operate in the creation of advertisements as people always see some elements of realism in all of them (advertisements). The effect of this was that the effectiveness of its advertisements was enhanced.

An analysis of Standard Chartered bank visual and verbal signs revealed that respondents across gender, race or class see the use of female and male images coupled with the bold font types and brown and blue colours in the advertisements as conveying the messages that the bank is friendly, caring, dependable and secure. In other words, through the arrangement of colours, images, words and font types the bank managed to foster the image of stability, caring and dependability in the minds of readers.

In terms of whether the signs found in the advertisements of the bank were complementing each other, the responses obtained revealed that in most cases the captions and the images which were accompanying the product being advertised were ambiguous. In other words, there were no direct linkages between the images and the captions. Audiences in most cases failed to arrive at the same messages by either reading the images or words alone or even both. Secondly, the names of the products which were being advertised were written in very small font size and they were placed right at the bottom and this also made audiences/respondents to further find it difficult to read the advertisements.

On whether the bank managed to communicate its messages, the responses revealed that although some respondents managed to arrive at some of the messages as intended by the bank, other failed due to the ambiguity of the arrangement of signs. In addition, the research also revealed some serious issues

regarding the representation of women. Some female respondents to questionnaires see the arrangement of the female and male images on *Priority Banking* and *SME* advertisements as sending incorrect signals to the Zimbabwean populace. The use of a light skinned woman with long hair coupled with sex luring looks were interpreted by some respondents first as reinforcing the universalisation of the European standards regarding the concept of beauty and secondly as objectifying women as sex objects. The presentation of a male image with a key to unlock possibilities was interpreted by most female respondents as downplaying their ability to unlock possibilities in the formal services sector as well.

The research therefore revealed that Standard Chartered bank still uses language which is either Euro-centric maybe due to its ownership patterns or lack of flexibility to adapt to the cultural norms of the country which it finds itself operating in. The bank also uses languages which uphold patriarchy values at the expense of matriarchy values. This has the effect of making their advertisements ineffective in some cases.

The study also showed that Stanbic bank uses various elements of colours, font types, images and words in their advertisements to communicate the messages that they are stable, professional, caring and even friendly. With regards to whether the signs in these signs complement each other, the responses revealed that in most cases they were. Readers were able to arrive at almost similar meanings of the advertisements after reading either the advertisement images or words or both. Ability to arrive at more or less similar meanings also suggests that the signs used were the ones' audiences were familiar with.

The research also revealed that Stanbic bank apart from using female images as a way of attracting audiences' attention they also used the image as a way of challenging the widely held stereotypes of the women as being always playing second fiddle roles to men. In all Stanbic advertisements women are shown in decision making roles in the corporate world or in the formal sector. In short, through this representation women are being empowered. Women are thus shown by Stanbic bank as people who have the capability to protect or managing customers' money in the financial services sector in Zimbabwe. In the other advertisement which the

researcher analysed the bank only used a hand which audiences could not confirm whether it was a hand of a male or female. The use of a hand without identity of whether it is for man or woman demonstrated Stanbic Bank's ability to use gender neutral languages in their advertisements. Although Stanbic made use of associational stereotype in its advertisement featuring a woman, other respondents read the use of this female image as reinforcing the child bearing and domestic roles of women in society.

The responses solicited showed on one hand that all international owned banks are similar in that they all make use of the various elements of colour, font, images and words to communicate messages of stability, caring, security, dependability, to mention but a few, to audiences through the arrangement or organizations of their signs. The research also revealed that the types of images used makes them (internationally owned) to differ in terms of the targeted markets. While the intention of telephone, SMS or Internet banking is to afford customers with an element of convenience, the choice of the image used culminated in differences in target markets. For instance, Barclays uses a telephone booth at the expense of cellphone in order to communicate the message that the product is for the entire market, for telephone booths are used by the public. Standard Chartered used the words *Privileged few* in their Priority banking account to suggest that the product is not for the entire market but for a certain class.

The research also revealed that these differences in choices of images are due to differences in target markets. However, Standard Chartered bank's choice of images has been shown in this research to perpetuate gender and race inequalities when compared with Barclays or Stanbic Bank. Barclays uses images or words which are gender or race neutral. Stanbic bank apart from using female images as a way of attracting audiences' attention they also used the image as a way of empowering women when compared with Standard Chartered Bank which portrays woman as sex objects.

Women are shown by Stanbic bank as people who also have the capability to protect or managing customers' money in the financial services sector in Zimbabwe. In the other advertisement of Stanbic Bank which the researcher analysed the bank only

used a hand which audiences could not confirm whether it was a hand of a male or female. The use of a hand without identity of whether it is for man or woman demonstrated Stanbic Bank's ability to use gender neutral languages in their advertisements when compared with Standard Chartered bank. Barclays bank, unlike Stanbic bank and Standard Chartered bank, is a bank which uses simple and clear signs, unlike the other two banks which uses signs which are at time ambiguous.

On the State owned banks the study revealed that Zimbank, People's Own Savings Bank and Commercial Bank of Zimbabwe, like all International owned banks, uses bold and standing letters to convey the messages of stability and security to would-be customers. The study also portrayed that Zimbank and Commercial Bank unlike People's Own Savings Bank use languages which project them as composed of intelligent and logical thinkers. This message is conveyed through their use of words like *Investing in potential* and *We understand value* respectively.

The study also revealed that State owned banks use both female and male images in order to convey the message that they care for the financial success of their customers. Women are generally regarded as caregivers and men as protectors and providers in Zimbabwean society. On the other hand, the use of the female and male images by Zimbank and Commercial Bank of Zimbabwe in their SMS and corporate image advertisements respectively were interpreted by most audiences as perpetuating or reinforcing gender and racial stereotypes or identities. Zimbank's use of a light skinned female image that also looks like "Indian" was interpreted by audiences as first reinforcing the notion that the woman's place is always in the kitchen and because of that stereotype, the only product which she can use is SMS banking which does not allow the women to move out of her prescribed position. Secondly, the image was also criticized by audiences on racial grounds for it seems to say that the product is directed to a different or particular audience in Zimbabwe which does not even make up the majority of the market.

Commercial Bank of Zimbabwe uses male images as logical thinkers. The images were on one hand interpreted by both male and female respondents on racial grounds as empowering blacks or Africans. Black people or Africans have been subjected to European dominance or ideologies for quite a long time and this

culminated in most people into believing that black people are inferior human beings when compared to whites. On yet another level, some female respondents see the presentation of male images by Commercial Bank of Zimbabwe as conveying the message that women are subordinate to men when it comes to intelligence and thinking. In view of the above, advertisements of Zimbank and Commercial Bank of Zimbabwe were rendered ineffective when compared to People's Own Savings Bank.

In terms of colours, People's Own Savings Bank uses orange colour first as bait to lure people to seeing it as a bank which is friendly and full of energy. Furthermore, the study reveals that the use of the orange colour was meant to make the bank noticeable without it screaming to the audiences, for orange colour is generally known to demanding people's attention. Apart from the above mentioned positive uses of the orange colour, some respondents interpreted the colour negatively. The research revealed that most audiences read the colour as suggesting other meanings like cheapness of products or services. The message of cheapness was interpreted by the upper class people as conveying the message that doing banking business with People's Own Savings will result in them being downgraded in their status.

Respondents from the lower class see the use of orange colour which suggests cheapness (Pullen, 2009) as conveying the positive message that POSB has products which cater even for the lower class people. This message is further consolidated by their use of the three indigenous languages. In terms of the use of indigenous languages, People's Own Savings unlike all the other eight banks, managed to use the three main indigenous languages which are Shona, Ndebele and English. This revealed that People's Own Savings understands that not all people in Zimbabwe are able to read or understand English only. Because of this realization, most audiences regarded People's Own Savings bank as a truly "people's bank".

Responses gathered from audiences revealed that both POSB advertisements used signs and symbols which they could easily identify with. As such, the meanings arrived at in both advertisements were more or less similar with the meanings elicited from the Marketing Managers. Comparatively the responses gathered from the

respondents to questionnaire portrayed that People's Own Savings bank uses language which people from all walks of life could read and understand with less difficulty when compared to Zimbank and Commercial Bank of Zimbabwe. The research however revealed that these differences in the languages used by Zimbank, Commercial Bank and People's Own Savings Bank can be attributed to differences in the targeted markets as well as differences.

The research unearthed that although all these banks uses either different names regarding their products or different images, the underlying messages in most cases was similar. For instance, Barclays seeks to convey the messages of *convenience* to its targeted market through Telephone banking, while Standard Chartered bank sought to convey the same message through its Priority banking and Zimbank through its SMS banking. The research also looked at Indigenous or individually owned banks in Zimbabwe namely Metropolitan Bank, National Merchant Bank and Kingdom Bank. One of the research findings was that Independent owned banks, like international or government owned banks, uses solid or bold and standing font types to convey the messages to would-be customers of stability, firmness and security. These banks also made use of colours in their languages of advertising in order to convey various meanings regarding their products. While Metropolitan and National Merchant Banks use a combination of blue, gold and brown colours to convey the messages of wealth, dependability and stability, Kingdom Bank uses green as its corporate colour to convey the message of freshness of its products or ideas.

In terms of target markets, National Merchant Bank uses languages which targets the upper class as portrayed by the images of a laptop which is still a privilege of the few in Zimbabwe and a traveler which is also an activity undertaken by very few people who happen to have the money to do so. Metropolitan and Kingdom bank on the other hand seem to target the entire market. In terms of representation through languages, the research revealed that National Merchant Bank misrepresented Africans and women. While the bank uses a white male image to depict travelers and the male image in the Personal Current Account advert to denote various customers, respondents came up with oppositional readings which saw the advertisements as classified as racial and gender imbalanced. The research showed that images of this

nature are in part responsible for the dominance of the Euro-centric values which had impacted on the culture at large.

This trend misrepresentation in terms of gender was also observable on Metropolitan Bank advertisement which featured a male image signing a cheque. To be able to open up a current account, one has to be formally employed, that is, the person should produce a pay slip. Thus the male image, according to the responses gathered conveys the message that men are the only people who should or are formally employed when compared to women whose place should or is always the kitchen. This place does not give them pay slips and as such they can not register for a current account. The reality, as some female respondents highlighted, is that in today's world women are also formally employed although it is widely accepted that men are the one's who should be formally employed.

On the question of whether signs and symbols in the advertisements of the nine banks were complementing each other, the responses above gathered from respondents to questionnaire revealed that in most cases the images complemented very well with the accompanying verbal signs used. The study shows that respondents in some instances could arrive at the same message by either looking only at the visual, verbal or both signs. In other words, audiences who could not read well the words accompanying images were always able to arrive at more or less similar surface meanings of the advertisements as intended by the advertiser by just reading the images.

In other words, the meanings that respondents also arrived at, be it at the surface, metaphorical and mythological levels more or less corresponded with the messages that the banks intended to pass on to the audiences regarding their banks or products. However, the significance of the study was that it also demonstrated that audiences are not passive customers since they at times managed to come up with other oppositional readings from those intended by the bank, as well as alternative meanings expressed by members within their class or other classes, racial, gender and age group.

These divergences in interpreting printed advertisements among the interviewees were explained in terms of the different cultural backgrounds of customers. The instabilities inherent in words, and visual signs also promoted semantic ambiguities and encourage different understanding of the adverts. In short, the study revealed that the language used can determine the nature of audiences' interpretations of advertisements. Moreover the socio-economic and cultural backgrounds of the audiences allow them to bring their own values and prejudices to the process of interpreting adverts from the different banks in Zimbabwe. This confirms Ngugi wa Thiongo's (1987) observation that says that 'to choose a language in which to communicate with in literature is to choose an audience'.

In summary the research findings above indicate that all nine banks understudy were/are to a very large extent aware of how language conventions operate in the construction of images or advertisements. The research findings further indicate that all nine banks were/are aware that written texts provide an approximate indication of the original meanings than do other types of signs like images, that is, words get closer to minds of people and this confirms Derrida (1978) cited in Denzin et al (1994) who says that through words, advertisers are able to explain clearly their messages and the perceived audiences will not have 'any' challenges in deciphering the messages. In cases where images are used all nine banks made use of captions to direct audiences to the dominant meanings. This suggests that all these banks are aware of the language conventions which state that where images are used it is necessary to insert a caption in order to minimize the number of unintended readings.

The research findings above also indicate some more similarities in the nine banks understudy regarding the ideologies behind the use of visual and verbal signs. They all use languages/signs which portray them as stable, firm and secure. Similarities were also evident in the use of associational stereotypes in order to communicate various messages of caring or aggressiveness amongst others to potential customers. While banks like Barclays and Metropolitan made some good use of associational stereotypes owing to their good choices in terms of which images or words to use in order to maintain gender, race or class balances other banks like Standard Chartered Bank, Stanbic Bank and Zimbank did not. Although the use of the female image was a way of attracting attention of the audiences as confirmed by

the results of a study carried out by Block and Keller (1988:31) which concluded that pictures of women attract more attention when compared to men, the use of either female or male images in the advertisements of Standard Chartered Bank, Stanbic Bank, Zimbank and National Merchant Bank culminated in them being criticized by respondents for perpetuating either Euro-centric values which undermines African values or reinforcing gender imbalances which always undermines females.

The finding above regarding the use of images which does not result in one race, class or gender being portrayed negatively clearly shows that Standard Chartered Bank, Stanbic Bank, Zimbank and National Merchant Bank are not aware of how conventions operate in the construction of images and this has the effect of making audiences of the advertisements of these banks to slip readily into the naive readings of images. Respondents also regarded the language of advertisement used by People's Own Savings Bank as the most accessible owing to its use of advertisements' whose verbal language is rendered in the three main languages of Zimbabwe which are English, Shona and Ndebele. The overall low quality design of People's Own Savings Bank advertisement through the use of orange colour however makes the bank to be shunned by the middle to upper class people of Zimbabwe.

Lastly the responses revealed that the choice of the exact image also becomes a point of major differences in terms of targeted markets even though the messages connoted in most cases were the same. For instance, although a telephone, cellphone, and an internet are all channels to bring some element of convenience to customers, the choice of each image or word at the expense of the other also helped in differentiating these banks in terms of classes targeted.

6.3 RECOMMENDATIONS

In light of the findings drawn above,

- It is recommended that Standard Chartered Bank, Stanbic Bank and Zimbank should desist from using cultural codes of their owners who are in other countries and begin to use cultural codes of Zimbabwe were they operate. Similarly, Zimbank should strive to encompass the values of the Zimbabwean

people and stop imitating the cultural values of outsiders if its advertisements are to become very effective. People expect to see or read advertisements which have some connection with their own lives and experiences and the world they inhabit or appear to be based upon some sort of recognizable reality. The success of an advertisement is often judged by measuring the advertisement messages against people's own situated culture and biography (Robinson, 2003). In this respect it is recommended that if advertisements of the above mentioned banks are to be effective they should be produced within the cultural context of the country they operate and this will also eliminate the danger of portraying or projecting negative stereotypes in relation to race, class or gender.

Though language is the most important tool we have, it can also be a source of trouble.

- It is therefore recommended that Standard Chartered Bank, Stanbic bank, Commercial Bank of Zimbabwe, Metropolitan Bank, Zimbank and National Merchant Bank should start using gender and racial neutral images and words if their advertisements are to become most effective. Lusted (1988) sees the effectiveness of any particular appeal as greatly affected by how much the advertisement signs-images or words- supports or conflicts with the beliefs, values and assumptions that the audience members already hold about relevant topics. When faced with opposing verbal arguments, a reader or listener will usually accept the one that reflects or reinforces his or her already-held opinions and assumptions. Neutrality implies the absence of explicit images of human beings who belong to social identities such as class, race and gender.
- Regarding the design of pictorial advertisements, People's Own Savings bank should reconsider changing its corporate colour of orange which some audiences regards as implying products of cheap quality and so are the people who do banking business with it.
- It is hoped that future research into the study of the language of advertisement in the banking sector should focus on the ideology of advertising.

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APPENDIX A

QUESTIONNAIRE

Please return your completed questionnaire at the nearest enquiries desk of your respective banks/branches. Address the completed questionnaire with the following:
c/o Mr W. Mushore.

Your answers to this questionnaire will be treated with strict confidentiality.

SECTION A: INFORMANT'S PROFILE

Indicate your response with a tick or cross.

Age:

15-20	21-25	26-30	30-40	Above 40
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Sex:

Male	Female
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Highest Level of education attained:

Primary	Secondary	Tertiary
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Place of residence:

Low density	Middle density	High density
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Profession: _____

Languages Spoken: _____

SECTION B: INFORMATION REGARDING BILLBOARD ADVERTISEMENTS

1) What are the important signifiers in the advertisement?

2) What do the signifiers signify to you? Or, what are the denotative and connotative meanings of the signs?

3) What codes can be found (for example symbols of status and colours) in the advertisements?

4) What ideologies or sociological issues are being addressed in these advertisements?

5) Which strategies should banks employ when developing advertisement messages in order to increase or improve audiences' understanding of the messages?

APPENDIX B

INTERVIEW SCHEDULE

Dear _____

Re-Dissertation: MA Degree in African Languages

I am currently undertaking a Master of Arts Degree in the Department of African Languages with the University of South Africa (UNISA). The topic I have chosen is “Corporate Communications: A critical comparative study of the language of communication in the Zimbabwean banking sector” and the main aim/objective of this study is to find out how and why you choose to use certain signs and symbols in your advertisements at the expense of others. To help me conduct my research I would like to hear from you the following regarding your _____ advertisement(s).

- 1) What are the important signifiers in the advertisement?
- 2) What do the signifiers signify to you? Or, what are the denotative and connotative meanings of the signs?
- 3) What codes can be found (for example symbols of status and colours) in the advertisements?
- 4) What ideologies or sociological issues are being addressed in these advertisements?
- 5) Which strategies should banks employ when developing advertisement messages in order to increase or improve audiences’ understanding of the messages?