

A Multi-Modal Discourse Analysis of Bank Public Service Advertisements on Instagram

²SONDE, S. Olufunso PhD
Department of English Studies, Tai Solarin University of Education, Ijebu-Ode, Nigeria.
funsosonde@gmail.com 08066410446 ORCID NO:
0009-0003-1625

¹OLOKO, M. Jamiu PhD
Dept. of English Studies, Tai
Solarin University of Education,
Ijebu-Ode, Ogun State
Olokomj@gmail.com.
08032194069.
ORCID NO: 0009-0002-1247-
09306

³ADEYEMI, C. Favour
Federal College of Education Model Secondary School, Osiele, Abeokuta, Nigeria.
(favourcynthia88@gmail.com) 08138149926.

Abstract

The shift in advertisement has gone from Traditional media tools such as newspapers, magazines, letters to modern media tools via television, radio with online/digitalization such as social media which is gradually dominating advertising spaces. Important players in the digital or online platforms include Google, Facebook, Instagram, X, and WhatsApp. It is from the foregoing that this study attempts an investigation of bank advertisements on one of the social media platforms (Instagram) using the multi-modal discourse analysis approach. In this study, five pictorial adverts were selected from GTBank, Union bank and FCMB official pages on Instagram through a purposeful sampling technique. In the analysis of data, Kress and van Leeuwen's Visual Grammar based on Halliday's Systemic Functional Linguistic (SFL) was adopted. This grammatical

model focuses on the exploration of representational, interactional

and compositional meanings adding evidence to the assumption that meaning arises from the use of multiple semiotic resources to investigate linguistic and visual forms of public service advertisement. The study reveals that visual and linguistic elements construct representation and create visual discourse. Finding also shows that banks use Public Service Adverts to create strategic advertisements of their brands based on the shared values of the target viewers to make them feel important and involved. The study concludes that the multi-modal elements in these adverts help greatly in the understanding of how banks construct and negotiate identity, power and ideology for effective marketing of their brands. This plays significant role in influencing consumer behaviour, shaping cultural norms and driving the economic growth of the country.

Keywords: Systemic Functional Linguistics (SFL), Multi-modal Discourse Analysis (MDA), Visual Grammar, Public Service Advertisement.

Introduction

Advertising in a form of communication that promotes a product, service or idea to a targeted audience. The importance of advertisement to brand promotion cannot be overemphasized. Any brand committed to expansion will hold advertising in high esteem as the organisation's success depends largely on intentional, strategic and effective persuasion of her target audience.

Advertising can take different forms such as Print Advertising (newspapers, magazines, billboards); Digital Advertising (online display, social media platforms such as WhatsApp, Instagram, Facebook etc); Broadcast Advertising (television commercials, radio jingles); Outdoor Advertising (billboards, transit shelters); Experiential Advertising (events sponsorships), Influencer Advertising (partnering with Influencers). All these forms of advertisement have advantages over one another as the choice of one form depends largely on the target audience and resources at hand.

Generally speaking, advertisement can be divided broadly into two categories namely: Commercial Advertisement and Public Service Advertisement. The classification between the commercial and public service advertisements is based on the goal. Commercial advertisements aim to promote products, services or ideas to a targeted audience, driving sales, brand awareness and customer

engagement. A public service advertisement on the other hand, aims to raise awareness, educate and promote positive social change.

Advertising plays a significant role in today's world, influencing consumer behaviour, shaping cultural norms and driving economic growth. The shift has gone from traditional media tools such as newspapers, magazines, letters to modern media tools via television, radio with online/digitalization such as social media gradually dominating advertising spaces. Important players in the digital or online platforms include Google, Facebook, Instagram, X, WhatsApp.

The Systemic Functional Linguistic (SFL) and Multi-modal Discourse Analysis (MDA) share a symbiotic relationship, as they both focus on understanding communication and meaning making. Both SFL and MDA approaches to text analysis recognize the importance of context and social factors. As Systemic Functional Linguistics (SFL) focuses on language's functional roles (ideational, interpersonal, textual), MDA extends SFL to non-linguistic modes (image, sound, gesture etc.) and how these multiple modes interact to convey meaning. Therefore, SFL is used as a tool in MDA for considering material and spatial aspects of communication.

As a new research method of discourse analysis, SFL-MDA has become a rapidly growing research focus with key concepts of Semiotics (signs and symbols); Functional Grammar (ideational, interpersonal, textual); Multi-modal (integration multiple modes); Discourse (language in social

context) and Genre (Socially constructed communication types) bridging SFL and MDA.

Instagram is a social media platform that focuses on visual story-telling with over 2 billion active users. According to the Hootsuite's "Digital 2022" Sprout Social's "2022 Instagram User Demographics", Pew Research Centre's Mobile Technology and Home Brand 2022" reports, 71% of online adults aged 18-29 use Instagram; 500 million+ daily active users; 95 million+ posts daily and 4.5 billion+ likes daily. With this high number of Instagram users, it has become an important space for businesses, organizations and public figures to reach and interact with their target audience. The platform provides various marketing and advertising tools such as photo ads, video ads, carousel ads, stories ads, reels ads, shopping ads, hashtag campaigns, engagement and community building, etc. to enable brands keep up with their target audience. Banks are not left out in the use of Instagram as a primary platform for their advertising campaigns.

Literature Review

Towards the end of the 20th century, linguists like Kress and van Leeuwen (1996) and O'Toole (1994), Lemke (1998), Royce (1998), O' Halloran (1999) among others, commenced serious academic enquiries into the social communicative functions of multi-modal resources like language, image, music, gesture and architecture which integrate across sensory modality such as visual, auditory, tactile, olfactory, gustatory and kinetics. Many different theories have been adopted by analysts to analyse multi-modal discourse analysis. SFL has informed

studies of different semiotic systems. In film, SFL-MDA informed studies include Baldry (2004); Baldry and Thibault (2006), O' Halloran (2004); Pun (2008); Thibault (1990, 2000); Tseng (2008); Leeuwen (1991). In music, Caldwell (2008, 2010); Callaghan & McDonald (2002); van Leeuwen (1999). In Mathematics, Lemke (2003); O' Halloran (1999, 2005). In Gesture, Hood & Foray (2005); Martinec (2004); Muntigl (2004); Zappavigna et al. (2010); 3-D space, Jones (2008); Martin & Stengl in (2007); O' Toole (1994, 2004); Ravelli (2006, 2008), Stenglin (2004, 2008, 2009). In 3-D objects, Kress and van Leeuwen (1996); O' Toole (1994). In Print adverts, Cheong (2004); Kress & van Leeuwen (1996); McAndrew (2001); O' Halloran (2008).

The study also covered newspapers and magazines (Bateman 2008; Caple, 2007, 2008), Economou (2006, 2008); Knox, Patpong & Piriya Silpa (2010); Machin & van Leeuwen (2003, 2004); Royce (1999) and on Websites. Baldry & Thibault (2006); Bateman (2008); Bateman, Delin & Henschel (2007); Djonou (2005, 2007, 2008); Lemke (1999, 2002); Martinez & van Leeuwen (2009); Zhao (2008, 2010). Liu, 2019).

Kress and van Leeuwen (1996) in their work "Reading Images: The Grammar of Visual Design" adopted Halliday's Systemic Functional Linguistics to analyze visual communication. Their work draws on an enormous range of examples from children's drawings to textbook illustrations, photo-journalism to fine art, as well as three dimensional forms such

as sculpture and toys. They examined the ways in which images communicate meaning.

Seino (2020) also adopted Systemic Functional Multi-modal Discourse Analysis to examine the semiotic modes used in the Airtel Nigeria 4G visual commercials and how the advertisers made use of the composition of elements in the multi modal text which was based on the idea that the advertisers and the viewers are abreast with what information is mutually known and understood. The study followed the survey research design and the data was analyzed following four steps of assigning incidents to frames, elaborating frames, relating themes to frames and interpreting the data as a coherent structure. The study also adopted Kress and van Leeuwen's model on representational and interactive meaning making relations as seen through three inter related systems which are information value, salience and framing. The study concluded that the advertisers of Airtel Nigeria 4G visual commercials made ample use of metaphors associating 3G with negative frames and 4G visual commercials with positive frames. They vividly and successfully created a demarcation between 3G and 4G, persuading consumers to go for the Airtel Nigeria 4G products.

Liu (2019) explored the interactive meaning in three public service advertisement on the basis of Kress and van Leeuwen's Visual Grammar based on Halliday's Systemic Functional Linguistics adding evidence to the assumption that it can be applied to the multi-modal discourse analysis of public Service advertisement in a feasible and operational manner.

Obasi (2023) examined the multi modal discourse analysis of Peak milk and Sterling Bank Nigeria's advertisement on Facebook. Twenty pictorial adverts were selected and examined from their official page on Facebook. The adverts were analysed using Kress and van Leeuwen's Visual Grammar design (2006) as the theoretical framework. The finding revealed that linguistic elements, colours, participants' gaze, gestures, distance and angles play a crucial role in the persuasive elements. The brands also use distance and angle that also use cultural and religious affiliations to enhance interaction with targeted viewers.

Ajepe (2021) examined the verbal-visual element in selected banking industry advertisements in Nigeria. The study adopted the three metafunctions of meaning as projected by Halliday (1999, 2004) and the reading images by Kress and van Leeuwen (2006) to determine the impact of verbal-visual elements on television advertisements of selected banks on the viewers. The data comprised 30 bank advertisements from three prominent banks in Nigeria: First Bank, Zenith bank and Access bank. The research revealed that there is an interplay between verbal and visual elements used in the adverts which revealed the advertisers' intended messages to the viewer.

From the available literature, serious work on banks public service advertisement on Instagram have either been overlooked or have been investigated in only a few previous studies and which we therefore considered not to have been adequately researched.

It is from the foregoing that this study attempts an investigation of bank advertisements on GTBank, FCMB and Union bank official pages on Instagram.

Theoretical Framework

Systemic Functional Linguistics (SFL)

Haliday SFL (1985, 1994, 1996, 2004) is a theory of meaning as choice by which a language, or any other semiotic system is interpreted as networks of interlocking options. Eggins and Slade (2004) supported this view by asserting that the most powerful aspects of the systemic approach is that language is viewed as a resource for making not just one meaning at times but several strands of meaning simultaneously. Halliday views language as a social semiotics system, focusing on how language functions in communication and how meaning is constructed through various contexts. He identifies "three kinds of meaning that are embodied in human language as a whole, forming the basis of the semantic organization of all natural languages." He termed this the three metafunctions of language which operate simultaneously in the semantics of every human language.

i. **Ideational Function:** Language is used to represent ideas, experiences, and events. It describes how language constructs reality. Language is used for describing, reflecting or interpreting the world around us. Transitivity which analyses processes (material, mental, relational etc.) and Participants is a powerful tool in the analysis of meaning in clauses to understand the representation of actions and participants. Process according to

Bloor and Bloor (1995) are part of the cluse that is realized by the verbal group and what is going on in the whole clause. Participants are the entities involved in the process. The third entity in the transitivity group is circumstance.

ii. **Interpersonal Function:** Language is used to govern the social relationships and attitudes between speakers and listeners on one hand and between writers and readers on another. It addresses how language enacts interaction. Language here is used to maintain relations with people, influencing their behaviour, expressing our own viewpoints on things in the world and eliciting or changing people's opinions (Haliday, 2004). Mood and modality are used to examine how sentences express different attitudes such as commands, questions, shock etc. and the degree of certainty for obligation. Mood is divided into two parts: the Mood and Residue. While the Subject and Finite constitutes the Mood, the rest of the function in the clause constitutes the Residue (Predicator, Compliment, and Adjunct). (Bloor and Bloor, 1995). The interrogative mood is what is further categorized as modality.

iii. **Textual Function:** Language is used to organize information and structure discourse. Language, itself has a mechanism to turn a written or spoken word into a coherent and unified text. To achieve this, the concept of Theme and Rheme are used to analyze how information is presented and structured. It is worthy to note that the way information is structured in communication is an extremely important aspect of a functional grammar

(Opeibi, 2004). The textual metafunction has to do with the organisation of the clause as a message for meaning encoding. In the textual metafunction is the Thematic structure and involves the constituents that are labelled Theme and Rheme. The first part of the clause contains the Theme which is considered as the idea represented by the constituent at the starting point of the clause. The rest of the message is called the Rheme.

The SFL-MDA Interconnection

Kress and van Leeuwen's multimodal discourse analysis has significantly enriched our understanding of how meaning is constructed across different modes. By adapting SFL's metafunctions to visual and multi modal contexts, they offer a comprehensive framework for analysing texts that combines language, images and other sensory elements. SFL's concept of language as a semiotic system has heavily influenced MDA which expands the analysis of texts from purely linguistic modes to a combination of multiple modes. SFL provides a foundation for analysing how each mode in multi-modal texts carries meaning and interacts with other modes. These modes such as visuals, sounds, gestures and spatial arrangements are employed to analyse the social context and meaning orientation (Kress and van Leeuwen 2006).

Inter-semiotic complementarity is largely instrumental in SFL-MDA interconnection in that the relationship between modes can be complementary, supplementary or even contradictory. MDA for instance can analyze how written text in an advertisement provides

information while the colour separation creates an emotional appeal. Together, the written text and colour create a cohesive persuasive message to the target audience.

As explained earlier, the meta-functions of language which is a major concept in SFL is applied to Multimodal Discourse analysis in this study. Kress and van Leeuwen in their works have combined SFL's Social semiotic theory with an analysis of visual and multi-modal texts. This combination enables a more thorough understanding of discourse and modes as a reflection of social roles, intentions and relationships.

Visual Grammar

This study adopts Kress and van Leeuwen's (2006) Visual Grammar Design theory which is an extension of their work on Social Semiotics which views all forms of communication (including visual images) as socially constructed systems of meaning, social semiotics is concerned with the ways in which different societies and cultures use signs to create and interpret meaning.

Kress and van Leeuwen developed the concept of visual grammar as an analytical tool for decoding meaning in images and visual designers.

Extension of SFL's metafunctions to Visual Modes

i. Ideational Metafunction: In visuals, these are seen in the depiction of people, places, objects and events which convey information about the real or imagined world. They describe this as representational Meaning. The ideational function

from SFL is used to examine how images, sounds, and gestures depict actions, relationships and settings constructing representation of the world (Kress and van Leeuwen 2006). They further explain that there are two participants in every representation: the reader, the interactive participants, that is, the depicted things in the image designer. Vectors include visual lines or pathways that create a sense of direction in an image. Vectors can be created by objects or figures pointing or looking in certain directions, guiding viewers' interpretation.

ii. Interpersonal Metafunction: Language is used to establish social relations and communicates attitudes. In visual image, Kress and van Leeuwen (2006) identifies this aspect of metafunction as interactional meaning which is expressed by visual contact (gaze, angle), social distance (proximity), perspective and modality that the represented participants and interactive participants expressed. In visual analysis, 'gaze' is used to determine whether the image act is a demand or an offer. The gaze can be direct, where the represented participant looks directly at the viewer, creating engagement or indirect where the represented participant's gaze points toward something within the image, guiding the viewers' attention, it is a demand or an offer respectively. Social distance reveals the level of involvement and power relations between the image and the interactive participants. The subjectivity and objectivity of the message is expressed in the perspective. Perspective is revealed through the selection of angles. Modality related to colour differentiation, saturation, modulation, depth,

illumination and brightness which depicts the different sets of principles which inform how texts are coded by specific institutional context. Modality is used to perceive truthfulness or realism of an image. Higher modality may indicate more realism while lower modality suggests abstraction or symbolic representation. (Kress and van Leeuwen, 2006).

iii. Textual Metafunction: The use of language to organize the visual or multi-modal text to create coherence and cohesion. In image analysis, this includes the layout, salience, framing and composition. Kress and van Leeuwen identify this aspect of SFL as compositional meaning. Framing involves the boundaries within and around an image. Frame can separate or connect elements thereby influencing how they relate to each other. For instance, if an image has no frame, it covers the whole area of the page and a double spread invites the reader into the image (Kress and van Leeuwen 2006). Salience has to do with the visual weight or prominence of elements in an image which is determined by size, colour, contrast and positioning. Factors like foreground and background contrast help the represented participants to attract the viewers' attention and often carry important information. In multi-modal texts, composition and layout guide viewers on an image. Kress and van Leeuwen identified that many cultures read images from left to right where the left side often called the 'Giver' represents familiar or known information. The top part of a composition often conveys idealized information while the bottom provides more concrete or practical details. The centre

margin involving central elements in a composition are often the focus of attention while marginal or peripheral elements provide supporting information or context.

Methodology

The method adopted in the analysis of data for this study was largely qualitative which involves the description and interpretation of data. Instagram as a social media platform provides various marketing and advertising tools for banks to enable them keep up with their target audience. In the collection of data from this media platform (Instagram), a purposive sampling technique was used to select visual texts and their corresponding written texts in the selected bank adverts. This sampling was conducted by obtaining different advertisements from fifteen commercial banks Instagram pages out of which five pictorial public service advertisements were finally selected from the official Instagram pages of three commercial banks in Nigeria: Union Bank, Guarantee Trust Bank (GTCo) and First City Monument Bank (FCMB). These selected adverts are good representative materials for analysis as they provide a comprehensive and structured way of analyzing how banks use language and visuals to construct messages, influence public perception and encourage social engagement using Halliday SFL as grammatical model and Kress and van Leeuwen's (2006) extension of SFL to Visual Grammar as framework. The analysis was carried out in two phases. The first phase was the analysis of the SFL features followed by the description and

interpretation of the multimodal features of the adverts.

The first phase of analysis which was the application of Halliday SFL grammatical model included the three metafunctions of ideational (Transitivity), Interpersonal (Mood and modality) Textual (Theme and rhyme). In the second phase of the analysis, the three metafunctions of representation, interactive and compositional meanings served as guidelines. In the application of Ideational metafunctions in visuals, how images depict actions, relationships and settings in the adverts was examined. For Interpersonal metafunction there was the description of how interactional meaning is expressed by visual contact (gaze, angle), social distance (proximity), perspective and modality that the participants and interactive participants represented. And for the textual metafunction, how language is used to organize the visual or multi-modal text to create coherence and cohesion was also carried out.

Data Presentation

TEXT 1: You are the heart of our success. Happy customer service week. GTBANK.

TEXT 2: Your voice, our future: In every classroom, a future is born... Happy World Teacher's Day. Union Bank.

TEXT 3: Together, we can create a world without poverty. International Day for the Eradication of poverty. FCMB.

TEXT 4: Celebrating the resilience that defines Nigeria. Happy Independence Day Nigeria. GTBANK.

TEXT 5: From Vision to Reality: Empower her!... Happy International Day of the Girl Child. Union Bank.

Data Analysis and Discussion

As earlier mentioned, analysis of data for this study was carried out in two phases. Section A of the analysis was devoted to the analysis of SFL features of the adverts using Halliday grammatical model of the metafunctions. In the analysis of data in section B of the study, Kress and van Leeuwen’s extension of SFL's metafunctions to the concept of visual grammar as an analytical tool for decoding meaning in images and visual designers was applied.

A. Analysis of SFT Features

TEXT 1: You are the heart of our success. Happy customer service week. GTBANK.

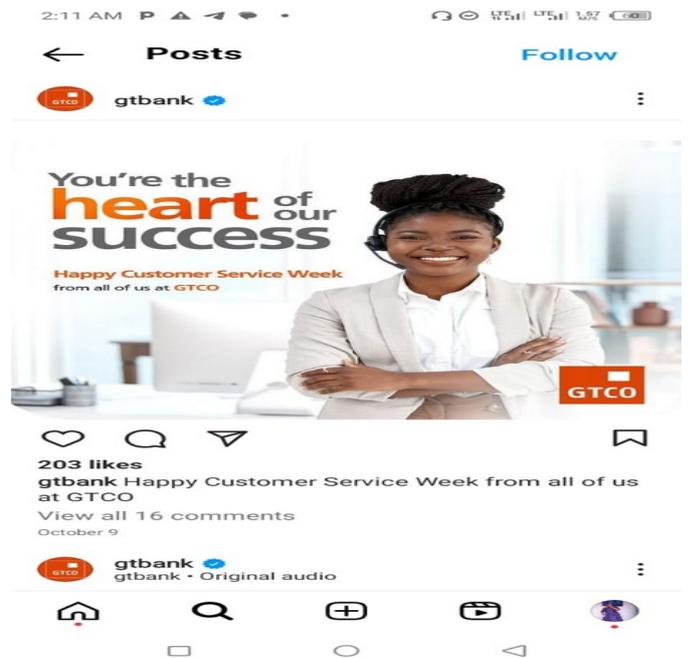
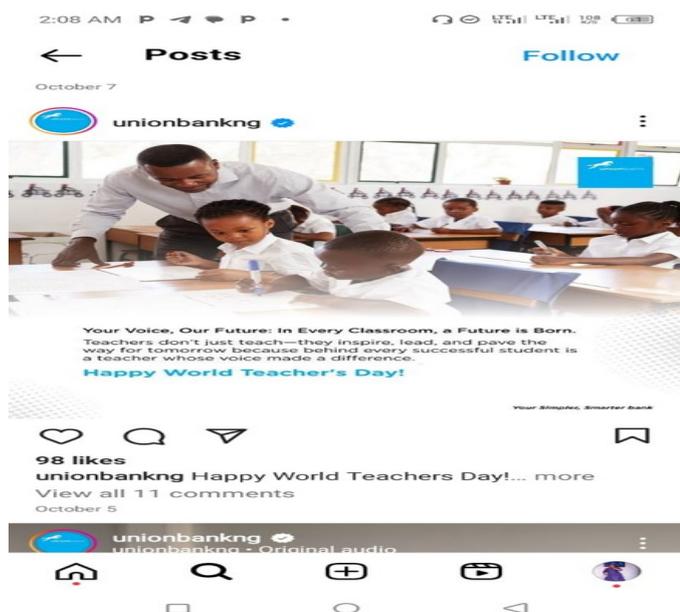


Figure 1: Visual in GTBANK customer service week.

Table 1

You	are	at the heart	of our success
Senser	Relational	Phenomenon	Circumstance
Subject	Finite	Complement	Adjunct circumstantial
MOOD	Residue		
Theme (Topical)			
Unmarked			



declarative unmarked (subject finite). This clause is a statement that shows that the bank so much values their customers. According to textual meaning, the two clauses have two themes. While the first clause is categorized as Unmarked Topical Theme because it begins with the subject ‘you’ and becomes the focus of the clause. The second clause is a marked theme because it has no subject.

TEXT 2: Your voice, our future: In every classroom, a future is born... Happy World Teacher's Day. Union Bank.

Figure 2 This pictorial advert shows the image of a classroom with a teacher and some Pupils

Happy	Customer	Service week	GTBANK
Circumstance	Senser	Phenomenon	Identifier (circumstance)
Residue			
Theme			
Marked			

According to ideational meaning, Text 1 contains a relational process ‘are’ with two participants, ‘you’ and ‘customer’ as senser and the phenomenon ‘at the heart ‘and ‘of our success’ as circumstance. The pronoun ‘you’ labelled as senser functions as the subject of the first clause. While ‘at the heart’ labelled as phenomenon serves as the focus of the message, ‘our success’ labelled as circumstance provides the information why the bank is celebrating their customers. In the second clause, ‘GTBANK’ is labelled the identifier because it provides the information on the organisation that is carrying out the activity. According to interpersonal meaning, the first clause is categorized as mood

Table 2

Your voice	our future	in every classroom	a future	is born	Happy world teachers' day
Identified		Phenomenon	circumstance	Material Predicator	Circumstantial adjunct
Residue					
Theme					
Marked					

In Text 2, the quote 'Your voice, our future' labelled as identified introduces the subject of discussion. The quote, 'In Every Classroom' which is labelled as phenomenon, 'a future' as circumstance, 'is Born' as material process presents the valuable contributions of teachers mentioned in the last part of the clause and is labelled as circumstance. Teachers don't just teach, they inspire, lead and pave the way for tomorrow because behind every successful student there is a teacher whose voice makes a difference. The expression, “Happy World Teacher's Day!” depicts Union bank as a bank that cherishes education and is committed to the

teaching profession. At the interpersonal level, it is observed that the clause is a moodless clause. The textual meaning expression contains a marked theme because it has no subject and finite.

TEXT 3: Together, we can create a world without poverty. International Day for the Eradication of poverty. FCMB.



Figure 3 shows GTBANK celebrating the resilience that defines Nigeria.

Table 3

Together	we	can create		a world	without poverty
Adjunct	Actor	Material		Goal	Circumstance
	(Subject)	Finite	Predicator	Complement	Adjunct circumstantial
Residue	MOOD		Residue		
Theme					
Unmarked					

International Day	for the eradication	of poverty	FCMB
Identified	Circumstantial adjunct		Adjunct(circumstantial)
Residue			
Theme			
Marked			

Text 3 begins with an adjunct, ‘together’ and ‘we’ as actor functioning as the subject of the clause indicating inclusiveness. The verbal element, ‘can create’ which serves as material process shows the action being proposed by FCMB to alleviate poverty in the society. This assertion is contained in the goal, ‘a world’ and the circumstance, ‘without poverty’. At the interpersonal level of meaning, the clause is categorised as Unmarked declarative mood as it contains subject and finite. At the textual level, the clause is categorised as Unmarked Topical Theme because the clause begins with the subject ‘we’ which means the focus of this clause is to give information about the subject.

The second clause begins with an identifier, ‘International Day and of ‘of poverty which both functions as circumstantial adjunct. This expression provides information on the action being carried out by the bank to eradicate poverty and make the people live a better and meaningful life. The identity of the bank is revealed in the last part of the clause which also serves as circumstantial adjunct.

TEXT 4: Celebrating the resilience that defines Nigeria. Happy Independence Day Nigeria. GTBANK.

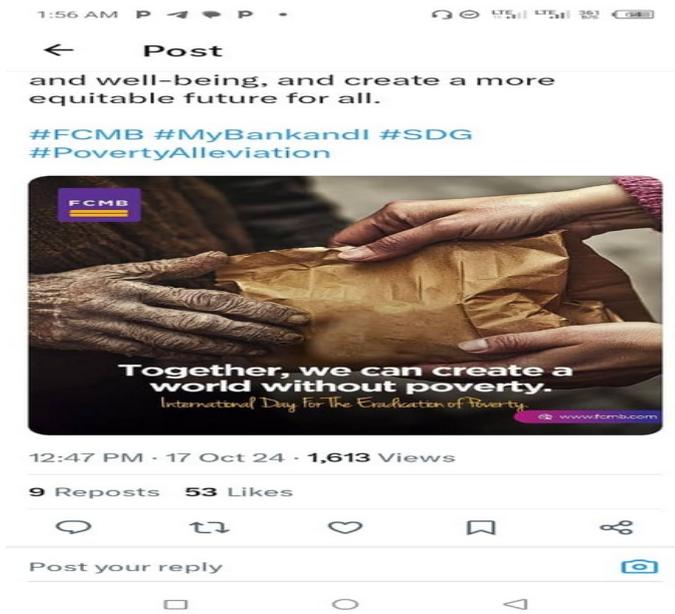


Figure 4 shows FCMB celebrating the International Day for the Eradication of poverty.

Table 4

Together	we	can create		a world	without poverty
Adjunct	Actor	Material		Goal	Circumstance
	(Subject)	Finite	Predicator	Complement	Adjunct circumstantial
Residue	MOOD		Residue		
Theme					
Unmarked					

International Day	for the eradication	of poverty	FCMB
Identified	Circumstantial adjunct		Adjunct(circumstantial)
	Residue		
Theme			
Marked			

At the ideational level of analysis, Text 4 has two material processes ‘celebrating’ and ‘defines’ referring to the activity being carried out by the bank. ‘The resilience’ which is labelled as actor implies the ability of Nigeria (labelled as goal) to

withstand economic and political crises and the dogged determination to recover from these crises and become a strong and united nation. At the interpersonal level of meaning, the text is categorised as mood declarative unmarked (subject+finite). This clause is a statement depicting Nigeria as a strong and viable country. A textual examination of this text shows that it contains a marked theme.

The second clause of this text begins with an adjunct, ‘happy’. ‘Independence Day’ which is labelled as Identifier serves as the focus of the message of this text while Nigeria indicates the country that is being celebrated. The last part of the clause labelled as circumstance identifies the bank that is wishing the country a happy anniversary. The text contains moodless clause at the interpersonal level of meaning while the text contains no theme at the level of textual analysis.

TEXT 5

From Vision to Reality: Empower her!... Happy International Day of the Girl Child. Union Bank.

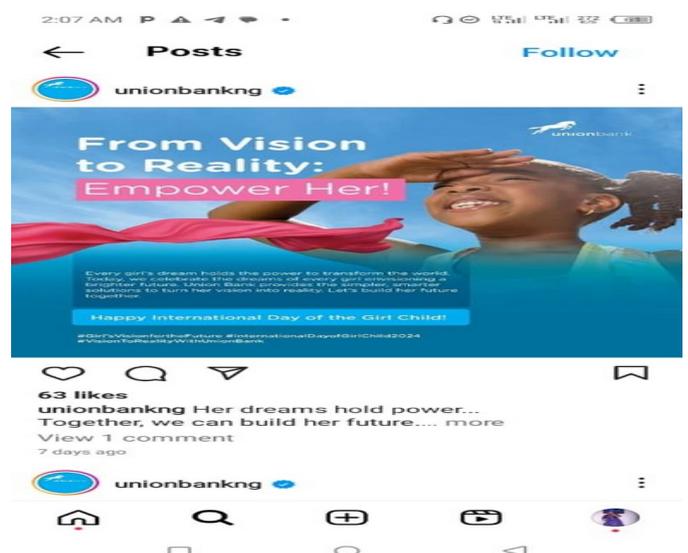


Figure 5 shows Union Bank celebrating the International Day of the Girl Child.

Table 5

Celebrating	the resilience	that	defines	Nigeria
Material	Actor	Adjunct	Material	Goal
Finite	Subject	Adjunct	Predicator	Complement
MOOD		Residue		
Theme				
Marked				

Happy	Independence Day	Nigeria	GTBANK
Adjunct	Identifier	Identifier	Identifier circumstance
Residue			
Rheme			

Text 5 begins with the expression 'From vision to reality' and function as the focus of the message. This is followed by a material process 'empower' indicating the action being carried out in the clause. The pronominal item 'her' which serves as the goal tells who should be empowered. The expression is a moodless clause at interpersonal level of meaning. At the textual level, the clause is categorised as a marked theme as it has no subject and finite.

The second clause begins with an adjunct 'happy' followed by 'Independence Day' labelled as identified. The celebrant is identified as 'the girl child' and is labelled as identifier. Further information is provided on who is carrying out the deceleration, that is 'union bank' and this is labelled as identifier circumstance. At the interpersonal level of analysis, the expression is categorised as a moodless declarative. The textual examination of the clause shows that it does not contain any theme.

B. Analysis of Multi-Modal Features

The adverts are loaded with different shades of meanings such as representational, interactional, and compositional meanings as well as social distance and power relations. The visual analysis in this section was carried out using these features:

i. Representational Meaning

In figure 1, the image as shown in this advert is that of a lady wearing a white shirt and cream-colored suit standing behind a desk with a desktop computer at the background is presumably a customer representative of the bank (GTBANK). The accompanying quote "You're the heart of our success! Happy Customer Service week from all of us at GTCO" is loaded with representational meaning. This image of a smiling lady officially dressed with a headphone and a desktop computer at the background symbolizes the duty of a Customer Care representative. This representation suggests that GTbank promotes the ideal dutiful nature of the customer care section of the bank. The accompanying quote "You're the heart of our success " further reinforces the extent the bank values its customers and how important they are in the success story of the bank.

The pictorial advert in figure 2, shows the image of a classroom with a teacher and some Pupils. The teacher is bending behind one of the pupils as they are busy with classwork. In terms of visual contact, this image can be regarded as an offer image because the teacher and the pupils do not make any direct eye contact with the viewers. Therefore, the image offers the represented participants to the viewers as an item of information. With this advert

by Union Bank the viewers will definitely consider the immeasurable roles of teacher in the lives of the students. For effective teaching to take place, there must be good interaction between the teacher and his pupils as demonstrated by the teacher in the image. In teachers/students' interaction, there is role sharing and turn taking as the teacher gives instruction, the pupils respond appropriately.

The image in figure 3 is that of three hands holding a brown envelope. Two of the hands are smooth and clean while the third hand is rough and old. The accompanying quote "Together, we can create a world without poverty, International Day for the Eradication of poverty" reveals the brand's, that is, FCMB intention to help eradicate poverty in the society. According to Kress and van Leeuwen (2006), the representational meaning concerns how visual elements represented depict objects, actions or people. The FCMB as a bank through this caption shows its commitment to poverty alleviation in any community it finds itself.

In figure 4, the image is that of the Nigerian flag. The accompanying quote "Celebrating the resilience that defines Nigeria" reveals the brand GTBank's intention of celebrating Nigeria's 2024 Independence Day. The lexical item 'resilience' written in bold letters stands out from the other words in the advert. The word is foregrounded indicating the ability of the country to recover from economic woes, political instability and insecurity among others. One can also conclude that the implicit meaning of the word 'resilience' is that the

advert is challenging the citizens to be agents of change for a better Nigeria.

The image in figure 5 is that of a smiling girl child with her hand on her forehead looking above and towards an invisible object. The accompanying quote 'From Vision to Reality: Empower Her!' depicts the brand Union bank as an institution that is committed to the empowerment of the girl child.

ii. Interactional Meaning:

In figure 1, the portrayal of a happy and smiling lady creates a sense of shared happiness in this image. In terms of visual contact, this image can be regarded as a demand image. It can be deduced that the participant (the actor) is demanding something from her viewers by gazing at them. The Participant demand can be taken to be a kind of imaginary relation with the viewers (the customers). The participant's smiling at her viewers indicates a kind of social rapport with them suggesting social affinity. It is expected that the viewers will accept this demand as a result of the gesture from the Participant. There is a form of inclusion in the visual which is strengthened by a direct gaze from the vector. This is achieved by the use of a horizontal angle. This angle helps to achieve a level of involvement and an interrelationship between the viewer and the visual.

In terms of visual contact in figure 2, this image can be regarded as an offer image because the teacher and the pupils do not make any direct eye contact with the viewers. Therefore, the image offers the represented participants to the viewers as an item of

information. With this advert by Union Bank the viewers will definitely consider the immeasurable roles of teacher in the lives of the students. For effective teaching to take place, there must be good interaction between the teacher and his pupils as demonstrated by the teacher in the image. In teachers/students' interaction, there is role sharing and turn taking as the teacher gives instruction, the pupils respond appropriately.

In figure 3, the absence of faces or bodies in the image allows the viewers to project themselves into the hands. The diversity of audience the image appeals to can easily be identified with the advertisement as there is no specific demographic group. The act of the hands holding the brown envelope creates a sense of connection. It also reinforces the idea that the brand is committed to poverty eradication which aligns with the caption in the image. Since the represented objects do not have their faces depicted, the viewers' may take it as both a demand image and an offer image or neither a demand nor an offer image depending on the viewers' imagination. It is however possible that there are two faces involved who are facing each other and not the viewers.

The image in figure 4 shows the Nigerian flag as the only Participant. The Flag is in a waving state which depicts the economic instability and political turbulence the nation is going through. The message the brand GTCO is passing in this advert corroborates her loyalty and hope in the future of the Nigerian state. It also depicts the resilience

attitude that is characteristic of Nigerians during this trying time.

Figure 5 indicates that the represented participant does not make direct eye contact with the viewers. Therefore, the image can be counted as an offer image. According to Kress and van Leeuwen, an offer image offers the represented participant to the viewers as an object of information and an object of contemplation. In this case, the represented participant serves as an object of contemplation to the viewers, providing information on the need to empower the girl child. The viewers are drawn into a kind of social responsibility and a social rapport with the represented participant to make use of the information provided.

iii. Social Distance

Figure 1 implies that the GTbank sees its customers as a crucial part of their success story. As observed by Kress and van Leeuwen (1990), the size of the frame determines the degree of social distance conveyed between the actor and the viewers. The represented participant in this image is viewed from medium-close frame size, that is, the subject of the image is cut off approximately at the waist. This is suggestive of a social or 'one of us' relationship.

In figure 2, the represented participants in this image are depicted using a medium close frame size. The producer cuts off the represented participants at certain part of the body. With this framing size, the viewers have a 'one of us' social

relation. They are allowed to identify with teachers as a social change catalyst.

In figure 3, the represented participants in the image, the two smooth hands and one rough hand are portrayed in a very close up frame size. The implication of this frame size is an intimate social relation. The smooth hands suggest the helping hand extended by FCMB to poor people.

In figure 4, a close shot is employed in the image. The choice of the close shot indicates a close social relation between the brand (GTbank) and the Nigerian Community. This therefore gives a solidarity feeling from the viewers. The viewers are more easily convinced of the truthfulness of the advertisement and so feel committed to the struggle for a better Nigeria.

The represented participant in figure 5 does not look directly at the viewer. Rather, she is looking at an invisible object obviously, a bright future that can be achieved with a financial empowerment and encouragement from relevant quarters. The degree of social distance, encoded between the represented participants and the viewers is realized by the size of frame used. It is determined by how much of the human body is shown in the visual frame. These different kinds of shots have a parallel with the varying distances between people when they talk to each other face to face, where it can be intimate or friendly or unknown (Kress and van Leeuwen 1990). This image uses a close shot with the head and shoulder of the represented participant shown thereby providing a personal social relation.

iv. Compositional Meaning: Modality in the visual Component

Figure 1 indicates that the represented participant is shown away from the details at the background, that is, the desktop computer and desk. The picture at the background is displayed as a blurry image. To achieve salience in the picture, there is no frame and the image covers the whole area of the page. This is an indication to invite the viewer to the image. The red colour is used to foreground the word 'heart' in the caption which aligns with the brand colour of the GTCO which is red. The lexical item 'heart' in the caption is boldly written with a red colour which contrast with the black colour used for other words in the caption. This is used to draw the attention of the viewers and credibility of the message. The 'heart' boldly written in red colour also expresses a great degree of certainty which will be affirmed by the GTCO customers.

In figure 2, the background colour is white which matches the color of the pupils' uniform and the teacher's shirt. This can be interpreted as the innocent nature of children who are willing to take the advice and encouragement of the teacher. Both the pupil and the teachers are wearing the same shirt with white colour. The image is foregrounded as it depicts the teacher as an integral part of the students' lives. The "Happy World Teacher's Day!" written in a different blue colour draws the attention of the viewers to the overall message.

The degree of modality of an image in figure 3 is assessed from the aspect of colour, contextualization, representation, depth,

illumination and brightness the dark colour of the receiving hand which is wrinkle represents the idea of poverty. The gloomy condition of the image also emphasises the idea of poverty. Thus, there is a visual balance that reinforces poverty in the advert.

The colour of the flag in figure 4 is typical of the Nigerian colour: green and white. The inscription "Celebrating the resilience that defines Nigeria" and "Happy Independence Day Nigeria" is written in green colour with the word 'resilience' boldly written than other words in the caption. The boldly written word 'resilience' will definitely arrest the attention of the viewers thereby reinforcing the idea of resilience which is an undeniable attribute of Nigerian citizens. The logo GTCO at the lower right-hand corner of the image indicates the institution that places this advertisement.

Figure 5 shows colour saturation as a visual modality in colour that connects to typical photographic realism standards and ranges (Kress and van Leeuwen 1996). The colour of the background is sky blue connoting happiness and a bright future which aligns with the message, "celebrating the dreams of every girl, envisioning a brighter future". "Empower her!" in the caption is given a different red colour upon the blue background. This will definitely draw the attention of the viewers as a call for action to empower the girl child in achieving her dreams.

Conclusion

This systemic functional linguistic multi-modal discourse analysis of selected bank public service

advertisements carried out in this study reveals the intricate ways in which language, visuals, and other semiotic resources work together to convey messages. The study demonstrates how advertisements employ specific linguistic choices and visual elements to construct meanings, influence perceptions, and engage audiences effectively. By examining these multi-modal texts, we gain insights into the ideologies and values promoted by banks, as well as the strategies used to appeal to diverse demographic groups. Ultimately, this approach highlights the importance of considering multiple modes of communication in understanding the complexities of advertising discourse and its impact on public perception and behaviours. Significantly, the multi-modal elements in these adverts are the major contributors to the understanding of how banks construct and negotiate identity, power and ideology for effective marketing of their brands. This, no doubt, plays valuable role in influencing consumer behaviour, shaping cultural norms and driving the economic growth of the country.

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