

**Vesna Lazović\***

*Faculty of Philosophy  
University of Novi Sad, Serbia  
lazovicvesna@gmail.com*

## THE LANGUAGE OF ONLINE BANK ADVERTISEMENTS IN ENGLISH

### Abstract

The paper aims at presenting typical linguistic features of online bank advertisements in English. Based on the data which comprises advertisements on home web pages of the most prominent banks operating in the United Kingdom, which were continually followed throughout the period of four months (May–August 2012), the paper focuses on the characteristic linguistic elements of bank advertisements at different language levels (orthographic, lexical, grammatical and pragmatic), which will be identified, explained and illustrated. The idea to focus on bank advertisements stems from the fact that trust in banks has declined over the years due to the significant impact the global financial crisis has had on ordinary people's lives, with customers nowadays being more cautious when borrowing and spending money. The purpose of the paper is to gain a better understanding of the main linguistic strategies banks use to attract attention of their clients and make them choose bank services by affecting their emotions. It focuses, among other things, on typographical presentation, frequent words, ellipsis and speech acts. The further discussion includes pedagogical implications the results can have for ESP classes along with the ideas for exercises which can be used to help students learn and revise typical lexico-grammatical features of bank advertising.

---

**88**

---

### Key words

online advertisements, bank services, linguistic strategies, English.

---

\* Corresponding address: Vesna Lazović, Filozofski fakultet, Univerzitet u Novom Sadu, Dr Zorana Đindića 2, 21000 Novi Sad, Srbija.

**Sažetak**

Ovaj rad sadrži pregled karakteristika reklamnih oglasa banaka na engleskom jeziku na internetu. Zasnovan na analizi uzorka sastavljenog od reklamnih oglasa na početnim stranicama najuglednijih banaka koje posluju u Velikoj Britaniji prikupljenih u periodu od maja do avgusta 2012. godine, rad se usredstavlja na karakteristične jezičke elemente u oglasima banaka na različitim jezičkim nivoima, koji se, najpre, identifikuju, a potom i objašnjavaju uz primere. Ideja da se analiziraju oglasi banaka proizlazi iz činjenice da je poverenje u banke tokom godina naglo opalo usled značajnog uticaja koji je globalna finansijska kriza imala na živote ljudi, pa su klijenti sada mnogo oprezniji prilikom zaduzivanja i trošenja novca. Svrha rada je i bolje razumevanje glavnih jezičkih strategija koje se koriste za privlačenje pažnje publike, a posledično i prihvatanje bankarskih usluga, tako što će uticati na njihove emocije. Rad se bavi, između ostalog, tipografskim prikazom, najčešće korišćenim rečima, elipsom i govornim činovima. Dalja rasprava uključuje pedagošku primenu rezultata, naročito u nastavi engleskog jezika struke, i pruža ideje za vežbanja koja mogu da pomognu studentima da uče i ponavljaju tipične leksičko-gramatičke karakteristike oglasa banaka.

**Ključne reči**

oglasi na internetu, bankarske usluge, jezičke strategije, engleski jezik.

89

**1. INTRODUCTION**

The main aspects and functions of advertising communication can be summarized by the AIDA concept, a cognitive marketing concept developed by Elmo Lewis (Strong, 1925). The acronym stands for (attracting) Attention, (raising) Interest, (establishing) Desire and (initiating) Action, describing mental processes that may occur when the individual sees an advertisement. This concept can explain the process of creating an advertising message and the fact that its success depends on the linguistic means used. This applies to web advertisements as well, suggesting that the main goal of advertisements does not change regardless of the media.

The advertised product is most likely shown in a desirable context, evoking emotions and feelings in the audience by promising them to gain pleasure if they purchase or possess a product (Dyer, 1982: 96, 126). In other words, advertisements create desires that did not exist before, trying to manipulate people into buying a way of life together with the product. However, advertising does more than merely selling products or forming consumption patterns – it also

informs, educates, changes attitudes, and builds images, since what is sold is never a product, but always an idea (Medawar, 1979: 34).

Similarly, regarding web advertisements, Janoschka (2004: 6) points out their three main functions: catching the user's attention, persuading the user to activate the advertisement, and meeting the user's expectations provoked by the advertising message. This is easily recognized, but the ways to achieve the effect vary considerably. The language characteristic of advertisements just mirrors these functions, since the majority of linguistic, stylistic, textual and contextual meanings arise from that particular goal.

The paper aims at presenting typical linguistic features of online bank advertisements in English. Based on the data which comprises advertisements on home web pages of the most prominent banks operating in the United Kingdom, which were continually followed throughout the period of four months (May–August 2012), the paper focuses on the characteristic linguistic elements of bank advertisements at different language levels (orthographic, lexical, grammatical and pragmatic), which will be identified, explained and illustrated.

In the last two decades the focus of the growing advertising industry has shifted from the traditional print and broadcast media towards the Internet and its most prominent application, the World Wide Web. Many authors outline potential benefits of online advertising, which cannot be found in traditional media advertising (Zeff & Aronson, 1997; Armstrong, 2001; Kaye & Medoff, 2001; Schumann & Thorson, 2007). However, the purpose of this paper is not to compare print and web advertisements, but to gain a better understanding of the main linguistic strategies banks use in online advertising.

90

---

## 2. PREVIOUS RESEARCH ON THE LANGUAGE OF ADVERTISING

The language of advertisements plays an extremely important role in promoting various products. It informs, attracts the attention of the audience and persuades them to buy what is being advertised. With the help of the web medium it reaches a large number of potential customers.

Linguists have dealt with the analysis of advertising language from the linguistic point of view and specified devices used in advertising texts. For instance, Leech's (1966) work on English-language advertising in 1960s Britain highlights the extensive repertoire of linguistic choices available to copywriters when creating advertising material; Rees (1982) shows how slogans have been used; Cook (1992) focuses on parallelism, metaphor, metonymy, homophones, puns, parody and rhyme; Myers (1994) includes alliteration, assonance, rhyme, homophones, question forms, ellipsis, parallelism and puns. In a general survey, Brierley (2002) lists language games, repetition, similes, parallelism, paradox, omission and ambiguity, while Tanaka (1994) concentrates on the use of puns and

metaphors, etc. Vestergaard and Schrøder (1985) illustrate the range of techniques advertisers use to achieve emphasis and special effects. Then, with the beginning of the internet era, the focus has switched to the analysis of web advertisements (e.g. Zeff & Aronson, 1997; Armstrong, 2001; Janoschka, 2004), along with the examination of the mechanism and influence of online advertising. Interactivity, flexibility, cost-efficiency, global exposure etc. have been highlighted as some of the many unique characteristics of the new global medium. All of these studies reveal some universal language features of advertisements across languages:

- at the phonological level: alliteration, rhythm and rhyme, repetition, sound symbolism;
- at the orthographic level: deviations in spelling, capitalization;
- at the lexical level: trigger words, brand names, slogans, catch phrases;
- at the grammatical level: structural simplicity, ellipsis, imperatives, superlatives;
- at the semantic level: metaphors, metonymy, word plays, ambiguity;
- at the pragmatic level: direct appeal to the recipients, speech acts of persuasion.

This list does not attempt to be exhaustive, but only to emphasize the fact that some uniform features appear in advertisements regardless of language or culture. All of these characteristics have the same functions – catching our attention and appealing to our imagination; increasing recognition and enhancing the memorizing effect; making the advertisement easy to repeat and remember (Leech, 1966: 29; Dyer, 1982: 140).

91

### 3. BANK ADVERTISEMENTS

Online bank advertisements together with all other web advertisements present a new dimension of communication, where the message is addressed to a large audience. Janoschka (2004: 2) defines online advertising as an asynchronous form of communication, monologue-oriented mass communication, where “the online advertising message provided by the sender can be activated by various receivers at different moments”. This way of advertising is based on traditional forms of advertising, but develops its own communication strategies in correlation with the new medium requirements (Janoschka, 2004: 17). The web media is characterized by intensified information overload and an excess of information for interpreting or processing, which consequently makes users saturated with advertisements.

Bank services and products are marketed at a domestic audience, no matter where the bank's finances are rooted. They usually present themselves as a charity, cleverly disguising the fact that they charge their offers considerably. Generally speaking, banks are clamouring for more customers, while most banks are taking

their traditional approach of adding more products in order to tempt customers away from the financial institutions they are currently doing business with. However, trust in banks has declined over years due to the significant impact the global financial crisis has had on ordinary people's lives. Customers are nowadays aware of the fact that the face of banking has changed in recent years, but their business has not; hence they tend to be more cautious when borrowing and spending money. As Albers-Miller and Straughan (2000) emphasize, banks have been encountering numerous challenges in the past two decades, including competition, recessions and image problems. For that reason, banks try to restore trust and retain it by offering safety, security and reliability in the crisis period.

Bank advertisements are characterized by short, dense texts, usually with the abundance of ellipsis, in the form of slogans, clichés and telegraphic descriptions of a product emphasizing its advantages, as in:

(1) *Easy Access E-Saver*

*No introductory bonus, just a great rate*

- *2.60%AER<sup>1</sup>/Gross<sup>2</sup> (variable)*
- *Easy access to your savings without penalty*
- *Same rate in branch, online, by phone or post*
- *Choice of monthly or annual interest*

*Find out more*

92

---

Those advertisements endeavour to present banks as trustworthy, reliable, stable and secure. Very often they play on audiences' aspirations, which, as they promise, are affordable and accessible. The psychological component is crucial, since it is in human nature to have desires for success, recognition, independence, as well as the need for physical, emotional and financial security. Therefore, everything appears to be easy and simple, whilst the role of clients is reduced to their reaction – quickly making up their minds and getting what they want.

Besides, advertisements for financial products have their own features compared to other types of advertisements, such as the abundance of restrictions, the key role of numbers, factual and objective tone, infrequent use of neologisms, etc. (cf. Adams & Cruz García, 2007).

## 4. DATA COLLECTION

The collected data comprises online bank advertisements offering services on the official home pages of 30 most prominent banks<sup>1</sup> operating in the UK. The

---

<sup>1</sup> The main criterion to choose and follow home pages of particular banks was their dominance on the market (banks providing services for the biggest number of clients and having the highest turnover, such as Barclays, HSBC, Lloyds Banking Group, Royal Bank of Scotland Group, Santander, etc.).

analyzed data consists of the total of 185 British advertisements, all of which are planned, aimed and directed to consumers, rather than corporations (i.e. retail banking – services for personal use). The data was continually followed and collected in the period of four months (May–August 2012). The advertisements analyzed are restricted to those appearing on the bank site, excluding their advertisements and animated banners elsewhere on the web.

The overall design and structure of bank advertisements is highly predictable. Generally speaking, advertisements either occupy the central part of the page or the left/right side. The majority of bank advertisements is dynamic or animated with the content moving and changing. Most typically, the advertisement contains the name of the service (the heading), concise and effective text about it, usually with an accompanying picture (the body copy) along with the link, which makes it interactive (calls for action, such as *Find out more*, *Discover more*, etc.). Banners, as illustrated in example (2), consist of short slogans or offers together with links to sites with more information:

- (2) *Your new ISA Saver*  
*Fixed is minutes away*  
*Open online now*

Alternatively, there is no button with a link, but a click on any part of the advertisement directs the reader to the site with more details about the offer. With the activation of the link, the user reacts to the message and becomes an active participant in interaction with the advertisement. Although pop-ups were a very popular way of advertising in the past, they are now rarely used, since over time they became so irritating to readers that copywriters decided to avoid them. In the analyzed advertisements no British bank used a pop-up window.

93

In this analysis the first step was to detect repetitive features of advertising language at different levels:

- (a) the orthographic level – spelling, punctuation;
- (b) the lexical level – most frequent words, trigger words (i.e. words and phrases which trigger the reader's response<sup>2</sup>)
- (c) the grammatical level – imperative, pronouns, ellipsis, interrogatives; and
- (d) the pragmatic level – speech acts.

The second step was to analyze their distribution based on the frequency analysis of those salient features, which were manually counted<sup>3</sup> with respect to their occurrence in the whole analyzed data. Here presented and discussed are the

---

<sup>2</sup> For example, it can be clicking on a link, staying on a website, reading the content and ideally, purchasing the product.

<sup>3</sup> The software programme *Hermetic Word Frequency Counter* provided the list of the most frequent words. The total number of words in all the advertisements was 5,918.

features which appeared in at least one half of the total number of advertisements analyzed.

## 5. SUMMARY OF FINDINGS

The findings reveal that online bank advertisements employ particular language features at different levels (orthographic, lexical, grammatical and pragmatic).

### 5.1. Orthographic features

There are many orthographic ways of emotional and informative reader-addressing strategies, both subliminal and direct, such as capitalization of letters/words, or usage of different fonts and size of letters. Headings are always emphasized by capitalization, combination of different letters, fonts, colours and size. In that way, the meaning is emphasized while the associations arise. Key words are usually bolded:

- (3) **EFFORTLESS  
HANDLING**  
*With our Mobile Banking service  
and highly rated iPhone app.<sup>4</sup>*

94

---

Regarding the use of punctuation marks, the question mark is often used along with the asterisk (\*), which introduces smaller print, used for additional information and further explanation, usually revealing hidden fees:

- (4) *Open one day and enjoy the host of benefits\**  
*\*Conditions apply*

Surprisingly enough, although the English language is very productive and enables numerous word plays, morpho-syntactic and semantic productivity, there were very few examples of creative spelling and creative use of keyboard. In other types of advertisements, misspellings and orthographic deviations are more frequently used to attract attention. The instances of deliberately misspelt words and funny examples are rare probably due to the fact that bank advertisements are regarded as more serious.

---

<sup>4</sup> All the examples throughout the paper are italicized disregarding their font in the source advertisement.

## 5.2. Lexical features

The importance of choosing relevant keywords in marketing language has been highlighted many times in literature (e.g. Leech, 1966; Dyer, 1982; Myers, 1994; Goddard, 1998), since they trigger positive associations. The analysis here has shown that the product group conditions lexical characteristics of texts, with the terminology belonging to the sphere of finance (describing the product, its characteristics and benefits). There are also trigger words, i.e. certain words and phrases which have a special impact on the reader. In bank advertising trigger words most commonly either:

A. limit the offer while creating the atmosphere of rush and pressure to act (such as: *time-limited/promotional/special offer, now, today, etc.*)

(5) *Limited period offer*  
*HURRY! Contact your nearest branch.*

(6) *Just switch before 15th July and pay in £1,000 each calendar month.*

(7) *Start saving now*

B. indicate money-saving nature of the offer (e.g. *free, no charge, low, discount, bonus, plus, etc.*):

95

---

(8) *free inter-bank instant payment*

(9) *Up to 30% OFF*

(10) *Plus £50 to spend on fuel at Tesco*

(11) *40 % discount if you have 5 years claims free*

In accordance with Leech's observations (1966), the noun and the adjective are the most frequent parts of speech. The analysis reveals that the nouns associated with the product type and characteristics are by far the most recurrent (*bank, account, rate, money, insurance, interest, loan* and others). They are the main tool for both informative and persuasive function. Furthermore, adjectives are used to explain in details the product's features, such as *current, fixed, online* or *new*. In terms of the use of adverbs, they either denote frequency of payments (e.g. *monthly, per annum* or *p.a.*) or manner of getting the product (e.g. *easily, quickly*). In contrast to a high concentration of nouns and noun structures, there is a low frequency of verbs, since the majority of advertisements are verb-ellipted and shortened. Some of the most common verbs are *find out, apply* and *access*.

### 5.3. Grammatical features

Online bank advertisements generally try to involve users in the communication process and make them act by the use of imperative, the personal pronoun 'you' and the possessive adjective 'your', ellipsis and interrogatives. All these linguistic strategies are indicators of direct user addressing and so-called personal style (Leech, 1966: 80-1).

In the similar way as in other types of advertising, the verb is predominantly used in the imperative form, which functions as an instruction, polite request or suggestion to the reader to act in a certain way, which is illustrated with the following examples:

- (12) *View your balances on BlackBerry*
- (13) *Find out how to make the most of your Internet Banking today*
- (14) *Get up to 3% interest*

However, the verb *buy* in imperative seems to be avoided, as its explicit use may have some unpleasant connotations and can cause negative reaction to the message (Vestergaard & Schrøder, 1985: 67). Instead, some other, less direct verbs are used, such as *get, try, take, use, choose*, etc.

Together with imperative, personal style is marked by second person reference. The personal pronoun 'you' and possessive adjective 'your' emphasize personal addressing and create communicative immediacy, because they imitate the form of a dialogue as in interpersonal communication (Janoschka, 2004: 55):

- (15) *You can get up to £300 if you're an online or telephone banking customer...*
- (16) *Services for you and your money*

Ellipsis, omission of certain linguistic elements, is another pervasive strategy in advertising. Full phrases and sentences are rare in advertisements, as fast perception is crucial in the web medium cluttered with other information. Ellipsis saves space, but at the same time makes the message more effective. When used in questions, ellipsis proves to be a very useful and exploited grammatical form with appealing function. In addition, questions are aimed at achieving a click response and making readers interested, because they require their active response:

- (17) [DO YOU HAVE] *Up to £1m turnover?*
- (18) *Why [SHOULD YOU] choose ANZ?*

- (19) [ARE YOU/HAVE YOU BEEN] *Looking for the right credit card?*

Very frequent are also questions with a ‘problem-solution’ format (Leech, 1966: 113), which offer answers and solutions to customers’ problems. Goddard (1998: 106) thinks of such formats as hooks, i.e. initial pieces of attention-seeking verbal language usually in question form. She adds that the hook first identifies a problem, while the advertisement suggests that the product is able to solve it. Questions directly address the customer, making the advertising message more personal:

- (20) *Why should you leave your home to do your banking?*  
*We certainly don't think you should, so we've developed a simple, secure Digital Banking service.*

Leech (1966: 111) claims that a question generally presupposes an answer. Sometimes the answer *is* provided. However, sometimes the question is deliberately left unanswered, so that readers can answer it themselves.

#### 5.4. Pragmatic features

The language of advertisements is determined by its pragmatic role, i.e. how to make the potential consumer buy or choose a specific product. This is regarded to be the main function of advertisements from which all other features arise. Janoschka (2004: 7) emphasizes the change in the roles of interaction partners in the internet era. She underlines that there is a shift from a former passive information receiver to a more actively involved communicator, since online communication is an interactive message transfer. Bank advertisements are constantly changing due to dynamic market conditions and demands. Therefore, they are being updated in order to follow current events and competitors. Their functions are layered – they inform about services, prices, conditions, but also reassure, promise, warn or even flatter the client.

97

According to Searle (1975), later Traugott and Pratt (1980), speech acts, minimal units of linguistic communication, can be declaratives, representatives, expressives, verdictives, directives and commissives. In terms of bank advertisements, speech acts function as representatives – speech acts which describe state of affairs (statements of facts, descriptions, reports, etc.); directives – speech acts which cause the reader/hearer to take a particular action (commands, requests, prohibition, advice, etc.); and commissives – speech acts that commit the speaker to some future action (promises, oaths, warnings, etc.).

In bank advertisements all representatives are the statements and descriptions of the service, e.g. interest rates, installment details, loan information, etc. The message contains the presentation of relevant information:

(21) *17.9 % APR representative variable*

(22) *Interest paid monthly*

Directive speech acts are realized by the imperative form, which is to be understood as a suggestive command focusing on future actions. Web advertising messages must be short and effective; therefore, the imperative verb form and directive speech acts are frequently found. As Janoschka (2004: 7) notices, directives realized by imperatives are the most frequently applied form of getting users to act in advertising and motivate them to buy a certain product, e.g.:

(23) *Click here*

Regarding commissives, the bank advertisements contain numerous promises. Usually, they promise a benefit, which is either money or a gift:

(24) *We'll give you £100 if you like us, £200 if you don't.*

(25) *Add Vantage to your current account and earn up to 3% AER variable...*

By promising certain benefits, banks try to reinforce buying motivations of their customers. Not rarely are these promises conditioned by additional terms and restrictions. In addition to promises, commissives also include warnings, especially with mortgage offers, where banks always warn with the sentence:

(26) *Your home may be repossessed if you do not keep up repayments on your mortgage.*

This analysis has shown that some linguistic methods used to address and attract potential users are similar in all types of advertisements, which confirms the idea that the language of advertising tends to be universal. On the other hand, advertisements for financial products have their own features, such as the abundance of restrictions.

## 6. RESTRICTIONS IN BANK ADVERTISEMENTS

The goal of every advertisement is to link the product with attractive features and positive connotations whilst recreating the positive context which further stimulates the buying process. Banks present themselves in the best light, using all different strategies to praise and recommend their services. However, they are also cautious about the statements in advertisements. Numerous restrictions are

applied mainly because of the strict law on advertising, therefore, banks try to be very specific about each offer. In the UK the customer is both protected by the regulations and informed about their consumer rights. These regulations prohibit the use of unsupported and unsubstantiated claims, which can mislead customers about the features, quality or positive effects of the advertised product (The Advertising Standards Authority, 2014).

The abundance of restrictions is what sets bank advertisements apart from other types of advertisements. The bank usually, first, advertises the excellent offer, but in the very next line or the ending of the sentence, limits it considerably with one or more conditions, as in the following examples:

- (27) *£50 cash back offer available for new customers with a Clubcard*
- (28) *Add Vantage to your current account and earn up to 3% AER variable, tiered interest on balances up to £5,000, when you pay in at least £1,000 a month and stay in credit.*
- (29) *Available to over 18s and UK residents only, subject to status.*

Most commonly, offers are restricted orthographically and/or lexically. Asterisks and superscripts are an orthographic way of introducing small prints which make the offer financially less favourable for clients. In addition, banks restrict their services by using a particular set of words and phrases, including *terms/conditions /fees apply, subject to, only, required* and others.

## 7. PEDAGOGICAL IMPLICATIONS OF THE RESULTS

The results which give an insight into several aspects of bank advertisements can further be implemented in ESP teaching at the tertiary level, especially for students of economics, marketing, business, banking, management, etc. In particular, teachers can design authentic materials and focus on lexico-grammatical features of advertisements relevant to students' future careers. These authentic materials can complement textbook-based materials, since they are likely to increase learner's motivation while providing a realistic context for tasks relating to learner's needs.

The significance of authenticity has been emphasized by various authors as a relevant feature in ESP methodology (Breen, 1985; Rogers & Medley, 1988; Guariento & Morley, 2001; Gilmore, 2004, 2007; Berardo, 2006). According to Shrum and Glisan (2000: 133), authentic materials "provide an effective means for presenting real language, integrating culture, and heightening comprehension".

The main advantages of using such materials could be summarized as follows (Richards, 2001: 252-3):

- having a positive effect on learner motivation;
- providing authentic cultural information about the target culture;
- exposing learners to real language;
- relating more closely to learners' needs;
- supporting a more creative approach to teaching.

However, using language from natural texts instead of ready-made examples can be counterproductive if not appropriately adapted. Hence, the ESP teacher must consider learner's language knowledge when preparing tasks, as authentic materials often contain difficult language, unnecessary vocabulary items and complex language structures.

Here presented are several ideas for exercises focusing on different language skills aimed at upper-intermediate students. In the vocabulary exercise, frequent words and their collocational patterns are practised; while in the grammar exercise, the use of imperatives is reinforced. Regarding productive language skills, students can improve their speaking by discussing the strategies banks use online and elaborating on the reasons of their effectiveness; alternatively, they can be asked to change the genre of descriptive texts into the genre of advertising texts.

#### Example 1. Vocabulary exercise.

Fill in the missing words in these sentences.

100

---

- 1 When you borrow money from banks, pay attention to the i..... r..... they charge. (INTEREST RATE)
- 2 Which kind of s..... a..... suits you best? (SAVINGS ACCOUNT)
- 3 Have you checked if you are p..... the right amount of t.....? (PAYING/TAX)
- 4 Recipient banks abroad may c..... a f..... for receiving payments. (CHARGE/FEE)

#### Example 2. Grammar exercise.

Match the sentence halves and underline all the imperatives.

- |                          |                                     |
|--------------------------|-------------------------------------|
| 1 Let us take the stress | a you'd expect from a bank account  |
| 2 Don't forget,          | b out of changing banks             |
| 3 Join the bank          | c that's with you for the journey   |
| 4 Download the new app   | d you get £5 every month            |
| 5 Get all the benefits   | e and estimate how much you'll earn |

(LET US TAKE THE STRESS OUT OF CHANGING BANKS)

(DON'T FORGET, YOU GET £5 EVERY MONTH)

(JOIN THE BANK THAT'S WITH YOU FOR THE JOURNEY)

(DOWNLOAD THE NEW APP AND ESTIMATE HOW MUCH YOU'LL EARN)

(GET ALL THE BENEFITS YOU'D EXPECT FROM A BANK ACCOUNT)

**Example 3. Speaking exercise.**

Find several bank advertisements on the web. Discuss the strategies they use for attracting attention. Do they appeal to you?

**Example 4. Writing exercise.**

Read the passages about the bank service. Think of the ways to present the information in the form of an advertisement.

**The Credit Card for Purchases**

*When you start using your new Card for purchases you'll pay 0% for 18 months from the date of your account opening. If you have any major purchases planned, your Card may help to ease the cost. In addition, you pay 0% interest on balance transfers from other credit and store cards – for a full 9 months from the date you open your account (3% balance transfer fee applies, minimum £5).*

*The smallest amount you can transfer is £100. The total amount of balances you can transfer cannot be more than 95% of your credit limit. If the total transfer you want to make is above your available credit limit, we may allow you to transfer part of this amount. You cannot transfer balances from other Group accounts.*

*At the end of the 0% period, if you haven't paid off the amount of the balance transfer and/or the purchases in full, interest will become payable on the remaining amount at your standard balance transfer or purchase rate. (taken from [www.santander.co.uk](http://www.santander.co.uk))*

101

---

The analysis of the specific register can be beneficial and valuable for both ESP students and teachers. On the one hand, students acquire English through authentic texts, whilst, on the other, teachers relate language instruction to particular universal characteristics and uses.

## 8. CONCLUSION

The purpose of this paper was to investigate linguistic means and strategies employed in online bank advertisements in English. There are different linguistic means applied in an advertising message which are used as attention-getting devices, not only to create an interest, but also to provide information. They are also employed to make a product or service desirable for the purpose of prompting clients into taking an immediate action (Janoschka, 2004: 129). For this reason, the language of bank advertising is persuasive, trying to influence potential customers' attitudes and purchasing habits. As was exemplified in the paper, there are various means used in online bank advertisements for attracting the reader's attention at different language levels, including capitalization, trigger words and ellipsis, among others. In addition, it was revealed that online bank advertising is characterized by direct reader addressing, which imitates aspects of spoken

language. Such personalized relationship between the producer and the consumer aims at triggering immediate feedback.

This paper also examined how banks use the Internet as a promotional tool when advertising their services and showed that in accordance with previous research the language features are reestablished in the web media. On the other hand, advertisements for financial products have their own features, such as the abundance of restrictions.

Finally, the paper offered an insight into the ways the analysis of this type of text can help both ESP teachers to adapt relevant material and apply it in the classroom and ESP students to acquire language more naturally.

[Paper submitted 7 Mar 2014]  
[Revised version accepted for publication 11 Apr 2014]

## References

- Adams, H., & Cruz García, L. (2007). The advertising of financial products in the press. *Iberica*, 13, 123-146.
- Albers-Miller, N. D., & Straughan, R. D. (2000). Financial services advertising in eight non-English speaking countries. *International Journal of Bank Marketing*, 18(7), 347-358.
- Armstrong, S. (2001). *Advertising on the Internet* (2nd ed.). London: Kogan Page.
- Berardo, S. A. (2006). The use of authentic materials in the teaching of reading. *The Reading Matrix*, 6(2), 60-69.  
Retrieved from <http://www.readingmatrix.com/articles/berardo/article.pdf>
- Breen, M. P. (1985). Authenticity in the language classroom. *Applied Linguistics*, 6(1), 60-70.
- Brierley, S. (2002). *The advertising handbook* (2nd ed.). London & New York: Routledge.
- Cook, G. (1992). *The discourse of advertising*. London & New York: Routledge.
- Dyer, G. (1982). *Advertising as communication*. London: Routledge.
- Gilmore, A. (2004). A comparison of textbook and authentic interactions. *ELT Journal*, 58(4), 363-374.
- Gilmore, A. (2007). Authentic materials and authenticity in foreign language learning. *Language Teaching*, 40(2), 97-119.
- Goddard, A. (1998). *The language of advertising: Written texts*. London: Routledge.
- Guariento, W., & Morley, J. (2001). Text and task authenticity in the EFL classroom. *ELT Journal*, 55(4), 347-353.
- Janoschka, A. (2004). *Web advertising. New forms of communication on the Internet*. Amsterdam: John Benjamins.
- Kaye, B. K., & Medoff, N. J. (2001). *Just a click away: Advertising on the Internet*. Boston: Allyn & Bacon.
- Leech, G. (1966). *English in advertising: A linguistic study of advertising in Great Britain*. London: Longman.
- Medawar, C. (1979). *Insult or injury?: An enquiry into the marketing and advertising of British food and drug products in the third world*. London: Social Audit.
- Myers, G. (1994). *Words in ads*. London: Edward Arnold.

- Rees, N. (1982). *Slogans*. London: Allen & Unwin.
- Richards, J. C. (2001). *Curriculum development in language teaching*. Cambridge: Cambridge University Press.
- Rogers, C. V., & Medley, F. W., Jr. (1988). Language with a purpose: Using authentic materials in the foreign language classroom. *Foreign Language Annals*, 21(5), 467–478.
- Schumann, D. W., & Thorson, E. (Eds.) (2007). *Internet advertising: Theory and research*. Mahwah, NJ: Lawrence Erlbaum Associates.
- Searle, J. R. (1975). A taxonomy of illocutionary acts. In K. Gunderson (Ed.), *Language, mind, and knowledge* (pp. 344–369). Minneapolis: University of Minnesota Press.
- Shrum, J. L., & Glisan, E. W. (2000). *Teacher's handbook: Contextualized language instruction* (2nd ed.). Boston: Heinle & Heinle.
- Strong, E. K., Jr. (1925). *The psychology of selling and advertising*. New York: McGraw-Hill.
- Tanaka, K. (1994). *Advertising language: A pragmatic approach to advertisements in Britain and Japan*. London: Routledge.
- Traugott, E. C., & Pratt, M. L. (1980). *Linguistics for students of literature*. New York: Harcourt Brace Jovanovich.
- Vestergaard, T., & Schröder, K. (1985). *The language of advertising*. Oxford: Basil Blackwell.
- Zeff, R., & Aronson, B. (1997). *Advertising on the Internet*. New York: John Wiley & Sons.
- . (1997). The UK Code of Non-broadcast Advertising, Sales Promotion and Direct Marketing. Retrieved from <http://www.cap.org.uk/Advertising-Codes/Non-broadcast-HTML.aspx>

**Sources of the data****103**

---

1. BANK OF ENGLAND: <http://www.bankofengland.co.uk/Pages/home.aspx>
2. HSBC: <http://www.hsbc.co.uk/1/2/>
3. ROYAL BANK OF SCOTLAND: <http://www.rbs.co.uk/personal.ashx>
4. LLOYDS TSB: <http://www.lloydsbank.com/>
5. BARCLAYS: <http://www.barclays.co.uk/PersonalBanking/P1242557947640>
6. STANDARD CHARTERED: <https://www.sc.com/uk/index.html>
7. BANK OF SCOTLAND: <http://www.bankofscotland.co.uk/>
8. BIRMINGHAM MIDSHIRES: <http://www.bmsavings.co.uk/>
9. CHELTENHAM & GLOUCESTER: <http://www.cheltglos.co.uk/>
10. COUTTS: <http://www.coutts.com/>
11. FIRST DIRECT: <http://www1.firstdirect.com/1/2/>
12. HALIFAX: <http://www.halifax.co.uk/>
13. INTELLIGENT FINANCE: <http://www.if.com/>
14. NATWEST: <http://www.natwest.com/personal.ashx>
15. RELIANCE BANK: <http://www.reliancebankltd.com/>
16. SMILE: <http://www.smile.co.uk/>
17. ULSTER BANK: <http://www.ulsterbank.co.uk/ni/personal.ashx>
18. NATIONAL SAVINGS AND INVESTMENTS: <http://www.nsandi.com/>
19. NORTHERN ROCK<sup>5</sup>: <http://www.northernrock.co.uk/>
20. SANTANDER: <http://www.santander.co.uk/>

---

<sup>5</sup> The Northern Rock and Virgin Money websites have been brought together. The products are now available at <http://uk.virginmoney.com/virgin/>.

21. ADAM AND COMPANY: <http://www.adambank.com/>
22. ANZ BANK: <http://www.anz.com/unitedkingdom/en/personal/>
23. BANK OF BARODA: <http://www.bankofbaroda.com/>
24. BANK OF IRELAND GROUP: <http://www.bankofirelandmortgages.co.uk/legal/legal.aspx>
25. CITIBANK UNITED KINGDOM: <http://www.citibank.co.uk/>
26. THE CO-OPERATIVE BANK: <http://www.co-operativebank.co.uk/>
27. SAINSBURY'S BANK: <http://www.sainsburysbank.co.uk/>
28. TESCO BANK: <http://www.escobank.com/home/home.html>
29. ALLIED IRISH BANK: <http://www.aibgb.co.uk/>
30. NATIONWIDE: <http://www.nationwide.co.uk/>

**VESNA LAZOVIĆ** is a language instructor at the Department of English, Faculty of Philosophy, University of Novi Sad, Serbia. She received her MA degree in the field of translation studies in 2009. She has presented at numerous international conferences and published research papers in scientific journals and conference proceedings. In 2011 she published a monograph *Srpski proizvodi izgubljeni u prevodu* [Serbian products lost in translation] based on her MA research. Currently, she is working on her PhD thesis entitled *Cross-cultural analysis of online bank advertisements in English and Serbian*. Besides translation, her main research interests include contrastive linguistics, sociolinguistics, semantics, pragmatics and ELT methodology.