

Exploitation of Societal Expectations in Banks Adverts Discourse

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Abstract

Advertising is impersonal in the sense that it is not directed to individuals but at groups of people. As a result the advertised information is disseminated to the entire society and it is tailored to impact the values of the society. Therefore, in addition to its core function of doing communication, language also has many social and cultural uses, such as signifying social values and status. This study evaluated exploitation of societal expectations in the discourse of Kenya commercial banks television adverts. It adopted a qualitative research design and, therefore, qualitative methods were used in sampling and data analysis. Purposive sampling was used to select the TV adverts used in the study. The You Tube computer engine was used for selection and recording of adverts posted on the Kenya TV stations. To allow for analysis, the audio recordings were transcribed and the various language features coded. The main theoretical framework that informed the analysis of data was Critical Discourse Analysis (CDA). The framework is that of the Fairclough (1992) which embraces three areas of discourse presenting some interrelated layers called description of textual analysis, interpretation of production and reception and explanation of social conditions which affect production and reception. The data collected was analyzed and discussed to show the connection between the nature of socio-economic practice in Kenya and the features of language. The other theory that informed the study was Kress and Van Leeuwen (1996) Multimodal Discourse Analysis Theory that states, in a social-semiotic multidimensional account of meaning, all signs in all modes are meaningful. The study established that Kenya commercial banks advertisers use manipulative language of advertising which thrives on social and ideological values. This is in order to acknowledge some services and convince people to trust them. The study joins CDA advocates who clearly expose and resist such social inequality and injustice in language use. The study unveiled the hidden aspects of advertising discourse which result in creation and maintenance of unequal power relation, as evidenced in the evaluation of societal expectations that they exploit. The study contributes to existing knowledge on persuasive discourse of advertising. It also contributes to information on language strategies that are deliberately used in advertising discourse that can help to demystify advertising creativity. The study can be the focal point for teaching elements of persuasive communication, various rhetorical devices and semiotic systems.

Key Words: Bank Adverts, Exploitation, Societal Expectations

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I. INTRODUCTION

This chapter explains the broad societal expectations that are often exploited by banks adverts producers in order to succeed in their persuasion agenda. Societal expectations of success and happiness are weighed in terms of material possessions such as owning a mansion, a good looking vehicle and generally glamorous lifestyle. This objective is discussed under expectations like happiness and entertainment which stem from happy families with magnificent residences, big cars and other expensive ventures. People tend to love texts that entertain, excite and keep them happy as opposed to dull ones. Another area that gives happiness is comfort. The other area is undisputed help as opposed to helplessness. Besides happiness, other societal expectations are heroism and affordability. Heroism is practice of lionization where an individual is treated as though they are famous or important simply because they happen to have gone for banks services. Affordability is whereby banks adverts postulate that going for banks services like loans and account opening is a simple venture that no one can afford to shy away from.

1.2 Happiness

As one of the principles of CDA states discourses constitutes society and culture. It is useful to distinguish three broad domains of social life that may be discursively constituted. These are; representations of the world, social relations between people and people's social and personal identities (Bourgault, 1995). Advertisers have the answers to questions of who, when and where of the customers and how much they need a specific good or service. They therefore tend to exploit this knowledge by targeting individuals of a known group of people in the society while purporting to give them happiness. It is important to highlight the fact that language may reflect the social needs between the participants of a certain communication in a specific context for example one between advertisers and addressees in an advertisement.

1.2.1 Happy Families and Individuals

Societies have expectations for their people based on their social strata. Happiness is one of them and banks adverts exploit it by portraying families that are happy having built magnificent homes and bought big cars. The communication here is that one can only gain money security and get to a happy point by going for bank loans. Through advertisements expectations of happiness are clearly made such that those in it are explicitly made to appear happy and those outside implicitly unhappy. Advert2 displays explicitly the joy of a speaker called Bella, who even speaks about it in her narration after going for a bank loan and building a family house. She says:

“Now I live in my own house, to me that's an achievement, that's a bit of success that have been wanting and I got it. I don't have to think about a landlord again, am the boss of my home and my space. Yeah that's nice. Ha hahaha”.

In addition, this utterance evokes a sense of social competition among the members of the social category that the participant Bella belongs. She claims to be a wife, mother and personal assistant which are all social groups that have individuals that associate with them in the society. Since no one enjoys unhappiness, members of these groups are likely to take their cue.

Similarly, the visuals of Advert8 clearly depict the happiness expectations exploited in banks adverts. The advert is shown in figure 1.2.

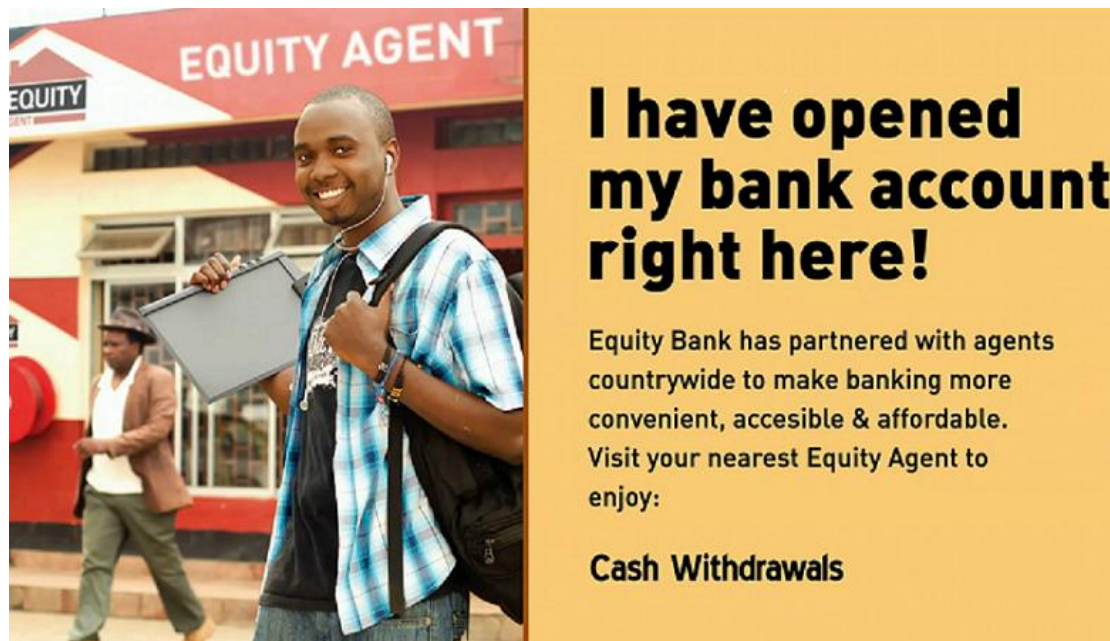


Figure1: Smiling Young Man

This visual of a young man smiling broadly and casually dressed speaks for itself in regard to happiness that is derived in opening a bank account through an agent. One can easily tell the advert targets young men probably those in college due to presence of a laptop, earphones and a school bag (manner of dressing). The images of happy attractive models in advertisements lower the self-image of target audience by making them appear uninformed and left out by their fellows, for instance, the young man in figure 1 looks happy and glamorous. Any young man who does not own an account with the institution mentioned will feel

threatened. However, a feeling of relief is also associated with the product advertised as it is said that the problem can be solved through going for the service. In other words, advertisers, evoke feelings of dissatisfaction among the target audience as a strategy to stimulate them to go for their products to improve their lives and eventually be satisfied. They are aware that no one would like to remain in unhappiness while there is a way out of it.

Advert 16 has a spirited dialogue of a young couple who are identified as Bob and Julie who are in a bank seeking some information. They are portrayed as possessing intrinsic happiness. See figure 2.



Figure 2: A Happy Couple

Bob and Julie portray what the society expects of an ideal institution. Banks adverts are aware of this and therefore exploiting it flawlessly. This sends a message that can be misunderstood by the members of the society. The truth of the matter is that everybody would like to be happy but what is introduced through adverts might not be guaranteed.

6.2.2 Undisputed Help

An individual who has been helped is happier compared to a helpless one. In banks adverts the dialogues in them as well as the rewards announced enthusiastically, position the viewers in a situation that associates Kenyan banks with help that in turn makes people happy. The viewers are indirectly subjected to a feeling of helplessness that consequently brings about unhappiness in case they choose not to consider these bank offers. Since being helpless is something unpleasant they end up putting the offers into consideration. The truth of the matter is that there is no society that would reject something that is giving its people happiness.

Moreover, the use of character identity in advert 2 builds more confidence and authenticity among the listeners for it displays an ideal situation of how a bank can offer assistance whose end product is happiness. First of all the narrator's full name is given 'Isabella Wekesa'. Then that of the husband 'Saul Sakwa' and finally names of children are given. Therefore, character identity is intertextually included in the narration as a style of storytelling and also to influence members of Bella's social group. Similarly, advert 20 identifies the participants by their names. The customer is Frank Jacoyange and the bank employee is Patricia Malili they both ascertain the reality and accessibility of what bank offers. Frank verbalizes the immense assistance he has received from the institution in question. He says without this institution he would not have made it in his business endeavors and therefore he is happy with the bank.

On the same note, advert 17 has the same style of character identification. The participants doing role playing as bank employee are identified as Faith Yegon who is at the customer care desk. There is also Helen Mahinda who is in the digital banking and the customers who are identified as Bob and Julie. Advert 17 uses a dialogue that is quite interesting and intriguing. Several services that the banking institution in question offers are well tabulated by the bank employees. In all areas the participants through verbal and non-verbal cues show a lot of satisfaction with what they were being told. They seem to have been happy with the help granted.

In addition, advert 11 which has the heading 'Equity mimini member' elaborately brings out people in the society who have been assisted. Banks adverts in Kenya are aware of various individuals in the society who require a bank account. The advert extrapolates eight different clusters of individuals who represent others in the society. Three out of the eight are given in local dialect namely; tea farmer who speaks in a kalenjin dialect, the second is a grocer who speaks in a kikuyu dialect and the third is carver who speaks in a kikamba dialect. One out of the eight, is a trailer businessman and he speaks in Kiswahili. Four out of the eight, have various individuals who speak in English namely; a school director, a student, a university professor and a marketing director. All these individuals have visuals that display what they do. They verbally tell what they do which is punctuated by 'and am a member' in their respective languages. They all wear smiles as they attest to being members.

The non-verbal language portrayed by individuals in advert 11 explicitly indicate that all participants, are happy to be members of this institution. There is a lot of relaxation in their utterances, and they all wear smiling faces and gaze in agreement. See Figure 3.



Figure3: A Smiling Grocer

Individuals who subscribe to the different clusters discussed above would not want to be left behind. They would want to become partakers of this help as displayed in the advert which would also bring happiness in their lives. At the end of the advert the bank's logo and slogan 'your listening, caring partner' are displayed, finally the inscription 'karibu member'. The combination of verbal, nonverbal, visuals, bank's logo and slogan blend well to approve the account opening for people of all walks of life with the institution in question. The slogan further emphasizes the message by premodifying 'partner' with 'your, listening and caring'. The bank is also personified by referring to it as 'a partner'. All this authenticates what is displayed.

6.2.3 Entertainment

TV banks advertisements exploit societal expectation of entertainment. It is apparent that they are all entertaining and at the same time making people happy. One can only make sense of the discourse in contemporary social processes by recognizing that discourse and society/culture are mutually constitutive and socially mediated. This principle explains the broad societal currents affecting advertisements. It is also concerned with intertextual understanding that helps to understand the broad societal currents that are affecting the text being studied (Fairclough&Wodak, 1997).

Due to the fact that the power of media is undeniable, it might be customary to study this issue of entertainment through CDA. Through Banks' advertising the study offers deep insights in the analysis of questions related to linguistic and pictorial resources. It could be said that banks want to connect themselves to people's feelings and social needs and show off that they adorn and respect what other people value. The verbal and non-verbal language prevalent in texts under study exposes them to being part and parcel of entertaining industry. In addition, visuals are equally entertaining since individuals that do the role playing in the adverts include comical effects that capture the addressees' attention. For instance in advert 6, there is a character by the name Funja whose spoken words are transcribed as being comically uttered:

“Funja: (Comically) FAMILY BANK PESA PAP agent watakusort“pap”

Advertising helps one understand the broad societal currents that affect the texts under study. First, the use of renowned celebrities and other participants who are made to win, succeed and prosper in areas that are seemingly difficult are largely entertaining and happy as a result they impact positively on banks advertisements. For instance, advert 6 and 7 largely exploit entertainment owing to their use of renowned successful comedians in Kenya. These are Jacky Vike aka Awinja and Vincent Muasya aka Chipukeezy respectively. Jacky advertises Family bank pesapap agent in a dialogical style with a character called ‘Funja’. The advert humorously sends a vital message that it is easy and simple to bank with pesapap agent as opposed to keeping money in the socks while avoiding going to the bank that is not nearby.

On the other hand, Vincent advertises Family bank offer branded as “Tajirikanamamilionina Family bank” ‘Get rich with millions with Family bank’. Vincent is well known for his rib-cracking jokes whenever he takes to the stage. The fact that all adverts have an element of entertaining is a clear indication that it is an integral part of advertising in Kenyan banks. Whatever the banks wish to advertise, it is associated with joy and laughter. Therefore no one would like to be left behind.

Intertextuality occurs in advertising when advertisers use language from other genres or discourses to attract their audience such as elements from oral narration when advertising bank’s products. For example, the use of first person narration featured in Advert 2. The main character Bella passionately narrates her own success story in a jovial and entertaining mood. Dramatization and dialogue which are largely exploited in plays are successfully used in Advert3, 4 and 5. Through these elements, the advertisements become entertaining and make addressees feel that in order to be ‘ingroup’ rather than ‘outgroup’ they should go for the advertised product. They imagine, they would be just as contented and full of laughter as the celebrities or famous people who advertise the products. The implication in here is that in order to be contented in life and happy one needs to acquire the banks products that these famous people have acquired.

Use of cartoons is another way of entertaining people. Advert 10 ‘KCB cub account’ displays a cartoon of a lion’s cub vigorously dancing to the melodious instrumentals played alongside the inscribed words. The cub is comically made to dance while standing on its two paws instead of the usual four. The KCB’s logo has a lion, the cartoon cub metaphorically represents an account of a young one. Since it is all meant for a child, the entertainment is done in such a way that both the child and parent are fully entertained. The cartoons blend well with the inscribed words such that no room is left for anyone to disapprove the advert. Entertainment is one of the societal expectation exploited by the banks adverts. The addressees associate the advert with joy, laughter and fulfillment hence going for the product.

Similarly, advert 7 has an element of entertainment that is clearly brought out by the key participants in the advert. These are school children who happen to spot a lady in labour pains seated in a car that its driver cannot make his way out of a tight traffic jam. The children innovatively adopt to an idiophone ‘wiwawiwawiwa’ imitating the siren sound of an ambulance. The purpose of the siren is to clear the traffic so as to expedite the passage of the ambulance. An ideophone is a sound or combination of sounds with no specific meaning but only suggesting what it refers to. Here it creates a vivid description of the real sound of an ambulance and emphasizes the message. The children eventually achieve their objective when the car manoeuvres the traffic jam and the lady arrives at the hospital. The entire episode is captivating and entertaining both to children and adults. It is in form of a narrative that one can follow closely due to its entertaining aspects. Part of episode is shown in Figure 4.



Figure4: Mesmerized School Children

Advert 17, begins by displaying a young couple that portrays joy, contentment and laughter. They laugh and hold each other's hands strolling leisurely in town. When the two get into the bank they are received like executives by bank employees and accorded great attention. The lady poses this question "is this really a bank?" Everything that takes place is not only entertaining but also intriguing. In the banking hall there is beauty and colour that is addictive. The viewers are treated to a tour that if considered can bring about the same joy and contentment in their lives. The bank employees are seen wearing smiles and attentive gazes Figure 5 displays this argument:



Figure 5: Satisfactory customer service

6.2.4 Comfort

People in any society like circumstances that would bring about comfort as opposed to discomfort in their lives. This is achieved through a pragmatic process called presupposition. Presupposition is a kind of pragmatic inference "based more closely on the actual linguistic structure of sentences" (Levinson, 1989:167). However, in advertising, presuppositions are an important component of the overall message. As the name

implies, a presupposition is a necessary precondition for the processing of any communication. They typically involve the existence of some object or idea. Banks advertisers in Kenya use language in a way that connotes or involves the existence of an idea of their power over money issues.

As Tahmasbi (2013) observes, money and economy problems are the greatest worry for Iranian families, it is the case in Kenya and banks do not hesitate to invest on people's need and reap from the influenced minds. Presupposition is therefore a crucial part of advertising as they can cause the reader to consider the existence of objects, propositions and culturally defined behavioral properties: for example, in advert14 there is this statement

“End the year on a winning note with a holiday on standard chartered.”

Presupposes that you need to “end the year on a winning note”, thereby creating and perpetuating the idea that the behaviour of ending the year on a winning note is part of our culture. The entire argument infers that there is comfort in ending the year on a winning note.

Similarly, advert 10 has this statement “Start saving for your child’s future now. With KCB cub account” This utterance presupposes that there is something great about the KCB cub account that is left open. This argument takes us back to the KCB logo which is a lion. Generally institution logos thrive on symbolism. In the current situation, lion symbolizes power, strength and victory. Therefore one is justified to indicate that any adult who opens the KCB cub account for their children qualifies to become a lion and their children will grow to becoming adult lions. All this is geared towards bringing about comfort in life.

Comfort as a societal expectation stem from hegemony that Gramsci (1971) argues that it is intellectual and moral leadership used by the dominant groups to maintain their dominance by persuading people that the relationship of domination is natural and inevitable. In the current study, the argument is that banks are in a position to give service, because they are born to do so and people would invest in banks as they are usually labelled as customers and consumers. From this argument one can conclude that anyone who ignores the services rendered by banks will risk losing the comfort therein.

Similarly, combining the concept of intertextuality with hegemony, (Fairclough, 1992) reveals how hegemony naturalizes unequal power relations and builds them into people’s common sense understanding in the production, distribution and consumption process of discourse. Through CDA, the interpreted texts mirror the socio-economic and cultural norms that are present in the Kenyan context. Any societal expects its members to economically stable but unfortunately this is not always the case and a times people find themselves grappling in discomfort due to lack of money. This study is well mirrored in the discourse of advertisements, they know people have no other choice to obtain some money to buy houses or cars. As third parties, people are severally affected by economic problems and the banks strive to lure this economically fragile party to achieve their purposes. Therefore, it could be inferred that discursive elements used for production, distribution and consumption (including interpretation) of advertisement texts, is an attribute of hegemonic struggle which pertains in varying degrees to the reproduction or transformation not only of the existing order of discourse but also in the consumption. Through disguise and fabrication, banks advertisers purport to bring about comfort in life by giving quick solutions to money issues. Comfort being a vital expectation in the society banks tactfully thrive on it and they in return reap the benefits

6.3 Heroism

Heroism in Kenyan commercial banks adverts is related to actions that are admirable and related to courage. Society expects its people to be of great courage and those that can take costly ventures. We find that participants that agree with what banks are putting across in the adverts are seen to be heroes and heroines. Sitáni, (2012) observes that references to expert evaluations or associating the product with celebrity endorsers works to increase the trustworthiness of advertisers' claims. The use of lionization has therefore been discovered to be necessary. This is treating of someone as though they are famous or important. This gives rise to upholding of expectations that are juxtaposed implicitly for contrast. First of all there is a villain and a hero, for example in advert3 the character identified as ‘husband’ is depicted as the villain whereas the ‘baba Sheke’ as the hero who has perfected everything in his family, courtesy of co-op personal loan. Since being a villain is undesirable, ‘the husband’ escapes from it very fast heeding to the narrator’s call:

“DON’T BE LEFT BEHIND, GET AHEAD WITH CO-OPERATIVE PERSONAL LOAN. APPLY TODAY AT YOUR CO-OPERATIVE BANK BRANCH”.

As noted earlier the use of the adverb of time ‘today’ creates some sense of urgency. As a result the ‘husband’ quickly goes for the loan and acquires all what the ‘baba Sheke’ has acquired. By so doing he ceases to be a villain and crosses to the side of heroes. More so, he feels relieved and fulfilled in life such that the advert ends with the ‘husband’ laughing loudly and looking a hero.

Similarly, the participant that is branded a hero is portrayed as a blessed whereas the villain is portrayed as accursed as seen in advert 4. The character identified as customer 1 is lionized such that customer 2 is seemingly intimidated to an extent of lowering her self-esteem. Customer 1 seems to know virtually everything regarding banking whereas customer 2 is far from it. Through the rich body language employed throughout the advert, one can easily tell that customer 1 is indicated as being blessed whereas customer 2 as accursed. This explains why immediately customer 1 is through with his many transactions, customer 2 says: "I want everything that that man wanted". (Bank officer smiles broadly). This response is swift because she does not want to stay in an accursed state any longer. On the other hand, the bank officer smiles because it is 'a job well done' on her side.

In addition advert 16, heroism is implicit in that if one wants to own a house that would be a haven for their family should consider doing it through the bank. If they fail to do so then they are bound to remain backward. Such suppositions impact a great deal on the social institutions in the society. Figure 6.6 displays heroism more clearly. In that the person who has acquired a bank loan and built a house for the family is a hero. Looking at it builds both desire and interest to go for the bank's services so as to match the family in question.



Figure 1: A hero's Family

On the same note, Advert 4 displays a conversation between the comedian Awinja and a character by the name Funja. At the beginning of the dialogue Funja who role plays as a shopkeeper is seen searching for loose cash from all his pockets including his socks. One can tell he is defeated and confused on how to keep his money. Awinja is mesmerized by his poor way of keeping money. He responds that he cannot bank it because his family bank account is not within reach. Awinja grabs his hand and lead him where there is a Family Bank agent. He banks his money there and he is seen having crossed to the side of heroes. He utters this statement:

"Funja: (Comically) FAMILY BANK PESA PAP agent watakusort 'pap'"

According to the banks adverts becoming a hero is a process. The participant is seen to have followed the instructions and complied in order to get to that level. On the other hand we see a participant who has already complied is reaping the benefits.

6.4 Affordability

Considering the banks adverts, affordability is societal expectation that is exploited both explicitly and implicitly. In advert 2, the expectation is explicitly depicted because the main participant says that the institution in question offered her affordable interest rates. To some extent affordable is relative because what is affordable to someone might be unaffordable to others. Affordability is portrayed in the banks adverts to indicate that what participants in the adverts have acquired is easy and can be accessed by anybody who is willing to do so. The participants use language strategies and paralinguistic techniques to lure prospective customers to go for banks services assuming they are as affordable as purported by advertisers.

Moreover, affordability is based on insinuations that indicate some urgency in what they banks advertise. For instance in advert 3 the narrator speaks these words loudly and emphatically:

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

The urgency of the narrator's words can be inferred from the voice variation that they use. One gets the impression that the words need to be taken with haste, failure to which they would miss the opportunity. The words "DON'T BE LEFT BEHIND" here indicate that others have grabbed the opportunity so it is not expected that the viewer would like to be left behind. Then, the words "GET AHEAD WITH CO-OPERATIVE PERSONAL LOAN" give the viewer the solution to the problem of being left behind. Definitely it is through the cooperative personal loan. Finally the words "APPLY TODAY AT YOUR CO-OPERATIVE BANK BRANCH" clearly show the urgency in the use of the adverbial phrase "apply today".

In addition advert 4 portrays similar insinuations of breaking good news to the viewers. These words from this advert explain it:

Narrator: It's no wonder our customers are doing a little more banking than usual.

Enrol today by dialing *522# via the KCB App or at Any KCB branch. KCB

Simba Points ...extra value for valued customers *KCB Making the Difference*.

The words "It's no wonder our customers are doing a little more banking than usual" indicate there is good news and that is the reason why the customers are doing a little more banking than usual. The viewer is further being advised on what to do in order to be part and parcel of the good news:

"Enrol today by dialing *522# via the KCB App or at Any KCB branch." Finally the news is found in the statement "KCB Simba Points ...extra value for valued customers."

Affordability as an expectation is also brought out by the indication that whatever services being offered by the banks are easily accessible and anyone can go for them. These words from Advert 5 exemplify this argument:

Narrator: (Words are verbalized and inscribed on the screen) Ndioo, tembelea FAMILY BANK PESA PAP AGENT aliyekaribunawe ,ujifungulieakauntiyakoyakibinafsinakuwekapasakwenyeakauntiyakoya FAMILY BANK.

(yes, visit the nearest FAMILY BANK PESA PAP AGENT, open a personal bank account and deposit money in your FAMILY BANK ACCOUNT.)

The narrator makes the words loud enough through voice projection. A combination of written and spoken language emphasizes the point that is being put across. The use of emphatic "yes" spoken and written in Kiswahili exemplifies the argument. So the message is that the advertised service is accessible and affordable to everyone who is willing to go for it.

Advert 9 highlights a similar argument of easy accessibility. These words portray it:

"Click into I&M banking internet on your laptop. For your emergency cash needs or our country network ATMs plus agency banking at your door step and friendly call centers, a phone call away. What you imagine I&M Bank makes it possible."

These words indicate that the services are easy to access and whatever a customer imagines the banking institution makes it possible. This goes ahead to further insinuating that something magical is going to take place once one seeks to access these services.

Advert 11 has various individuals narrating what they do as way of earning their living. These narrations are accompanied by photos of these individuals. They all wear smiles and display a lot of confidence in what they were saying. Their words are punctuated by the phrase "I'm a member" in vernacular, Kiswahili or English. The message that is being communicated is that being a member of the banking institution is affordable and can be accessed by all members of the society. In other words the services are all inclusive.

Advert 14 bears the insinuations of simplicity and possibility. The potential customers are invited to be part and parcel of a venture that would earn them a trip to a specified destination. They are asked to consider the offer because it has rewards that one cannot afford to miss.

"It's very simple, all you need to do is transfer your salary or take an investment or insurance solution. From today to 7th January to qualify. And your holiday could just be on us. Call us on 0203293900 or visit our website for more information."

These words clearly indicate that enrolling for the venture is very simple and anybody can afford to do it. Then, the instructions on the expectations are given and the rewards clearly spelt out. The contacts are also supplied in case one felt like making a call for clarification. (See figure 5.13 for rewards).

6.5 Summary

It is apparent from this discussion that TV banks adverts producers are aware of the societal expectations relating to money issues and they consequently exploit them. A CDA look into the adverts has

proved quite effective in finding out about the hidden purposes, fabricated realities, power mismatches between customers and advertisers, culturally charged phrases and eventually misinterpreted outcomes. Societal expectations are seen to uphold what is socially accepted for instance happiness that has been highly exploited such that 20 out of 20 adverts have an element of joy and laughter. A critical look at these expectations is the only way customers can go for banks services, not for the magical qualities suggested by advertising, but by relying on critical thought. The researcher has been able to establish culturally-preferred and socially-decorated norms that boost the success of advertised services. In this chapter, those specific real life aspects that make up the text and those which are relevant to illustrate how power relations function, in that banks are depicted as being more powerful than their customers in language use were noticed in this study. The way financial problems are constructed and how magically-fulfilling solutions would be invented were noticed to feature largely in this study. This was achieved by alluding to matters that people value in life (societal expectations) that were largely exploited by banks adverts.

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