LINGUISTIC INADEQUACIES INTRANSLATION OF ATM MACHINE LANGUAGE IN KENYA,A CASE STUDYOF EQUITY BANK ATM.

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Y61/8570/2017

A THESIS SUBMITTED IN FULFILLMENT OF THE REQUIREMENTS FOR THE MASTER OF ARTS DEGREE

CENTRE FOR TRANSLATION AND INTERPRETATION

UNIVERSITY OF NAIROBI

OCTOBER 2018

DECLARATION

I hereby declare that this is my original work and has not been presented at any other university.

Signed ……………………………..   Date………………………………

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The thesis has been submitted with the approval of the following University supervisors.

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DEDICATION

I dedicate this research to my loving parents, John Gacheru and Alice Nyambura, who have been with me throughout this journey.

ACKNOWLEDGEMENT

This research would not have been successful without the productive intervention of several people. Firstly, I would like to thank both my supervisors, Dr.ShabanMayanja and Mr John Paul Warambo. The success of this thesis was inspired by their tireless efforts to correct, criticize and guide me through the research. I do acknowledge their availability for consultation despite the fact that they had busy schedules as well as other students to attend to.

Further acknowledgement and appreciations go to my able lecturers who were willing to give their all to make me achieve my educational goals. I am also grateful to all the other staff at the CTI for their input at different points during my studies at the center.

Additionally,I recognize my entire family starting from my parents, brothers and sisters, for believing in me and supporting me through the Masters program. May God always bless them for giving up on me and always encouraging me never to give up.My classmates and friends who also helped me in one way or another are also important to mention here as their help meant a lot.

Above all these, I thank God for good health, knowledge and strength to perservere.

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ABSTRACT

The study was concerned with the linguistic inadequacies present in the Equity bank ATM. The inadequacies identified include linguistic inconsistency, syntax and lexical inadequacies. These inadequacies can be seen in the prompts in the language menu. The primary issue is that despite the Equity bank ATM having an English and Kiswahili menu, it also contains several linguistic inadequacies. This study discusses the various inadequacies found in the prompts as well as their effects on the practical usage of the Kiswahili menu. The research focused mostly on the responses of a sample of users selected randomly. The responses were analyzed to determine the different percentages of users affected by these inadequacies and the possible challenges that the users may experience. The skopos theory was used in the analysis as well as statistical measures such as graphs and charts. After having gone through a series of analytical processes, the study concluded that indeed the earlier stated issues exist. However, different analysis strategies suggested that they may not all be inadequacies in terms of the usability of the said Kiswahili menu.

CHAPTER ONE

1.0.   INTRODUCTION

1.1.   BACKGROUND TO THE STUDY

Translators are charged with the responsibility of rendering information from one language to another for the benefit of those who may not understand the source document. This means that it is their duty to inform the target audience exactly what the originator intended to say in the original document without distorting the meaning. According to Robinson (2012), the translator is not required to create any information because they are just the middle person who mediates between the source and the target. According to (Nida& Taber, 2003) translation is the reproduction of the target language in the "closest natural equivalence" of the source language. Considering this definition, it is evident that translation is not just the replication of words or transfer of words from one language to the other but the transfer of meaning as well. This means that in machine translation, if a translated document does not transfer the intended message, then either the original document also lacks meaning or the translator did a poor job.

This study is concerned with technical translation, which requires the translator to have a wide knowledge in the field or subject in which he/she is translating, as in any other field of translation. Byrne (2006) claims that Technical translation is a field of Translation that is rapidly gaining momentum due to the rapid growth in technology as well as innovations in the corporate world. Byrne also explains that technical translation arose from the need to translate technical texts, making the technical field an important consideration for translators (ibid). As time goes by, technical translation is becoming a field due to the aspect of globalization, which involves the interconnectedness of the world through different sectors. Globalization has been promoted by trade between individuals from all over the world who manufacture products and sell them to

customers in different regions. The fact that traders have to move from one place to another makes it necessary that they easily access their money from bank accounts through ATM machines, which are supposed to operate without failure at any time of the day or night.

The world today has gone digital and every sector of the economy, including banks have adopted new methods of operating (Shaikh &Karjaluoto, 2015). Before the current advancements in technology, people had to queue for a long time before they could deposit or withdraw their money in a bank over a teller's counter (Bátiz-Lazo,Karlsson&Thodenius, 2014). Today with the introduction of Automatic Teller Machines, one can easily withdraw money anywhere at any time provided he or she can access an ATM machine. However, the ATM machine operates on certain instructions, which the user personally selects to specify what exactly they need to do (Norman, 2014). These instructions must be understood for the transactions to be successful. In this regard, the machine should be programmed in the official languages as well as any other languages that are widely used within the region.

Ideally, for an ATM machine to achieve the intended purpose, it has to be in a language that is understandable by the majority of users. The language is then translated into other national languages to allow for integration and to ensure that the machine offers the necessary services in a language of choice for any user. Technology has enabled banks to have an interconnection in such a way that one can withdraw money from an ATM machine that belongs to a bank in which they do not hold a bank account. Today, it is possible for a person to access their money and other bank details through any other bank in the world besides the one in which you are an account holder. Consequently, the ATM machines should be able to serve any client at the click of a button in their language of choice whether they are within their country or abroad for business or any other purpose. The study seeks to identify any errors that exist, classify them

depending on the problem and offer recommendations, proposing possible remedies for the problems with reference to other works by different scholars.

This study mainly focuses on the translation issues that may arise from the localization efforts in the language of ATM machines in Kenya. Kenya has one national language which is Kiswahili and two official language which are English and Kiswahili. Since the purpose of a national language is to enhance the ease of communication and service delivery to the public, it is necessary that all public facilities are accessible in Kiswahili and if necessary, translated to English for official purposes. An ATM machine is a facility that is needed by all citizens who hold a bank account and in Kenya, almost all the banks have operational ATM machines across the country.

However, some of the ATM machines in Kenya are only accessible in English and those with Kiswahili translations, have not fully been translated into both languages for ease of access. This shows the possibility that a native speaker of Kiswahili who does not understand English would not be able to effectively access their money through an ATM machine. The Equity bank ATM machine in particular, offers both the Kiswahili and English option for navigation. The translation is done from English to Kiswahili but some terms are not translated at all. Even worse, Cooperative Bank only offers their ATM services in English with no option for an alternative language. This limits the users to one language and a user who does not understand English may not access the banking details needed.

1.2. STATEMENT OF THE PROBLEM

There is a major translation problem in Kenyan ATM machine language and the main point of concern is how efficient the ATM machines are in serving their clients. The problem here stems

from language barrier because like in many parts of the world, not everyone in Kenya who holds a bank account is literate enough to speak in English and therefore, lack of a proper alternative may hinder the user from effectively accessing the required services (Grandolini, 2015). In the Equity Bank ATM machines, translation has been done into Kiswahili but not all the data is translated. The first linguistic inadequacy is that there are only two languages in the Equity bank ATM machines, making it mandatory for any user to understand either of the two languages. This means that if one is not conversant with either English, Kiswahili or both, then they cannot use the machine for any transaction.

The Equity bank ATM machine Kiswahili interface also contains many English terms which may confuse a Swahili user who may not understand English. Additionally, some options exist in the Kiswahili translated interface just as they are in the English menu. For example, when changing the pin number, the option is fully in English at some point. This lack of proper translation in whole statements may leave the user stuck at one option which may then hinder them from proceeding to the next option (Yin, 2015). The most disadvantaged people in such a case include both the locals who only understand Kiswahili and also the international community. For instance, people from Congo and Tanzania speak in Kiswahili and unlike in Kenya, English is not one of their official languages. This means that if there are English prompts in the Kiswahili menu, then a person from Tanzania and Congo may get stuck while trying to navigate through the ATM machine.

Mutua (2017), carried out a similar research on the acceptance, usability, perception and attitude of people towards the Kiswahili translated M-pesa menu. In the research she defines M-pesa as a mobile App provided by Safaricom, the leading communication service provider in Kenya, to help users transfer money conveniently. In this study,Mutua (2017) found that there was a

translation problem in the M-pesa menu and it made people avoid using it, hence something should be done about it. Another study in relation to the issue of translation inadequacies was carried out on the mobile phone technology. Sunday (2014) analyzes the errors in the translation of telecommunication devices, in which she studied the mobile technology. The study revealed that and he found that localization of the mobile phone has not been done successful and giving recommendations, suggested that the issue be addressed to solve the problem.

From these two studies, the gap they failed to address is the ATM machine language, which is why we chose to address it as my research problem. Apart from the various lexical inadequacies in the translated Kiswahili menu of the Equity bank ATM machine, the transaction receipt that informs the customer after the transaction is also available only in English. This means that even if the transaction was done successfully in Kiswahili for a person who does not understand English, then the receipt may not be of use to them.

1.3. RESEARCH QUESTIONS

The study was informed by the following research questions:

1. What linguistic inadequacies exist in the Equity bank ATM machine language?

2. What challenges do the users of the Equity bank ATM machine face when navigating through the ATM menu?

3.What explanations can be given for the translation inadequacies in the ATM machine interface?

1.4. RESEARCH OBJECTIVES

This research intends to address the following research objectives:

1. Interrogate the linguistic inadequacies present in the Equity bank ATM machine language.

2. Evaluate the challenges and problems posed to the Equity bank ATM machine users by these linguistic inadequacies when navigating through the ATM menu.

3.Explain the possible reasons for the occurrence of linguistic inadequacies in the ATM machine interface.

1.5. SIGNIFICANCE OF THE STUDY

The study may help in determining how successful attempts have been in the translation of the Equity bank ATM machine menu from English to Kiswahili. By interrogating the translation inadequacies within the language system in the ATM machine, the study becomes relevant to the Bank as well as the users. This is because it gives the bank and other companies with a similar problem some insights on how best to handle such inadequacies. The importance of identifying the translation inadequacies is that it would foreground the different challenges faced by the users while navigating through the translated menu.

One another dimension, the study can be used beyond the stipulated bank's setting because other banks also have ATM machines which may be facing the same problem. The suggested solutions may be applicable even in those other banks in the event that their ATM machine interface looks similar to that of the Equity bank ATM. Additionally, because the study addresses the translation inadequacies in electronic devices that may have emanated from machine translation errors, it

would also be beneficial to electronic device programmers. This is because the programmers would understand the possible loopholes to avoid so as to ensure that they are not replicated in other gadgets in future.

1.6. SCOPE AND LIMITATION

The scope of this study is limited to the translation inadequacies occurring in the language of the ATM machine. This research will also classify the translation problems under different categories including lexical as well as linguistic inadequacies. There are many translation inadequacies in electronic devices but 'this study will only cover the inadequacies found in the Equity Bank ATM machines.Despite there being similar issues in other banks, the study is only limited to the Equity Bank AAM machine translated menu.

1.7. DEFINITION OF TERMS

a) Linguistic inadequacy- Limitations pertaining to universal language rules.

b) ATM Machine Interface- The window through which the operational menu appears for use by the customer.

c) Source Text- The original document or any other form of text that undergoes translation

d) Lexical- Lexicon refers to words and how they appear in a text

e) Semantic- Semantics refers to the aspect of meaning in relation to words, phrases, sentences as well as whole documents.

f) Target text- The final outcome of the translation process

g) Skopos–The purpose

h) Source Culture- The culture that informs the information in the original text undergoing translation.

i) Target Audience- The people for whom the translation is done, who inform the choice of language to be used in the translation process.

j) Target Culture- The culture that the target audience affiliates to.

1.8. LITRATURE REVIEW

The study seeks to evaluate research carried out by other scholars in the same or different fields that have a connection to this study to establish other aspects covered in a different manner. This literature review is a record of extensive research on and around the translation inadequacies in electronic devices and the respective menus that are used to run the gadgets. Although not much has been done about ATM machines and the different inadequacies in translation, other related areas such as the mobile phone have been researched extensively (Shneiderman, 2010).

Sunday (2014) carried out a research on evaluating the acceptability as well as the usability of MPESA, the Kenyan Kiswahili localized mobile phone app. Sunday observed there was a problem in the usability and acceptability of the menu in this app among the Kenyan users. He particularly narrowed down to the localization efforts that may have born little fruit in making the app fully acceptable and usable in Kenya. According to Sunday (2014, p 4), the pilot stages of implementation of the app in Kenya had seen extensive research carried out to establish the status of the app in terms of language and usability. The findings indicated that a majority of the users preferred to use the English menu in comparison to the Kiswahili translated menu. To address this issue,Safaricom Company which is responsible for operating the app altered the localized Kiswahili menu to reduce its complexity and enable more Kenyans to use it successfully.

However, even after the alteration in the menu in the hope that it would make it less complex to attract more usability and acceptability among Kenyans, whose national language is Kiswahili, little has been done to assess the success. This prompted Alfred Sunday (2014) to carry out the research whose aim was to investigate the extent to which the app had gone in terms of localization through acceptability and usability. In the research, he interrogates people's awareness, perception as well as attitude towards the Kiswahili menu, in the hope that since Kenya is a Kiswahili speaking country, there would have been some improvement (ibid, 2014).

Ronen (2011) observes that people are often hesitant to carry out serious transactions, especially ones involving finances in an unfamiliar language. This necessitates for the multilingual translation of command prompts in the menus of money related gadgets such as ATMs and mobile phones. At the end, Sunday found that 83% of users still prefer using the English menu and only 17% indicated constant use of the Kiswahili version. The greatest problem revolved around the use of unfamiliar terms owing to the fact that the Kiswahili terms used were complicated.

Mutua (2017) on the other hand carried out an error analysis to establish the causes of translation errors in electronic devices. Her study focuses on the mobile phone menu, which contains different languages for the user to choose from. She starts by observing that most of the telecommunication electronic gadgets such as the mobile phone are manufactured in the western countries. This means that English, being the one of the most dominant languages internationally, is the most prevalent in these devices. According to Mutua, the English-Swahili translator experiences the challenge of having to translate the manual user guide as well as any other important information about the phone when it is imported into Kenya. These challenges arise from the cultural differences in the language of telecommunication devices in different

countries around the world. The problem arises when they encounter terms related to telecommunication, which have not been localized into Kiswahili.

This translation error can be addressed from the perspective of Hann (1992) who believes that the reason why translation errors occur in the technical field is that some terminologies do not exist in dictionaries and technical dictionaries. Looking at Mutua's argument, it would be true to say that the efforts to localize electronic gadgets into Kiswahili have not been entirely successful. However, much more needs to be done because communication is key and today, everyone has a mobile phone which they need to understand in order to use (Ling, 2016). This means that if the user finds the operation manual or phone menu difficult to understand, then the gadget may not serve the intended purpose.

Another study was carried out in Uganda about the need to develop a multilingual system that would improve the functionality of ATM machines in Uganda. The authors in this paper cite that the level of illiteracy in Uganda necessitates for the introduction of additional languages, mostly indigenous, into the ATM machine system (Fashoto,Ogunleye,Oullu,Shunobi&Mashwama, 2017). This would make it easy for the users even from the village to access all the services offered by the ATM machine. According to this research, the Ateso language, which is an indigenous language in Uganda, should be incorporated as one of the languages in the ATM machines. This study also demonstrates the possibility of using the Ateso language in the Atm machine and the many benefits it would have in terms of improving service delivery to the residents.

In conclusion, it would be beneficial if the ATM machines in Kenya and particularly the Equity Bank ATM machine would have more language options for users to choose from. The lack of

more options such as the Kenyan indigenous languages and even foreign languages limits the usability of the ATM machine to only a few people who understand the available languages. If indigenous languages are incorporated into the ATM machines, then the problem of translation inadequacies can be completely eliminated or at least reduced as part of technical translation solutions (Sager, 1994). There would be sufficient translations for all users regardless of their ethnic background and the user can even prefer to choose another language which they know better than just English and Kiswahili. This would allow the user to have many options to choose from if one of the languages has unfamiliar or inadequately translated terms and phrases.

1.9. THEORETICAL FRAMEWORK

The data in this study is analyzed using the SKOPOS Theory of translation which was developed by German and Dutch linguists namely Katharina Reiss and Hans Vermeer in the 1970s. The primary tenet of this theory is that it focuses more on the purpose that the target text is meant to achieve to the target audience. This means that the translator does not worry much about the contents of the source text but focuses more on the purpose that the originator intended for the text. According to the Skopos theory, the translator has failed in their work if the target text does not serve the purpose intended by the originator (Munday, 2013). Using this theory, this study interrogates the purpose intended by the translation of the ATM menu from English to Kiswahili. The theory helps this study in determining whether the Kiswahili translated text in the menu succeeds in meeting the needs of the ATM machine users fully just like the English menu.

The proponents of this theory explain that the sole purpose of translation is the ultimate purpose, meaning that the target text is the most important point of focus for the translator. Vermeer (1978) says that the most essential thing is to retain the original message while ensuring that the

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text remains internally coherent. The theory operates under several rules that have to be met for the translation to make sense and serve its purpose to the target audience.

SKOPOS RULES OF TRANSLATION

Before carrying out a translation task, the translator must first understand the purpose of source document, content, and message. This ensures that the final product in the target text is sensible as good understanding and professionalism inform it. The rules include:

The first rule of Translation Skopos emphasizes that the target text is determined by the Skopos of the text in question. Without understanding the purpose of the source text, then the translator may not produce anything beneficial to the target audience. To do this, the translator needs to be well versed with the culture, traditions and the norms of both the target audience (Hatim& Mason, 2014). Depending on the purpose, the translator then determines whether to do a free translation of the text or translate literally as per the requirements.

The second rule of the Skopos theory indicates that the target text acts as an offer of new information (Informationsangebot) in the target culture. The information offered in the target language, concerning an offer of information in a source culture using the source language. As is the work of a translator, translated text appears as new information to the target audience in the language with which they are familiar. Through the target text, the audience need to get aspects of culture familiar to their own culture through the information from the source culture. This means that although the translated text passes the same message to the target audience, there is a level of originality in it that makes it relevant to the target culture.

This rule states that the Target text does not necessarily initiate an information offer in a clearly reversible manner. This gives the translator a leeway to choose the most appropriate words to use

in passing the message to the target audience. The message remains the same but for the purpose of communication in the target text, the words used do not have to be equivalent with their correspondents in the source text. This means that it is not a strict requirement for back-translation to produce the same text as the original text.

The third rule states that the text must be internally coherent, mostly for the benefit of the target audience. The dictates of coherence require that the target text must have a logical arrangement of ideas such that the target reader finds it easy to understand given the cultural background knowledge they have. This is also referred to as intra-textual coherence because in involves coherence of ideas within the same text. The translator is required to ensure that the target text makes sense to the reader in the same way the source sense made sense both to the originator and to the translator (Hatim& Mason, 2014). This rule binds the translator to avoid rearranging ideas at will because they are not the creators of the document but just the intermediary who makes it possible for the target reader to understand the text.

The first rule of translation Skopos states that the target text must be coherent with the source text from which it has been translated. This means that if one reads the target text and later reads the source text, there should be a similar logical flow of ideas communicating the same message (Chesterman, 2017). According to this rule, there is no way a target text can be considered relevant if the information on it does not tie with that in the original text in the same ideological interconnectedness. The way the originator arrange their ideas boils down to a broader idea as the text proceeds and it is the translator's duty to ensure that the source appears the same way.

The last rule emphasizes on the fact that the five rules of Skopos appear in the set hierarchical order, predominated by the Skopos rule.

Generally, this theory is useful in this study because the primary reason why the menu exists on the ATM machine is for informative purposes.The English menu is important because anyone who understands English can easily follow through the instructions and complete a transaction because the menu is informative. All the words are in English and this means that when the user successfully completes a task, the machine has fulfilled its mandate and obeyed the Skopos theory. Similarly, the Kiswahili menu is there because there is a purpose for it to fulfill. As it stands, the translation inadequacies within the menu, both in individual terms and phrases are a hindering factor to the achievement of purpose. If the translated menu does not perform the communicative purpose intended for it and the user is unable to transact, then the language has failed to achieve the purpose and violates the Skopostheory.

This theory however, has a several limitations, which makes it necessary to introduce another theory to use in this research in addition to this theory. The first limitation is that it gives more prominence to the purpose of the product, making the target text appear more important than the source (Chesterman, 2010). The theory fails to account for the need to remain strictly faithful to the source text, which may give the translator too much freedom. If the translator is free to translate in whatever manner as long as the purpose is achieved, they may compromise on the necessary faithfulness to the original text. In this regard, the theory is weak because it relies on an optimal translation environment where the translator is professionally trained, excluding the possibility of incompetent translations. According to Chesterman (2010), the greatest problem with the theory is that it does not consider the presence of untrained and poorly motivated translators who may distort the document and fail to achieve the purpose. The theory may be useful in explaining the possible sources of translation inadequacies, but there is a need for an additional theory to compliment the Skopos theory.

1.10. RESEARCH METHODOLOGY

This chapter is a comprehensive presentation of the qualitative and quantitative methods that will be used to carry out the study. This entails the research design, population studied, the area covered as well as the sampling methods used to come up with the study sample. Additionally, this section also explains the methods as well as procedures used in data presentation and analysis.

1.10.1. Research design

According to Anfara and Mertz (2014), the research questions dictate which design is best to use based on the study questions, relevant data for the said questions, what data should be collected according to the questions and how the results will be analyzed. For this study, the mixed research design will be used because it is effective in combining the different both the qualitative and quantitative research methods. This design is expansive and helps the researcher collect massive volumes of data while navigating the weaknesses of each design with the help of the otherOrodho (2003). Since it is a collection and analysis of both the qualitative and qualitative research methods, it enables data to be collected and analyzed sequentially and concurrently (Creswell & Clark, 2007). This is the best design because compared to a single method design it is twice as effective.

1.10.1.1. *Categories in Mixed research methods*

There are three major categories in the mixed research design namely the explanatory, exploratory and concurrent. In the explanatory category, quantitative data is collected first, followed by the qualitative data. Contrastingly, the exploratory category entails collecting the qualitative data first and the quantitative data later. On the other hand, the concurrent category is a more comprehensive method where the qualitative and qualitative data are collected

simultaneously to provide a complete set of data (Palinkas et.al 2015). This study will employ the mixed research strategy where the researcher collects both the qualitative and quantitative data. The reason why this study utilized the mixed research strategy is because it requires capturing both the numbers and the feelings of the respondents that the responses represent.

1.10.1.2. Questionnaires

In the light of these categories, this study will employ the use of questionnaires for the collection of quantitative and qualitative data. The reason why thismethodwas chosen is to determine whether there will be a convergence in the findings and if not, explain the point of divergence. The questionnaire will have both closed and open ended questions, making it a tool for both qualitative and quantitative data collection.

1.10.2. Study Area

This study will be carried out in Nairobi County. The reason for choosing this study area is that it is highly populated with residents from the different indigenous backgrounds in Kenya, hence it would offer sufficient data based on diversity. Nairobi also has many ATM machines at different points in town, which will give the researcher a wide study area to cover and more authentic data.

1.10.3. Target population

The primary target for this study are the residents of Nairobi County whose population is wide because it is Kenya's capital city. The respondents have to be above eighteen years of age to be able to hold a bank account and therefore have an opinion about the ATM. For gender equality, the selection of respondents considers having an equal number of male and female respondents. Being the capital, there is sufficient cultural as well as linguistic diversity. A huge percentage of

these people are working in one industry or the other and at some point, require the services of a bank account for reasons of financial transaction. The current population statistics as of the year 2018 inclusive of the suburbs is at 6.54 million people, making it the 14th largest city in all of Africa (Nairobi Population, 2017). This makes Nairobi a good research area as the researcher has a large sample size, making the research findings more authentic and accurate.For this reason, the research will utilize random sampling of the respondents, provided they are users of the Equity bank who fall within the stipulated criteria.The other reason for choosing Nairobi is that the bank's headquarters are located within the area and this would make it easy to get authentic data as well as official documentation form the relevant authorities. There are also has many banking halls and ATM machines which guarantee easy accessibility of the data sources and enough personnel to interview.

1.10.4. Data Collection

The data necessary for this study will be collected from banking halls and ATM machine lobbies within Nairobi CBD and the outskirts. Questionnaires were used in the collection of both the qualitative and quantitative data. The ATM machine is a common electronic device that many people are familiar with as it can be found easily when the need arises. This makes it a good representative sample of other electronic devices that may require further research on the same issue. The data elicitation method to be used in this study involves non-probability sampling methods, hence only data that is useful in this study will be used. The data sampling method will also include convenient sampling method. The data collected using these methods will be used to determine the different challenges posed by translation inadequacies in the language of the Equity bank ATM machine.

The data will be collected from 3 ATM machines, 2 within the CBD and 1 in the outskirts of town. Ten questionnaires will be given to ten respondents distributed equally across the 3 ATM lobbies. The respondents have to hold a bank account at Equity bank and be active users of the ATM machine. This ensured that the data collected was authentic and representative. The reason for these figures is that ATM machines tend to have similar menus operating from a central point, hence too many samples may lead to replication of data. On rare occasions, ATM machines within the same lobby may have different menu formats, which may also act as a source of data.

1.10.5. Data analysis

After data was collected, it was analyzed in three phases depending on the type of data collected. Firstly, the data was analyzed on the basis of the Skopos theory, to determine whether the inadequacies are intentional for some purpose or they are just translation errors. Using the tenets of the Skopos theory, the data will be analyzed by examining how the translation inadequacies in the ATM machines hinder the machine from achieving the intended purpose when a user chooses the Kiswahili translated menu. The analysis will be done by determining which tenets of the Skopos theory agree with the study and which ones do not.

The second phase will involve the comparison of the Kiswahili translated menu with the original English menu. This analysis will help in establishing how many linguistic inadequacies exist in the Kiswahili translated menu. Comparing the two menus will reveal lexical inadequacies such as the words that have been replicated in the Kiswahili menu as they are in the English menu. This will be done using photos of the ATM machine for both the English and Kiswahili translated interfaces. The photos will be used as proof of the information in both menus since the ATM menu is not available online or in any other sources such as books.

Thirdly, the questionnaires would establish the percentage of the sample research subjects who prefer using either of the menus. These percentages would be a representative indication of the effects of the inadequacies in translation. The questionnaires was administered to a collection of customers between the ages of 18 to 70 because they are the common users of banks and ATM machines. The ten questionnaires were distributed such that both the male and female categories of respondents got 5 each. The ages were also distributed such that four of the respondents were aged 18-30, three were between the ages 30-45, while the other three were aged between 45-70.Using questionnaires, the study could establish the extent to which the translation inadequacies affect service delivery to the clients who use the ATM machines.

1.11. CONCLUSION

In conclusion, this research sought to address the earlier-indicated objectives in this chapter. Primarily, the purpose was to identify linguistic inadequacies in the Equity Bank ATM machine, the challenges they pose and possible translation strategies to mitigate them. Using the Equity bank ATM machine to collect sample data, the study aims at identifying the linguistic bottlenecks in the translation of the English interface into Kiswahili. Data analysis for the study will be done using the Skopos theory. In addition to the theory, a statistical analysis was done to determine the statistical data in relation to the responses obtained from the respondents. After having gone through the data presentation and analysis, the research found out several issues concerning translation in the Equity bank ATM machine. Subsequently, I would recommend further research by other scholars to research into other banks and their ATM machine translations into different languages.

CHAPTER TWO

2.0.   AN OVERVIEW OF ATM MACHINES AND THE MULTILINGUAL SYSTEM

2.1.   INTRODUCTION

The primary role of this chapter is to expound on the history of the ATM machine as well as the various types of linguistic inadequacies that exist in the Equity bank ATM machine. The identification of these errors is based on in-depth analysis of the data present on the ATM machines against language rules of English and Kiswahili.

Historically, the banking sector has been known to be one of the most trustworthy and convenient sector of the economy. Due to the nature of their work, banks have an obligation to ensure that their customers understand what they are doing as they perform their financial transactions (Ronen, 2016). Ronan (2016) also attests to the fact that ATM machines nowadays are capable of performing many different tasks including money transfer, cash withdrawals, cash deposits, phone credit top-ups, buying train tickets, as well as inter-bank money transactions. As a result, the users need to perform these transactions easily and in a language that they understand to make their transactions easier and more efficient. According to Buckle (2016), as much as ATM machines are undergoing a metamorphosis to support different demographics, they need to remain simple for their users. One of the ways that the ATM machine can remain simple for use is by remaining accessible to the widest variety of users possible.

The origin of the ATM machine dates back to the 1950s and the 1960s during the popularization of candy dispensers, supermarkets, self-service gas stations, as well as automated traffic transport tickets.Bátiz-Lazo (2015) explains that the first ATM machine was deployed in Japan in the mid-1960s, after which not much has been published about the machine. The first breakthrough for the machine was realized later in Europe after bankers realized the rate at

which unionization was gaining popularity. The primary reason for the invention of the ATM machine was to find a solution for after-hour cash distribution. Unionization as well as the rising costs of labor encouraged the bankers to solicit engineers to find a solution.

Resultantly, three independent efforts entered use in 1967: The Barklaycash and Bankomat in Sweden as well as Chubb MD2 in the United Kingdom. Even so, the ATM machine needed a lot of human intervention due to the numerous errors to which it was prone. For instance, they often ran out of product or jam while the user is carrying out their transaction. Additionally, they could often dispense more or less notes than requested by the user. The ultimate benefit of these machines is that they reduced the long queues that used to tire the users in the banking halls.With the changing world of technology and the internet of things, the banking sector has gone digital to reduce congestion in the main banking halls. This has happened by delegating most of the duties to ATM machines, which are meant to serve more customers within a short period. Buckle (2016) also points out that interacting with technology is not always a smooth line for all communities in the world.

Consequently, banks tend to ensure that their ATM machines have more than one language option for equality purposes. For example, if a person needs to travel from one country to another in the world, they do not necessarily have to carry money in cash and change it to the local currency at every terminus. This is because of the guarantee that there must be a bank in the destination country where the person can withdraw their money from or even make cashless transactions using their ATM cards. For this to be possible, ATM machines need to have sufficient language options for any type of user, whether a native or a foreigner, to access their services.

2.2. Linguistics

The field of linguistics can be defined as basically the scientific study of language and everything that pertains to it. It primarily seeks to explain the faculty of the brain in terms of how language appears, hoe it works, and the general nature of language. The work of linguists is to observe the different patterns emerging within a language and across languages to investigate the principles that make our minds produce and process language (Fairclough, 2013). The faculty of language has different branches, all dealing with a unique aspect of language.Generally, linguistics relates to this study due to the fact that the ATM user has to understand the language used in the menu, decode the message and act appropriately.

2.2.1. Semantics

The semantic branch is involved with meaning, and the way language is formalized into logical forms (Hofmann, 2015). According to the English and other western European languages present a phenomenon known as the wh-movement. This includes the questions which, who, where, when, what, why and how. For instance, when one says that "I play football," one can ask the question, "What do you play?" In this case, the term football is replaced by the term "what" in which case it represents football. The semantic value of a word, phrase, or sentence is also determined by the other characters surrounding it (Blythe &Hassenzahl, 2018). This gives room for an element to have more than a single meaning regardless of it appearing twice in the same sentence. For example:

The Arsenal fan has a fan in his house.

In this case, the word fan has been used twice but does not mean the same thing. Its semantic value is governed by prior knowledge of the word as well as the context within which it

appears.Semantics is relevant to this study because the research identifies semantic inadequacy as one of the inadequacies present in the Kiswahili menu.

2.2.2. Syntax and Lexicon

According to Givon (2018), syntax refers to the set of principles, processes, and rules that govern the construction of sentences within a language. Lexicon, on the other hand, refers to a person's vocabulary pertaining to a language or a specific knowledge branch such as medicine or engineering. It relates primarily to the diction that a speaker or a writer chooses to use when speaking or writing about a given subject. Lexical items relate to syntax because for a sentence to be constructed, the words have to appear and be arranged in a given order (Faber &Usón, 2012). Different languages have unique syntactic patterns as some appear in the Subject, Verb,and Object (SVO) format while others choose different formats such as Subject, Verb,and Compliment (SVC). Logically, the translation of a sentence does not necessarily have to retain the syntactic pattern in the target language.

These and many others make up the branches of linguistics including phonetics, phonology, psycholinguistics, and sociolinguistics. However, this study will only focus on the semantic and lexical aspects of linguistics in relation to the ATM machine. The machine has prompts which are lexical items, and short sentences which is the syntax and their meanings which is the semantic value of the prompts. The research delves deep into the translation of the prompts from English to Kiswahili to ensure that the translation of the words and their arrangements makes sense. Linguistics as a field is extensive and involves many aspects, but the most important is for the reader or listener to understand what is said or written.

2.3. The Multilingual system

A multilingual system is one that involves the use of more than one language in communication. Since language is the universal medium of communication, it differs from one community to the other. Each community has their unique language known as the mother-tongue or their native language. Often, human beings tend to be comfortable communicating in their native language as it is the one they are mostly exposed to.Cook (2016) explains that despite the fact that one's native language can be learnt as someone else's second language, the learner may take long or never even attain native-like proficiency in the said language.

As a result, the world has always found a way of incorporating and integrating people from all cultures and walks of life in a common platform by introducing the multilingual system. This involves the existence of more than one language in the ATM machine as a way of accommodating people from different ethnicities. According to Ronen (2016), it is particularly important for ATM machines in areas frequented by tourists to have a multilingual system. He also emphasizes that in areas where the population is multilingual such as in large cities, towns, and tourist destinations, the ATM machines around these areas need to be in the multilingual system. Additionally, for countries with more than one official language, the ATM machines should promote equality by providing their services in both of the official languages.

However, for the banks to successfully provide these services, they need the services of translators. The ultimate result is that the translator, whether human or machine, would render the message given to them into the respective languages. The quality of the translation output depends on the language proficiency as well as the competence of the translator in question (Campbell, 2014). A good translator has higher chances of giving quality results while a bad translator may be prone to numerous mistakes. In the ATM machine, the need to have a variety

of languages necessitates the services of a competent translator. This occurs because of the fact that a user requires to feel comfortable while going through financial transactions, which can be achieved by having them in the easiest language for the user.

Essentially, the user is responsible for ensuring the safety of their money when operating the ATM machine (Mungwang'a, 2013). To achieve this, the language should be fluent, using vocabulary that are familiar to the user as they are from his or her native language. The translator needs to be up to date with the language in terms of vocabulary, punctuation, as well as being able to explain words that have no direct equivalents in the target language. They should also understand the translation strategies for professional translation to ensure that the target text is authentic and palatable to the customer.

2.4.   Linguistic Inadequacy

Despite the professionalism and experience of the translators, translation is not always a smooth process. The languages of the world are not all similar in syntactical structure, word formation processes and many aspects that make up a language. Essentially, translators follow the rules of translation that govern the way they operate in terms of ethics as well as quality control (House, 2014). In the case of the ATM machine, translators are charged with the responsibility of rendering the information in the prompts to the necessary languages for a wider variety of users. The ATM machine was originally invented to serve people who share a common national language, and even foreigners who may understand the languages in question. For instance, people from Congo speak in Swahili and French, which means that they would prefer using French or Swahili menu in the ATM machine. Even so, many linguistic inadequacies may exist in the ATM machine system for one reason or the other.

Regardless of the reason, the inadequacies make the translation incomplete or reduce the efficiency of the ATM machine while delivering the intended services. Some of the menus are inadequately translated as they contain many partially translated prompts, code switching as well as completely untranslated statements. Essentially, ATM machine users cannot afford to make errors while carrying out financial transactions due to the possible consequences (Juma, 2013). For instance, pushing the wrong button may lead to confiscation of one's ATM card, erroneous money transfer and other possible errors. Additionally, a user may get stuck at a prompt where they do not understand the terms used for due to any of the inadequacies. There are different categories of linguistic inadequacies including:

2.5.   CLASSIFICATION OF LINGUISTIC INADEQUACIES

2.5.1.   Insufficient languages

Due to the nature of its work, the ATM machine requires to have as many languages as can be users of the machine. This is to mean that the ATM machine should be able to offer its services to all types of users regardless of their ethnicity or linguistic background (Hota,Nasim,& Mishra, 2013). For instance, in a place like Hawaii where the population consists of people from all over the world, the ATM machines there should have a wide variety of languages. With the current rate at which technological advancement is happening, it would not be difficult to incorporate the languages into the machine since there are many options of easy machine translation. Human translators can also be contracted to ensure that there is a plausible level of standardization in the language of ATM machines.

Unfortunately, most of the ATM machines have only two or even one language of operation, which limits the users to only those who can speak the available languages. Today, English is considered a global language, hence it appears in all the ATM machines and other electronic

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devices. (Crystal, 2012). The multilingual system came in to try and solve this problem and so far, there have been few success stories regarding the system. This study is concerned with how successful the multilingual system has been in ensuring that the Equity bank ATM machine is efficient enough to serve the diverse users in Kenya.

2.5.2. Total lack of translation

The first notable issue with the Equity Bank ATM machine is the complete lack of translation in some of the prompts. Essentially, the Kiswahili menu should be purely in Kiswahili with all words and phrases in the same language. The first and most observable issue is that once the user inserts their ATM card into the machine, the machine presents the options to select the language of use. However, the prompt is in English and no translation into Kiswahili. This means that for one to proceed to selecting the language, they would need to understand English. Evidently, a person whose native language is Swahili may find it difficult to understand, unless they depend on guessing of inferring meaning.

Once the user selects the option for Kiswahili, the window that opens up requires the user to insert their personal identification number (PIN). This prompt is translated to Kiswahili as "Tafadhaliingizanambariyakoyasiri," which means that the user should enter their PIN number. In this case, a Swahili speaker would be comfortable to proceed as they understand the prompt. The problem comes in when one has to navigate through the menu using the available options. In some cases, the prompt is fully in English, yet the user is still on the Kiswahili menu. For instance, the Swahili prompt for changing the PIN number reads "Kubadilisha PIN." In this case, the word PIN remains untranslated, yet the initial prompt to enter the PIN was in Kiswahili. This could act as a source of confusion as the word PIN is new to them.

2.5.3. Code Switching

Code switching involves interchanging the languages used in making the prompts. In most cases, code-switching occurs where slang is being used in speech or in writing (Sebba,Mahootian,&Jonsson, 2012). For instance,Upon clicking on the "Kubadilisha PIN" option, the next prompt is purely in English. The prompt requires the user to enter their current PIN number by saying "Please enter your Current PIN." At this point, the Kiswahili menu fails to communicate to the client as the language completely switches to English. This is the result of linguistic inadequacy, which may leave the client stranded as there is no way of proceeding to the next step without understanding the current prompt. The inconsistency in language use while the menu should be in a specific language is a source of confusion.

Another example of code switching is in the mixed up prompts which are in both English and Kiswahili. The prompt written "Kulipa bill" assumes that the Swahili user understands the term bill, which is in Kiswahili. Additionally, when one clicks on that prompt, the instruction says "Please select Option." This instruction is in English, as well as the subsequent prompts, which include Helb, Visa VMT, Kenya Airways,Startimes. DSTV, Nairobi Water CO., KPLC, and "OTHERS." The names of the companies may not require to be translated into Kiswahili, except for the ones that may already have Kiswahili names. The presence of code switching in the ATM machine is useful to this study as the analysis seeks to find out possible reasons.

2.5.4. **The output of the user interface**, **(Receipt)**

The other issue pertains to the user interface output of the ATM machine. Essentially, when a user selects their language of use, it means that the y are comfortable with the language they chose. As a result, the machine is obliged to give the user the necessary information in their language of choice. Contrarily, the Equity bank ATM machine only gives the receipt in

English,despite the language that one chooses. The user may have used the Kiswahili menu to do all their transactions but when they request for a receipt, it only comes in English. Essentially, if a person selects the Kiswahili menu, the machine owes them a Swahili receipt to ensure that the person gets served to the fullest. For instance, after having transacted in Kiswahili to check my account balance, the contents of the user output were,

- Cash Withdrawal

- Auth. Code

- Available Bal:

- Actual Bal:

- RC.

All this information may mean nothing to the user who preferred to use Kiswahili in the first place. Logically, the machine owes the user a complete transaction in their language of choice, considering the fact that they offered the choice in the first place. This is an indication of linguistic inadequacy in the machine as it is unable to translate the output for the user.

2.6. Conclusion

In conclusion, there are several notable linguistic inadequacies in ATM machines, particularly the Equity bank ATM machine. The inadequacies can be classified as inconsistencies, lexical and syntactic inadequacies. Inconsistencies include the different translations of the same word within the same menu, which may end up being a confusing factor as the user transacts.It also occurs through the presence of different menu formats in ATM machines of the same bank.On the lexical level, the words used are either untranslated as well as direct translation. On the

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syntactic level, some sentences in the Kiswahili menu are constructed in English, yet the menu is

Kiswahili.

CHAPTER THREE

3.0.   LINGUISTIC INADEQUACIES IN ATM MACHINE TRANSLATIONS

3.1.   INTRODUCTION

The main focus of this chapter is data classification and presentation in relation to linguistic

inadequacies in ATM machines. As we classify the data, we aim to identify some of the

linguistic inadequacies present in the data. In this research, we utilized the random sampling

method of data sampling, focusing mainly on the respondents who were relevant to our study.

This was informed by the time constraints as we did not have much time to interrogate people

outside the indicated sample. The sample population was selected from three ATM machines,

two within the Nairobi CBD and one in Kiambu. This decision was based on the cosmopolitan

nature of Nairobi and its surroundings, which makes it convenient for accessing a wide variety of

respondents. The sample was representative as it comprised of Kenyans from different parts of

the country, indiscriminately selected as users of the Equity bank ATM machine.

We chose the area due to the ease of meeting foreigners as well as locals who speak different

languages and in need of ATM machine services. The respondents were randomly selected inside

the banking hall and the ATM lobby to increase the chances of getting authentic feedback. As a

user of the bank, I also participated as a respondent to the research. The primary mode of data

collection was through questionnaires which we handed out to random customers using the

Equity bank ATM machine. We also encouraged them to sign as a way of keeping it anonymous

while indicating that they participated voluntarily in the study.

3.1.1.   Responses acquired.

The responses to the first question were constant as the study was only focusing on those who

hold an account at Equity bank. Similarly, the second question had either sometimes or very

often as the obvious answers. All respondents also preferred to operate from the ATM lobby rather than the banking hall. Question four had a variety but most people chose English as their menu of choice. As for question five, the responses were different as the individuals' reasons for choosing not choosing the other menu.

When asked to give a reason why they do not use the other menu, the respondents gave the following responses.

Table 1.**Shows responses acquired from the chosen respondents**

1.	Mimi nimwalimuwa Kiswahili naningependakuikuzalughahiyo. (I am a Kiswahili teacher and I would like to grow the language)
2.	English is easier and clear
3.	English is simpler than Kiswahili
4.	I am a language person, I like Kiswahili
5.	I think Swahili is hard
6.	Am fluent in it and am used to it
7.	English is easy to understand, Kiswahili is my national language.
8.	It is difficult to use Kiswahili. The translation is hard
9.	Kiswahili menu is complicated
10.	N/A (Not Applicable)

When asked whether they find difficulties while navigating the Kiswahili menu, the users responded as follows.

Table 2. **Shows the responses regarding whether the users find any difficulties navigating the Kiswahili menu**.

1.	Yes. I have chosen English as my language of any transaction
2.	Yes. It is hard. I don't like Kiswahili
3.	Yes. Because it takes a long time to do something that takes less tome with the English menu
4.	No. I understand it. Only issue is that at times, words are not translated
5.	Yes
6.	No, I see it complicated
7.	To some extent, yes. Because the menu is not in plain Swahili
8.	Yes. It is difficult
9.	Yes. Because of the vocabulary used there
10.	Yes. It is complicated

The major challenges they experience based on the reasons stated in the previous question include:

Table 3. **Shows the primary challenges that the users experience based on their responses**.

1.	Kiswahili kilichotumikasisanifu
2.	Take a lot of time without understanding
3.	Kiswahili consumes a lot of time compared to English
4.	Kiswahili menu doesn't flow like English

5.	The problem is a simple agitation since I feel Kiswahili is not respected. But since I understand English, I use the service.	
6.	There is more English than Kiswahili in the Kiswahili menu	
7.	Takes time to navigate. Information is not clear because of too much language/code switching	
8.	Kiswahili has a lot of vocabulary	
9.	I was taught in English at school	
10.	Personally I think English is for educated people.	

Table 2. **Shows examples of data translated from English to Kiswahili in the ATM machine**

No.	Source Text (ST)	Target Text (TT)
1.	Contacting chip, please wait…	-
2.	Suggest your language	-
3.	Please select Option	Tafadhalichaguahuduma And TafadhaliChaguaHudumaUitakayo.
4.	Balance enquiry	KujuaMasalio

		and
		PesaZilizobaki
5.	Airtime Purchase	Nunua Airtime
		and
		PesazaSimu
6.	Bills Payment	Kulipa Bill
		and
		Malipoya Bill
7.	Cash Withdrawal	KutoaPesa
		and
		Toa Pesa
8.	Other services	Hudumanyingine
9.	Pin Change	Kubadilisha pin
10.	Mini Statement	Taarifafupi
		and
		TaarifaFupiyaAkaunti
11.	Main Menu	OrodhaKuu
12.	Eazzy 24/7	KujisajiliEazzy 24/7
13.	Funds Transfer	KuhamishaPesa
14.	Statement Request	KuombaStatementi
15.	E-Cash	Kutuma E-Cash
		and
		TumaeCASH

16.	Temporary Overdraft	MkopowaMuda
17.	To Change PIN, Please enter your Current PIN	To Change PIN, Please enter your Current PIN
18.	Please Enter your PIN	Tafadhaliingizanambariyakoyasiri.
19.	Thank You for using this ATM	Asante kwa kutumia mtambo huu wa ATM
20.		Kiwango cha pesakilichosaliani:
21.	Account (*Account Number*)	Account
22.	Actual Bal.	Actual Bal.
23.	Available Bal.	Available Bal.
24.	Overdraft Bal.	Overdraft Bal.
25.	Yes	Ndio
26.	No	La
27.	Helb	Helb
28.	Visa VMT	Visa VMT
29.	Kenya Railways	Kenya Railways
30.	Startimes	Startimes
31.	DSTV	DSTV
32.	Nairobi Water Co.	Nairobi Water Co.
33.	K.P.L.C.	K.P.L.C.
34.	Others	Others
35.	Your request is being processed, Please wait.	Hudumayakoinashughulikiwa,tafadhalingojea
36.	Thankyou for using this ATM	Asante kwa kutumia mtambo huu wa ATM.

The data on the table above shows the different prompts available for use in the Equity bank ATM machine. The availability of a menu in Kiswahili shows the bank's efforts to localize the language for the people of Kenya and East Africa to understand better. Even so, as is evident in the data on the table, several levels of linguistic inadequacy exist in the translated menu, which can be classified into inconsistency, lexical and syntactic inadequacies.

3.2. EXAMPLES OF LINGUISTIC INADEQUACIES EVIDENT IN THE EQUITY BANK ATM MACHINE

3.2.1. Sections with Inconsistencies in the ATM machine

Inconsistency refers to the lack of a logical flow of ideas in a text or the use of words in a text with a deviation from the norm. The result of an inconsistency in text could be confusion due to the lack of intra-textual coherence (Chenail, Duffy, St George &Wulff, 2011). The presence of a Kiswahili translated menu in the Equity bank ATM machine shows that the bank is ready to fully incorporate Kiswahili users in equal measures with the English menu users. This means that everything that is in the English menu or in English as a language should be duly translated into Kiswahili. However, the data presents several inconsistencies that are notable right from the beginning of the transactions.

The lack of a standardized menu in the ATM machines of the same bank stands out as the major inconsistency in language use. There are different menus with prompts written differently and arranged in a different order, yet the ATM machine belongs to the same bank. This type of inconsistency is indicated on the table in prompts that have two translations on the Target Text column. Additionally there may be a possibility of a user who has gotten used to a particular

menu and all of a sudden, they encounter a totally different one. Despite the similarity is the message, it is important to have consistency in terms of a standardized menu.

Example 1

ST: **Suggest your language**.

Suggested Translation:**Chagualunghayako**

The first inconsistency is that when the user inserts their card into the ATM machine, the first prompt reads, "Suggest your language." This prompt, should, logically be in Kiswahili for equality purposes but there is no corresponding command for it in Kiswahili. Arguably, the translator assumed that all users of the ATM machine should understand that prompt in English. At this point, there should have been a translation just below that telling the user, "Chagualunghayako." Lack of this translation is the first form of translation inconsistency notable in the machine.

The other form of linguistic inconsistency in these translations occurs where the same word is translated differently or remains unchanged. The menu contains different prompts, all which perform a different function. Despite the prompts performing different functions, some of them share the same words as others.English words have different characteristics depending on where they are used within a text. However, regardless of the context, a word should be used in a way that it does not confuse the customer for being too complex or confusing.Additionally, the uses of words vary from one language to another and the way they are translated determines the sense that the user will make out of the word.

Example 2:

ST: **PIN (Personal Identification Number)**

TT:**Nambariyasiri**

After the user selects the language to use, the English menu says "Please Enter Your PIN" which is translated into Kiswahili as "Tafadhaliingizanambariyakoyasiri." The translation is logical as "Please" translates to "Tafadhali," "Enter" translates to "Ingiza" while the word PIN, which is an abbreviation for Personal Identification Number, is translated as "NambariyaSiri". Seeing as the term PIN has been translated in the first instance into Kiswahili, the user understands that PIN is what is referred to as Nambariyasiri.

The inconsistency comes in when the word appears again in a prompt indicating, "PIN Change" which in the Kiswahili menu is translated as "Kibadilisha PIN." At this point, the user may get confused as the term PIN now appears as a new term since at the beginning, the term had been translated as "NambariyaSiri." This mix-up may cause the user to spend more time than necessary trying to figure out what the new terms mean.The fact that the term PIN is an acronym for an English phrase, makes it even more difficult for the user to back-translate even if they tried. This is because it has no Swahili equivalent in the form of an acronym.

Example 3:

ST: **Mini statement**

TT:Taarifafupi

Similarly, the prompt written "Mini statement" has been translated as "Taarifafupi" in the Kiswahili menu. Breaking it down in analysis would mean that the term "Statement" translates to "Taarifa" while the "Mini" denotes the size of the statement, translating to "fupi." This translation shows that if the user encounters the term "Taarifa" again, it denotes statement, and vice versa. However, the prompt indicating "Statement Request" translates to "KuombaStatementi," which may then be a complication as term had been translated to something else before.

3.2.2. Prompts with Semantic Inadequacy

Semantics refer to the aspect of meaning in relation to words and their use in language (Cruse, 2011). In most cases, the meaning of a word is dictated by the conventional use of the word as required by the grammatical rules of the language. Semantic inadequacy in a text refers to the situation where the meaning of a word, phrase, or sentence cannot be easily deciphered for reasons such as ambiguity (Rommetveit, 2014). One word may contain more than one meaning but the context in which it is used tells what the user intends to say. Similarly, two words may share the same meaning in the dictionary but when used, in different contexts, present a different notion. For instance, the term "fund" may refer to a certain amount of money meant for a specific purpose and at the same time, it can be used to mean the act of financing a given project or aspect. This aspect of semantics introduces the idea of ambiguity in meaning since the word can be interpreted differently depending on the intended message.

Example 1

ST 1: **Option**

ST 2: **Service**

TT:**Huduma**

The first instance where the word huduma has been used is in the translation of the word Option. In this case, the user has to consider huduma as the correct translation for the term "option" while selecting among the available options.This implies that whenever the client encounters the term huduma within the same menu, it is a translation of the term option. However, the term is used in another instance as a translation of a different prompt.

In the second occasion, the term huduma has been translated from "Service", which is the correct translation according to the TUKI dictionary. In such a case, the term "huduma" becomes ambiguous because if it appears on its own, then the user would not know which of the two it represents. In an ideal situation, the term huduma would be the Kiswahili equivalent of service while the equivalent for option would be chaguo.This ambiguity may be a major hindrance especially to those people who do not use the Kiswahili menu often because each time they decide to use it, they will experience the same challenge.

Example 2

ST: **Statement**

TT 1:**Taarifa**

TT 2:**Statementi**

3.2.3. Prompts with Lexical Inadequacy

The lexical system refers to the system of words used in a given text in terms of the choice of words and how they are used. In the ATM machine, all prompts are made of two or more words, written briefly to easily pass the intended message. However, the translation of the words from the source language to the target language depends on rules of grammar and word meanings. The Equity bank ATM machine has several lexical inadequacies, evident in the code-switching, code mixing and total lack of translation in the English prompts. Some of the prompts have been written in a mixture of English and Kiswahili while others are replicated just as they are in the English menu.

3.2.3.1.   Code Mixing

The aspect of code mixing involves the simultaneous switching of languages within a text or speech, mostly out of linguistic requirement (Auer, 2013). This happens mostly in slang developed by people who live in proximity to each other but speak different languages. In the Equity ATM machine, code mixing occurs on several prompts which appear in both English and Kiswahili.

Example 1:

ST: **Airtime Purchase**

TT:**Nunua Airtime**

In the source text, the prompt is easily understandable as it is in English. However, the target language presents a case of code mixing where the term purchase is translated to "Nunua" but the term Airtime remains as it is. Although there may not be a Kiswahili directly equivalent term for Airtime, the translation should have been done freely. For instance, the term airtime means

the time that one can use to communicate on air, through the phone or other frequencies such as over the radio. In Kiswahili, this would freely translate to "mudawamaongezi," which can then become a complete prompt as "Nunuamudawamaongezi." In the second translation, "PesazaSimu" loosely translates to "phone money," which is an ambiguous statement in both languages.

Example 2:

ST: **Bills Payment**

TT:**Kulipa Bill**

And:**Malipoya bill**

In this case, code mixing presents itself when the word bills is written as bill in the Kiswahili menu. In English, the word bill is understood as the moneys one owes to different service providers, which essentially is equal to debts that have to be paid. The TUKI dictionary translates bills as madeni, similar to debts. This means that the prompt would translate freely to Kulipamadeni, which is simple language for the users of the Kiswahili menu.

Example 3:

ST: **PIN change**

TT:**Kubadilisha PIN**

In this case, the term change has successfully been translated to kubadilisha, but the term PIN remains untranslated. Initially, the term had been translated as "Nambariyasiri" but at this point, the user encounters the term in English. Ideally, the prompt should have been translated to

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"Kubadilishanambariyasiri." Through this prompt, the user should be able to change their PIN number without having to struggle to think about what it means.

3.2.3.2.   Code Switching

This is where language keeps changing within the text in no particular formula or order. For example, when making a conversation in slang, people tend to do a lot of code switching as well as the aforementioned code mixing.In Code switching, the speaker or writer completely changes the language they were using to a different one while saying or writing something specific. At another instance, they switch back to the initial language or to another one depending on the need.(Schendl& Wright, 2012).In the Equity bank ATM machine, there are several cases of code switching in the Kiswahili menu, in which case some of the prompts in Kiswahili open up to English prompts.

Example

When the user selects the "Kubadilisha PIN" prompt, the menu opens up to a new prompt that says "To change PIN, Please enter your current PIN." This is a case of code switching since the user was operating the Kiswahili menu, then suddenly, the language switches to English.

After entering the old PIN number, the next prompt is in Kiswahili, saying "Tafadhaliingizanambariyakoyasiri." Once the user enters their new PIN number, the next prompt confirming the new pin is then in English, saying, "Please Re-enter your new PIN." This process may have been made easier for the user if the language had remained constant from the beginning. For instance, the first prompt should have translated to "KubadilishaNambariyasiri." The next prompt is correctly translated but then it should open up to a swahili prompt saying "Ili kubadilishanambariyasiri,tafadhaliingizanambariunayoitumiakwawakatihuu." This translation

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would make it easy for the user to navigate faster and with much ease since they understand the language well.

Similarly, after the user has successfully completed their transaction in Kiswahili, it would only be fair that they get their transaction report in the same language that they used to transact. However, the Equity bank ATM machine does not provide a Kiswahili translated receipt. Once the user requests a receipt, they get one in English, regardless of their language of choice. This is an inconvenience because if the writer had chosen to operate in Kiswahili, it may mean that they would be more comfortable reading the whole thing in Kiswahili.

Fig 1.0. **Data Presentation for the Examples of Linguistic Inadequacies in the Equity Bank ATMMachine**.

Inconsistency, 30%   Semantic, 20%   lexical, 50%
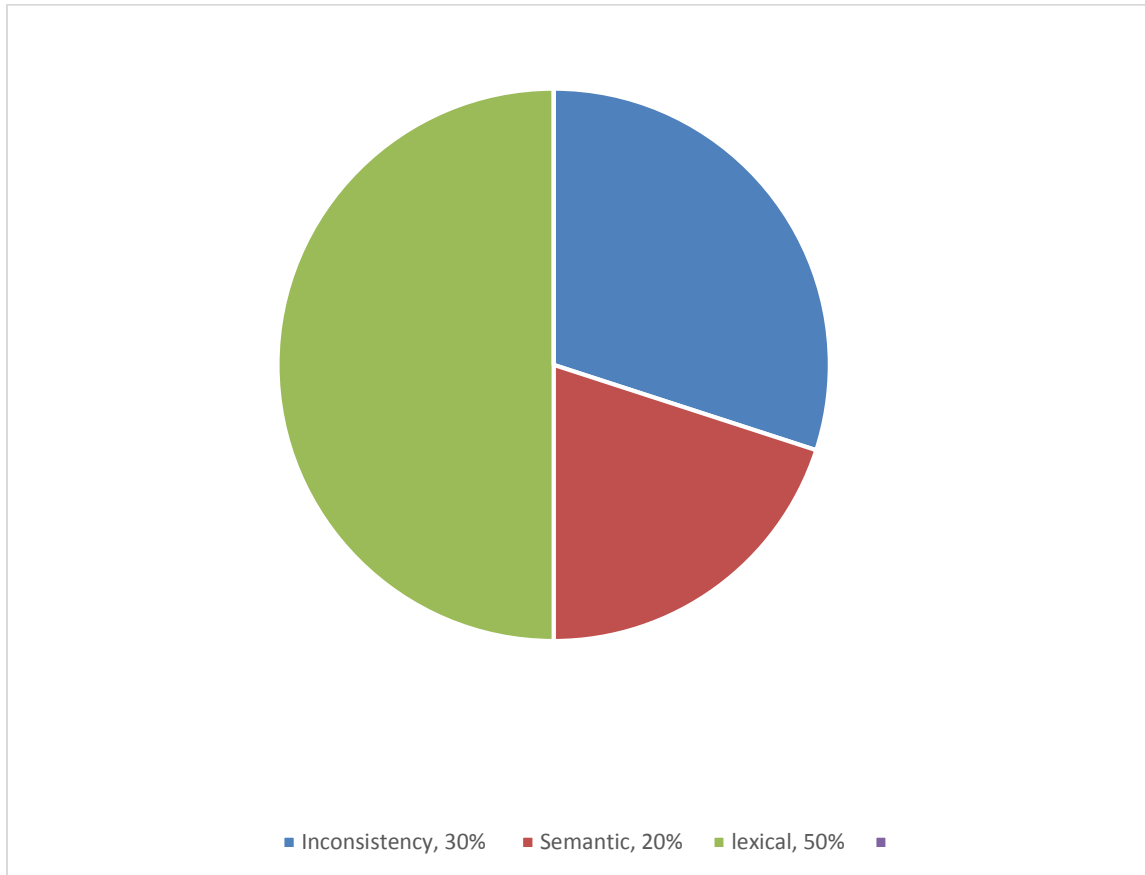
The chart above represents the categories of linguistic inadequacies as they occur in the Equity Bank ATM machine. From the figure,30% of the inadequacies are inconsistencies,20% are semantic inadequacies,basically adding up to ambiguities while 50% are lexical inadequacies. This shows that most of the notable inadequacies are found at the word level, especially since the prompts are short with only few words.

3.3.   Conclusion

Three types of linguistic inadequacies exist in the Equity bank ATM machine, namely inconsistency,semantic and lexical inadequacies.Each category has various prompts that can be identified with individual inadequacies at a particular percentage. The inconsistencies make up 30% of the inadequacies,20% semantic and 50% lexical inadequacies. The analysis later in the study should reveal the possible reasons for this percentage difference, explaining why there is more of lexical inadequacies compared to the others.The data present in the ATM machine clearly shows that a lot needs to be done in terms of standardization as well as professional translation. Some of the examples, especially the ones on code mixing and code switching also show that there may be too much influence of slang as both languages are spoken in Kenya.

CHAPTER FOUR

## 4.0. ANALYSIS AND FINDINGS

4.1. INTRODUCTION.

This chapter deals with the analysis of both the qualitative and quantitative data collected during this study. The study was both quantitative and qualitative as the results focused on the feelings of the respondents and their opinions about the ATM machine's ability to serve all clients equally. The qualitative analysis on this chapter focuses on the words, phrases, and sentences present in the Equity bank ATM machine, whose usage may be difficult for reasons of linguistic deviations.

The first analysis level will be based on the responses from the questionnaire. The second level of analysis will be done based on the tenets of the Skopos theory by Katharina Reiss and Hans Vermeer. The theory has different tenets that inform the different aspects found in translation based on the purpose of translation.From the different tenets that make up the Skopos theory, the researcher can determine the ones that agree with the subject of the research and the ones that do not.The theory is important in determining the source of these linguistic inadequacies or even whether they are inadequacies in the first place.The computation will be done in percentages to show the difference in the various categories of the research. The responses from the targeted sample respondents provide the necessary data for analysis in comparison with each other.

4.1.1. The researcher sought to know the frequency with which the respondents use the ATM machine and the results appear below.

Fig 2.0. Frequency with which the respondents use the ATM machine
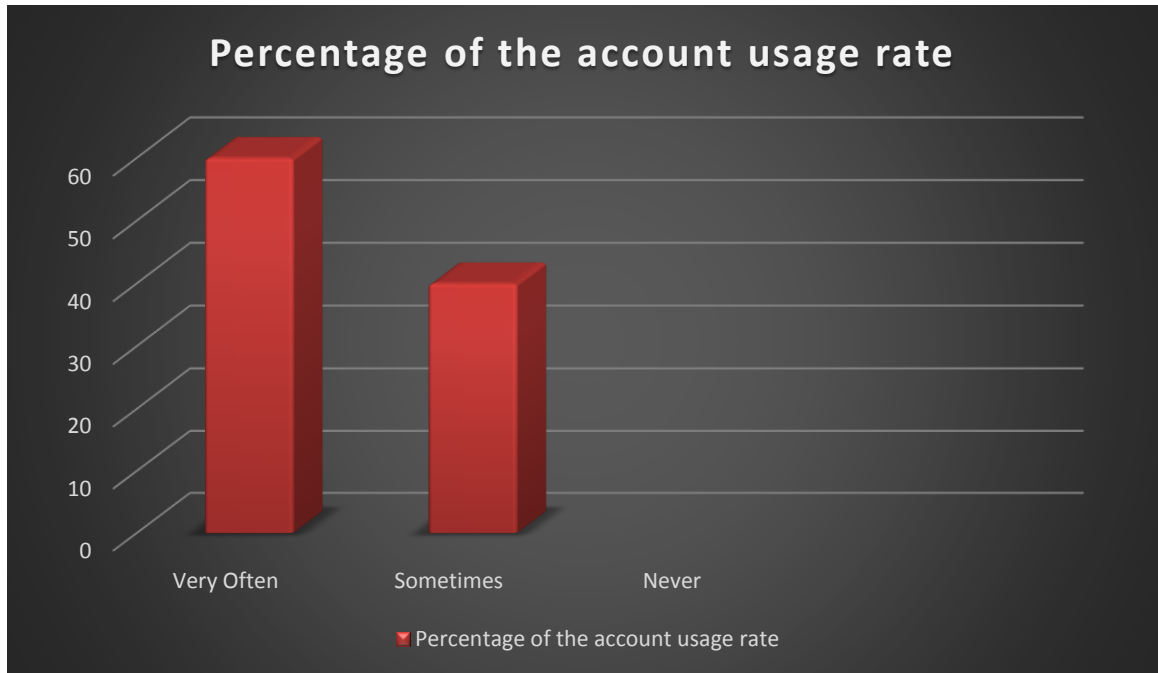
The chart above represents the rate at which the respondents use the ATM machine for their bank transactions. 60% of the respondents said that they used the ATM machine very often for different reasons. The remaining 40% said that they use the ATM machine sometimes while none of the respondents claimed to never use the machine. The high percentage of users being frequent users of the machine is good for the study as the respondents can give information based on sufficient experience.

4.1.2. The researcher went ahead to find out whether the respondents preferred using the English menu, or the Kiswahili menu, or both and the results are presented below.

Fig   2.0.   **Preferable   menu   for   the   respondents**.
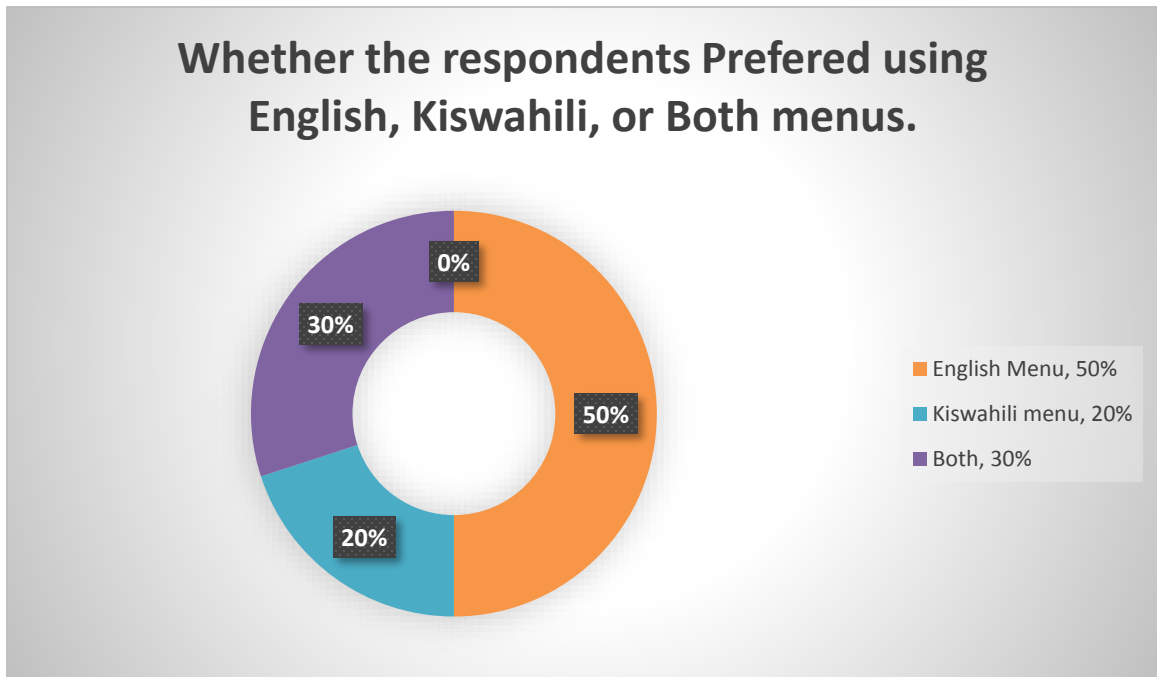
The chart represents the percentage of respondents according to the menu they choose to use when carrying out their transactions. 50% of the respondents said that they preferred using English as their menu of choice. Kiswahili users were only 20% while the remaining 30% said that they use both menus. Evidently, the users of the English menu are more than those of the Kiswahili menu, yet the respondents were all Kenyan. Out of the 30% who use both menus, 10% claimed that most of the time, they prefer using the English menu. These findings speak volumes about the linguistic culture in Kenya despite Kiswahili being the national language.

4.1.3. The researcher also sought to understand the reasons why the respondents chose their preferred menu.

Fig 3. Reasons for choosing English as the Language of preference
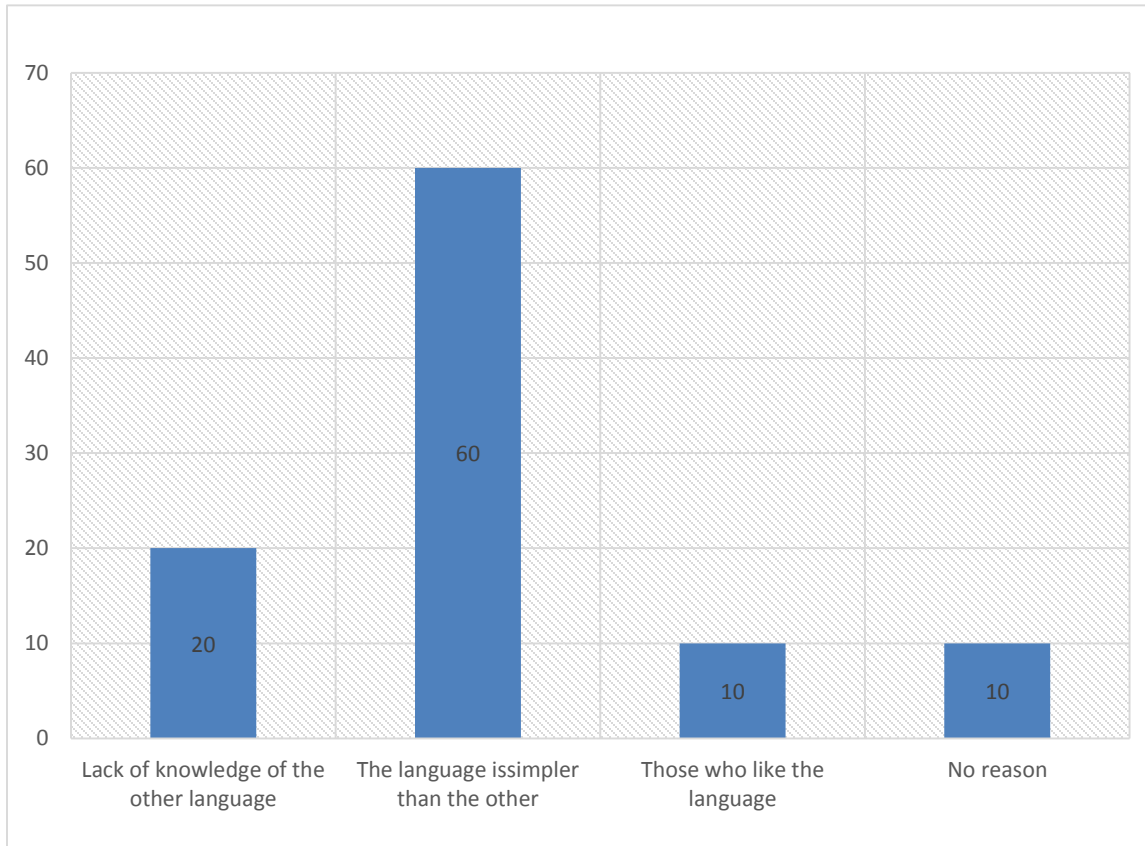
The chart above shows the percentage of people who choose a given menu for specific reasons.The reasons include the fact that 20% do not understand the language used in the other menu. 60% understand both languages but choose the one they find simpler than the other. 10% felt that they liked the language they chose to use better than the other while the other 10% just chose the preferred menu for no particular reason.

4.1.4. Narrowing down to the Kiswahili menu, the researcher sought to find out if the users often find it difficult to navigate the Kiswahili menu.

Fig. **4**. **Whether the users of the Kiswahili menu find difficulties navigating through the menu**.
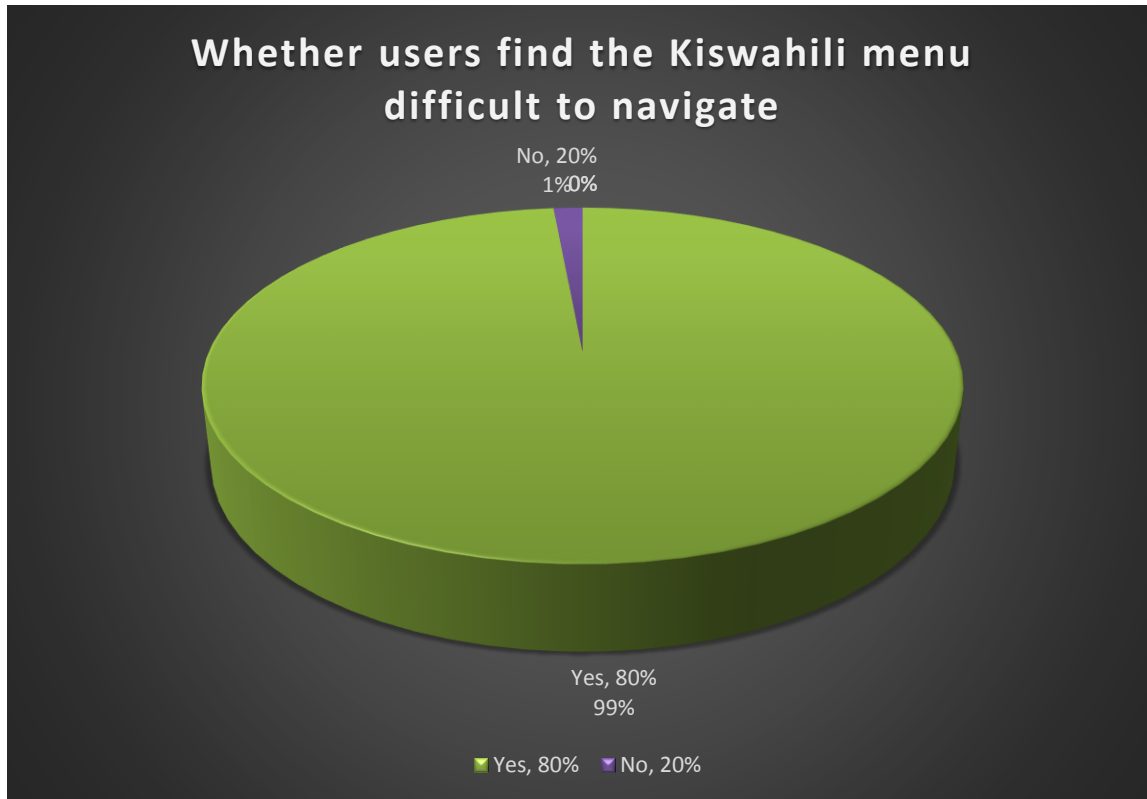
The figure above indicatesthe percentage of people that claimed to find the Kiswahili menu difficult to maneuver and those who do not. 80% of the respondents said that it was difficult while 20% are okay with it the way it is. The findings show that the reason why most people prefer English is due to the challenges they encounter while trying to navigate the Kiswahili menu.

4.1.5. The researcher then sought to know the major challenges that the users encountered in the Kiswahili menu. The results are presented in figure 5 below.

Fig. **5**.**Chart showing the challenges faced by users while navigating the Kiswahili menu against number of users**.
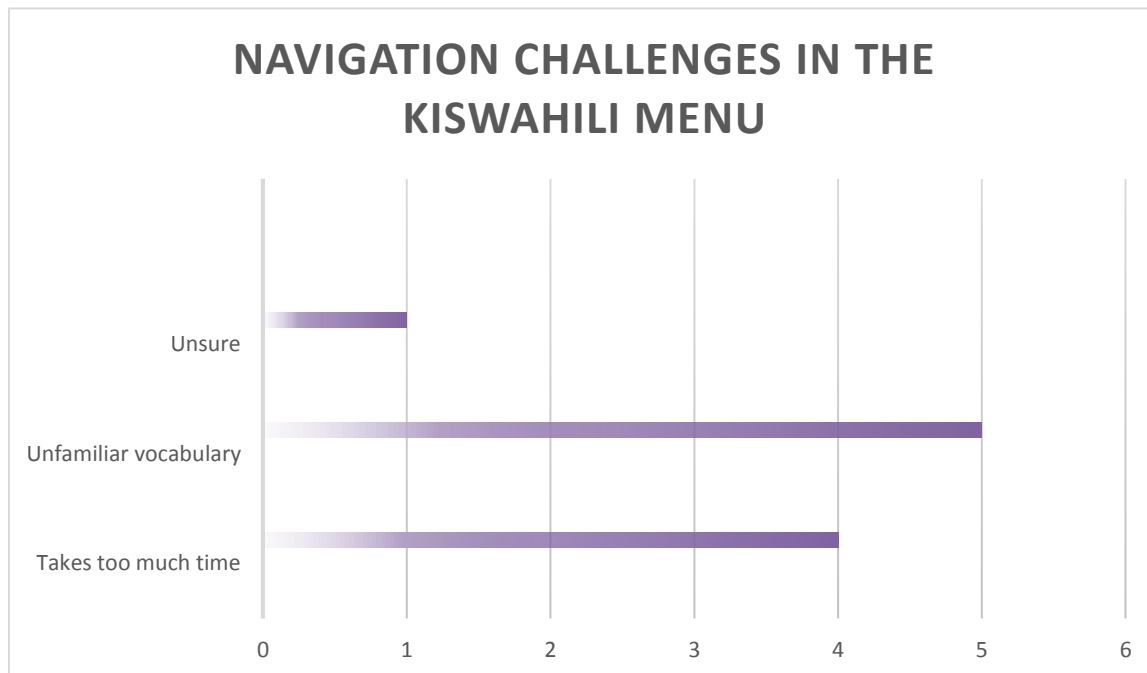
The chart above shows the different categories of challenges against the number of users who claimed to experience them. Four respondents complained of taking too much time compared to when they try using the English menu, making 40% of the respondents. Five others blamed the menu for having an unfamiliar vocabulary, which is 50 % of the respondents. The remaining 10% indicated no specific challenge. This shows that the majority of users would rather avoid the menu as they do not understand most of the vocabularies used.

4.2. THE SKOPOS THEORY

The second level of analysis is based on the tenets of the Skopos theory to see which of them concur and which ones differ with the research. The theory has six tenets, but the primary goal is that the translation fulfills the purpose that the originator of the text intended.

4.2.1. Purpose

According to Taohai,Phimoltares,&Cooharojananone, (2010) The ATM machine's main purpose is to enable the users to access the basic services offered by the bank without the help of a representative. The prompts in the machine help the user operate in an organized manner to withdraw money, transfer funds, and many other services that the bank provides. Each prompt is set such that the user follows only a few easy steps to avoid taking too much time. The translated menu should be able to fulfill the same purpose as the menu in the source language. According to the data provided by the respondents, only 20% are comfortable using the Kiswahili menu. This means that the translated menu may not be performing according to the first tenet of the theory. On the other hand, the prompt's main purpose is to provide the service needed by the customer. Arguably, since the prompts perform the needed service such as withdrawal of money, then the purpose is achieved.

4.2.2. Offer of Information

According to the second tenet, the translated text acts as an offer of new information to the target audience. The target audience should be able to receive the information in the language they best understand. However, the data collected reveals that most of the users fail to get the information in equal measures when they use the Kiswahili menu. According to 50% of the respondents, the menu contains unfamiliar vocabulary, hence hindering communication or offering of

information. The machine does not perform the function as informed by this tenet of the Skopos theory.

4.2.3. Irreversibility

According to this tenet, translation does not necessarily have to occur in a way that it can be done back into the source language and get the same words as they were before. The important part is that the message remains intact, but not necessarily using directly equivalent words in the target text. In this case, the translation in the Kiswahili menu agrees with this tenet as most of the prompts cannot be translated back to English as they are. For instance, the prompt "MkopowaMuda" which is translated from "Temporary overdraft" cannot translate back to the same words. The possibility is that a back-translation would end up with "Short-term loan." Evidently, this tenet shows that the translation in the ATM machine does not necessarily have to be translated directly. Provided the user understands the prompt in Kiswahili, then the prompts can be written without any special diction.

4.2.4. Internal Coherence

This tenet of the skopos theory may not so much address the subject of this research because unlike continuous text that requires internal coherence, the ATM machine only has individual prompts. These prompts do not connect with each other to make a coherent text as they are used individually for different functions. The only internal coherence would be found in the prompts which are in the form of a sentence. According to the data corrected, none of the prompts lacks internal coherence in both language menus.

4.2.5. Inter-textual coherence

According to this tenet, the target text should be coherent with the source text in terms of meaning and flow of ideas. The data that was collected and taken through keen analysis in this research shows that there are two different formats in which the Kiswahili menu is presented. Both of the menus have the prompts rearranged in different ways such that neither resembles the English menu to the latter.

4.3. Conclusion

The data analysis of this study set out to determine the statistical value of the responses given by the respondents as well as the data collected from the ATM machine. After careful computation of the results, the research analysis found that the linguistic inadequacies ca be looked at from two dimensions. One of the dimensions through which it can be viewed is through the responses of the respondents. A high percentage identified the Kiswahili menu as having many inconsistencies that nay hinder the effectiveness of service delivery. The other dimension through which to look at it is from the different tenets of the skopos theory. Most of the tenets justify the reason why the prompts may be written in the manner in which they appear currently.

CHAPTER FIVE

5.0.   SUMMARY, CONCLUSION, AND RECOMMENDATIONS

5.1.   Introduction

This chapter contains the summary, conclusion, and recommendations that the researcher gives for further studies based on the research findings. The primary goal that the study set out to achieve was to investigate the various linguistic inadequacies present in the Equity bank ATM machine. The researcher was required to collect and do an analysis of the data to determine the types of linguistic inadequacies.

5.2.   Summary

The improvement of technology has enabled banks to simplify their ways of providing services to their customers. Today, clients in different banks can access most of the services for which initially, they would need to make long queues in the banking hall. The ATM machine has made life easier for the users as they can simply carry out their transactions without getting help from the bank staff. Due to the rising popularity of the ATM machines, many banks decided to make the machine more accessible by introducing the multilingual system. The system allows users to access the services they need in a language that they better understand. A good example is the Kenyan Equity Bank ATM machine which has both the Kenyan official languages, English and Kiswahili.

However, the translation of the menu into Kiswahili is not always effective as most of them have linguistic inadequacies. This study focused on investigating the different types of linguistic inadequacies in the Equity bank ATM machine as well as their effect on service delivery. The objectives of the study included: Interrogate the linguistic inadequacies present in the Equity bank ATM machine language, evaluate the challenges and problems posed to the Equity bank

ATM machine users by these linguistic inadequacies when navigating through the ATM menu, and to Investigate possible translation strategies that can be used solve these inadequacies.

The study utilized the Skopos theory of translational purpose by Hans Vermeer and Katharina Reis back in the 1970s. The theoretical framework turned out to be useful to the study as its tenets were used for analysis and considering the validity of the assumptions made at the beginning. The study was supported by literature from other scholars such as Alfred Sunday,DorcasMutua and many others who have researched on a similar field before. An overview of the topic provided the history of the ATM machine, where they came from as well as the problem they came to solve.

After having carried out the research, the researcher found out that several categories of linguistic inadequacies exist in the Equity bank ATM machine. These inadequacies occur in the translated menu, whose aim is to make life easy for the Kenyan Swahili users. The main inadequacies found in the menu are semantic inadequacies, inconsistencies, as well as lexical inadequacies. The researcher also identified other areas of concern within the translated menu but focused only on the stipulated scope and limitation of the study.

These findings were greatly supported by information collected using questionnaires with questions on issues affecting the user in relation to the ATM machine. The respondents willingly gave information as they also felt that it was a good opportunity to air their views concerning the usability of the translated menu in the machine. The feedback obtained from these respondents was highly useful to the success of this study. As a result, the analysis was also aided by the information from the respondents, making it fruitful.

5.3. Conclusion

This study set out to carry out a research guided by the following objectives:

1. Interrogate the linguistic inadequacies present in the Equity bank ATM machine language.
2. Evaluate the challenges and problems posed to the Equity bank ATM machine users by these linguistic inadequacies when navigating through the ATM menu.
3. Explain the possible reasons for the occurrence of linguistic inadequacies in the ATM machine interface.

After having carried out the research, we have indeed found that as much as the banking system has tried hard to incorporate the multilingual system into the ATM machines, there is still a great need in terms of translation. The rules of translation need to apply in the process of conveying the message in different languages of the world for a large clientele. The Kenyan Equity bank has been used as the case study for this research to explain the phenomenon in terms of linguistic inadequacies. The linguistic inconsistencies, semantic and lexical inadequacies were identified through the Skopos theory of translation. Some of the tenets in the theory agree with the findings while others disapprove the notions stated earlier. For instance, the main tenet which proposes that the purpose of a text supersedes the need for literal translation is one of the tenets that agrees with the findings.

Essentially, the inconsistencies identified may not necessarily be a bother as long as the client gets the information, which is the purpose of the ATM machine. If the client can still operate without the help of a bank assistant, then the purpose has been achieved. Additionally, the third tenet which states that translation does not necessarily have to happen in a clearly reversible

manner also supports the findings of the study. Logically, the translated menu contains prompts that cannot be translated back to English just the way the English menu is formulated. However, the skopos theory does not identify that as an inadequacy. In conclusion, there is a need for a number of recommendations as the study requires further research.

5.4.   Recommendations

The study, at the point of completion, did not cover all there is to say regarding the ATM machines and the issue of translation. Since the study did not exhaust all there is to do in that field; the research recommends that another research should be carried out to investigate linguistic inadequacies in other ATM machines. Further research is required to find out other possible issues that may arise from the ATM machines, in relation to language and translation.

This research also recommends that translation students should focus more on the translation in the field of telecommunication. The rapidness at which technology is advancing means that there will be more issues arising in the telecommunication field that need the intervention of translation scholars.

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APPENDICES

The following images were useful in aiding the success of this research.

Appendix 1 – Introduction letter

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CENTRE FOR TRANSLATION AND INTERPRETATION

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Nairobi, Kenya
Email: info-cti@uonbi.ac.ke
Website: www.uonbi.ac.ke

Equity Bank LTD
Nairobi
Kenya

RE: LETTER OF INTRODUCTION FOR MR SAMMY NJIHIA GACHERU, REG. NO: Y61/8570/2017

This is to certify that the above named is an active student at the University of Nairobi, Centre for Translation and Interpretation.
Mr. Gacheru is undertaking a Master of Arts in Translation and is currently doing his project

Any assistance accorded to him will be highly appreciated.

Prof. Jayne Mutiga
Director
Centre for Translation and Interpretation

JM/gm

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Appendix 2 –Research Questionnaire

RESEARCH QUESTIONNAIRE

This Questionnaire is meant for a research study. Be advised that the information you give will remain anonymous and will only be used for the advancement of knowledge.

Please append your signature below as a sign of consent to assist in this research study.

....

QUESTIONS

1. Do you hold a Bank account at Equity Bank? (Yes/No)

....

....

2. If yes, how often do you use the account? (Very often/ sometimes/ Never)

....

....

3. Do you prefer operating from the Banking hall or the ATM lobby? Why?

....

....

....

....

4. When Using the ATM machine, which language do you prefer to use? (English/ Kiswahili)

....

....

5. According to your choice in Qn.4 Above, give a reason why you do not use the other option.

....

....

....
....

6. Do you find it difficult to navigate through the Kiswahili Menu? Why?

....
....

....
....

7. What major challenges do you experience based on the reasons stated above?

....
....

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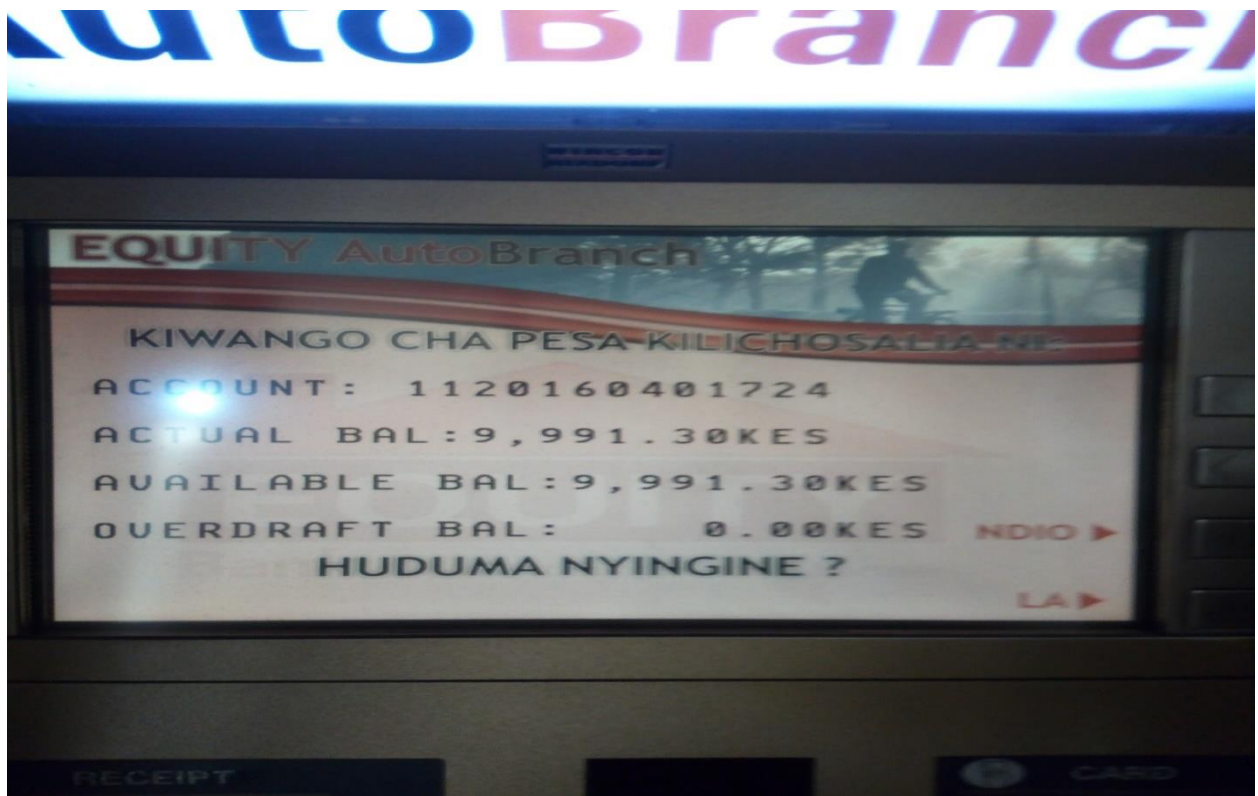..................

Thank you for your cooperation in this research study.

Research carried out by:

Sammy Njihia Gacheru.

Appendix 3.- Data from the ATM machine

TAFADHALI CHAGUA HUDUMA

◄ KUBADILISHA PIN   KUHAMISHA PESA ►

◄ TAARIFA FUPI   KUOMBA STATEMENTI ►

◄ ORODHA KUU   KUTUMA E-CASH ►

◄ KUJISAJILI EAZZY 24/7   MKOPO WA MUDA ►