

**LINGUISTIC POLITENESS STRATEGIES IN BANK ADVERTISEMENTS: A CASE
STUDY OF KENYA COMMERCIAL BANK**

BY

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DECLARATION

This is my original work and has not been submitted for the purpose of award of a degree in any other University.

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DEDICATION

To Lucky and Salome, may this act as a source of purpose and inspiration in your lives as you endeavor in Education to enjoy the beauty of hard work.

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ABSTRACT

This study investigates the linguistic realizations of politeness strategies and how they act as persuasive devices in Bank advertisements. The objectives are to identify linguistic politeness strategies used in Bank advertisements and illustrate how these linguistic politeness strategies persuade the target audience in the Banking industry. The work uses the principles of Politeness Theory by Penelope Brown and Stephen C. Levinson (1987) to explain how advertisers manipulate language in order to persuade their target audience to get products from their banks. The study analyses Bank advertisements within print media. The results of the analysis show that advertisements in the banking industry employ a variety of positive linguistic politeness strategies.

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CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter presents introductory aspects of this research. These aspects include: a background to the study from which the problem is stated, the objectives and hypothesis of the study, followed by a rationale of the research, its scope and limitation and a theoretical framework. A discussion on the literature review and the research methodology closes the chapter.

1.1 Background to the study

This study attempts an understanding of advertising language in the Kenyan banking industry. It specifically focuses on politeness as a persuasive technique. Politeness has to do with language use; therefore being polite is crucial to successful communication with other people. The importance of being polite is dictated by the content of the message, since often what needs to be communicated is threatening to the hearer. Linguistic politeness strategies are employed to mitigate face threatening acts (Ivana 2012:6). Politeness as a Linguistic phenomenon as claimed by Lin (2005:14) has drawn considerable attention in the last two decades. A vast array of empirical investigation and theoretical treatments of politeness have been conducted in Pragmatics by linguists like: Brown & Levinson (1987), Lakoff (1973), and Leech (1983). Researchers have investigated the motivation behind politeness as well as the linguistic devices used to convey politeness across languages and cultures.

According to (Lakoff, 1982:34) ‘politeness is the awareness of another person’s “face” or the means employed to acknowledge the public self-image of a person. It is a system of interpersonal relations designed to facilitate interaction by minimizing the potential for conflict and confrontation inherent in all human interactions and transactions’. Central to the explication of politeness is the concept of “face,” which (Goffman, 1967: 5) defines as “the positive social value a person effectively claims for himself by the line others assume he has taken during a particular contact”. In other words, (Yule, 1996: 134) says “face is the emotional and social sense of self that everyone has and expects everyone else to recognize”. Thus, everybody has face wants – defined as the expectations a person has that his public self-image will be respected concludes (Yule, 1996: 130). In this regard, politeness principle has a dual goal: acting efficiently together with other people and creating and maintaining social relationships. In

compliance with the idea that everyone tries to keep his face in the duration of social interaction as much as possible, it can be expected that all those involved in interactions try to reduce face-threatening acts (FTAs). According to Brown and Levinson (1987: 65), FTAs are “acts that by their nature run contrary to the face wants of the addressee and/or of the speakers”.

Nevertheless, Brown and Levinson’s (1987) politeness model which forms the theoretical framework of this study, presupposed that whenever a person is forced to perform a FTA as an action which poses a threat to the addressee’s positive or negative face, he would resort to some strategies that reduce or “redress” the coming threat. In other words, the person employs linguistic politeness strategies, defined in Brown and Levinson’s politeness model, as redressive actions taken to counterbalance face-threatening acts. Brown and Levinson (1987: 69-70) goes further and define these redressive actions as follows, where ‘S’ refers to the Speaker and ‘H’ to the Hearer:

“Attempts to counteract the potential face damage of the FTA by doing it in such a way, or with such modifications or additions, that indicates clearly that no such face threat is intended or desired, and that S in general recognizes H’s face wants and himself wants them to be achieved.”

Although Bank advertisements are generally meant to persuade the target audience to get the advertised products from the bank; advertisers ought to employ politeness in their advertisements. Infact, Arens and Bovee (1994:6), define Advertising as, “the non personal communication of information, usually paid for and usually persuasive in nature, about products (goods and services) or ideas by identified sponsors through various media.” Therefore from this definition we can deduce that: advertising ought to be informative, persuasive, and influential. In doing so, advertising affects our purchasing power and thought patterns. However, whatever the promotive strategies advertising takes, language is the main carrier of message all along. Therefore, Vestergaard and Schroder [1986] says, “advertising takes many forms, but in most of them language is of crucial importance.”

The Kenya Bankers Association (2012), the umbrella body of the commercial banks licensed under the banking act, Cap488, which promotes and develops sound and progressive banking principles and practices, and also contributes to the sector's development, defines a bank as:

‘A financial institution which deals with deposits and advances and other related services. It receives money from those who want to save in the form of deposits and it lends money to those who need it in form of loans.’

Advertisers appeal to the reader's emotion by glamorizing the efficiency of the product or service on offer. Moreover advertisers try to manipulate people into buying a new way of life as well as the products. According to (Hermosilla, 2012:2), it is precisely this conative or persuasive function of advertising that can be considered as the most relevant intrinsic feature of advertisements. Their main purpose is, therefore, that of affecting the addressee, to invite him or her to buy the product being advertised. Therefore this conative or persuasive function of advertisements, which urges people to buy a product, has an important impact in the use of language and, more precisely, on the use of linguistic politeness strategies.

Lakoff (1982) (cited in Lin, 2005:77) defines persuasive discourse as “the non-reciprocal attempt or intention of one party to change the behavior, feelings, intentions, or viewpoint of another by communicative means”. Persuasive discourse according to Reardon (1991) can be divided into three types, ranging namely interpersonal persuasion, organization persuasion, and most commonly-used one, mass media persuasion such as advertisement. In addition, Fraser & Nolen (1981) claim that, advertisers generally employ different language techniques to achieve this aim of persuading and encouraging people to buy products, one of which can be use of linguistic politeness strategies. These strategies are used to foster rapport and maintain social equilibrium. This claim is reinforced by Reza and Safoora (2012: 1) who argue that, people who encounter polite linguistic elements which display respect or consideration for others are more willing to pay attention to that polite language. Therefore, since it is of critical importance for advertisers to attract readers' attention and to maintain social and emotional relationships with their customers, they are expected to employ linguistic politeness strategies with much care in their advertisements.

Granted the fact that advertisers utilize different linguistic strategies to be polite, it seems that delving into the nature of these strategies can be of great interest and help to researchers and practitioners. Therefore, since the banking industry in Kenya plays a silent, yet crucial part in our day-to-day lives research on its advertising language is valid. Thus in this study, we aim to investigate different linguistic politeness strategies which are used in bank advertisements to persuade people to get different products and services offered by the banks.

1.2 Statement of the problem

This study investigates the linguistic politeness strategies as persuasive devices in Bank advertisements specifically within Print Media. The linguistic politeness strategies used herein are those as proposed by Brown & Levinson (1987) in their Theory of Politeness. These strategies include: linguistic positive politeness strategy, linguistic negative politeness strategy, bald on-record linguistic politeness strategy and off –record linguistic politeness strategy. The focus on Bank advertisements within Print Media is an attempt to localize understanding of Politeness Theory hence a valid enough research engagement.

1.3 Objectives

The objectives for this research are:

- i) To identify the linguistic politeness strategies used in Bank advertisements.
- ii) To illustrate these linguistic politeness strategies to show how they act as persuasive devices in bank advertisements.
- iii) To show how Politeness Theory as proposed by Brown and Levinson (1987) is able to explain the persuasiveness of Bank advertisements.

1.4 Hypotheses

From the stated objectives, this investigation tests the following hypotheses:

- i) Advertisements in the banking industry have linguistic politeness strategies.
- ii) The linguistic politeness strategies used in bank advertisements are persuasive.
- iii) Politeness theory as proposed by Brown and Levinson (1987) is able to explain persuasiveness of Bank advertisements.

1.5 Rationale of the study

Muyuku (2009:10) has pointed out that much of the language we encounter daily is in some form of advertisements on television, radio, newspaper, posters, billboards and so on. We cannot escape these advertisements anywhere we go. Maybe because they are too obvious, little attention has been given to them as an important area that needs linguistic research in Kenya.

In addition Goddard (1998: 8) has stated that “although advertising is all round us – perhaps because it is all around us – we don’t often pause to think about its nature as a form of discourse, as a system of language use”. Everyday people read advertisements but nobody stops to think about the nature of the language of advertising or why she or he feels attracted to buy this or that product.

Pateman (1983:188) has said that “in general, it is easy to identify something as an advertisement, and much less easy to say how it is done, might be done, or must be done.” He clarified that it is because identification of advertisements is so easy and ‘automatic’ that its mechanisms are taken for granted in many analyses.

This study largely draws from the fact that in as much as banking is an economic activity with social and cultural values, the language associated with bank advertisement has been to an extent obliterated from linguistic map by scholars studying language. Ignorance on the contextual use of language has created a language gap which this study earnestly intends to bridge and hence place this genre of bank advertisement discourse on a recognizable field of linguistic inquiry. Such is the endeavor that will add to the body of literature in linguistic research.

In fact, there is no documentation of any study done on print bank advertisements using Politeness Theory as proposed by Brown & Levinson (1987). This is despite the fact that, the language in bank advertisements is highly responsible for society’s perception of richness and an important factor when tracing the source of human interest in wealth accumulation. Terms like prosper and satisfaction are very common in bank advertisements. To my knowledge this study has filled this gap

The hypotheses of this study are that advertisements in the banking industry have linguistic politeness strategies and that; these linguistic politeness strategies are persuasive. This study aims at investigating whether this is the case using print bank advertisement from KCB.

Advertisements were selected for the study because they have discourse features very close to every day conversation. Thus, they provide clear examples of language in use. Secondly, they are readily available given the role that media plays in our society.

Finally we can say that this study attempts an exploration to the various linguistic politeness strategies used in advertisements to attract attention and persuade the target audience with an emphasis to the banking industry. The main focus is how bankers allure the attention of the target customers then persuade them through the language. It is certainly the power of language used that helps in serving the main goal of the advertisement, which is the persuasion of the reader to respond positively to the advertisement. For persuasion to be done the advertiser must first attract the reader's attention to the advertisement and this can be done through language and visual aids. Once the reader is attracted to the advertisement, persuasion can be achieved through the language use; in this case use of polite language.

1.6 Scope and limitation

This study is within the framework of Politeness Theory as proposed by Brown & Levinson (1987). Human politeness is a research field that tries to give an account of the face needs of the hearer. This phenomenon is based on Goffman's (1967) concept of *face* (the public self image that all rational adult members of society possess). According to Brown and Levinson's (1987) human politeness can be summed up in four main strategies "designed to avoid face threatening acts." These strategies are: Bald on-record linguistic politeness strategy, linguistic positive politeness strategy, linguistic negative politeness strategy and off-record linguistic politeness strategy. This study investigated whether these linguistic politeness strategies are used in the advertising language in the banking industry.

The rich variety of bank advertising language is broad and would refer to a wide range of activities accompanying it. For the purpose of this research, however, selected for discussion are bank advertisements in print media. The study will only analyse print advertisements in the banking industry in Kenya. The study dwells on one major aspect- Linguistic politeness strategies in bank advertisements as persuasive tools. Therefore, this study intends to discover the linguistic devices that according to (Lin2005:23) advertisers utilize in order to accomplish multiple and competing communication tasks by integrating the demands for politeness, which

often require vagueness and obscurity of expression, with the clarity and powerful language common to persuasive speech. The research confines itself to Kenya Commercial Bank.

1.7 Theoretical Framework

In this section I review Brown & Levinson's (1987) Theory of Politeness. This theory is used to explain how persuasiveness in advertising is achieved by use of linguistic politeness strategies. The tenets of this theory that are used in analyzing the data are outlined below:

1.7.1 The concept of face

Brown and Levinson (1987) present a cohesive and comprehensive theory of politeness in which the concept of 'face' is central. Several researchers have investigated the concept of "face"; majority of them borrow their use of the term from Goffman (1967:5), who defines 'face' as the, "positive social value a person effectively claims for himself by the line others assume he has taken during a particular contact." Based on his observational research, Goffman (ibid) claims that there are three features of a person's face: A person desires to be seen as consistent, as having worth and as worthy of respect. He claims that there are two basic rules of social interaction: be considerate and be respectful, both of which exist for the maintenance of face.

Brown & Levinson (1987:61) assume 'that all competent adult members of a society have (and know each other to have) 'face', which they define as "the public self-image that every member wants to claim for himself." For Brown and Levinson (ibid: 61), face is something that is "emotionally invested, and that can be lost, maintained, or enhanced, and must be constantly attended to in interaction." Brown and Levinson (1987:62) propose that the concept of face can be described as having two components, 'positive face' and 'negative face', which are two related aspects of the same entity and refer to two basic desires or 'wants' of any individual in any interaction.

Brown & Levinson (1987:61) define negative face as "the basic claim to territories, personal preserves, rights to non-distraction that is, freedom of action and freedom from imposition"; and positive face as "the positive consistent self-image or 'personality' (crucially including the desire that this self-image be appreciated and approved of) claimed by interactants."

1.7.2 Face-threatening acts

Acts that threaten someone's face are called face threatening acts (FTAs). Brown and Levinson (1987) claim that many communicative acts entail imposition on the face of either one or both of the participants: that is, they are intrinsically face-threatening acts (FTAs). In the framework that they developed, politeness is defined as;

“redressive action taken to counter-balance the disruptive effect of face-threatening activities.”

Acts that appear to impede the addressees' independence of movement and freedom of action threaten their negative face, whereas acts that appear as disapproving of their wants threaten their positive face. According to Brown & Levinson (1987) acts that threaten the addressee's negative face include: orders, requests, suggestions, advice, threats, warnings, offers, and so forth. On the other hand, acts that threaten the addressee's positive face include: expressions of disapproval or disagreement, criticism, and the mentioning of taboo topics. They further state that, under normal circumstances, all individuals are motivated to avoid conveying FTAs and are motivated to minimize the face-threat of the acts they employ. Thus individuals must often prioritize three wants: the want to the content of a face-threatening act, the want to be efficient, and the want to maintain the hearer's face. To achieve this one ought to employ linguistic politeness strategies.

1.7.3 Linguistic Politeness Strategies

According to Brown and Levinson (1987:60), linguistic politeness strategies are developed in order to save the hearer's face and deal with FTAs. Brown and Levinson go ahead and outline four main types of politeness strategies which sum-up human politeness behavior. Bald on-record strategy which does nothing to minimize threats to the hearer's face; positive politeness strategy which shows that the speaker recognizes that the hearer has a desire to be respected, that is, his / her positive face should be appreciated. It also confirms that the relationship is friendly and expresses group reciprocity. Negative politeness strategy which recognizes the hearer's negative face but also that the speaker is in some way imposing on them. Finally, off-record strategy which takes some of the pressure off the speaker because he / she try to avoid the direct FTA by either inviting conversational implicatures or by being deliberately ambiguous or vague.

In their work, Brown and Levinson (1987) also claim that it is the speaker who decides the strategy to be used when performing a FTA taking into account the potential risk for the hearer's image –what makes this theory compatible with advertisement. This study attempts to find out whether the Linguistic politeness strategies discussed above are evident in bank advertisements and whether they aid in persuading the target customers to get the advertised bank products. Moreover, the study attempt to find out to what extent Politeness theory can be used to explain linguistic devices that contribute to persuasiveness in polite bank advertisements.

I make use of the advertisement given below to show how politeness theory as proposed by Brown & Levinson (1987) is used to explain the persuasiveness of the linguistic politeness strategies as used in bank advertisements.



The sample print advertisement above is a *bald-on record linguistic politeness strategy* referred to as **imperative/command** ordering the target audience to ‘*open a KCB M-Benki account....*’ Thus it is an **FTA** (face threatening act) threatening the target audience’s **negative face**(freedom of action and freedom of imposition). The use of Kiswahili words like: ‘benki’ (bank), ‘jibenkie ulipo, unapotaka, unavyopenda.’(Bank wherever you are, whenever you want, the way you like) is a **positive politeness strategy** termed as in-group talk/solidarity. This makes the customers feel that there is a special bond between them and KCB. By making use of this linguistic politeness strategy the advertiser recognizes that the target customer has a desire to be respected (**positive face**).It also confirms that the relationship is friendly and expresses group reciprocity.

In addition, the advert gives **advice** to the target customers that they should open this account so as to enjoy the said benefits of getting loans, transferring money direct to bank, earn interest and much more all from their mobile phones. Moreover, the advert commands whoever is reading the advert to ‘open an M-Benki account from KCB .These two linguistic politeness strategies are known as **bald-on-record politeness strategy** which does nothing to minimize threats to the target customer’s face and are used by advertisers when the risk of face loss is the lowest, for instance when giving advice.

The phrase ‘ and much more all from your phone’ is **vague** thus, this is a linguistic politeness strategy on the part of the advertiser, specifically; it is an **off-record linguistic politeness strategy** which is the most polite way of communicating a face threatening act, since more than one communicative intention could be attributed to that act(Brown&Levinson1987:211). Therefore, this bank advertisement clearly demonstrates how politeness theory analyses the linguistic politeness strategies used in bank advertisements. This is explained further in chapter four of this study.

1.8 Literature Review

The literature review in this study is divided into two sub- sections: the first part concerns review of literature relevant to the study that is, works that have analysed advertising language using various theoretical orientations are discussed. The second part is about works that form the theoretical orientation of this study.

1.8.1 Literature Relevant to the Study

Studies on advertisements have been done and therefore are worth mentioning because they inform this study a great deal: Muyuku (2009) investigated language mixing in advertising to find how the mixed language acts as persuasive tools. She used print advertisements from commercial banks and mobile telecommunication firms in Kenya. However; the researcher used Lexical Pragmatics theory while in this study the researcher is using Brown and Levinson’s (1987) Politeness Theory. This study was of great value to the researcher especially on identification, illustration and explanation of the linguistics features used in bank print advertisements as persuasive devices.

Moreover, exploring the pragmatic devices that are often used in TV commercials, Hardin (2001) analyzed a corpus of 214 ads taken from three countries: Chile, Spain, and United States. Politeness strategies among the other pragmatic devices in her study were compared and contrasted in three countries based on Brown and Levinson's (1987) model and the results depict interesting differences in the use of positive and negative politeness strategies in those cultures. Though the current study is not geared towards cultural differences in politeness strategies manifestation, this study was of great help in understanding the basic concepts of the theory in use especially when identifying and illustrating the linguistic politeness strategies used in bank advertisements.

In another study, Lin (2005) examined the realization of politeness strategies in Chinese sale talks by introducing a new data collection method called: Natural Data Elicitation Technique. As a result of this study, Lin (ibid) concluded that salespersons make use of different linguistic politeness strategies and on top of them are: positive strategies which emphasizes the collectivist-oriented nature of Chinese culture. This study made use of oral sales talks while the current study used written advertisements. However, the study was of great help to the researcher especially when identifying and illustrating the linguistic politeness strategies used in bank advertisements.

1.8.2 Theoretical Literature

Pragmatics is concerned with the study of meaning as communicated by a speaker or writer and interpreted by a listener or reader. Hence pragmatics has more to do with the analysis of what people mean by their utterances than what words or phrases in those utterances might mean by themselves. Pragmatics is the study of a speaker's meaning, the study of contextual meaning and how meaning gets communicated than how it is said. [Yule 1996:3]. Another scholar who have contributed a lot to the development of pragmatics is Levinson(1983:34) who defines pragmatics as 'the study of the aspects of meaning and language use that are dependent on the speaker , the addressee and other features such as: context of the utterance , generally observed principles of communication and the goals of the speaker.

1.8.2.1 Lakoff

Lakoff (1973) was one of the first to conduct studies on politeness. She expands on Grice's views in her attempt to account for politeness phenomena. She proposes the following two basic

rules, which she calls rules of pragmatic competence: be clear and be polite. According to Lakoff (ibid), if the main concern is the message to be communicated, the speaker will concentrate on the clarity of the utterance, whereas if consideration of the status of the interlocutors and/or the situation is involved, then the main concern will be the expression of politeness. She points out that although sometimes clarity is politeness, very often the two are incompatible. In most cases in which they are in conflict, then, it is clarity that is sacrificed.

1.8.2.2 Leech

Leech (1983:15) proposes a general pragmatic model based on Grice's views. He uses the term 'rhetorical' to characterize his approach to pragmatics. He focuses on a "goal-oriented speech situation, in which *s* uses language in order to produce a particular effect in the mind of *h*." He further distinguishes two rhetorics; one is *Interpersonal* and the other *Textual*. Each rhetoric consists of a set of principles. Under the Interpersonal rhetoric, Leech (ibid) includes Grice's Cooperative Principle (CP), a Politeness Principle (PP) and an Irony Principle (IP).

Leech (ibid: 82) notes that the PP regulates the "social equilibrium and the friendly relations which enable us to assume that our interlocutors are being cooperative in the first place." Just as with Grice's CP, Leech's PP also consists of a set of maxims: Tact, Generosity, Approbation, Modesty, Agreement, and Sympathy. Tact concerns minimizing cost and maximizing benefit to the hearer. Generosity tells people to minimize their own benefit, while maximizing that of the hearer. Approbation involves minimizing dispraise and maximizing praise of the hearer. Modesty concerns minimizing self-praise and maximizing self-dispraise. Agreement is about minimizing disagreement and maximizing agreement between self and other. Finally Sympathy is to minimize antipathy and maximize sympathy between self and other. Each of the maxims operates by way of a set of scales: cost-benefit, optionality, indirectness, authority and social distance. Moreover, Leech (ibid) emphasizes that, the speaker always strives to maximize the benefit for his/her hearer while minimizing the cost that is unfavorable to the hearer, and ultimately reaches the social goal of establishing and maintaining comity.

1.8.2.3 Penelope Brown and Stephen C. Levinson [1987]

In recent years the best-known approach to the study of politeness is found in Brown and Levinson's work, which was first published in 1978 and then reissued in 1987 with the addition

of a fifty-page preface summarizing the research of the previous decade and justifying their arguments. Their Politeness Theory has been considered the most influential and comprehensive work on pragmatic politeness. In their Politeness Theory, Brown and Levinson work on the assumption that every member of society has a public self image, or “face”. Their notion of face is based on Goffman (1967:5), who defines face as “positive social value a person effectively claims for himself by the line others assume he has taken during a particular contact.”

In the process of maintaining face, every person has two aims: saving their own face (defensive orientation) and saving others’ faces (protective orientation), explains Goffman (1967:14). Brown and Levinson (ibid: 61) argue that the cooperation in maintaining face is based on the mutual vulnerability of face. Since any participant’s face could be harmed by any other participant, it is in everyone’s interest to show concern for others’ faces and thus help to defend one’s own face. Face consists of two aspects, positive face and negative face. Brown & Levinson (ibid: 62) says, negative face is the want to be independent and not imposed on by others. It is associated with the formal politeness that is often evoked by the term politeness. On the other hand, they claim that positive face is less obvious and it denotes the want to be accepted and liked, to be treated as a member of the same group, and to know that one’s wants are shared by others.

Acts that threaten someone’s face are called face threatening acts (FTAs). Although it is in every participant’s interest to avoid face threatening acts in an interaction, it is not always possible, as some acts are intrinsically face threatening and cannot be performed without posing a threat to either hearer’s or speaker’s face. Typical FTAs include acts such as accusations, insults, interruptions, complaints, disagreements or requests. A disagreement threatens the positive face, because of the fact that it implies a lack of acceptance for the hearer’s opinions. A request is always threatening to hearer’s negative face, since the demand represents an imposition and restricts the addressee’s independence. At the same time, a request can represent a danger for the positive face if the addressee intends to decline it. Even though FTAs cannot be sometimes avoided, there are certain strategies to minimize the threat. Brown and Levinson (ibid:60) list five options a speaker can choose from in case a face threatening act should be performed; each strategy requiring a different amount of face saving effort. These linguistic politeness strategies

are: bald-on record strategy, positive politeness strategy, off record strategy, negative politeness strategy and Avoidance strategy (not applicable in this study). These linguistic politeness strategies are identified, illustrated and explained in chapters two, three and four.

1.9 Research Methodology

In this study, a case study design is used since it seeks to describe a unit in detail and in context. The study aims at identifying linguistic politeness strategies as used in Bank advertisements. Bank advertisements within Print Media are used in this study specifically from Kenya Commercial Bank.

1.9.1 The sources of data

The data has been collected basically from two sources: primary source and secondary source. Primary source of data whereby the research used print bank advertisements collected from Kenya Commercial Bank banking halls; the advertisements collected included: brochures, pamphlets and leaflets. Other advertisements collected included: ATM machines receipts, advertisements placed in the newspapers, adverts displayed on bill boards and posters, any relevant advertising message on the walls and on the buildings housing KCB. This data helped in identifying, illustrating and explaining linguistic politeness strategies used in bank advertisements as stated in the research problem and as outlined in the objectives.

Secondary sources of data comprised the materials written on advertisements and references on works done on Politeness theory as proposed by Brown & Levinson (1987). The information was recorded and transcribed in notebooks. The major sources of secondary data are discussed below. The library was a major source of data for this study, therefore extensive library research was conducted to find out available literature on the language of advertising, the Kenyan banking industry, as well as, information on Politeness theory as proposed by Brown & Levinson (1987) used in this study. Also, the researcher read widely from various scholars to find out what others have contributed to the area under study.

Secondly, the internet came in handy in this research especially on literature review and general study on the language of advertising. Moreover, the internet was very valuable in providing current information regarding the theoretical framework. In addition, on-line journals and print

journals were used to provide information on advertising language, politeness and persuasion as well as, any other work done related to the area of research.

1.9.2 Data collection procedure

The researcher used varied data collection techniques to obtain data used in the study. The researcher was directly involved in collecting outdoor advertisements on billboards, posters, walls and buildings housing KCB. Print adverts like brochures, pamphlets and leaflets were collected by the researcher personally from various KCB's Banking halls in the country specifically in Limuru town, Kikuyu town and Nairobi city. The researcher kept all her ATM transaction receipts to be used as a source of data since the receipts have advertising messages written at the back. In addition, relevant advertisements from Daily Nation Newspaper were also collected by the researcher for analysis.

1.9.3 Data analysis

The data was analysed within the framework of Politeness Theory as proposed by Brown & Levinson (1987) in order to ensure that the research objectives were met. Data analysis, that is, identification, illustration and explanation were done using the four major linguistic politeness strategies proposed in the Politeness theory:

- i. Linguistic Positive politeness strategy.
- ii. Linguistic Negative politeness strategy
- iii. Linguistic Bald-on –record politeness strategy.
- iv. Linguistic Off-record politeness strategy.

1.9.4 Data presentation

The data was presented by identification, illustration and explanation of linguistic politeness strategies as proposed by Brown & Levinson (1987) in their Politeness Theory.

1.10 Significance of the study

The study is vital in describing the various mechanisms used to write polite and persuasive advertisements in the Banking industry which can provide great insights into language use. Furthermore, there is no documentation of any study done on bank advertisement in the print media in Kenya. Therefore; this study provides valuable information to bankers, advertisers,

linguists and consumers of banks products and services, especially concerning the use of polite language.

The study is helpful to the researchers in line with the development of technology which is adding lexicon to everyday language use. This is because new discoveries, new inventions bring about new notions which are accepted by the society. Notions of mobile-banking and e-banking are much evident in today's financial institutions thus there is need to coin new terms for these financial services. These neologisms like: m-benki and bankika adds to our lexicon.

Conclusion

This chapter formed the basis of our study. It introduced the topic of the study ,gave the background of the study ,statement of the problem ,objectives of the study, the hypotheses, the rationale of the study ,scope and limitations, theoretical framework, literature review and the methodology that were used to facilitate this study. In the background of the study, I have talked about the basis on which the aim of this study was found. That advertisers influence people in various ways by designing innovative messages that are appealing to the target audience. The statement of the problem concretized what the entire study would fulfill. That is, investigating the use of linguistic politeness strategies in advertising language as persuasive devices in the Kenyan Banking Industry.

The objectives of the study were clearly stated reflecting on the topic of the study. The hypotheses were based on the objectives of the study. The rationale of the study explained how the study pragmatically involved the study of the use of language in context, specifically, the context of advertising. The scope and limitations confined the study to analyze print adverts from KCB. The theoretical framework explained how Politeness Theory as proposed by Brown & Levinson (1987) was used to analyze the data collected. It explained in details what the theory is all about and which concepts were used in this study. The literature review section focused on what other scholars have said and done in the field of advertising language, specifically on politeness and persuasion. Finally, the methodology section gives details of source of data, procedures used to obtain the data, data analysis and presentation.

CHAPTER TWO: LINGUISTIC POLITENESS STRATEGIES USED IN BANK ADVERTISEMENTS

2.0 Introduction

In this chapter I will identify the linguistic politeness strategies as used in bank advertisements using the four major politeness strategies proposed by (Brown and Levinson 1987) in their Politeness Theory. These linguistic politeness strategies are: linguistic positive politeness strategy, linguistic negative politeness strategy, bald on-record linguistic politeness strategy, and off-record linguistic politeness strategy. In this identification process I will provide adequate examples for the objectivity and lucidity of explanations that will follow in chapter three.

2.1 Linguistic Positive Politeness Strategy

Positive politeness applies to the addressee's positive face wants in general. Brown and Levinson (1987:103) have pointed out that positive politeness strategies are used as a kind of "metaphorical extension of intimacy", to imply common ground or sharing of wants even between strangers. It is this association with intimate language usage that gives the linguistic of positive politeness its redressive force. From their cross-cultural research Brown and Levinson (ibid: 101-129), have identified fifteen linguistic positive politeness strategies that communicators use to convey approval of their hearer's wants and to convey that their own wants are similar. These strategies fall into three general types: the speaker can claim common ground with the hearer "indicating that S and H belong to the same set of persons who share specific wants, including goals and values"; the speaker can claim the speaker and hearer are cooperators and have the same goals; and the speaker can fulfill the hearer's want for some X.

These three types of positive redress are conveyed through these fifteen different linguistic politeness strategies as outlined by (Brown & Levinson ibid: 102): notice, attend to H (his interests, wants, needs, goods), exaggerate (interest, approval, sympathy with H), intensify interest to H, in-group identity markers, seek agreement, avoid disagreement, presuppose/raise/assert common ground, joke, assert or presuppose S's knowledge of and concern for H's wants, offer, promise, be optimistic, include both S and H in the activity, give (or ask for) reasons, assume or assert reciprocity, give gifts to H (goods, sympathy, understanding, cooperation).

2.1.1 Notice, attend to H (interests, wants and needs)

This Linguistic politeness strategy employs different strategies but all of them indicate the advertisers' concern for the target audience's positive face. One of the strategies is to point out possible questions/concerns that the target audience might have concerning the product being advertised, that is, to let the target audience know that the advertiser is thinking from their perspective. Brown & Levinson, (1987:103) shows that this strategy does not have to directly refer to an FTA. The following examples of bank advertisements were identified as exhibiting this linguistic positive politeness strategy:

1. PAYING SCHOOL FEES DOESN'T HAVE TO BE HARD WORK

With KCB, you save time and money by paying your fees from your mobile phone at your convenience.

You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

1. How will I know that the school fees have been paid?

- M-pesa will send you a message confirming that the funds have been transferred to KCB.
- KCB will send both the customer and the school a message notifying them that the funds have been sent to the school's bank account.

2. Where can I get the school code from?

- KCB will give all participating schools a code.
- At the end of the school term, parents whose schools are registered on the service will be given the school code with the fees statement that they can use to pay.
- Parents are encouraged to save this school code in their phones for ease of reference.

3. Who can I contact in case of any enquiry?

- Call the KCB Contact center on 0732 187 000 or 0711 087 000 or contact us through any of the channels below.
- Call M-PESA customer service by dialing 234 if you have paid via lipa karo Na M-PESA and you are experiencing any issues.
- Visit your nearest KCB branch or KCB Mtaani Agent.
- Contact your school.

Banking As Mobile as You.

The advertiser clearly notice and attend to the target audience's wants and needs by raising queries as well as concerns the customer might be having concerning payment of school fees via the mobile phone. The advertiser goes further and offer answers and solutions to these worries as seen in body of bank advertisement

2: KCB MASOMO (EDUCATION) LOAN

You work hard and study hard.

We think getting a KCB masomo (education) loan should be easy.

KCB masomo loan is specifically designed to help you work and study. Masomo loan offer high ceilings, low interest rates and easy repayment terms.

In this advertisement, the advertiser notices the target audience's desire 'to study and still continue working.' Therefore, the advertiser attends to this want by providing 'masomo loan' which will enable one to work and study simultaneously.

Another common strategy under this sub-category is repetition. According to Brown and Levinson (1987: 113), repetition is often used to stress "emotional agreement" with the advertisement. The following examples were identified as exhibiting this linguistic positive politeness strategy:

1. RECEIVE MONEY DIRECTLY INTO YOUR KCB ACCOUNT FROM WESTERN UNION

Easily and conveniently receive your Western Union cash in your KCB account by simply: Calling the 24 Hour KCB Contact Center

Online through KCB Internet Banking

Visiting any of the 170 KCB Branches countrywide.

In the bank advertisement above the advertiser makes use of repetition of terms like: 'receive money' 'Western union' 'your KCB account' as linguistic positive politeness strategy by emphasizing the fact that with western union it is easy to receive money from wherever you are directly into your KCB account by either calling the 24 hour KCB contact centre, online or visiting the nearest KCB branch.

2. KCB ASSET FINANCE

Expand Your Business With **KCB Asset Finance**.

Vehicle and **Asset Finance** provides businesses with ready solutions for acquiring or **leasing** motor **vehicles** and other **assets** on credit terms that are flexible and affordable.

Leasing is suitable for customers who want to use, but do not wish to own, **the asset**. **The asset** can be 'on' or 'off' the balance sheet.

In this advertisement the terms ‘KCB Asset Finance’ , ‘vehicle’ ‘leasing’ , have been used repeatedly as linguistic positive politeness strategy, in order to emphasize the fact that with this product from KCB a the target audience’s needs in motor vehicle business will be attended to by the advertiser.

2.1.2 Promise/guarantee/offer

Although bank customers may not necessarily believe all the promises or take them seriously, it is always important that the advertiser offers some kind of guarantee or promise to the target audience because it shows the advertiser’s effort and willingness to sell. An advertisement would seem weak and not persuasive when it does not provide any kind of guarantee. This strategy can be illustrated by the following examples of advertisement identified from the data as having this linguistic positive politeness strategy:

1. The ultimate trade finance solutions

Bank Guarantees/Bonds: with a guarantee,

KCB steps in as guarantor to support a contractual obligation on behalf of our customers, to militate against the risk of non-payment or non-performance.

KCB Guarantees are accepted both locally and internationally.

These Guarantees includes:

- Tender /Binds bonds
- Performance bonds
- Advance payment guarantees
- Retention bonds
- Shipping Guarantees
- Customs bonds
- Security bonds
- Credit guarantees

This advertisement clearly shows that, the advertiser guarantees the target audience of an ‘ultimate trade finance solution’ by promising several guarantees such as; credit guarantees, shipping guarantees and so on.

2. Tambua BIASHARA@SMART Dial *484#

Two Kenya's largest brands, Safaricom and KCB, have set out on a journey with the vision of advancing Kenya's economic landscape through empowering SMEs. This is a first of its kind offering that provides financial, business and communications solutions to SMEs with the desire to grow and prosper.

Dial *484# today and get the STRENGTH TO GROW!

www.biasharasmart.co.ke

'Tambua' is Kiswahili term for 'recognize' and 'biashara' means 'a business'. In this advertisement the verb '**get**' indicates a promise on the part of the advertiser that if the reader of the advertisement take the said product from KCB (Biashara@smart) he is guaranteed 'strength to grow.' Moreover the phrases, 'have set out on a journey with the vision of advancing Kenya's economic landscape', and 'that provides financial, business and communication solutions...'
serves as guarantees to the target audience, especially those 'with the desire to grow and prosper.'

3. Unlock your business potential with KCB Agricultural loans

At KCB, we provide products tailored to your agricultural needs.

- KCB Dairy Loans
- Farmer's Account
- Tea loan
- Miwa(Sugarcane) loan
- Cereals loan
- Green House Financing
- Farm Input loan

The advertisement makes use of the phrase 'at KCB we provide products tailored to your agricultural needs' as a guarantee to the target customer that KCB will provide whatever the customer needs to 'unlock his/her business potential.' The advertiser goes ahead and outline these 'tailored products which will enable the target customer unlock his/her business potential,' such as; miwa (sugarcane) loan, farm input loan and so on.

4. WELCOME TO A MORE PERSONAL WAY OF BANKING

KCB offers a wide range of simple, affordable and convenient personal accounts and personal loans to suit your needs.

The advert goes ahead and outlines these personal accounts and loans and states: choose an account that suits your needs.

This advertisement clearly promises the target audience a personalized way of banking by offering varied personal accounts and loans. Infact the advertiser goes ahead and invite the target audience to ‘choose an account that suits his/her needs.’

2.1.3 Solidarity/in-group talk

In-group identity markers communicate that S and H are members of the same group by referring to mutual knowledge. It includes using in-group dialect, jargon or terminology. What I placed under this sub-category are bank advertisements that make the customers feel that there is a special bond between them and the bank. These include advertisements that make use of the local dialect, Kiswahili and sheng. This relationship building is an important feature for a smooth business transaction in Kenya since the social distance is shortened. Social distance is one of the three values in calculating the weight of a FTA; therefore, the overall face-threatening force of persuasion of the advertisement is reduced by this linguistic positive politeness strategy. Solidarity/in-group talk linguistic politeness strategy can be exemplified by the following bank advertisements identified from the collected data:

1. KCB BIASHARA (BUSINESS) CLUB is specially designed to cater for the needs of the business people in Kenya.

Through this club, KCB provides a platform for the growth of SMEs by offering business solutions and advisory services to the entrepreneurs and supporting them to grow with the bank.

KCB has gone the extra mile of partnering with complimentary organizations with expertise in SME capacity building with an aim to strengthen Micro, small and medium enterprises in Kenya.

The advertiser uses entrepreneurship jargon/terminologies like: micro, entrepreneurs, SMEs enterprises and so on as in-group linguistic politeness strategy by creating a mutual knowledge between him/her and the target audience about the business sector.

2. Tuungane loan Chama

Group Ni moja chapaa Ni Kwa wote.

Pata mkopo Na Chama kitakusimamia.

In this advertisement the following Kiswahili words have been used: ‘Tuungane’ (lets come together), ‘Chama’ (group) ‘ni moja’ (is one), ‘ni kwa wote’ (is for everyone), ‘Pata mkopo Na Chama kitakusimamia’ (get a loan and the group will guarantee you). ‘Chapaa’ is a sheng term for ‘money.’ The use of Kiswahili and sheng clearly brings the target customers closer to KCB.

3. KCB TUUNGANE [let’s come together]

At KCB, we cater for all your Chama or investment group needs.

This advertisement has used Kiswahili word ‘Tuungane’ (lets come together) .Therefore, the advertisement is urging Kenyans in general to embrace togetherness thus showing solidarity.

4. Fanya shopping ya Nguvu Na KCB credit card

Now you have the power in your hand to shop whenever you want& pay in affordable instalments!!

‘Fanya shopping ya Nguvu’ means ‘do a lot of shopping with KCB credit card.’ This advertisement clearly indicates that by use of the local dialect (Kiswahili) it is targeting a certain group of customers that is ‘shoppers.’ Therefore we can see that, the Language-mixing in the four advertisement is a clear indication of in-group talk thus KCB is building solidarity with its target audience through the use of the local dialects (Kiswahili and Sheng) in their advertising language.

2.1.4 Exaggerate (interest, approval, sympathy with H)

In this linguistic positive politeness strategy S makes his contributions seem more interesting and relevant to H. Therefore, this linguistic politeness strategy aims at increasing H’s interest and investment in the advertised product. This can be exemplified by the following advertisements identified in my data:

1. Make the impossible possible with 105% KCB home loan financing!

This advertisement exaggerates the financing by telling the target customer that the advertised product (KCB home loan) will make ‘the impossible possible’ thus increasing the target customer’s interest in the advertised product.

2. KCB GOLDEN ACCOUNT

The account that rewards hard work and turns effort into gold!

You've worked hard for the best.

Now there's an account that rewards hard work and turns your effort into gold. The KCB Golden Account opens new ways to financial peace of mind.

This advertisement clearly exaggerates advertiser's sympathy to the target audience that, 'the customer have worked hard and so he/she deserves an account that will reward him/her abundantly by turning his/her effort into gold!' The advertiser goes further and point out that this product from KCB will 'open new ways to financial peace of mind.'

3. Send and receive money in over 200 countries worldwide.

Every KCB branch in the country now offers western union money transfer services to KCB customers and non-customers alike.

Hence, this very simple, convenient and safe way to transfer money worldwide is more accessible to even more people.

The advertiser exaggerates his/her approval of this bank product by declaring to the target audience that 'through western one sends and receives money in over 200 countries worldwide.'

The advertiser goes ahead and terms this service as 'very simple, convenient and safe way to transfer money worldwide...'

2.1.5 Seek agreement

According to (Brown and Levinson 1987: 112), when expressing agreement, speaker makes use of "safe topics", which are those that make it easier to have the same opinion about. The better the speaker knows the hearer, the easier it is to find safe topics. However, there are some topics that are safe also with complete strangers, such as the beauty of gardens, the incompetence of bureaucrats or the irritations of having to wait in long queues in the banking hall. This strategy can be exemplified by the following examples identified from the data:

1. KCB FOREIGN DRAFTS

Studying for an internationally accredited programme is HARD.

But paying the fees was a walk in the park.

This advertiser strongly agrees with the target customer that it is difficult to study for an internationally accredited programme but offers solace to the customer by pointing out that, paying fees with KCB Foreign Draft is quite simple it is just like 'taking a walk in the park.'

2.KCB MASOMO (EDUCATION) LOAN

You work hard and study hard. We think getting a KCB masomo (education) loan should be easy.

KCB masomo loan is specifically designed to help you work and study.Masomo loans offer high ceilings, low interest and easy repayment terms.

The advertiser begins by complimenting the target audience for his/her hard work in both his/her studies and employment. The advertiser goes on and points out that ‘this hardworking customer deserves an easy to get and repay education loan!’ which is available at KCB in the form of KCB Masomo Loan. All these are linguistic positive politeness strategies of seeking agreement with the customer which acts as persuasive devices.

3. Open a KCB M-Benki (mobile-banking) account

Earn interest; get a loan, and transfer money direct to bank &much moreAll from your phone.

Jibenkie ulipo, unapotaka, unavyopenda.

The phrase ‘jibenkie ulipo, unapotaka, unavyopenda’ (bank wherever you are, whenever you want, the way you like) seeks agreement with the target customer that sometimes banking is tedious thus we need a more convenient banking system which will enable us carry out bank transactions wherever whenever. Therefore the advertiser point out that ‘m-Benki (mobile-banking)’ is the way to go for one to achieve this desire of easy Banking.

2.1.6 Be optimistic

This linguistic positive politeness strategy is used by advertisers to give hope to the target audience that their concerns will be catered for at KCB. The following examples of bank advertisements are identified as having this linguistic positive politeness strategy:

1. **No time during the day? The time is yours!**

RECEIVE MONEY DIRECTLY INTO YOUR KCB ACCOUNT FROM WESTERN UNION

Easily and conveniently receive your Western Union cash in your KCB account by simply:

Calling the 24 Hour KCB Contact Center

Online through KCB Internet Banking

Visiting any of the 170 KCB Branches countrywide.

The advertiser is very optimistic that the target customer should not complain about lack of enough time to carry out banking transactions and his/her other duties, since with this product from KCB he/she will have all the time to do many things. The advertiser further points out that by simply contact KCB the customer can get his/her money deposited directly into his/her KCB account. This implies that one need to open an account with KCB in order to enjoy this service which enables one to have ample time during the day to do other nation building activities.

2.KOPA (BORROW) FLOATNA KCB &BUILD YOUR M-PESA AGENT BUSINESS. M-PESA in conjunction with KCB is offering you an opportunity to take your business to the next level with overdraft and loan facilities. Take advantage of these to expand your business, today.

The advertiser is quite optimistic that if the target customer ‘kopa (borrow) float’ from KCB he/she will ‘take his/her M-pesa agent business to the next level that day.’

3. KCB SME LOANS

Piga biashara yako jeki with an SME loan from KCB.

The KCB SME Loan is targeted at small and medium-sized businesses that require financing and may lack tangible security.

The phrase ‘Piga biashara yako jeki’ stands for ‘boost your business potential’. This is very optimistic on the part of the advertiser that the target customers, (those with small and medium-sized business) will automatically boost their business when they get an SME Loan from KCB.

2.1.7 Asserting /raise common ground

This linguistic positive politeness strategy aims at increasing H’s interest and investment in the topic. The advertiser achieves this by sharing with the target audience the feelings and concerns bothering the said customer. This can be exemplified by the following advertisements identified in the data:

1. KCB ASSET FINANCE

Schools travel safer & smarter: It is possible with KCB asset financing. We have the best solution to enable your students travel safer and smarter. Enjoy personalized dedicated customer management, flexible and tailor made payment plans when you acquire moveable assets; buses, trucks, cars for future use at today’s cost.

The advertiser raises common ground with the target audience by pointing out that ‘schools ought to travel safer and smarter’ then he/she goes ahead and assert that ‘this is possible with KCB ASSET FINANCING!’ as they have the best solution to enable students travel safer and smarter.

2. KCB S&L MORTGAGES

Where great investments begin

With mortgage products like: purchase financing, construction financing.

In this advertisement, the advertiser raises and asserts common ground with the target customer that ‘great investments’ surely begins with KCB S&L Mortgage products!

3.KCB MASOMO (EDUCATION) LOAN

You work hard and study hard.

We think getting a KCB masomo (education) loan should be easy. KCB masomo loan is specifically designed to help you work and study.Masomo loans offer high ceilings, low interest and easy repayment terms.

The advertiser complement the target customer for being hard working then shares the target customer’s desire for an education loan thus raising common ground. The advertiser goes further and asserts this claim by saying that with KCB Masomo Loan the target audience will be able to study and continue working simultaneously without a lot of struggle.

2.1.8 Give gifts to H (goods, sympathy, understanding, cooperation).

An advertiser’s use of flattery to the target audience can be seen as an example of “give gifts to H”, the gift maybe recognition and admiration. By emphasizing these qualities an advertiser shows knowledge of the target customer’s wants, namely the want to be seen as a successful and hard working. The following advertisements are used to exemplify this linguistic politeness strategy:

1. KCB CURRENT ACCOUNT

The account designed to provide access to funds.

You need fast and efficient access to your funds any time you require them. This is the account for you.

The account offers you:

- Free QuickServe ATM card, affording you unlimited banking hours through our ATM network
- Personalized service
- No minimum operating balance
- Regular transfers from other current or savings accounts
- Statements of accounts at regular intervals or on request
- Cheque book
- Cash deposit at any branch
- Access to KCB connect, KCB’s exciting SMS banking service

In this advertisement, the advertiser gives gift to the target customer by offering a fast and efficient way to access funds any time the customer requires the money.

2. KCB GOLDEN ACCOUNT

The account that rewards hard work and turns effort into gold!

You've worked hard for the best. Now there's an account that rewards hard work and turns your effort into gold. The KCB Golden Account opens new ways to financial peace of mind.

The account offers you:

- Attractive interest rates
- No service fees
- ATM withdrawal facilities of up to Ksh.140,000 per week
- An automatic loan of 80% of your deposit
- Free over-the-counter withdrawals and deposits

The advertiser compliments the target customer for his/her hard work and thus the customer deserves to be rewarded. The advertiser goes ahead and offers this gift to 'the hard working customer' in the form of 'a golden account that turns effort into gold' and also 'opens new ways to financial peace of mind.'

3. KCB Fixed and Short-Term deposits

Designed for the investor who requires a high rate of return over a short or pre-determined period.

You are an investor who requires a high rate of return on a very short notice (call) or a pre-determined period (fixed).

This account offers you:

- A negotiable minimum investment amount
- Unlimited maximum investment
- Flexibility in the investment periods i.e. 1 to 12 months
- Guaranteed rate of interest
- Convenience of payments tailored to your specific needs

The advertiser gives gifts to the target customer in the form of this bank product 'designed for the investor who requires a high rate of return over a short or pre-determined period.'

2.2 Linguistic Negative Politeness Strategy

Brown and Levinson (1987: 129) define negative politeness as, “redressive action addressed to the addressee’s negative face: his want to have his freedom of action unhindered and his attention unimpeded.” They claim that negative politeness is most similar to what people in everyday life mean by ‘being polite’. This strategy is specific, focused, and performs the function of minimizing the particular imposition that the FTA causes. In other words, redressive action is used to target the face-threatening force caused by a specific act.

Brown and Levinson (1987: 131) from their data have developed ten different negative-politeness strategies. These strategies are: be conventionally indirect, use of question/hedge, be pessimistic, minimize the imposition, give deference, apologize, impersonalize S and H: avoid the pronouns I and you, state the FTA as a general rule, nominalize and; go on record as incurring a debt, or as not indebting H.

2.2.1 Give deference

Deference, legitimately connected with politeness, is the opposite of familiarity. It refers to the respect shown to other people by virtue of their higher status, greater age, upper influence, and so on. According to [Brown and Levinson 1987:273] we have two different possibilities of realizing deference: S humbles and abases himself; and S raises H (pays him positive face of a particular; namely that which satisfies H’s want to be treated superior).The following advertisements are identified as having this linguistic negative politeness strategy:

1. KCB ADVANTAGE BANKING

We will satisfy you in more ways than one!

KCB Advantage Banking is customized to meet the unique needs of individual customers through offering personalized services.

Advantage Banking will offer our customers’ financial solutions delivered by dedicated Relationship Managers in selected exclusive outlets thus making them feel valued and special by offering:

- VIP treatment
- A special VIP area in selected outlets
- Expert financial solutions from a dedicated Relationship Manager
- KCB Gold credit card with pre-scored limit
- Telephone banking
- E-statement access

The advertiser has shown much deference to the target customers by making use of linguistic terms like: ‘personalized services’, ‘exclusive outlets’, ‘making them feel valued and special’, ‘VIP treatment’, ‘special area’, ‘Gold credit card’ and so on.

2. WELCOME TO A MORE PERSONAL WAY OF BANKING

KCB offers a wide range of simple, affordable and convenient personal accounts and personal loans to suit your needs.

The advert goes ahead and outlines these personal accounts and loans and states: choose an account that suits your needs.

This advertisement clearly shows deference to the target customer by welcoming him/her to a more personalized way of banking offering varied personal accounts and loans. Infact the advertiser goes ahead and invite the customer to ‘choose an account that suits his/her needs.’

3. KCB SERENA MASTERCARD

Incentives:

- VIP welcome with fruits and flowers on day of arrival
- Express check in and check out

The advertiser shows deference to the target customer by giving the customer who will get a KCB Serena MasterCard ‘a VIP welcome and express check in and out.’

2.2.2 Impersonalise S and H: avoid the pronouns I and You

According to Brown & Levinson (1987:190) when using this strategy, the speaker implies that the agent is other than the speaker or that the addressee is other than the hearer. The agent referred to in impersonalization does not have to be so ambiguous and the face threat can also be ascribed to a clearly identified group. The following examples demonstrate this linguistic negative politeness strategy:

1. Send and receive money in over 200 countries worldwide.
Every KCB branch in the country now offers western union money transfer services to KCB customers and non-customers alike.
Hence, this very simple, convenient and safe way to transfer money worldwide is more accessible to even more people.

In this advertisement, the advertiser talks about ‘customers and non-customers ... people.’

2. KCB Fixed and Short-Term deposits

Designed for the investor who requires a high rate of return over a short or pre-determined period.

The advertiser talks about ‘investor.’

3. KCB SME LOANS

Piga biashara yako jeki with an SME loan from KCB.

The KCB SME Loan is targeted at small and medium-sized businesses that require financing and may lack tangible security.

This advertiser talks about ‘small and medium-sized businesses.’

4. KCB BIASHARA (BUSINESS) CLUB

Specially designed to cater for the needs of the business people in Kenya. Through this club, KCB provides a platform for the growth of SMEs by offering business solutions and advisory services to the entrepreneurs and supporting them to grow with the bank. KCB has gone the extra mile of partnering with complimentary organizations with expertise in SME capacity building with an aim to strengthen Micro, small and medium enterprises in Kenya.

This advertisement talks about ‘entrepreneurs and business people.’

2.3 Bald-on-record linguistic politeness strategy

Brown and Levinson (1987) treat the bald-on-record strategy as speaking in conformity with Grice’s Maxims (Grice 1975) because; the bald-on-record acts are direct, clear, unambiguous and concise. According to their hierarchy of politeness strategies, bald-on-record is the least polite strategy and is used when the risk of face loss is the lowest. At first glance, it might be hard to imagine why advertisements would use bald on-record FTAs in persuading the customers, to whom they were trying to ingratiate themselves. According to Brown and Levinson (1997: 95), the prime reason that bald-on-record strategies are used is when the speaker wants to do the FTA with maximum efficiency more than he wants to satisfy the hearer’s face. The motives for wanting to do the FTA with maximum efficiency, however, can be varied due to different contexts. The following are some of the bald-on-record strategies: disagreement (criticism), suggestion/advice, request, warning, threatening; and imperative form. In our data the following bald-on-record strategies are evident:

2.3.1 Disagreement (Criticism)

A direct and powerful disagreement is not only necessary but sometimes expected by the customers. Some of the disagreements are actually criticizing the target customers in order to highlight the problem they have. It is conceivable that the reason that advertisements use disagreement as a bald-on-record politeness strategy is to show the urgency of getting the advertised product from KCB. The following advertisements are identified as having this politeness strategy:

1. PAYING SCHOOL FEES DOESN'T HAVE TO BE HARD WORK

With KCB, you save time and money by paying your fees from your mobile phone at your convenience.

You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

The use of the phrase 'doesn't have' indicate that, the advertiser disagrees with those who believe that 'paying school fees is strenuous.' The advert goes ahead and shows how this is not the case by declaring that, with KCB 'you save time and money by paying fees from your mobile phone at your convenience.'

2. No time during the day? The time is yours!

Easily and conveniently receive your Western Union cash in your KCB account by simply:

Calling the 24 Hour KCB Contact Center

Online through KCB Internet Banking

Visiting any of the 170 KCB Branches countrywide.

The advertiser criticizes those who say they are too busy they have no time to carry out bank transactions. The advertiser further points out that by simply contacting KCB you get your money deposited directly into your KCB account. This implies that you need to open an account with KCB in order to enjoy this service which enables you to have ample time during the day to do other nation building activities.

3. KCB FOREIGN DRAFTS

Studying for an internationally accredited programme is HARD.

But paying the fees was a walk in the park.

This advertiser agree that studying an internationally accredited programme is hard, but he/she strongly disagrees paying fees is difficult, in fact the advertiser declares that 'paying fees is just like taking a walk in the park.'

2.3.2 Suggestion and advice

Within Brown and Levinson's framework (1987:76), "advice" was in general placed among those dangerous acts that threaten the negative face of the hearer and needs to be softened with redressive action. However, they also distinguish a specific type of "sympathetic advice," Brown & Levinson(1987: 98), which is primarily in the hearer's interest and given to convey the speaker's care about the hearer and therefore about the hearer's positive face. I have found the following adverts from the collected data as giving suggestions and advice to the target audience:

1. PAYING SCHOOL FEES DOESN'T HAVE TO BE HARD WORK

With KCB, you save time and money by paying your fees from your mobile phone at your convenience.

You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

In this bank advertisement, the advertiser gives advice to the target customer on how and where to pay school fees conveniently and he/she further suggests that this is only possible with KCB Mobi Bank. 2.NIKO HOME Na KCB

Plan your family's future with a KCB HOME LOAN.

'Niko home Na KCB' means 'am at home with KCB. This advertisement gives advice to the target audience 'to plan his/her family's future by taking a KCB home loan.'

3. KCB TUUNGANE [let's come together]

At KCB, we cater for all your Chama or investment group needs.

This advertisement suggest the importance of togetherness thus encouraging the target audience to form self-help groups and then open a KCB Tuungane account since in KCB 'we cater for all your Chama or investment group needs.'

2.3.3 Imperatives

Imperatives are quite rampant in bank advertisements as they are meant to invoke the urgency of the product being offered thus persuading the target audience to get or buy it. Examples of adverts portraying use of imperatives as linguistic politeness strategies are given below:

1. KOPA (BORROW) FLOAT NA KCB & BUILD YOUR M- PESA AGENT BUSINESS

M-PESA in conjunction with KCB is offering you an opportunity to take your business to the next level with overdraft and loan facilities. Take advantage of these to expand your business, today.

KCB SAFARICOM M-PESA

This advertisement is ordering one to ‘kopa float from KCB bank.’ This is followed by a justification why one should borrow this ‘float’, that is, ‘in order to expand or take their business to the next level.’

2. Open a KCB M-Benki account

Earn interest, get a loan, and transfer money direct to bank & much more all from your phone.

This advertisement is ordering one to ‘open a KCB M-benki account’ so as to earn interest, get a loan and transfer money direct to the bank and much more ‘all from their phone.’

3. Lipa Karo Na KCB via M-PESA

‘Lipa karo’ is Swahili term for: pay school fees and ‘pesa’ means ‘money’. Therefore this advert is ordering one to pay school fees via M-pesa.

4. Unlock your business potential with KCB Agricultural loans

This advertisement is commanding one to ‘unlock their business potential with KCB Agricultural loans.’

2.4 Off –Record linguistic politeness strategy

Off record is all about tactfulness to avoid accountability especially on the part of the speaker. According to Brown and Levinson (1987: 211), “a communicative act is done off record if it is done in such a way that it is not possible to attribute only one clear communicative intention to the act.” According to Brown and Levinson (ibid), the most polite way of communicating a face threatening act is to convey the act ‘off record’ so that more than one communicative intention could be attributed to the act. Such "off record" acts leave the responsibility for the face-threatening act as well as the correct interpretation of the act open to question.

Brown and Levinson (1987: 214) have identified fifteen ‘off-record’ strategies: give hints, give association clues, presuppose, understate, overstate, use tautologies, use contradictions, be ironic, use metaphors, use rhetorical questions, be ambiguous, be vague, over-generalize, displace H, be

incomplete; and use ellipsis. In the collected data the following off-record linguistic politeness strategies are identified:

2.4.1 Be ambiguous

According to (Beaver David et al 2012:1and 4) an expression is ambiguous if it has two or more distinct denotations – that is, if it is associated with more than one region of the meaning space. The most obvious instances of ambiguity involve expressions with (at least) two denotations that are disjointed from one another. A standard example is *bank*, which can denote the rim of a river or a financial institution.

Lexical ambiguity is extremely common. A crude measure of just how common is provided by the number of definitions provided for words in standard dictionaries. To be sure, many of the fine meaning distinctions found in dictionaries reflect lexicographers' attempts to deal with the ambiguity of most natural language words. For instance, the denotations of *knows* in knowing a person, a proposition, and a language are sufficiently different that they are translated into three different verbs in German (*kennen*, *wissen*, and *können*). Ambiguous bank advertisements identified include the following:

1. KCB **GOLDEN ACCOUNT**

The account that rewards hard work and turns effort into **gold!**

The term 'golden' has two meanings: a precious stone or getting high returns/benefits for your hard work. Thus the advertiser performs the FTA indirectly and leaves the interpretation open to the target customer.

2. KCB **FOREIGN DRAFTS**

'Drafts' is ambiguous as it has two meanings: strong winds and a type of game.

3. KOPA (borrow) **FLOAT**

Na (with) KCB & **build** your m-pesa agent business.

'FLOAT' can either mean 'being on water' or 'excess cash.'

4. KCB SME LOANS

Piga biashara yako jeki with an SME loan from KCB.

The KCB SME Loan is targeted at small and medium-sized businesses that require financing and may lack tangible security.

‘Piga’ is a Kiswahili term with two meanings: ‘beat’ or ‘boost’

2.4.2 Be Vague

(Michieka and Ondari, 2012:1-2) claim that; vagueness is often the aspect of language that permits its flexibility in communication and its ability to perform social functions. Often speakers use vague language, not for lack of precise language to convey information accurately, but because they consider it more polite to make a less definite statement.

According to (Chris Barker, 2012:2-3) vagueness is the name of a particular kind of uncertainty about the applicability of a predicate. The standard example of a vague predicate is the class of gradable adjectives, including tall. If Bill is not quite tall enough to be clearly tall, and not quite short enough to be clearly not tall, then he is a borderline case. The reluctance we feel to assert either that Bill is tall or that Bill is not tall is due to the vagueness inherent in the meaning of the word tall. Members of other lexical categories besides adjectives can be vague. The following advertisements are instances of vagueness identified from the collected data:

1. KCB QuickServe

Enjoy bigger benefits

Replace your old cards with the new KCB chip & pin cards.

The phrase ‘enjoy bigger benefits’ is vague since the advertiser does not explain these bigger benefits, therefore, it is the responsibility of the target audience to interpret this correctly.

2. KCB KENTANK Partnership

Buy a Kentank and pay for it over the **next few** months.

The phrase ‘the next few months’ is vague since the reader wonders ‘few stands for how many months?’

3. KCB ADVANTAGE BANKING

We will satisfy **you in more ways than one!**

The phrase ‘more ways than one’ is vague as the target customer is not sure ‘which are these ways?’

2.4.3 Overstate

Many times advertisers exaggerate the benefits the target audience will enjoy if he/she gets their products and services. Overstatement as a linguistic politeness strategy is evident in bank advertisements as shown by the examples given below:

1. NIKO HOME Na KCB

Plan your family' future with a KCB HOME LOAN.

'Niko home Na KCB' means 'am at home with KCB.'

The advertiser implies that with this product the target audience will feel she/he is 'really at home with KCB', which is an overstatement since the high mortgage rates charged by banks will hardly make one 'be at home anywhere.'

2. Unlock your business potential with KCB Agricultural loans

At KCB, we provide **products tailored to your agricultural needs.**

The advertiser asserts that the target customer ought to unlock his/her business potential at KCB where she/he will get 'products tailored to suit his/her Agricultural needs.'

3. Open a KCB M-Benki account

Earn interest, get a loan, and transfer money direct to bank& much more all from your phone.

Jibenkie ulipo, unapotaka, unavyopenda.

More convenience from KCB M-Banking

The advert uses the phrase 'jibenkie ulipo, unapotaka, unavyopenda.'(Bank wherever you are, whenever you want, the way you like) as an Off-record linguistic politeness strategy of overstating the benefits of this product from KCB, since it is basically impossible to carry out Banking transactions wherever whenever.

2.4.4 Use of Contradictions

Advertisers employ the use of contradictory terms in their advertisements as a linguistic politeness strategy especially when urging the target customer to use their products and services. This strategy is evident in bank adverts as exemplified below:

1. No time during the day? The time is yours!

RECEIVE MONEY DIRECTLY INTO YOUR KCB ACCOUNT FROM WESTERN UNION

Easily and conveniently **receive** your **Western Union cash** in **your KCB account** by simply: Calling the 24 Hour KCB Contact Center

Online through KCB Internet Banking

Visiting any of the 170 KCB Branches countrywide.

The phrases ‘no time’ and ‘the time is yours’ are contradictory. These contradictions is a strategy used by the advertiser to criticize the target customer for complaining about lack of enough time during the day to carry out his/her various duties a problem KCB can solve automatically when the said customer get the advertised product from KCB.

2. KCB QuickServe

Enjoy bigger benefits

Replace your **old** cards with the **new** KCB chip & pin cards.

The terms ‘old’ and ‘new’ are contradictory. These contradictions are meant to make the target audience see the need of getting the ‘new KCB QuickServe card from KCB’ in order to enjoy bigger benefits.

3. KCB ASSET FINANCE

Schools travel safer & smarter: It is possible with KCB asset financing. We have the best solution to enable your students travel safer and smarter. Enjoy personalized dedicated customer management, flexible and tailor made payment plans when you acquire moveable assets; buses, trucks, cars for **future use at today’s cost**.

The phrase ‘future use at today’s cost’ is contradictory as it is meant to persuade the target customer to get this product from KCB as he/she will only pay today but still continue enjoying the benefits in the future!

2.4.5 Use of rhetorical questions

Rhetorical questions are questions which do not require definite answers but they only serve to make one thinks and reflects on various important issues affecting her/his life and the society in totality. This strategy is evident in bank advertisements as shown by the examples shown below:

1. Are you working and undergoing a further education course?

KCB masomo loan is specifically designed to help you work and study.

Masomo loans offer high ceilings, low interest and easy repayment terms.

The advertiser really does not require a definite answer for the rhetorical question: “Are you working and undergoing a further education course?” This is an off-record linguistic politeness strategy of informing the target audience of the availability of ‘KCB Masomo loan’ product.

2. What is Biashara@smart?

Two Kenya’s largest brands, Safaricom and KCB, have set out on a journey with the vision of advancing Kenya’s economic landscape through empowering SMEs.

Dial *484# today and **get** the STRENGTH TO GROW!

The advertiser makes use of the rhetorical question ‘What is Biashara@smart?’ to explain this product to the target audience. The advertiser explains that, ‘Biashara@smart’ is actually a SMEs service offered at KCB.

3. Studying a foreign course and need to pay fees abroad?

The KCB Foreign Draft is just what you need!

The advertiser does not really need to know whether you are studying for a foreign course or not! What the advertiser wants to achieve by making use of the rhetorical question is persuade the target customer to get KCB Foreign Draft to enable him/her pay school fees easily.

2.5 Conclusion

In this chapter I have identified linguistic politeness strategies used in bank advertisements as proposed by Brown & Levinson (1987) in their Politeness Theory. Linguistic Positive politeness strategies identified are; showing concern, giving promises/offers, use of solidarity/in-group talk, notice/attend to H wants and needs, exaggerate interest and approval in H, seek approval and be optimistic. Linguistic Negative politeness strategies identified are; showing deference and impersonalization. Bald-on-record linguistic politeness strategies identified are; disagreement, suggestion and advice; and use of imperatives. And finally, off-record linguistic politeness strategies identified are; ambiguity, vagueness, overstate, use of contradictions and use of rhetorical questions. In the next chapter therefore, I illustrate the identified linguistic politeness strategies to show how they act as persuasive devices in bank advertisements.

CHAPTER THREE: LINGUISTIC POLITENESS STRATEGIES AS PERSUASIVE DEVICES IN BANK ADVERTISEMENTS

3.0 Introduction

In this chapter I illustrate the linguistic politeness strategies identified in chapter two to show how they act as persuasive devices in bank advertisements. These linguistic politeness strategies being illustrated as proposed by Brown & Levinson (1987) are: linguistic positive politeness strategy, linguistic negative politeness strategy, bald-on record linguistic politeness strategy and off-record linguistic politeness strategy. In this explanation process, I will argue that the strategies so identified and mapped in the advertisements conform to expectations of being persuasive.

3.1 Linguistic Positive Politeness Strategy

Brown & Levinson (1987) explain that, the main purpose of linguistic positive politeness strategy is to shorten the social distance, that is, to make the advertiser and addressee closer to each other by building up an individualistic connection. In order for an advertiser to use this linguistic politeness strategy persuasively, he/she ought to pay attention to the target audience's positive face by considering their wants and needs. Wells, Mitchell, and Moriarty (2009:163) point out that, the promise of satisfying a certain level of needs establishes the basic promotional appeal for many advertisements, therefore a factor in creating a persuasive message is motivation. This is illustrated using the advertisement given below:

1. PAYING SCHOOL FEES DOESN'T HAVE TO BE HARD WORK

With KCB, you save time and money by paying your fees from your mobile phone at your convenience.

You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

1. How will I know that the school fees have been paid?

- M-pesa will send you a message confirming that the funds have been transferred to KCB.
- KCB will send both the customer and the school a message notifying them that the funds have been sent to the school's bank account.

2. Where can I get the school code from?

- KCB will give all participating schools a code.
- At the end of the school term, parents whose schools are registered on the service will be given the school code with the fees statement that they can use to pay.
- Parents are encouraged to save this school code in their phones for ease of reference.

3. Who can I contact in case of any enquiry?

- Call the KCB Contact center on 0732 187 000 or 0711 087 000 or contact us through any of the channels below.
- Call M-PESA customer service by dialing 234 if you have paid via lipa karo na M-PESA and you are experiencing any issues.
- Visit your nearest KCB branch or KCB Mtaani Agent.
- Contact your school.

Banking As Mobile as You.

This linguistic positive politeness strategy is referred to as **notice, attend to H (interests, wants and needs)**. The strategy persuades the target audience to get the advertised product from KCB since the advertiser has already shown that he/she is willing to satisfy the target audience's needs and wants of paying school fees with ease. That is why the advertiser makes use of the eye-catching phrase "paying school fees doesn't have to be hard work." This attracts the reader's attention to find out how this is possible. The advertiser continues his/her persuasion by showing how this is possible when he/she states that, "with KCB you save time and money by paying your fees from your mobile phone at your convenience." The advertiser further explains this convenience by pointing out that "one can pay fees from wherever he/she is or visit any KCB Mtaani agent right in his/her neighborhood and quickly and easily pay his/her school fees with **KCB Mobi Bank.**"

In this bank advertisement from KCB we see that the advertiser first of all explains the benefits of the product to the target audience before mentioning the product he is advertising, which is, **KCB Mobi Bank**. To be more persuasive, the advertiser notices the target audience's worries concerning the payment of school fees via the mobile phone. The advertiser goes further and

offer answers and solutions to these worries as shown below thus persuading the target audience to take this efficient product from KCB.

1. How will I know that the school fees have been paid?

- M-pesa will send you a message confirming that the funds have been transferred to KCB.
- KCB will send both the customer and the school a message notifying them that the funds have been sent to the school's bank account.

2. Where can I get the school code from?

- KCB will give all participating schools a code.
- At the end of the school term, parents whose schools are registered on the service will be given the school code with the fees statement that they can use to pay.
- Parents are encouraged to save this school code in their phones for ease of reference.

3. Who can I contact in case of any enquiry?

- Call the KCB Contact center on 0732 187 000 or 0711 087 000 or contact us through any of the channels below. Call M-PESA customer service by dialing 234 if you have paid via lipa karo na M-PESA and you are experiencing any issues.
- Visit your nearest KCB branch or KCB Mtaani Agent.
- Contact your school.

In addition, in order for the advertiser to use the linguistic positive politeness strategy persuasively he/she should find common ground with the target audience by emphasizing the positive points (such as praising the hearer's personal success); and minimizing the negative ones. This is illustrated using the advertisement given below:

2. KCB TUUNGANE [let us come together]

At KCB, we cater for all your Chama or investment group needs.

This linguistic positive politeness strategy is referred to as **solidarity/in-group talk**. The strategy is an effective persuasive device as it makes the target audience feel that there is a

special bond between them and the bank. In this advertisement the advertiser makes use of Kiswahili terms ‘Tuungane’ which means ‘let us come together’; and ‘Chama’ which means ‘investment group’. By making use of the local dialect (Kiswahili) the advertiser aims at creating solidarity with the target customer and the advertised product. Moreover, the advert suggest the importance of togetherness thus encouraging the readers of this advert to form self-help groups and then open a KCB Tuungane account since in KCB ‘we cater for all your Chama or investment group needs.’ This is a very persuasive technique.

3. Unlock your business potential with KCB Agricultural loans

At KCB, we provide products tailored to your agricultural needs.

- KCB Dairy Loans
- Farmer’s Account
- Tea loan
- Miwa(Sugarcane) loan
- Cereals loan
- Green House Financing
- Farm Input loan

The advertisement makes use of the phrase ‘at KCB we provide products tailored to your agricultural needs’ as a guarantee to the target customer that KCB will provide whatever the customer needs to ‘unlock his/her business potential.’ The advertiser goes ahead and outline these ‘tailored products which will enable the target customer unlock his/her business potential,’ such as; miwa (sugarcane) loan, farm input loan and so on. This linguistic positive politeness strategy is referred to as **give promise/guarantee/offer** to the hearer. Although bank customers may not necessarily believe all the promises or take them seriously, it is always important that the advertiser offers some kind of guarantee or promise to the target audience because it shows the advertiser’s effort and willingness to sell. An advertisement would seem weak and not persuasive when it does not provide any kind of guarantee.

4. KCB GOLDEN ACCOUNT

The account that rewards hard work and turns effort into gold!

You’ve worked hard for the best.

Now there’s an account that rewards hard work and turns your effort into gold. The KCB Golden Account opens new ways to financial peace of mind.

This advertisement clearly exaggerates advertiser's sympathy to the target audience that, 'the customer have worked hard and so he/she deserves an account that will reward him/her abundantly by turning his/her effort into gold!' The advertiser goes further and point out that this product from KCB will 'open new ways to financial peace of mind' thus making the advertisement very persuasive since majority wants financial peace of mind. This positive linguistic politeness strategy is referred to as **Exaggerate (interest, approval, sympathy with H)**. In this linguistic positive politeness strategy the advertiser makes his/her product seems more interesting and relevant to the target audience. Therefore, this linguistic politeness strategy aims at increasing H's interest and investment in the advertised product thus persuading him/her to get the advertised product from KCB.

5. KCB MASOMO (EDUCATION) LOAN

You work hard and study hard. We think getting a KCB masomo (education) loan should be easy. KCB masomo loan is specifically designed to help you work and study. Masomo loans offer high ceilings, low interest and easy repayment terms.

The advertiser begins by complimenting the target audience for his/her hard work in both his/her studies and employment. The advertiser goes on and points out that 'this hardworking customer deserves an easy to get and repay education loan!' which is available at KCB in the form of KCB Masomo Loan. This linguistic positive politeness strategy of **seeking agreement** with the target audience is quite persuasive as I have explained.

6. **No time during the day? The time is yours!**

RECEIVE MONEY DIRECTLY INTO YOUR KCB ACCOUNT FROM WESTERN UNION

Easily and conveniently receive your Western Union cash in your KCB account by simply:

Calling the 24 Hour KCB Contact Center

Online through KCB Internet Banking

Visiting any of the 170 KCB Branches countrywide.

The advertiser is very **optimistic** that the target customer should not complain about lack of enough time to carry out banking transactions and his/her other duties, since with this product from KCB he/she will have all the time to do many things. The advertiser further points out that

by simply contact KCB the customer can get his/her money deposited directly into his/her KCB account. This implies that one need to open an account with KCB in order to enjoy this service which enables one to have ample time during the day to do other nation building activities.

7. KCB ASSET FINANCE

Schools travel safer & smarter: It is possible with KCB asset We have the best solution to enable your students travel safer and smarter. Enjoy personalized dedicated customer management, flexible and tailor made payment plans when you acquire moveable assets; buses, trucks, cars for future use at today's cost.

The advertiser **raises common ground** with the target audience by pointing out that 'schools ought to travel safer and smarter' then he/she goes ahead and **assert** that 'this is possible with KCB ASSET FINANCING!' as they have the best solution to enable students travel safer and smarter. This positive linguistic politeness strategy of **asserting/raising common ground** with the target audience is quite persuasive as it aims at increasing the target audience's interest and investment in the advertised product from KCB.

8. KCB CURRENT ACCOUNT

The account designed to provide access to funds.

You need fast and efficient access to your funds any time you require them. This is the account for you.

The account offers you:

- Free QuickServe ATM card, affording you unlimited banking hours through our ATM network
- Personalized service
- No minimum operating balance
- Regular transfers from other current or savings accounts
- Statements of accounts at regular intervals or on request
- Cheque book
- Cash deposit at any branch
- Access to KCB connect, KCB's exciting SMS banking service

In this advertisement, the advertiser **gives gift** to the target audience by offering a fast and efficient way to access funds any time he/she requires the money. The advertiser continues persuading the target audience by outlining all the benefits one will enjoy when he/she get this product from KCB such as 'free QuickServe ATM card affording him/her unlimited banking hours, personalized services ,access to KCB's exciting SMS banking service and so on.'

3.2 Linguistic Negative Politeness Strategy

Brown & Levinson (1987) explain that, the main purpose of linguistic negative politeness strategy is to take care of the addressee's negative face. In order for an advertiser to make use of this politeness strategy to persuade the target audience, he/she ought to take care of their negative face by minimizing imposition on their freedom of action, ensuring their attention is unimpeded as well as, by considering their concerns and objections of the advertised product. Therefore, the advertiser should show ultimate **deference** towards his/her target audience. This is illustrated using the advertisement given below:

1. KCB ADVANTAGE BANKING

We will satisfy you in more ways than one!

KCB Advantage Banking is customized to meet the unique needs of individual customers through offering personalized services. Advantage Banking will offer our customers financial solutions delivered by dedicated Relationship Managers in selected exclusive outlets thus making them feel valued and special.

KCB ADVANTAGE BANKING OFFERING:

- VIP treatment
- A special VIP area in selected outlets
- Expert financial solutions from a dedicated Relationship Manager
- KCB Gold credit card with pre-scored limit
- Telephone banking
- E-statement access

This linguistic Negative Politeness Strategy is referred to as **give deference**. The strategy is an effective persuasive tool as it makes the target audience feel respected, special, valued and worth. In this advertisement, the heading “KCB ADVANTAGED BANKING” is eye-catching and the reader is curious to know more about this ‘advantageous’ product from KCB. The advertiser explains this ‘advantage’ by stating that, ‘this KCB Advantage Banking is customized to meet the unique needs of individual customers through offering personalized services.’

Moreover, the advertiser claims that, ‘the Advantage Banking will offer the customers financial solutions delivered by dedicated Relationship Managers.’ The persuasion continues as the advertiser point out that, these financial solutions will not be offered just anywhere but in ‘selected exclusive outlets’ where customers are given ‘VIP treatment and so on.’ The advertisement is very persuasive such that anyone reading it is curious to know and probably join this KCB Advantage Banking that makes one feel so special, respected, valued and worth.

2. KCB BIASHARA (BUSINESS) CLUB

Specially designed to cater for the needs of the business people in Kenya.

Through this club, KCB provides a platform for the growth of SMEs by offering business solutions and advisory services to the entrepreneurs and supporting them to grow with the bank.

KCB has gone the extra mile of partnering with complimentary organizations with expertise in SME capacity building with an aim to strengthen Micro, small and medium enterprises in Kenya.

This advertisement talks about ‘entrepreneurs and business people.’ Therefore, this linguistic negative politeness strategy is referred to as: **Impersonalise S and H: avoid the pronouns I and You.** The persuasion starts immediately the target audience reads the statement ‘specially designed to cater for the needs of business people in Kenya.’ The persuasion continues with the follow statement: KCB provides a platform for the growth of SMEs by offering business solutions and advisory services to entrepreneurs...’The advertiser explains how this is possible by stating that ‘KCB has gone the extra mile of partnering with organizations having expertise in SME capacity building.’ The advertiser concludes by claiming that ‘they aim to strengthen micro, small and medium enterprises in Kenya.’

3.3 Bald-on record Linguistic Politeness Strategy

Brown & Levinson (1987:95) point out that, bald-on record linguistic politeness strategy is used when the risk of face loss is the lowest and the speaker wants to do the FTA with maximum efficiency more than he wants to maintain the addressee’s face. Therefore for an advertiser to make use of this linguistic politeness strategy effectively to persuade the target audience, he/she ought to show care to the target audience while showing the urgency of getting the product being

advertised as it will be of ultimate importance to the target customer. This is illustrated by making use of the advertisements given below:

1. NIKO HOME Na KCB

Plan your family's future with a KCB HOME LOAN.

'Niko home Na KCB' means 'am at home with KCB.'

This Bald-on record linguistic politeness strategy is referred to as **suggestion and advice strategy**. This strategy conveys the advertiser's care for the target audience, precisely since the advertiser is giving advice primarily in the target audience's interest.

In this advertisement, the advertiser begins his/her persuasion by declaring that, he/she is "at home with KCB." Then the advertiser gives advice to the target customer 'to plan his/her family's future by taking a KCB home loan.' The advertisement is quite persuasive as the target customer is convinced that when he/she gets the advertised product from KCB, that is, 'KCB home loan', he/she will relax(feel at home), with no worries about his/her family's future.

2. Open a KCB M-Benki account

Earn interest, get a loan, transfer money direct to bank & much more all from your phone. Jibenkie ulipo, unapotaka, unavyopenda" (bank wherever you are, whenever you want, the way you like

This bald-on record linguistic politeness strategy is referred to as **use of imperatives**. Imperatives are quite rampant in bank advertisements as they are meant to invoke the urgency of the product being offered thus persuading the target audience to get it. In this advertisement, the advertiser is ordering the target audience to 'open a KCB M-benki account'. The command is meant to show the urgency of getting this product from KCB. The advertiser goes further and persuades the target audience to get the said product by emphasizing its numerous benefits such as, 'to earn interest, get a loan and transfer money direct to the bank and much more.' The persuasiveness reaches its peak when the advertiser points out that, all the mentioned benefits/services are offered through the target audience's mobile phone as evidenced by the phrase, "all from their phone." Thus, there is no need to go and queue in the banking hall to carry these transactions as illustrated by the concluding phrase: "jibenkie ulipo, unapotaka, unavyopenda" (bank wherever you are, whenever you want, the way you like). Therefore, the

said benefits and the ease of enjoying them are used by the advertiser to persuade the target audience to get the advertised product **KCB M-Benki Account** from KCB as soon as possible.

1. PAYING SCHOOL FEES DOESN'T HAVE TO BE HARD WORK. With KCB, you save time and money by paying your fees from your mobile phone at your convenience. You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

The use of the phrase 'doesn't have' indicate that, the advertiser disagrees with those who believe that 'paying school fees is strenuous.' The advert goes ahead and shows how this is not the case by declaring that, with KCB 'you save time and money by paying fees from your mobile phone at your convenience.' This baled-on record linguistic politeness strategy is referred to as **disagreement criticism**) it is used persuasively as it is meant to highlight the target audience's problem, for instance paying school fees.

3.4 Off-record Linguistic Politeness Strategy

This linguistic politeness strategy takes care of both the positive and negative face of the target audience. Brown & Levinson (1987) explain that, the main purpose of Off-record linguistic politeness strategy is to convey the FTA "indirectly" so that more than one communicative intention could be attributed to the FTA. The addressee is left free to decide how to interpret the FTA. Since the nature of persuasion is to convince the target audience to change their attitudes, beliefs or action, most persuasive advertisements use this indirect approach. Hence, for an advertiser to be persuasive he/she should explain his/her reasons for urging one to get the advertised product, then build interest before asking for a decision or action from the target audience to get the advertised product. This is illustrated by making use of the advertisements given below:

1. No time during the day? The time is yours!

RECEIVE MONEY DIRECTLY INTO YOUR KCB
ACCOUNT FROM WESTERN UNION

Easily and conveniently **receive** your **Western Union cash** in
your KCB account by simply:

Calling the 24 Hour KCB Contact Center

Online through KCB Internet Banking

This off-record linguistic politeness strategy is referred as **use of contradictions**. This politeness strategy makes use of contradictory terms in advertisements to persuade the target audience to use the advertised products. In this advertisement, the phrases ‘no time’ and ‘the time is yours’ are contradictory. This contradiction is a persuasive strategy used by the advertiser to criticize the target customer for complaining about lack of enough time during the day to carry out his/her various duties a problem KCB can solve automatically when the said customer get the advertised product from KCB. Since majority of Kenyans value time, the advertisement persuades them to rush and get this product from KCB.

2. Are you working and undergoing a further education course?

KCB Masomo loan is specifically designed to help you work and study.

Masomo loans offer high ceilings, low interest and easy repayment terms.

This off-record linguistic politeness strategy is referred as **the use of rhetorical questions**. Rhetorical questions do not require definite answers but they only serve to make one think and reflect on various important issues affecting her/his life and the society in totality. In this advertisement, the advertiser really does not require a definite answer for the rhetorical question: “Are you working and undergoing a further education course?” This is a persuasive strategy of informing the target customer of the availability of ‘KCB Masomo loan’ product. The advertiser further persuades the target audience to this advertised product by claiming that: “KCB Masomo Loan is specifically designed to help the person who is studying and at the same time working as it offers Education loans at low interest rates and easy repayment terms.”

3. KCB QuickServe

Enjoy bigger benefits

Replace your old cards with the new KCB chip & pin cards.

The phrase ‘enjoy bigger benefits’ is **vague** since the advertiser does not explain these bigger benefits, therefore, it is the responsibility of the target audience to interpret this statement correctly.

4. Unlock your business potential with KCB Agricultural loans

At KCB, we provide **products tailored to your agricultural needs.**

The advertiser claims that the target audience ought to unlock his/her business potential at KCB where she/he will get ‘products tailored to suit his/her Agricultural needs.’ This off-record linguistic politeness strategy is a clear case of **overstating** the benefits of KCB Agricultural loans.

5. KCB **GOLDEN ACCOUNT**

The account that rewards hard work and turns effort into **gold!**

The term ‘golden’ is **ambiguous** as it has two meanings: a precious stone or getting high returns/benefits for your hard work. Thus the advertiser performs the FTA indirectly and leaves the interpretation open to the target audience.

3.5 Conclusion

In this chapter I have illustrated how linguistic politeness strategies as proposed by Brown & Levinson (1987) in their Politeness Theory are used as persuasive devices in bank advertisements. In the next chapter, I will attempt to show how Politeness Theory as proposed by Brown & Levinson (1987) is able to explain the persuasiveness of Bank advertisements as identified in chapter 2 and illustrated in chapter 3.

CHAPTER 4: THE USE OF POLITENESS THEORY TO EXPLAIN THE PERSUASIVENESS OF BANK ADVERTISEMENTS

4.0 Introduction

In this chapter I attempt to show how Politeness Theory as proposed by Brown & Levinson (1987) is able to explain the persuasiveness of Bank advertisements as identified in chapter 2 and illustrated in chapter 3. This is done by synthesizing the data in chapters two and three to tie out with the explanations of the Theory. Brown & Levinson (1987:60) explain that, linguistic politeness strategies are developed in order to save the hearer's face and deal with FTAs.

4.1 Linguistic Positive Politeness strategy

Linguistic positive politeness strategy is a face saving act which shows that, the speaker recognizes that the hearer has a desire to be accepted, that is, his / her positive face should be appreciated. It also confirms that the relationship is friendly and it also expresses group reciprocity. Positive face is "the positive consistent self-image or 'personality' (crucially including the desire that this self-image be appreciated and approved of) claimed by interactants." Acts that appear as disapproving of addressee's wants threaten their positive face. Therefore, linguistic positive politeness strategy is used to minimize FTAs to the target audience's positive face. The bank advertisements given below demonstrate this principle:

1. KCB TUUNGANE [let's come together]

At KCB, we cater for all your Chama or investment group needs.

In this advertisement the advertiser makes use of Kiswahili terms 'Tuungane' which means 'let us come together'; and 'Chama' which means 'investment group'. By making use of the local dialect (Kiswahili) the advertiser aims at creating solidarity with the target customer and the advertised product. In this manner the advertiser takes care of the target audience's positive face by making them feel there is a special bond between them and KCB bank.

2. PAYING SCHOOL FEES DOESN'T HAVE TO BE HARD WORK

With KCB, you save time and money by paying your fees from your mobile phone at your convenience.

You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

1. How will I know that the school fees have been paid?

- M-pesa will send you a message confirming that the funds have been transferred to KCB.
- KCB will send both the customer and the school a message notifying them that the funds have been sent to the school's bank account.

2. Where can I get the school code from?

- KCB will give all participating schools a code.
- At the end of the school term, parents whose schools are registered on the service will be given the school code with the fees statement that they can use to pay.
- Parents are encouraged to save this school code in their phones for ease of reference.

3. Who can I contact in case of any enquiry?

- Call the KCB Contact center on 0732 187 000 or 0711 087 000 or contact us through any of the channels below.
- Call M-PESA customer service by dialing 234 if you have paid via lipa karo na M-PESA and you are experiencing any issues.
- Visit your nearest KCB branch or KCB Mtaani Agent.
- Contact your school.

Banking As Mobile as You.

The advertiser persuades the target audience to get the advertised product from KCB by taking care of their positive face wants; by noticing and attending to the target audience's desire of being able to pay school fees with ease. That is why the advertiser makes use of the eye-catching

phrase “paying school fees doesn’t have to be hard work.” This attracts the reader’s attention to find out how this is possible. The advertiser claims this is only possible with K.C.B Mobi bank.

4.2 Linguistic Negative Politeness Strategy

Linguistic Negative politeness strategy is a face saving act which recognizes not only the hearer's negative face but also that the speaker is in some way imposing on them. Negative face is the basic claim to territories, personal preserves, and rights to non-distraction, that is, freedom of action and freedom from imposition. Acts that appear to impede the addressees’ independence of movement and freedom of action threaten their negative face. Therefore, linguistic negative politeness strategy is used to minimize FTAs to the target audience’s negative face. The bank advertisements given below demonstrate this principle:

1. KCB ADVANTAGE BANKING

We will satisfy you in more ways than one!

KCB Advantage Banking is customized to meet the unique needs of individual customers through offering personalized services. Advantage Banking will offer our customers financial solutions delivered by dedicated Relationship Managers in selected exclusive outlets thus making them feel valued and special by offering:

- VIP treatment
- A special VIP area in selected outlets
- Expert financial solutions from a dedicated Relationship Manager
- KCB Gold credit card with pre-scored limit
- Telephone banking
- E-statement access

The advertisement takes care of the target audience’s negative face by showing them deference as it makes use of deferent terms like: ‘personalized services’, ‘exclusive outlets’, ‘VIP

treatment’, ‘special area’ , ‘Gold credit card’ e.t.c thus making the target customer feel highly respected ,valued and special.’

2. KCB BIASHARA (BUSINESS) CLUB

Specially designed to cater for the needs of the business people in Kenya.

Through this club, KCB provides a platform for the growth of SMEs by offering business solutions and advisory services to the entrepreneurs and supporting them to grow with the bank.

KCB has gone the extra mile of partnering with complimentary organizations with expertise in SME capacity building with an aim to strengthen Micro, small and medium enterprises in Kenya.

This advertisement talks about ‘entrepreneurs and business people.’ Therefore, this linguistic negative politeness strategy is referred to as: **Impersonalise S and H: avoid the pronouns I and You.** The advertiser takes care of the target audience’s negative face by saying that this product is ‘specially designed to cater for the needs of business people in Kenya.’ The advertiser continues with the following statement ‘ KCB provides a platform for the growth of SMEs by offering business solutions and advisory services to entrepreneurs...’The advertiser explains how this is possible by stating that ‘KCB has gone the extra mile of partnering with organizations having expertise in SME capacity building.’ The advertiser concludes by claiming that ‘they aim to strengthen micro, small and medium enterprises in Kenya.’ In such manner the advertiser persuades the target audience to get the advertised product from K.C.B at the same time he/she appears not to impose on him/her.

4.3 Bald-on Record Linguistic Politeness Strategy

Bald on-record linguistic politeness strategy does nothing to minimize threats to the hearer’s face. Brown & Levinson (1987:95) point out that, bald-on record linguistic politeness strategy is used when the risk of face loss is the lowest and the speaker wants to do the FTA with maximum efficiency more than he wants to maintain the addressee’s face, such as when giving advice. The bank advertisements given below demonstrate this principle:

1. Open a KCB M-Benki account

Earn interest, get a loan, transfer money direct to bank & much more all from your phone.

Jibenkie ulipo, unapotaka, unavyopenda” (bank wherever you are, whenever you want, the way you like)

This bald-on record linguistic politeness strategy is referred to as **use of imperatives**. Imperatives are quite rampant in bank advertisements as they are meant to invoke the urgency of the product being offered thus persuading the target audience to get it. In this advertisement, the advertiser is ordering the target audience to ‘open a KCB M-benki account’. The command is meant to show the urgency of getting this product from KCB soonest possible.

The advertiser goes further and persuades the target audience to get the said product by emphasizing its numerous benefits such as, ‘to earn interest, get a loan and transfer money direct to the bank and much more.’ The persuasiveness reaches its peak when the advertiser points out that, all the mentioned benefits/services are offered through the target audience’s mobile phone as evidenced by the phrase, “all from their phone.” Thus, there is no need to go and queue in the banking hall to carry these transactions as illustrated by the concluding phrase: “jibenkie ulipo, unapotaka, unavyopenda” (bank wherever you are, whenever you want, the way you like). Therefore, the said benefits and the ease of enjoying them are used by the advertiser to persuade the target audience to get the advertised product **KCB M-Benki Account** from KCB as soon as possible.

2. PAYING SCHOOL FEES DOESN’T HAVE TO BE HARD WORK. With KCB, you save time and money by paying your fees from your mobile phone at your convenience.

You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your fees with KCB Mobi Bank.

The use of the phrase ‘doesn’t have’ indicate that, the advertiser disagrees with those who believe that ‘paying school fees is strenuous.’ The advertiser goes ahead and shows how this is not the case by declaring that, with KCB ‘you save time and money by paying fees from your

mobile phone at your convenience.’ This baled-on record linguistic politeness strategy is referred to as **disagreement criticism**) it is used persuasively as it is meant to highlight the target audience’s problem, for instance paying school fees.

4.4 Off-record Linguistic Politeness Strategy

Off-record linguistic politeness strategy, takes some of the pressure off the speaker because he / she try to avoid the direct FTA by either inviting conversational implicatures or by being deliberately ambiguous or vague. In this manner the speaker is able to maintain the hearer’s face. According to Brown & Levinson (1987:211), “a communicative act is done off record if it is done in such a way that it is not possible to attribute only one clear communicative intention to the act.” In addition, Brown and Levinson (ibid) claim that, the most polite way of communicating a face threatening act is to convey the act ‘off record’ so that more than one communicative intention could be attributed to the act. Such "off record" acts leave the responsibility for the face-threatening act as well as the correct interpretation of the act open to question. The bank advertisements given below demonstrate this principle:

1. KCB KENTANK Partnership

Buy a Kentank and pay for it over the **next few** months.

The phrase ‘the next few months’ is vague since the reader wonders ‘few stands for how many months?’.Therefore, it is the responsibility of the target audience to interpret the phrase. In this manner the advertiser avoids performing the FTA directly in order to maintain the hearer’s face.

4.5 Conclusion

In this chapter I have attempted to show how Politeness Theory as proposed by Brown & Levinson (1987) is able to explain the persuasiveness of Bank advertisements.The explanations given plus the illustrations used show that, Brown & Levinson’s (1987) Theory of Politeness is able to explain the persuasiveness of bank advertisements.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

5.0 Introductory Remarks

This final chapter of the research project summarizes the major aspects of the study and draw conclusions and implications from the research findings. Specifically, the chapter begins with the conclusions arrived at after carrying out the study, followed by recommended areas whereby further study should be done.

5.1 Conclusion

After carrying out this study the following are the conclusions: Linguistic politeness strategies are much evident in bank advertisements. Bank advertisements tend to use more linguistic positive politeness strategies such as: notice and attend to H interest, wants and needs, give offers/guarantee, show solidarity by making use of in-group talk, exaggerate (interest, approval, sympathy with H), seek agreement, be optimistic, assert common ground and give gifts to H. According to, Brown and Levinson (1987), the main purpose of linguistic positive politeness strategy is shortening the social distance that is; to make the advertiser and addressee closer to each other and thus build up an individualistic connection. Moreover, in accord with Lin's (2005:169) findings, linguistic positive politeness strategies by minimizing the face threatening force of an act, try to save a person's positive face and provide him with more feelings of personal success.

This linguistic politeness strategy is followed by off-record linguistic politeness strategies such as: being ambiguous, being vague, use of overstatements, use of contradictions, and use of rhetorical questions. Reza and Safoora (2012:8) say, considering that advertisements serve the two-fold function of communicating with their customers and at the same time persuading them to buy the product, use of indirect strategies, provides more credibility for advertisements.

Third in line are bald-on-record linguistic politeness strategies such as: use of imperatives, give suggestion/advice and disagreement (criticism). This linguistic politeness strategy is mainly used to show the urgency of getting the advertised products from the bank.

Finally it was noted that bank advertisements tend to use few negative linguistic politeness strategies such as give deference and impersonalize Sand H. This is due to the fact that bank advertisements are meant to persuade the target audience to get the advertised product; yet linguistic negative politeness strategy is specific and focused making it quite difficult to be used persuasively.

It was also confirmed in the research that, these linguistic politeness strategies act as persuasive devices in bank advertising. In this way bank advertisements employ linguistic politeness strategies that persuade their target customers by taking care of their 'face' needs and wants. Arens and Bovee (1994:124) point out that needs are the basic, often instinctive human forces that motivates us to do something. Wants are needs that we learn during our lifetime.

Finally the tenets of politeness theory as proposed by Brown & Levinson (1978) are capable of analyzing linguistic politeness strategies used in advertisements in the banking industry. We

have seen that advertisers employ linguistic politeness strategies as methods of mitigating face threatening acts with much care in order to save both the positive and negative face of their target audience. Reza and Safoora (2012:1) point out that, since it is of crucial importance for advertisers to attract readers' attention and to maintain social and emotional relationships with their customers, they are expected to employ linguistic politeness strategies with much care in their advertisements.

Therefore, I can say that the objectives of this study have been achieved and the hypotheses have been proved beyond any reasonable doubt.

5.2 Recommendations

Due to limited time, the researcher did not study advertisements in other media, since the study was limited to print advertisements only. Further research should be done to fill this gap. The study has only used advertisements from KCB; therefore I recommend that future studies should be carried out on the use of linguistic politeness strategies using advertisements from other banks in Kenya.

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APPENDICES

APPENDIX I: Advertisement about payment of school fees used in chapters 2(p26),3(p.62-65) and 4 (p.80-81)as an example of a positive linguistic politeness strategy of notice and attend to H Interests and needs.

ENQUIRIES
WHO CAN I CONTACT IN CASE OF ANY ENQUIRY?

- Call the KCB Contact Centre on **0732 187 000** or **0711 087 000** or contact us through any of the channels below.
- Call **M-PESA** customer service by **dialing 234** if you have paid via Lipa Karo Na **M-PESA** and you are experiencing any issues.
- Visit your nearest KCB branch or KCB Mtaani Agent.
- Contact your school.

KCB CONTACT CENTRE DETAILS:

Tel: 020 2287000 / 0732 187000 / 0711 087000
 contactcentre@kcb.co.ke
 sms: 5222
 kcbbankgroup
 @kcbgroup

BANKING AS MOBILE AS YOU

Paying School fees doesn't have to be hard work

With KCB, you save time and money by paying your fees from your mobile phone at your convenience. You can pay fees from wherever you are or visit any KCB Mtaani agent right in your neighborhood and quickly and easily pay your school fees with KCB Mobi Bank.

www.kcbbankgroup.com

HOW TO PAY SCHOOL FEES WITH LIPA KARO NA KCB VIA M-PESA

1. HOW TO SEND MONEY:

- Go to M-PESA menu on your phone
- Select Pay-bill
- Enter Business number – 522123
- Enter Account number (school code) – see below
- Enter student identification details e.g. school admission number or name
- Enter amount
- Enter PIN
- Press ok to confirm sending of money

2. HOW WILL I KNOW THAT THE SCHOOL FEES HAVE BEEN PAID TO THE SCHOOL?

- M-Pesa will send you a message confirming that the funds have been transferred to KCB.
- KCB will send both the customer and the school a message notifying them that the funds have been sent to the school's bank account.

3. WHERE CAN I GET THE SCHOOL CODE FROM?

- KCB will give all participating schools a school code.
- At the end of the school term, parents whose schools are registered on the service will be given the school code with the fee statement that they can use to pay.
- Parents are encouraged to save this school code in their phones for ease of reference.

HOW TO MAKE SCHOOL FEES PAYMENT AT A KCB MTAANI AGENT WITH KCB MOBI BANK

- Present your cash, plus the relevant commission fee, ID/passport and School Account details to the KCB Mtaani Agent.
- The Agent will initiate a transfer transaction through the KCB Mobi Bank platform.
- Once the transaction is complete, both you and the Agent will receive a confirmation SMS.
- Sign the transaction register at the KCB Mtaani agent.
- The Agent will issue you with a KCB Mtaani Agent Acknowledgement receipt for the transaction.
- You can present the above receipt to the school as confirmation of payment.

JOIN KCB MOBI BANK TODAY

Visit the customer service desk at your branch

BANKING AS MOBILE AS YOU

www.kcbbankgroup.com

APPENIXII: this advertisement is an example of positive linguistic politeness strategy of give promise/offer/guarantee to H.

I unlocked my business potential with KCB Agriculture Loans

Unlock your business potential

www.kcbbankgroup.com

APPENDIX III: This advertisement is an example of bald –on- record linguistic politeness strategy of use of imperatives

How to Transact
 Dial *522# (across all mobile networks - Safaricom, Airtel, Yu and Orange)
 Via the internet, anywhere in the world on any mobile network on <https://m banking.kcbbankgroup.com/wap>
 - Enter user name and password to proceed

Features of KCB Mobi Bank
Send money directly from a KCB account directly to any mobile number (irrespective of whether the recipient is registered onto M-Pesa, Airtel Money or Yu-Cash).
 - Both sender and recipient will get a confirmation message from KCB on 5221.
 - Recipient can collect the money from any KCB Branch or KCB Mtaani Agent by presenting their ID card and the SMS message.

Accessible anywhere in the world via the internet.
 - All you need is an internet enabled phone and you can send money directly from your KCB account to a mobile number or to any other bank account from wherever you are in the world.

Direct transfer from KCB account to M-Pesa, Airtel Money or Yu-Cash.
 - You don't have to send money to your own M-Pesa, Airtel Money or Yu-Cash Account. Send directly from your KCB account to the recipient.

Direct Airtime top-up from KCB account to any mobile phone number on all the networks.
 - You can add beneficiaries on your KCB Mobi Bank account. These are all the people whom you frequently send to Airtime. Anytime you need to send Airtime, simply select the beneficiary and the amount will be debited directly from your KCB account and into the beneficiaries' phone as Airtime.
 - Both sender and recipient will get a confirmation message from KCB on 5221.

Credit card balance and mini-statement
 - From wherever you are, you can now check your KCB credit card statements and get a mini statement.
 - Pay your bills e.g. post paid phone bill from your credit card via KCB Mobi Bank.

Loan repayment
 - You can also make your loan repayments directly from your KCB account into your loan account via KCB Mobi Bank.

Invite a friend
 - Invite your family and friends to enjoy this new exciting service from KCB by adding their name and mobile number and the service will send a message from KCB on 5221 inviting them to join KCB Mobi Bank.

For more information, please contact your nearest KCB Branch or our KCB Contact Centre on:
 Tel: 0732 187000 / 0711 087000 / 020 2287000 sms: 5222
 contactcentre@kcb.co.ke Like us on Facebook Follow us on Twitter
 KCB Bank Group @KCBGroup

Open a KCB M-Benki
 account, earn interest, get a loan, transfer money direct to bank & much more all from your phone.



Jibenkie ulipo, unapotaka, unavyopenda.

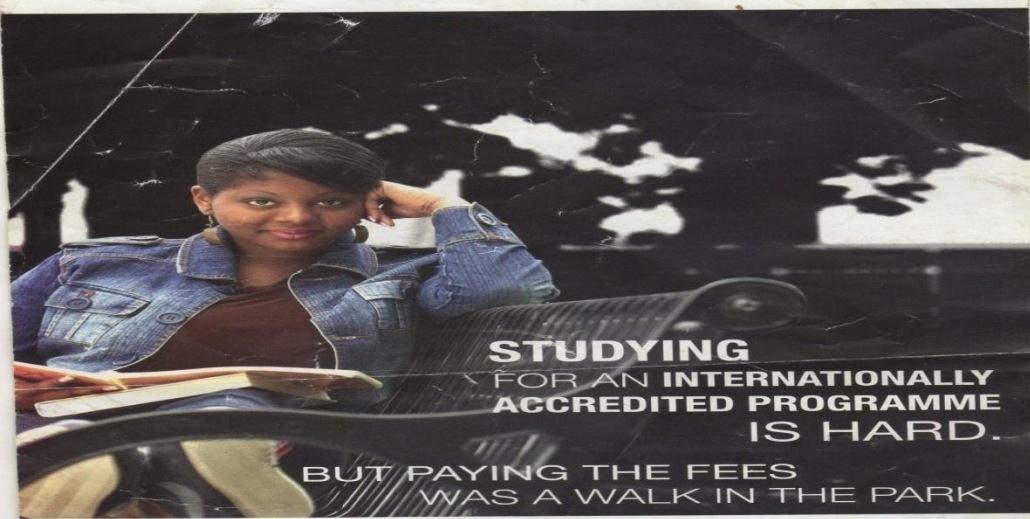
MORE CONVENIENCE FROM **KCB M-Pesa/ Airtel Money**

KCB Making the Difference

www.kcbbankgroup.com

APPENDIX IV: This advertisement is an example of positive linguistic politeness strategy of exaggerates (interest/sympathy with H).

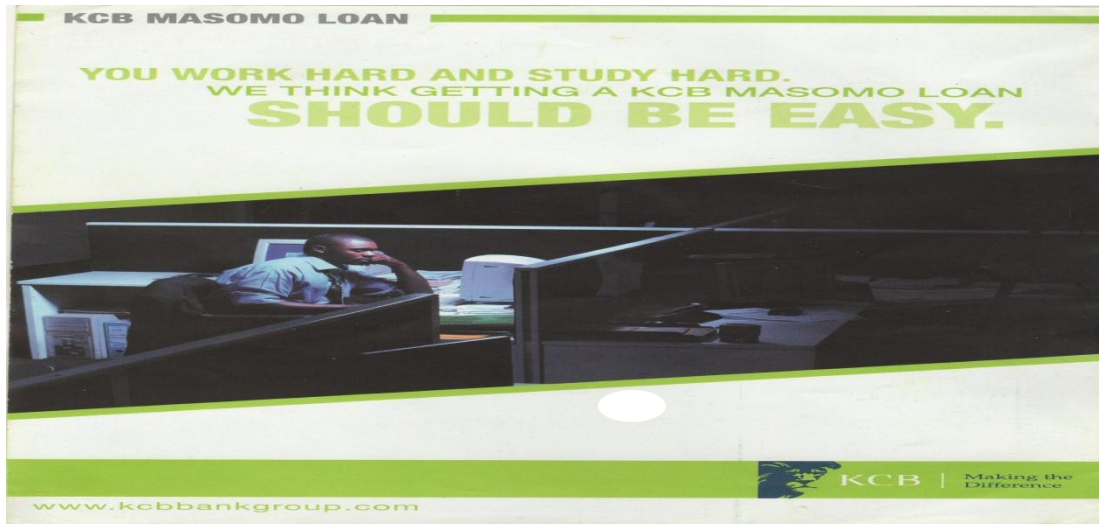
KCB FOREIGN DRAFTS



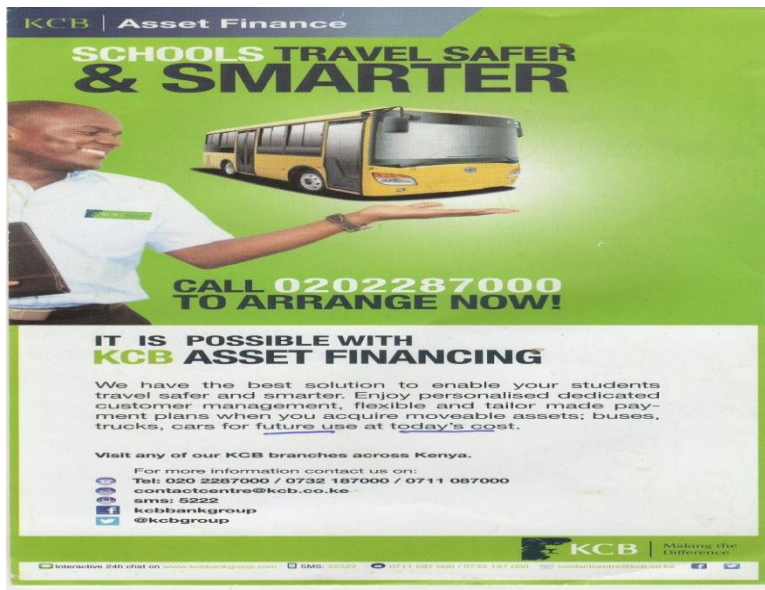
STUDYING FOR AN INTERNATIONALLY ACCREDITED PROGRAMME IS HARD. BUT PAYING THE FEES WAS A WALK IN THE PARK.

KCB Making the Difference

APPENDIX V: this advertisement is an example of positive linguistic politeness strategy of seeking agreement with H.



APPENDIX VI: This advertisement is an example of positive linguistic politeness strategy of asserting/raising common ground with H.



APPENDIX VII: This advertisement is an example of a positive linguistic politeness strategy of exaggerates interest/sympathy with H.



APPENDIX VIII: This advertisement is an example of negative linguistics politeness strategy of give deference to H.



APPENDIX IX: This Advertisement is an example of negative linguistic politeness strategy of give deference.

The advertisement is a flyer for KCB Personal Accounts. It features a green header with the KCB logo and the website www.kcbgroup.co.ke. The content is organized into several sections, each with a title and a list of features or benefits. The sections include:

- Deposit Accounts:** Includes Fixed and Short-Term, and CD Accounts.
- Mpesa Loan:** A loan option linked to Mpesa.
- Personal Loans:** Divided into Secured Loans, Unsecured Check-off Loans, and Unsecured Non-Check-off Loans.
- Other Accounts:** Includes a 'The Account' section and 'Other Accounts'.

The text is presented in a clean, professional layout with bullet points and bold headings. The overall tone is informative and promotional.

APPENDIX X: This advertisement is an example of positive linguistic politeness strategy of solidarity/in group talk.

The advertisement is a promotional flyer for BIASHAR@SMART online accounting. It features a central image of a smiling woman, Gladys Okello, wearing a white lab coat. The text is arranged around her image:

- Top Left:** "Tambua BIASHAR@SMART" in a green and red font.
- Top Right:** "Dial *484#" in a green box.
- Center:** A quote from Gladys Okello: "THANKS TO BIASHAR@SMART ONLINE ACCOUNTING, I NOW MANAGE CASH BETTER AND ALL MY SIX SHOPS ARE PROFITABLE."
- Below Quote:** "GLADYS OKELLO OKELLO AGROVETS" in a black box.
- Bottom Center:** "THE STRENGTH TO GROW" in a black box.
- Bottom Left:** KCB logo with the tagline "Making the Difference" and the website www.biasharasmart.co.ke.
- Bottom Right:** Safaricom BUSINESS logo.

The overall aesthetic is professional and positive, emphasizing the benefits of the service through a testimonial.