Communicative Adequacy of Linguistics Features Incorporated in the Design of the National Microfinance Bank Commercial Advertisements in Tanzania

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Abstract: This study investigated the communicative adequacy of linguistic features employed in the design of commercial advertisements for the National Microfinance Bank (NMB) in Tanzania. A qualitative research approach and an analytical research design were used. The study employed a population of 250 NMB commercial advertisements, six direct sales officers and a sample of 153 advertisements and three direct salespeople as the representatives of the entire population. A content analysis with an observation checklist for commercial advertisements was used to collect and analyze the sampled advertisements, whereas the interview schedule was used to collect data from NMB direct sales officers. The study concludes that NMB advertisers used a variety of features in their advertising language such as capitalization, different forms of lexicon and varying types of sentences in an effort to capture readers' attention and to impress readers with the quality of their products or services. In grammar perspectives, the language used flouted Grice's maxims of effective communication. However, the viewers or readers could easily understand the meaning implied. The use of both English and Kiswahili facilitated communication in the country with linguistic diversity and the use of short sentences and phrases was the best strategy to facilitate readability much as the vocabulary used was extensive and vibrant. The study recommends that NMB designers should keep using graphology and layout of advertisements for they reinforce sufficient communication and arouse interests in readers. Furthermore, NMB should continue using code-mixing and code-switching for the strategies tend to effectively grab the attention of customers.

Keywords: Advertisement; linguistic features; communication; NMB Bank

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Introduction

In every human activity, there is always a specific type of language for a specific field and sometimes only experts in that field can understand that language (Agbede, 2016). The need for people to understand the type of language arises because language is supposed to be used for communication and throughout this process, it is important for the hearer or reader to understand the intended meaning rather than the received meaning (Scharf & Fernandes, 2013). This is due to the danger of misinterpretation that may arise if the intended

meaning is not understood. This paper therefore examines the language of advertising in NMB commercial advertisements and the communicative adequacy of its embedded linguistic features is evaluated in linguistic perspectives.

According to Mirabela and Ariana (2010), a comprehensive written commercial advertisement is usually made up of different features. Some of these features include graphological or orthographic (alliteration, topography, layout, spelling, colour), sociolinguistic (code-switching and code mixing), syntactic (imperatives, interrogatives, short sentences) and rhetorical devices (similes, metaphors, personification). Linguistic characteristics are the most important in commercial advertisements (Linghong, 2006; Mirabela and Ariana, 2010). Since this paper was more linguistic, the authors tackled only the linguistic features incorporated in the bank commercial advertisements. In other words, the non-linguistic features of advertisements were not considered. Based on the fact that print advertisements use the visual channel rather than the auditory channel to communicate information, the language features of phonology such as sound patterns and rhythm were left out. As a result, the sample advertisements chosen here were analysed and studied at the lexical, graphological, sociolinguistic and syntactical or grammatical levels.

Advertising relies on communication to keep everyone on the same page. Effective use of advertisement language features creates an emotional bond between the advertiser and the target audience (Kelly-Holmes, 2005; Bulmer & Buchanan-Oliver, 2006). Apart from promoting relationships, according to Albers, Miller and Stafford (1999), advertising promotes the movement of products, services and ideas from service providers to end users as well as the development and maintenance of links with customers, prospects and other key players within organizations. As a result, successful advertising becomes critical in marketing since it allows marketers to identify product or service benefits, respond to customer objections and encourage prospects to take the next step, resulting in increased sales for a company (Kelly et al., 2015). The marketing department must therefore carefully identify the advertisements that market their services and ensure that its message reaches the intended audience.

An effective way to communicate is through advertising and the use of features pertaining to the language of advertising is rising in an increasingly global market. Owing to the importance of advertisements' effectiveness at selling banks' goods and services, their linguistic features seem to have proliferated all over the world (Lazovic, 2014). The study by Ngaka (2019) was conducted to evaluate the marketing strategies used by Tanzanian banks on customer retention at CRDB Bank in Tanzania and discovered that publicity through promotion and advertisement features was a strategy to attract new customers and retain existing ones. Degisso's (2018) study on the impact of media advertising on customer bank preference at an Ethiopian commercial bank also found that commercials have a sizable impact on customer bank preference and that the language of advertising has the strongest impact. According to Örs (2006), advertising is a crucial component of bank competitiveness and has a favorable and economically significant impact on bank profitability.

The advertising is largely conducted in one or more languages. According to Oyesomi and Salawu (2019), the use of native languages for advertising shows that there is a specific genre of specialized advertising discourse. Oluga (2003) points out that compared to using languages that people are familiar with, the use of English in commercials is confusing and complex to people in Nigeria. This is true for Tanzania as well, where English is the second language and Kiswahili is the national language and both languages are used in advertising. The author further commends advertisers for their inventiveness in incorporating indigenous languages into modern advertising. This acknowledges the reality that anytime such advertising is shown in an unfamiliar language, people who do not understand English are left in the dark. Therefore, the employment of an indigenous language (Kiswahili) in Tanzania bridges the gap and effectively transmits intended advertising messages to target audiences, which in turn results in a matching responsiveness.

According to Oyesomi and Salawu (2019), the purpose of advertising is to sell a product, a service or an idea by getting individuals to observe it. The target audience must be taken into account when choosing the language for an advertisement because they are dependent on the use of the language. For communication to be successful and

fruitful, the language used must be appealing and acceptable to the listener. In keeping with this, it is crucial to consider how the audience will interpret the message sent by an advertisement.

It is a well-known fact that most audiences perceive some banks' advertising as entertaining and enjoyable despite the fact that it contains linguistic features. In this study, the authors focused on the internalized meaning that can be deduced from the linguistic features employed in Tanzanian NMB commercial advertisements. In order to analyze the linguistic features embedded in the bank advertisement in Kiswahili, the researchers examined bank commercial advertisements with the view that there are limited studies that have attempted to determine whether the banks' advertisements designed in the indigenous language of Tanzania communicate effectively. As a result of theoretical foundations of the previous studies, the main objective of this study was to close the gap by using Grice's (1975) cooperative principle and implicature theory to determine the communicative adequacy of linguistic features incorporated in NMB's commercial advertisements.

Literature Review

This section presents theoretical frameworks and related studies that assisted the authors in the process of writing of this paper. This study was guided by two pragmatic theories, namely, Grice's cooperative principle and the implicature theory. This is because the former theory's weaknesses are addressed by the latter theory.

The Cooperative Principle

The Cooperative Principle holds that people's cooperation in the communication process is used to reduce misunderstandings. Grice (1975) underlines that four maxims must be considered for any communication to be adequate: the maxims of quantity, quality, relation and manner. The quantity maxim considers the amount of information but not too much, as the speaker must provide the necessary information. The quality maxim requires the speaker to deliver true information, not to express something one believes is false and to have evidence. The maxim of manners mandates that information be clear, concise and ordered, and that the speaker or writer should avoid obscurity and ambiguity. The final maxim demands the speaker or writer be relevant and say things that are linked. Regarding the language of advertising, the advertisement designers need to cooperate with

their audiences by giving sufficient information, telling what they believe to be true about their products or services and being clear and relevant to what they are advertising. In this regard, advertisers' language should follow Grice's cooperative principle and its maxims if they want to adequately communicate what they intend to convey to their targeted audiences. Since one of the goals of commercial language is to grab consumers' attention and convince them to purchase the goods or services being marketed, numerous studies (Tsojon & Jonah, 2016; Zhang, 2004; Mustopa, Wijayanto & Sutopo, 2015) have demonstrated that most advertisements violate the cooperative principle and its four maxims put forward by Grice in 1975. If it is true that commercial advertisements don't always follow Grice's principles, how do these advertisements designers manage to communicate their messages?

Conversational Implicature Theory

As a result of the weaknesses of the cooperative principle and its four maxims, there was a need to use the second theory that would reduce the weaknesses in addressing the language of advertisements. In this regard, Grice's (1975) theory of conversational implicature was adopted. Grice uses the term "implicature" to distinguish what a hearer or reader can infer, indicate, or mean from what the speaker or writer actually says or writes. Even though advertising may appear to follow the cooperative principle and its maxims as suggested by Grice (1975), this is not the case; bank advertisements may violate or flout at least one maxim of the cooperative principle and readers can infer the implied meaning. This implied meaning is what we call implicature.

Most commercial advertisements, as a form of communication, are a type of persuasive speech acts designed to persuade customers to buy or accept a specific product or service. Advertisers typically use features in advertising language to attain this goal. According to studies (Thorson et al., 1992; Lee & Ahn, 2012), people pay attention to what attracts them and ignore what does not. Advertisements exploit the linguistic features to arouse people's attention by expressing ideas indirectly, which leads from advertisement that indirectly observes Grice's maxims to conversational implicature. When the advertisement designer directly observes Grice's maxims, he or she can expect the addressed to base his or her deductions on the premise that the designer of the advert is

following the maxims of conversation. This indicates that both the advert designer and the reader of the advert believe they are following the conversational principles. To maintain the idea of cooperation, the addressee understands the addresser's statement and draws inferences. In terms of advertising, it is the advertiser who addresses consumers of the product or service advertised.

Related Studies

In this section, the authors reviewed some important literature pertaining to the features of the language of advertising and their communicative adequacy. In the first part of this section, they classify the linguistic features that have been seen to be effective in commercial advertisements.

According to Crystal (2011), Myers (1994) and Liu et al. (2017), linguistic features employed in advertisements have been classified in different ways by different scholars. These features of the language of advertising can be orthographic/graphological (layout, capitalization and spelling errors), phonological (alliteration, repetition, rhyme, and sound symbolism), sociological (code-mixing and code-switching), lexical (brand names, trigger words, ellipses and catchphrases), pragmatic (persuasive) and semantic (metaphors, word games, metonymy and ambiguity). All the above-mentioned features have been presented in literature as the most commonly used tactics in the language of advertising (Liu et al, 2017). It should be remembered that this is not a comprehensive list; rather, it serves to highlight the fact that advertising generally has certain features regardless of language or country. All of these features are said to serve the same purposes: they draw in our attention and capture our imagination; they increase recognition and heighten the memorizing impact; and they make the commercial simple to repeat and recall (Leech, 1966). In the present study, the above-mentioned linguistic features were expected in NMB commercials. In the first part of this section, the authors reviewed linguistic features, which are orthographic or graphological, sociolinguistic, phonological, lexical, syntactic and semantic.

First, a quick review of graphological and advertising features is undertaken in this section. Studies (Cook, 1992; Myers, 1994; Tanaka, 1994; Linghong, 2006; Ajiroghene & Umukoro, 2015) have demonstrated that advertising language exploits graphological features. For instance, Cook (1992) and Linghong (2006) focused on paragraphing, capitalization, punctuation, typography, and the layout of the advertising text as graphological features. The written language of advertising involves graphological markers, and as Cook (1992) puts it, they are carried by marks on a prepared surface such as paper or painted metal, by points of light on screen, or by three-dimensional letters such as those used in neon signs. Traditionally, headers, subheadings and the start of a sentence are written in capital letters. It is also applied to titles and proper nouns. However, if it is employed in a different context, it deviates from this and may reflect the writers' style. However, it is employed in commercial advertisements to highlight key phrases, drawing the reader's attention to them (Ajiroghene & Umukoro, 2015).

In order to analyze the most prevalent linguistic features employed in the advertisements of the chosen small and medium-sized business entrepreneurs in the Oshan Region, Namwandi (2019) piloted a study in Namibia. The findings revealed that most advertisements used language that deviated from the norm by applying graphological features. To emphasize the message conveyed, the chosen advertisements used capital letters or upper case at the beginning of words. According to Crystal and Davy (1969), despite the fact that it has become clear through linguistic analysis that isolated graphology (sounds and shapes) may have a distinguishable aesthetic appeal, may be interpreted as reflecting aspects of reality, or may be used to convey a meaning that is entirely based on the intrinsic features of the spoken or written language. The author continues by stating that although decisions about type size and color in a text are essentially non-linguistic, they may have obvious linguistic ramifications, possibly pertaining to the semantic structure of the utterance, as in advertising. In essence, their postulation emphasizes the persuasiveness of graphological markers in print advertisements because these markers place a high value on lexical items.

According to Jimenez (2015), the scope of graphology has not yet been defined in the literature of this discipline, despite all these studies In addition to this challenge, the author argues that there is a popular consensus that graphology is neither important nor intriguing in and of itself, and some people still have a misunderstanding of what

this word actually means. Due to these issues, one of the specific objectives of this paper was to define graphology's meaning by illuminating the linguistic features of the discipline in commercial advertisements. This study also presents a thorough evaluation of everything that has already been written about the subject and, after that, decides which features should be treated first at this broad level of analysis.

Code-switching, or combining different languages (code-mixing) in one commercial advertisement, is one of the methods used by marketers to reach language minorities. Code-switching causes associations related to the language in which the phrase transitions to be activated. The degree of those associations affects how consumers elaborate, so if a slogan moves to a language with positive (or negative) associations, customers elaborate positively or negatively, leading to higher or lower assessments. The impact of code-switching on commercial ad reactions depends on both attitude and contextual variables. Switching advertising slogans from the majority language to the minority language has a stronger persuading effect than switching slogans from the minority language to the majority language. The salience of the code-switched word in the slogan is said to be responsible for the outcome. Both code-switching and code-mixing fall under the category of sociolinguistic features that form bank advertisements (Luna & Peracchio, 2005).

When it comes to phonological features and sound patterns (alliteration, repetition, rhyme and sound symbolism), advertisements can be compared to poetry and jokes since they both have a tendency to manipulate language in a similar manner (Myers, 1994). According to Vidakovi (2009), assonance refers to the repetition of vowel sounds in a sequence of words with the intention of making the advertisement sound more expressive and musical, while alliteration involves the repetition of the same consonant sounds or clusters in a sequence of words forming an advertisement. Unlike alliteration and assonance, rhyming calls for the recurrence of all sounds in two or more consecutive words after the last stressed consonant (Turner, 1973). All of the aforementioned sound features are combined to form rhythm, which is known as the perceived regularity of prominent units in a speech (Crystal, 2011). The present study left out phonological features, for it did seek to analyze audio advertisements.

In contrast to orthographic and phonological features, Fan (2013) claims that advertisers are very careful when choosing words since their goal is to persuade potential customers to purchase their goods or use their services by using powerful language. Advertisers always employ a variety of language features to grab readers' attention, pique their desire and prompt action in order to compete with many other comparable advertising messages and achieve high advertising effectiveness. This study considered the lexical linguistic features of advertising language in NMB commercials.

Apart from the lexical features presented by Fan (2013), Linghong (2006) argues that the language of advertising is simple in structure and has syntactic properties similar to those of colloquial style. Thus, the use of different types of sentences, such as declarative, imperative, interrogative, or exclamatory sentences, simple or multiple sentences, major or minor sentences, short or long sentences and simple or multiple clauses are normally studied from the perspective of sentence types by focusing on the syntactic level of the major stylistic features of advertising. This study considered syntax as the major linguistic feature that would affect the communicative adequacy of NMB commercial advertisements. This was based on the assumption that the syntactic structure of a commercial advertisement could clearly have an impact on how it was interpreted.

Advertising language is a specialized study area due to the uniqueness of the word choices. The use of connotative meanings of words, misspelt words, adjectives, coined words, repetition, metaphors, puns and ambiguity were revealed to be frequently used semantic features by advertisers to achieve their persuasive ends. This is in accordance with Emodi's (2011) study on the analytical study of the language features of English advertisements at a semantic level. The language of advertising has certain features in terms of being persuasive, figurative, employing unusual collocations and deviant forms, and employing emotive adjectives and ungrammatical structures (Robert & Ukpongetuk, 2014). The present study sought to assess the communicative adequacy of such linguistic features.

In contrast, Lamichhane (2021) in Nepal examined the rhetorical devices used in bank advertisements and discovered that figurative language, emotion and exaggeration were frequently used linguistically

in advertisements for private commercial banks in Nepal. According to the author, the use of linguistic features improved understanding by simplifying and visualizing descriptions. Despite the frequent appearance of rhetorical figures in print advertisements, their incorporation into linguistic theory and research has been minimal. As a result, rhetorical features were considered a device that facilitates communication in this study.

From the reviewed literature (Myers, 1994; Crystal, 2011), the authors have seen that linguistic devices tend to separate graphological aspects of print advertisements that are non-linguistic, such as color and face. It was also noted by Gomez-Jimenez (2015) that in and of itself, "graphology" is neither significant nor fascinating, and some people continue to misinterpret what this term actually means. This study therefore sought to close the gap by defining graphology and its features from a linguistic perspective as they are used in bank commercials.

One of key issues for the study of graphology is the lack of a theoretical framework. The bulk of graphological features have only been completely addressed in a small amount of study, and the majority of the rest tends to approach this issue from a fairly specialized angle. Previous research (Cook, 1992) failed by focusing just on the alphabets and ignoring other factors like punctuation, spelling, or capitalization, and it tended to be heavy on the practical side and short on the theory. Furthermore, previous studies (Cook, 1992; Myers, 1994; Tanaka, 1994; Ajiroghene & Umukoro, 2015) lacked the theoretical foundations to analyse advertising language features. In the present article, the authors attempted to apply Grice's Principle of Cooperation and Implicature Theory to determine the communicative adequacy of the NMB commercial advertisements from a linguistic perspective. Additionally, commercials for financial products or services differ from other forms of advertising in that they frequently have restrictions, emphasise numbers, adopt an objective tone, avoid using neologisms, and so on (Adams & Garcia, 2007). Thus, this study dealt with bank commercials due to their uniqueness.

Methodology

This study employed the descriptive research design and the qualitative research approach. The qualitative approach was beneficial in that it tracked the uniqueness of the bank's commercial advertisements, illuminated the experience and interpretation of advertisements and gave voice to linguistic features whose impacts on advertising are rarely heard.

Population and Sampling
The study employed the population of 250 NMB commercial advertisements and six direct sales in the marketing department at the NMB Kenyatta Branch. From the study population, the study involved a sample of 153 advertisements and three direct salespeople in the marketing department. The researchers used a simple random sampling technique to select the 153 NMB advertisements from the sampling frame and a purposive sampling technique to select direct sales officers. The NMB Kenyatta Branch, which is the Lake Zone and the main branch in Mwanza, was chosen because all the commercial advertisements coming from NMB headquarters in Dar es Salaam, Tanzania, were supplied to other lake zone branches from it. Also, Kenyatta Branch was the nearest branch that would easily give reliable data and represent other branches in Tanzania.

Data Analysis
The analysis involved a thematic content analysis of the commercial advertisements. Using the thematic analysis of the content, a checklist with descriptors capturing the linguistic features of each commercial advertisement was used and the adverts were analyzed to saturation point. Then, oral interview responses were transcribed and analyzed thematically to the saturation point.

Validity and Reliability
The researchers conducted the open-ended, unstructured interviews with one direct salesperson from NMB and a content analysis of ten carefully selected commercials from NMB. In this way, the study's instrument validity was confirmed. In order to guarantee quality in this kind of qualitative research, the whole research procedure was thoroughly described in order to enable unbiased human experience. Reliability in this research was done to determine the constancy of responses to multiple coders of data sets based on commercial adverts. This was heightened by the comprehensive field data by using smartphone recording interview responses and by transcribing the digital files.

Ethical Considerations
Ethical considerations included securing a research permit from Mwanza Regional authorities through a letter from the St. Augustine University of Tanzania.

Furthermore, participants were given a consent form to sign prior to the data collection exercise.

Results and Discussion

The study investigated on communicative adequacy of linguistics features incorporated in the design of the National Microfinance Bank Commercial Advertisements. The study established various features as follows:

Graphological Features

Graphology is a level of linguistic study that looks into the visual features of language. It focuses on the features that embellish writing styles. The following graphological features were established:

Capitalization

After going through the 153 sampled advertisements, uppercase letters or capitalization was identified in the advertisements. According to figure 1, commercial bank advertisements frequently used capital letters.

Figure 1: The NMB Adverts with Upper Cases/ Capitalization

Source: NMB Kenyatta Branch (2022)

The only Kiswahili subject and tense markers for the second person singular and present perfect tense in 'UmeBIMA?' is printed in small letters in the first two syllables of the NMB 's advertisements. Upper case letters are used to draw customers' attention to the service being offered. In figure 1, **BIMA** is written in capital letters to help advertisements achieve their goal of persuading clients to purchase NMB insurance. According to interview with NMB salespeople, buyers' attention is drawn to uppercase letters mostly because they stand out more than lowercase letters. Uppercase characters are more likely than their lowercase counterparts to communicate the conspicuousness of a brand. The advertisements' emphasis is placed squarely on the word BIMA.

The entire clause of the advertisement **NMB TUCHAPE MWENDO** (NMB LETS GO) is written in capital letters. The goal of the advertisement with upper case, according to the NMB sales representative, was to persuade people to pay attention and understand what the uppercase statement in the advertisement was trying to convey. While capital letters or upper cases have rules, advertisements use them to help readers capture what is being conveyed (Liu et al., 2017).

According to Alabi (2007), advertisers use capital letters to catch customers' attention.

Exclamation Punctuation Marks (!)

An exclamation mark (!) is a type of terminal punctuation that is typically used to terminate sentences without an additional period. In advertisements, it denotes an emotional outpouring and it suggests rhetorical questions. In figure 2, a single or double exclamation mark was used to indicate emphasis and probably strong feelings. The advertisement, according to NMB sales representatives, promised to reward clients who used MasterCard with cash and a vacation to Dubai. Exclamation marks were used to convey to clients the joy they would have when they successfully use MasterCard on their smart phones.

The word *MASTABATA* in the advertisement in figure 2 is the compound word formulated by the words *Masta* and *Bata*. While Bata is a Kiswahili term that means "duck," Masta is the short form for the electronic card (MasterCard) that makes it easier for clients to access money at any Bank. In Tanzanian slang, the word "Bata" is used to denote "pleasure." As a result, "MASTABATA!!" was utilized to demonstrate that NMB MasterCard holders can enjoy at Dubai. The advertisement was used to fulfil

the communication goal to customers and to attract them to use NMB MasterCard services.

In figure2, *Mserereko!* is a Kiswahili word which means "to have an easy way of accomplishing things." According to one respondent, NMB intended to promote how much less expensive using a MasterCard would be for clients. The respondent claimed that the exclamation marks in the advertisement were used to attract readers'

attention so they would understand what was being conveyed. The salespeople added that exclamation marks are used to emphasize advertisements when a strong emotion is being expressed. According to Pepi (2018), the usage of exclamations in marketing is effective in that the target audience will be attracted by the exclamation's emotional connotations.

Figure 2: Exclamation Marks

Figure 3: Code Switching
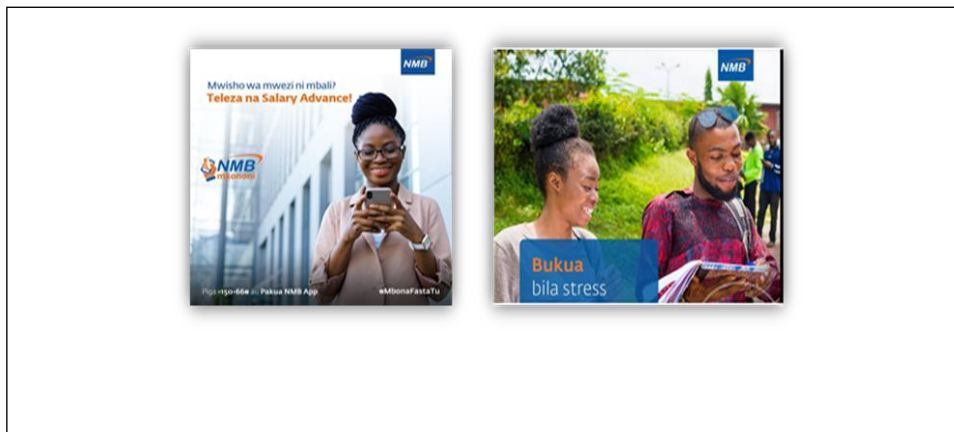
Sociolinguistic Features

When a person interacts with an advertisement, varieties of different factors come into play, including sociolinguistic devices. Advertisements that use these language techniques are frequently referred to as "catchy" and are thought to draw attention from customers. As seen in figure 3, the study discovered several sociolinguistic features used to spike readers' attention as follows:

Code-Switching

When a speaker switches back and forth between two or more languages or language varieties during the same conversation or circumstance, it is known as code-switching (Hua, 2012). While designers of bank advertisements occasionally incorporate features from several languages when promoting their goods or services, figure 3 identifies code-switching-used in NMB commercial advertisements as follows using Kiswahili and English language:

Though not grammatical in both English and Kiswahili, the word *bukua* is a Kiswahili slang taken from the English word book to mean study. *(a)* (a) *Teleza na salary advance* (Slide with salary advance) and *Bukua bila stress (Study without stress)* and *(b) Bukua bila stress (Study without stress* are some of the sociolinguistic features observed.

Code-switching is depicted in figure 3. The advertisement begins with the Kiswahili phrase *Bukua bila* and then it ends with the English term stress to signify "read without stress." According to an interview with salespeople, the language used in the advertisement was intended to persuade readers to apply for study loans. Tanzania is a bilingual nation, thus NMB's usage of code-switching may be the greatest tactic to draw in clients with diverse linguistic backgrounds. The bank adapted language to better communicate with the Tanzanian customer group of students that speaks English and Kiswahili. The Kiswahili phrase "teleza na" and the English phrase "salary advance" are both used in the advertisement. Mirsha and Singh (2021) embrace the concept of code-switching by claiming that it makes it easier for consumers to understand the information offered by advertisers since it uses a comparable meaning for a phrase that might not be clear to them.

Code Mixing
Code-Mixing is a process of incorporating linguistic basic elements from one language, such as words, phrases and morphemes into an expression from another. Code mixing, according to Singh and Ghosh (2012), is the multilingual adaptation of a language that involves applying comparable words from one language to another without alteration. When a foreign word or term is included into a slogan for an advertisement, code-switching happens, creating a message that is in more than one language. Findings revealed that some NMB advertisements used code-mixing as seen in figure 4.

Figure 4: Code-mixing

Source: NMB Kenyatta Branch, (2022).

The advertisement in figure 4 seems to code-mix English and Kiswahili. The combination of the words "ina" and "cover" yields the phrase "it covers." The term "ina" is Kiswahili whereas the word "cover" is English. According to a salesperson that was interviewed, code-mixing in NMB service marketing is thought to increase consumer awareness and draw in potential customers. They employ English words to fill in lexical gaps in Kiswahili because there are no Kiswahili words that can be used in their place.

Similarly, code-mixing was used in the advertisement in the phrase's "utaenjoy." The word (uta+enjoy) is a mix up of two languages. The word "uta" means "you will" in Kiswahili whereas the word "enjoy" is an English term. The interviewees revealed that the strategy was used to inform potential customers that anyone paying with an NMB MasterCard would benefit from the service. According to Hua (2012), code mixing in advertisements supports the continued growth of advertisements that promote a peaceful co-existence of two languages in the same area. The author adds that if multilingual speakers want their communication to be successful, code mixing in advertisements is of utmost importance.

Slang
Slang is casual terminology that is used frequently in spoken communication but is avoided in formal writing. It can also apply to language that is

generally used only by members of specific in-groups to create a sense of group identification, keep out outsiders or both. Slangs are thought to improve the creative quality of bank commercial advertising campaigns, increase the attention and affect how much time is spent evaluating products or services. This study established the prevalence of slangs in commercial bank advertising. Dataset [1] serves as an example of the slang-filled NMB advertisements.

[1] a. *Kamata mchongo wa Klik* (Get an opportunity of Klik)
     b. *Chimbo kama zote na NMB* (All opportunities with NMB)
     c. *Kitaa kinatua ndani ya code mpya na NMB*
      (The Street is landing within a new NMB code)

The advertisement appears in Kiswahili slang *mchongo* in Dataset [1a]. Using an axe or a knife to make a cut is referred to as "mchongo" as is the act of cutting in Kiswahili. According to NMB sales persons, the phrase has a colloquial meaning of a new opportunity in Tanzania. The slang "mchongo" is used to describe the opportunity of a self-account opening experience for customers where they can open an account through a mobile phone and an APP at the convenience of their fingertips - anytime and anywhere.

The slang term "chimbo" from Kiswahili [1b] refers to a huge pit used to mine resources like gold and diamonds. It refers to a transaction or opportunity that is presently being discussed in Kiswahili slang. During the NMB salesperson interview, it was revealed that NMB consumers would learn about all of their options including car, fire, life and health insurance.

The advertisement in dataset [1c] made use of the colloquial Swahili term "kitaa," which is literally translated as "street" in English. The advertisement, according to an NMB sales representative, was created to advertise a new NMB service that allowed consumers to purchase joint accounts, vehicle insurance and the National Health Insurance Fund card without having an NMB account. The advertisement leveraged the street-level audience's desire in joining by using the slang word "kitaa." A study by Liu et al. (2017) supports the usage of slang in advertisements since it serves an enticing purpose and produces the best results. Despite the possibility that slang usage could cause a language barrier across generations, Yuliya et al. (2019) contend that slang usage by advertisers is necessary for the growth of the commercial sector.

Rhetoric Features

The use of tactics or language to persuade an audience is known as rhetoric (sometimes known as stylistic device, persuasive device or just rhetoric). The researchers noted rhetorical devices that the advertisements used. Particularly, hyperbole, simile and metaphor were some of the rhetorical devices used in NMB advertisements as follows:

Figure 5: Simile in NMB Advertisement

Source: NMB Kenyatta Branch, 2022

Figure 6: Metaphor in NMB advertisement

Source: *NMB Kenyatta Branch, 2022*

Simile

Simile is a figure of speech when one object is compared to another of a different kind to make a description more vivid or strong. In the world of advertising, simile is a great technique to convey abstract concepts. By using phrases like as, like, as-so, as if and so on, the advertising slogans compare two very different items. Similes were used in NMB's advertisements as seen by the figure 5. The advert in figure 5 "Malipo ni rahisi kama kunywa maji" shows the simile in that the comparison of ease of makings payments and drinking water is made. To make the advert comprehensive, the simile is presented with an image of a person drinking water.

The sales representative claimed that the advertisement compared the ease of drinking water with NMB services using *NMB mkononi*, NMB direct and *NMB wakala*. Therefore, the ideal method for expressing symbolic ideas was through a simile. Alm (2003) supports the usage of similes in advertising since they are essential to selling a product or service. Through the employment of a symbolic concept, the language grabs the attention of the reader and creates a clear comprehension. Furthermore, similes are frequently used in advertisements to boost consumer confidence and set high standards for the product's performance.

Metaphor

A metaphor is a figure of speech that, for rhetorical effect, directly refers to one thing by mentioning another. It may provide clarity or identify hidden similarities between two different ideas. Commercial banks use metaphors extensively as their persuasive communications to service consumers. Advertising metaphors can have linguistic, visual, and/or symbolic components. The researchers realized through the content analysis that an advertisement was made up with the metaphoric features as reflected in figure 6.

The advert "Mteja kwetu ni mfalme, Tuambie tukusaidiej Leo? (The customer is a king to us; can we help you today?) is an old adage that captures the significance of consumers or customers in every business. This refers to a commitment to offer high-quality goods or services. When questioned about the metaphor's application, a salesperson held that if customers use their bank services, they make more money and offer more services in response to customer demand; but, if customers don't use their bank services, they lose money and the services value decreases. So, in this advertisement, the customer was actually king of NMB. The comparison between the customer and the king to create a new meaning that they are both similar. The designer of the advert incorporated the image of the red royal king chair as seen in figure 6. According to Doan (2017), the usage of metaphor in advertising influences the emotions of consumers as the buyer can easily experience emotions after reading the advertisements that may prompt them to want to buy the promoted product or service.

Syntactic Features

Syntax is a component of grammar that lifts advertising to desired altitude. Grammatical elements employed in NMB commercial advertisements are as follows:

Interrogative Sentences

A question-posing sentence is referred to as an interrogative sentence. Data [2] presents interrogative constructions from NMB advertisements.

[2]   a. Je umeBIMA? (Have you secured your insurance?)
        b. Una akaunti NMB? (Do you have NMB account?)

[3] a. *NMB Chap Chap* (NMB Instant Account)
      b. *Lipa Mkononi na NMB Mobile* (Pay on your hand with NMB Mobile)

[4]   a. *Jaza salio fasta* (fast recharge)
        b. *Maliza na kadi ya NMB* (finish up everything with NMB card)

The advertisement from dataset [2] begins by posing questions. If the advertising utilized statements, the entire message would be too straightforward, if not dull, claimed the salesperson. It's become customary to use question sentences to draw in clients. Whether it is a general inquiry, a special query or both, it may have some indirect benefit.

In addition, the inquiry might cause readers or listeners to reflect, create echoes, pique their curiosity, and help them understand something emotionally. A rhetorical question, also known as a persuasive question, is one that causes an audience member or listener to feel favorable about the bank's services. Rashid (2015) explored two primary purposes of interrogative sentences in order to explain why they are used so frequently. The author argued that interrogative sentences divide the process of receiving information into two phrases by posing a question and then responding to it, which can be seen from the perspective of psychology.

Short and Simple Statements/Phrases
A slogan, which may or may not be followed by a lengthier informational text is often composed of a few short words.

Slogans in dataset [3a-b] are short and straightforward but just because of their conciseness, they are more memorable and more likely to catch customers' attention. This is in harmony with the fact that because advertisements are written for the general public, their sentence structures should be short and vivid so that they can immediately grab the public's attention.

The advertisement *"NMB Chap Chap"* in [3a] places a strong focus on opening an NMB account quickly. The advert can be literary translated into English to mean "an instant opening NMB account." In order to acquire the NMB card, customers were instructed to create an account within 10 minutes. The advertisements are brief but effective in grabbing readers' attention. In addition, a service that enables NMB clients to transfer money to NMB accounts through NMB mobile app is promoted in dataset [3b] in a very straightforward way. According to interview with an NMB sales person, the audience can understand the adverts in short sentences easily. Panduwinata (2016) argued that utilizing straightforward language in advertisements helps to convey a message that is clear to viewers. Malyaga and Tomalin (2020) re-affirmed the need for short sentences in brand advertising as established in this study because they are easier for readers to read and understand. As a result, the writer must consider employing simple, message-driven sentences while writing for the objective of grabbing readers' attention.

Imperatives
Imperative clauses issue a directive or a request and they are frequently concise and effective sentences. They take advantage of every chance to urge potential customers to buy, act and consume. It is the most direct method to get the desired result. In this instance, the request is not an order but rather a polite request for the audience to use or purchase goods or services. As indicated in dataset [4], the study discovered various imperatives in NMB advertisements.

Advertiser in data set [4] understood the value of imperatives and other directive speech features in persuading the audience to purchase goods or utilize NMB services. In the interview, a respondent claimed that "imperatives foster a feeling of familiarity between the bank and the customers, have visual components and appear in the onset position. Depending on the urgency, context and authority, imperatives may or may not be considered disrespectful."

Lexical Level Features
One of objective of NMB commercials is to increase number of individuals who buy items or use services by helping them comprehend the products or services. The following are lexical features observed to fulfil the objective.

Personal Pronouns

The first-person pronoun "we" as well as the second person pronouns "you and your" were used much more frequently than other pronouns in NMB commercials as shown in Data set [5].

[5] a. *Your child future matters*

Dataset [5] demonstrates how the advertiser exploited the second-person singular personal pronoun ""your" to make the audience feel as though they had the opportunity to own. The NMB advertisement promoted the idea of saving for a child's future by pleading with parents to do so.

During the interview, an NMB salesperson, had this to say, "First- and second-person pronouns reduce the barrier between customers and businesses and build a welcoming environment, which may encourage people to purchase products or use services." In supporting the idea, Khankhrua (2007) advocates incorporating pronouns in advertisements since they are highly more individually tailored and they make advertisements vibrant, interesting, memorable and enticing. According to Fan (2013), the employment of pronouns in advertisements has a positive impact on the appeal of advertisements and the level of competition in the market. As a result, when creating advertisements, adverts writers should be careful with words selection.

The Use of Simple or Short Words

Advertisers frequently use simple words to make the content being promoted simple to understand and remember. This study therefore sought to examine the communicative adequacy of such words in NMB commercial advertisements. The simple verbs used in NMB commercial adverts are displayed in the data set [6]

[6] a. **Njoo** inbox tubonge (**Come** to the inbox and let's chat)

b. **Tupa** shida chini weka kadi juu (**Throw** the problem down and put the card up]

c. **Piga** kitabu ukiwa na Amani (**Hit** the book while you are at peace)

The NMB commercial advertising slogans in Data Set [6] are introduced with short, simple verbs (njoo, tupa, piga), which are literally interpreted as (come, throw, hit). Short words or monosyllabic words are typically the most familiar in languages and, hence, the most easily understood by a variety of readers, claims Linghong (2006). Additionally, these short words in advertising language can evoke stronger feelings than their longer counterparts, giving the message maximum effect. The sample ads' constant use of short, basic verbs also contributes to their persuasiveness.

The use of weasel words

Advertising tends to use weasel words, which are expressions that are employed to avoid being direct. Weasel words are used when an advertisement writer attempts to appear to have answered a question directly or made a direct statement, but instead has stated something evasive or vague. Despite the fact that the ultimate purpose of advertising is to convince readers to purchase a certain kind of product or service, the word "buy" is rarely used in commercial advertisements (Linghong, 2006). This is so because the definition of the term "purchase" is "to gain something by paying money," which many people commonly equate with their "unwilling outgoings." Thus, a broad variety of verbs with the meaning "purchase" are used, such as "bring, give, solve, prevent, provide, save." Here in data set [6], the advertisements with terms like "njoo-come," "piga-hit," and "tupa-throw" signify "obtaining anything without having to spend the money," preventing the impression that readers are being coerced or even tempted into making the purchase. The NMB advertisement uses flimsy language to persuade readers or viewers that they are genuinely interested in their goods or services rather than just trying to sell them.

Conclusions and Recommendations

This section presents conclusions and recommendations on communicative adequacy of linguistic features used in designing NMB commercial adverts.

Conclusions

The study concludes that NMB advertisers used a variety of features in their advertising language such as capitalization, different forms of lexicon and varying types of sentences in an effort to capture readers' attention and to impress readers with the quality of their products or services. In grammar perspectives, the language used in NMB flouted

Grice's maxims of effective communication. Despite the fact the graphological features in adverts breached Grice's cooperative principle and its maxims of effective communication, the viewers or readers could easily understand the meaning implied by the NMB commercial adverts. NMB market department used code-switching and code-mixing to reach both the language minorities and majorities. The use of both English and Kiswahili facilitated communication in the country with linguistic diversity. The use of short sentences and phrases in NMB commercial advertisements was the best strategy to facilitate readability much as the vocabulary used was extensive and vibrant.

Recommendations

The study recommends that then NMB designers should keep considering the graphology and layout of advertisements for they reinforce sufficient communication and arouse interests in readers.

Writers are advised to make use of sociolinguistic features (code switching and code mixing) in order to withstand severe competition and reach the communication goal with readers or viewers with different linguistic background. Furthermore, NMB should continue using code-mixing and code-switching for the strategies tend to grab the attention of customers. This could help NMB to introduce and sell their products or service because English and Kiswahili are the key languages used by in Tanzanians community.

Designers of NMB advertisements should employ rhetorical tactics to improve the feelings and thoughts impact. In order to make advertisements more readable and appealing and to pique consumers' interest in purchasing the product, NMB advertisers need frequently employ a variety of rhetorical strategies. The designers of commercial advertising should also use short sentences to be more easily understood. Additionally, the tense mood and quick speed that short sentences convey may aid to hold readers' attention and urge them to buy.

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